



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

## ANNUAL STATEMENT

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

## Nationwide Life Insurance Company

|                                       |  |                 |   |            |                      |            |
|---------------------------------------|--|-----------------|---|------------|----------------------|------------|
| NAIC Group Code                       | 0140<br>(Current)  | 0140<br>(Prior) | NAIC Company Code   | 66869      | Employer's ID Number | 31-4156830 |
| Organized under the Laws of           | Ohio   |                 | State of Domicile or Port of Entry                            |            | Ohio                 |            |
| Country of Domicile                   | United States of America   |                 |   |            |                      |            |
| Incorporated/Organized                | 03/21/1929   |                 | Commenced Business  | 01/10/1931 |                      |            |
| Statutory Home Office                 | One West Nationwide Blvd.<br>(Street and Number)                       |                 | Columbus, OH 43215-2220<br>(City or Town, State and Zip Code) |            |                      |            |
| Main Administrative Office            | One West Nationwide Blvd.<br>(Street and Number)                       |                 | Columbus, OH 43215-2220<br>(Area Code) (Telephone Number)     |            |                      |            |
| Mail Address                          | One West Nationwide Blvd., 1-04-701<br>(Street and Number or P.O. Box) |                 | Columbus, OH 43215-2220<br>(City or Town, State and Zip Code) |            |                      |            |
| Primary Location of Books and Records | One West Nationwide Blvd., 1-04-701<br>(Street and Number)             |                 | Columbus, OH 43215-2220<br>(Area Code) (Telephone Number)     |            |                      |            |
| Internet Website Address              | www.nationwide.com   |                 |   |            |                      |            |
| Statutory Statement Contact           | Arlene E. Swanson<br>(Name)  |                 | 614-249-1545<br>(Area Code) (Telephone Number)                |            |                      |            |
|                                       | statacct@nationwide.com<br>(E-mail Address)                            |                 | 877-669-5908<br>(FAX Number)                                  |            |                      |            |

## OFFICERS

President & COO Kirt Alan Walker Sr VP & Treasurer David Patrick LaPaul  
VP - Corp Governance & Robert William Horner III VP - NF Actuary Steven Andrew Ginnan  
Secretary

**OTHER**

| OTHER                          |  |
|--------------------------------|--|
| Anne Louise Arvia              | Sr VP - NW Retirement Plans            |
| David Alan Bano                | # Sr VP - Chief Claims Officer         |
| William Joseph Burke           | Sr VP - NF Brand Marketing             |
| Robert James Dickson           | Sr VP - IT Strategic Initiatives       |
| Timothy Gerard Frommeyer       | Sr VP - CFO                            |
| Judith Lynn Greenstein         | Sr VP - Pres Nationwide Bank           |
| Melissa Doss Gutierrez         | # Sr VP - PCIO Sales Support           |
| Patricia Ruth Hatler           | Exec VP & Chief Legal & Gov Off        |
| Terri Lynn Hill                | Exec VP                                |
| Michael Craig Keller           | Exec VP - Chief Info Officer           |
| Katherine Marie Liebel         | # Sr VP - Corp Strategy                |
| Kai Vincent Monahan            | Sr VP - Internal Audit                 |
| Mark Angelo Pizzi              | Exec VP                                |
| Stephen Scott Rasmussen        | Chief Executive Officer                |
| Amy Taylor Shore               | # Sr VP - Field Operations EC          |
| Guruprasad Chirrapura Vasudeva | Sr VP - Enterprise Chief Tech Off      |
| Wesley Kim Austen              | Sr VP - P&C Comm/Farm Prod             |
|                                | Pric                                   |
| James David Benson             | # Sr VP - CAO & Corp Controller        |
| John Laughlin Carter           | Sr VP - Dist & Sales                   |
| Thomas Williams Dietrich       | Sr VP - Deputy Gen Counsel             |
| Mark Anthony Gaetano           | Sr VP - CIO Enterprise Applications    |
| Daniel Gerard Gretzman         | # Sr VP - CIO ACS                      |
| Harry Hansen Hallowell         | Sr VP                                  |
| Gordon Elliott Hecker          | Sr VP - Corporate Marketing            |
| Lawrence Allen Hilsheimer      | Exec VP - Finance                      |
| Gale Verdell King              | Exec VP - Chief Human Res Officer      |
| Michael William Mahaffey       | Sr VP, Chief Risk Officer              |
| Gregory Stephen Moran          | Sr VP - CIO IT Infrastructure          |
| Steven Charles Power           | Sr VP - NF                             |
| Sandra Lynn Rich               | # Sr VP - Chief Compliance Officer     |
| Michael Scott Spangler         | Sr VP - Invest Manag Group             |
| Paul Douglas Ballew            | Sr VP - Chief Economist                |
| Pamela Ann Biesecker           | Sr VP - Head of Taxation               |
| Roger Alan Craig               | Sr VP - Division Gen Counsel           |
| Steven Michael English         | # Sr VP                                |
| Peter Anthony Golato           | Sr VP - Ind Protection Bus Head        |
| Susan Jean Gueli               | Sr VP - CIO NF Systems                 |
| Jennifer Marie Hanley          | Sr VP, NI Brand Marketing              |
| Eric Shawn Henderson           | Sr VP - Ind Invest Bus Head            |
| Matthew Eric Jauchius          | # Exec VP - Chief Market/Strat Officer |
| Michael Patrick Leach          | Sr VP - CFO - P&C                      |
| Robert Phillips McIsaac        | # Sr VP - Bus Trans Office             |
| Sandra Lee Neely               | Sr VP - Deputy Gen Counsel             |
| Robert Joseph Puccio           | Sr VP - Associate Services             |
| Jeff Millard Rommel            | # Sr VP - Field Operations IC          |
| Mark Raymond Thresher          | Exec VP                                |

**DIRECTORS OR TRUSTEES**

**DIRECTORS OF TRAILERS**  
Peter Anthony Golato  
Kirt Alan Walker  
Stephen Scott Rasmussen

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.

Kirt Alan Walker  
President & COO

Robert William Horner, III  
VP - Corp Governance & Secretary

David Patrick LaPaul  
Sr VP & Treasurer

Subscribed and sworn to before me this  
25 day of JANUARY 2012 /  
Jeffrey W. Clark

a. Is this an original filing?  b. If no,  
1. State the amendment number  
2. Date filed  
3. Number of pages

Yes [ X ] No [ ]

Jeffrey W. Cloud  
Notary Public, State of Ohio  
My Commission Expires 09-29-2016





**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 4,895,324  |               |   | 22,296     |                 | 4,917,621   |
| 2. Annuity considerations .....  | 3,471,640  |               |   |            |                 | 3,471,640   |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 66,338,132 |               |   | 59,493,013 |                 | 125,831,145 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 74,705,096 |               |   | 59,515,310 |                 | 134,220,406 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 160,895    |               |   | 23         |                 | 160,918     |
| 6.2 Applied to pay renewal premiums .....  | 99,610     |               |   |            |                 | 99,610      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 306,889    |               |   |            |                 | 306,889     |
| 6.4 Other .....  |            |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 567,393    |               |   | 23         |                 | 567,416     |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   | 567,393    |               |   | 23         |                 | 567,416     |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 567,393    |               |   |            |                 |             |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  | 1,298,018  |               |   | 35,543     |                 | 1,333,561   |
| 10. Matured endowments .....   | 9,230      |               |   |            |                 | 9,230       |
| 11. Annuity benefits .....   | 39,497,936 |               |   | 68,432,546 |                 | 107,930,482 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 5,171,195  |               |   | 2,457      |                 | 5,173,653   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 93,500     |               |   |            |                 | 93,500      |
| 15. Totals .....   | 46,069,880 |               |   | 68,470,546 |                 | 114,540,426 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. ....   |            |               |   |            |                 |             |
| 1302. ....   |            |               |   |            |                 |             |
| 1303. ....   |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .26      | 251,718       |                                      |             |                      |             |            |             | .26      | .251,718      |
| 17. Incurred during current year .....                       | .68      | 1,293,645     |                                      |             | .12                  | 35,545      |            |             | .80      | 1,329,190     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | .84      | 1,409,869     |                                      |             | .12                  | 35,545      |            |             | .96      | 1,445,414     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | .84      | 1,409,869     |                                      |             | .12                  | 35,545      |            |             | .96      | 1,445,414     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | .84      | 1,409,869     |                                      |             | .12                  | 35,545      |            |             | .96      | 1,445,414     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 10       | 135,494       |                                      |             |                      |             |            |             | 10       | 135,494       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 8,660    | 1,139,820,988 | (a)                                  |             | 3                    | 27,549,281  |            |             | 8,663    | 1,167,370,269 |
| 21. Issued during year .....                                 | 3        | 800,000       |                                      |             |                      |             |            |             | 3        | .800,000      |
| 22. Other changes to in force (Net) .....                    | (505)    | (69,572,006)  |                                      |             | (1)                  | (276,610)   |            |             | (506)    | (69,848,616)  |
| 23. In force December 31 of current year .....               | 8,158    | 1,071,048,982 | (a)                                  |             | 2                    | 27,272,671  |            |             | 8,160    | 1,098,321,653 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 551,626              | .533,483                    |  |                         | .261,736                    |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | .255,236                    |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | .77,839              | .77,839                     |  | .26,440                 | .26,440                     |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 19                   | 19                          |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | .77,858              | .77,858                     |  | .26,440                 | .26,440                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 629,485              | 611,342                     |  | .288,176                | .281,676                    |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 521 .....

77 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 2,574,022     |   | 1,672,045  |                 | 4,246,067  |
| 2. Annuity considerations .....  |  | 659,804       |   |            |                 | 659,804    |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 7,903,292     |   | 1,891,160  |                 | 9,794,453  |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 11,137,119    |   | 3,563,205  |                 | 14,700,324 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 10,039        |   |            |                 | 10,039     |
| 6.2 Applied to pay renewal premiums .....  |  | 13,529        |   |            |                 | 13,529     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 14,320        |   |            |                 | 14,320     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 37,888        |   |            |                 | 37,888     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 37,888        |   |            |                 | 37,888     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | (714)         |   |            | 5,970           | 5,256      |
| 10. Matured endowments .....   |  | 1,689         |   |            |                 | 1,689      |
| 11. Annuity benefits .....   |  | 2,870,380     |   | 3,308,289  |                 | 6,178,670  |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 2,284,277     |   |            |                 | 2,284,277  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | .5            |   |            |                 | .5         |
| 15. Totals .....   |  | 5,155,637     |   | 3,314,259  |                 | 8,469,897  |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |             | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|-------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 5        | 179,243     |                                      |             |                      |             |            |             | 5        | 179,243      |
| 17. Incurred during current year .....                       | (1)      | (2,000)     |                                      |             | 3                    | .5,970      |            |             | 2        | 3,970        |
| Settled during current year:                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 2        | 175,000     |                                      |             | 3                    | .5,970      |            |             | 5        | 180,970      |
| 18.2 By payment on compromised claims .....                  |          |             |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 2        | 175,000     |                                      |             | 3                    | .5,970      |            |             | 5        | 180,970      |
| 18.4 Reduction by compromise .....                           |          |             |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |             |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 2        | 175,000     |                                      |             | 3                    | .5,970      |            |             | 5        | 180,970      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 2        | 2,243       |                                      |             |                      |             |            |             | 2        | 2,243        |
| <b>POLICY EXHIBIT</b>  |          |             |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 486      | 111,591,321 | (a)                                  |             |                      | 628,607     |            |             | 486      | 112,219,928  |
| 21. Issued during year .....                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (17)     | (5,798,488) |                                      |             |                      | (155,970)   |            |             | (17)     | (5,954,458)  |
| 23. In force December 31 of current year .....               | 469      | 105,792,833 | (a)                                  |             |                      | 472,637     |            |             | 469      | 106,265,469  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     | 772,362              | .771,937                    |  |                         | 3,486                       |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 3,986                       |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 772,362              | .771,937                    |  |                         | 3,486                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   |                      |                             |  |                         | 3,986                       |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 13 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 15,009,750    |   | 12,356,030  |                 | 27,365,780  |
| 2. Annuity considerations .....  |  | 9,627,057     |   | 85,864      |                 | 9,712,921   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 156,992,890   |   | 157,341,119 |                 | 314,334,008 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 181,629,696   |   | 169,783,013 |                 | 351,412,709 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 195,484       |   |             |                 | 195,484     |
| 6.2 Applied to pay renewal premiums .....  |  | 173,126       |   |             |                 | 173,126     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 291,374       |   | 13          |                 | 291,387     |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 659,984       |   | 13          |                 | 659,996     |
| Annuites:  |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |             |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 659,984       |   | 13          |                 | 659,996     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 4,087,499     |   | 541,397     |                 | 4,628,896   |
| 10. Matured endowments .....   |  | 25,742        |   |             |                 | 25,742      |
| 11. Annuity benefits .....   |  | 88,873,409    |   | 158,072,683 |                 | 246,946,091 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 5,946,073     |   | 16,732      |                 | 5,962,805   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 48,279        |   |             |                 | 48,279      |
| 15. Totals .....   |  | 98,981,001    |   | 158,630,812 |                 | 257,611,814 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .30      | 1,193,102     |                                      |             |                      |             |            |             | .30      | .1,193,102    |
| 17. Incurred during current year .....                       | .96      | 4,067,974     |                                      |             | .34                  | 549,812     |            |             | 130      | 4,617,786     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 117      | 5,066,840     |                                      |             | 32                   | 548,734     |            |             | 149      | 5,615,574     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 117      | 5,066,840     |                                      |             | 32                   | 548,734     |            |             | 149      | 5,615,574     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 117      | 5,066,840     |                                      |             | 32                   | 548,734     |            |             | 149      | 5,615,574     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 9        | 194,236       |                                      |             | 2                    | 1,078       |            |             | 11       | 195,314       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 5,759    | 1,228,187,954 | (a)                                  |             | 200                  | 595,263,950 |            |             | 5,959    | 1,823,451,904 |
| 21. Issued during year .....                                 | .40      | 21,710,864    |                                      |             | 32                   | 32,353,154  |            |             | .72      | .54,064,018   |
| 22. Other changes to in force (Net) .....                    | (376)    | (229,305,788) |                                      |             | (6)                  | (1,488,750) |            |             | (382)    | (230,794,537) |
| 23. In force December 31 of current year .....               | 5,423    | 1,020,593,030 | (a)                                  |             | 226                  | 626,128,354 |            |             | 5,649    | 1,646,721,385 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 3,260,436            | 3,029,641                   |  | 1,329,897               | 1,271,597                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 421                  | 421                         |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 27,221               | 27,221                      |  | 45,448                  | 45,448                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 1,090                | 1,090                       |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 28,311               | 28,311                      |  | 45,448                  | 45,448                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 3,289,168            | 3,058,372                   |  | 1,375,345               | 1,317,045                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 926 and number of persons insured under indemnity only products ..... 861 .



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 2,147,564  |               |   | 64,204     |                 | 2,211,768   |
| 2. Annuity considerations .....  | 409,932    |               |   |            |                 | 409,932     |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 42,809,663 |               |   | 55,680,037 |                 | .98,489,700 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 45,367,159 |               |   | 55,744,241 |                 | 101,111,400 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 59,755     |               |   |            |                 | 59,755      |
| 6.2 Applied to pay renewal premiums .....  | 20,184     |               |   |            |                 | 20,184      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 96,909     |               |   |            |                 | 96,909      |
| 6.4 Other .....  |            |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 176,849    |               |   |            |                 | 176,849     |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 176,849    |               |   |            |                 | 176,849     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  | 4,293,362  |               |   | 61,401     |                 | 4,354,763   |
| 10. Matured endowments .....   | 8,000      |               |   |            |                 | 8,000       |
| 11. Annuity benefits .....   | 15,984,678 |               |   | 30,778,236 |                 | 46,762,914  |
| 12. Surrender values and withdrawals for life contracts .....                                    | 1,619,520  |               |   | 634        |                 | 1,620,155   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 21,894     |               |   |            |                 | 21,894      |
| 15. Totals .....   | 21,927,454 |               |   | 30,840,271 |                 | 52,767,725  |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. ....   |            |               |   |            |                 |             |
| 1302. ....   |            |               |   |            |                 |             |
| 1303. ....   |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 7        | 128,256      |                                      |             |                      |             |            |             | 7        | 128,256      |
| 17. Incurred during current year .....                       | 35       | 4,289,478    |                                      |             | 7                    | 62,888      |            |             | 42       | 4,352,366    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 38       | 4,237,443    |                                      |             | 7                    | 62,888      |            |             | 45       | 4,300,331    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 38       | 4,237,443    |                                      |             | 7                    | 62,888      |            |             | 45       | 4,300,331    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 38       | 4,237,443    |                                      |             | 7                    | 62,888      |            |             | 45       | 4,300,331    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 4        | 180,290      |                                      |             |                      |             |            |             | 4        | 180,290      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 3,555    | 476,560,999  | (a)                                  |             | 3                    | 22,854,208  |            |             | 3,558    | 499,415,207  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (233)    | (54,988,104) |                                      |             | 5                    | (3,719,546) |            |             | (228)    | (58,707,650) |
| 23. In force December 31 of current year .....               | 3,322    | 421,572,895  | (a)                                  |             | 8                    | 19,134,662  |            |             | 3,330    | 440,707,557  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 692,861              | .563,418                    |  | 504,531                 | .493,131                    |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 7,326                | 7,326                       |  | 3,324                   | 3,324                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 1,672                | 1,672                       |  | 43,750                  | 43,750                      |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 8,998                | 8,998                       |  | 47,074                  | 47,074                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 701,859              | 572,416                     |  | 551,605                 | 540,205                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 673 .....

15 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total    |
|--|--|---------------|---|-------------|-----------------|---------------|
| 1. Life insurance .....  |  | 61,696,325    |   | 67,141,326  |                 | 128,837,651   |
| 2. Annuity considerations .....  |  | 30,852,308    |   |             |                 | 30,852,308    |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |               |
| 4. Other considerations .....  |  | 826,751,020   |   | 284,413,571 |                 | 1,111,164,591 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 919,299,653   |   | 351,554,897 |                 | 1,270,854,550 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |               |
| Life insurance:  |  |               |   |             |                 |               |
| 6.1 Paid in cash or left on deposit .....  |  | 1,228,542     |   | 213         |                 | 1,228,755     |
| 6.2 Applied to pay renewal premiums .....  |  | 1,235,662     |   | 14          |                 | 1,235,675     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 2,292,093     |   | 150         |                 | 2,292,243     |
| 6.4 Other .....  |  |               |   |             |                 |               |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 4,756,297     |   | 377         |                 | 4,756,674     |
| Annuities:   |  |               |   |             |                 |               |
| 7.1 Paid in cash or left on deposit .....  |  | 232           |   |             |                 | 232           |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |               |
| 7.3 Other .....  |  | 72            |   |             |                 | 72            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  | 304           |   |             |                 | 304           |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 4,756,601     |   | 377         |                 | 4,756,978     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |               |
| 9. Death benefits .....  |  | 29,818,919    |   | 8,548,159   |                 | 38,367,078    |
| 10. Matured endowments .....   |  | 79,477        |   |             |                 | 79,477        |
| 11. Annuity benefits .....   |  | 453,563,000   |   | 479,732,549 |                 | 933,295,549   |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 76,080,266    |   | 71,958,230  |                 | 148,038,496   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |               |
| 14. All other benefits, except accident and health .....   |  | 149,919       |   |             |                 | 149,919       |
| 15. Totals .....   |  | 559,691,582   |   | 560,238,938 |                 | 1,119,930,520 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |               |
| 1301. ....   |  |               |   |             |                 |               |
| 1302. ....   |  |               |   |             |                 |               |
| 1303. ....   |  |               |   |             |                 |               |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |               |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |               |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |               | Industrial |             | Total    |                 |
|--|----------|---------------|--------------------------------------|-------------|----------------------|---------------|------------|-------------|----------|-----------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount   | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount    |
| 16. Unpaid December 31, prior year .....                     | 151      | 3,967,414     |                                      |             |                      |               |            |             | 151      | 3,967,414       |
| 17. Incurred during current year .....                       | 263      | 29,535,068    |                                      |             | 194                  | 8,804,090     |            |             | 457      | 38,339,157      |
| Settled during current year:                                 |          |               |                                      |             |                      |               |            |             |          |                 |
| 18.1 By payment in full .....                                | 361      | 30,740,238    |                                      |             | 155                  | 8,740,483     |            |             | 516      | 39,480,721      |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |               |            |             |          |                 |
| 18.3 Totals paid .....                                       | 361      | 30,740,238    |                                      |             | 155                  | 8,740,483     |            |             | 516      | 39,480,721      |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |               |            |             |          |                 |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |               |            |             |          |                 |
| 18.6 Total settlements .....                                 | 361      | 30,740,238    |                                      |             | 155                  | 8,740,483     |            |             | 516      | 39,480,721      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 53       | 2,762,244     |                                      |             | 39                   | 63,606        |            |             | 92       | 2,825,850       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |               |            |             |          |                 |
| 20. In force December 31, prior year .....                   | 29,558   | 9,317,946,680 | (a)                                  |             | 1,812                | 2,600,219,820 |            |             | 31,370   | 11,918,166,500  |
| 21. Issued during year .....                                 | 120      | 138,308,904   |                                      |             | 225                  | 426,688,731   |            |             | 345      | 564,997,635     |
| 22. Other changes to in force (Net) .....                    | (1,916)  | (871,889,302) |                                      |             | (246)                | (518,870,150) |            |             | (2,162)  | (1,390,759,452) |
| 23. In force December 31 of current year .....               | 27,762   | 8,584,366,283 | (a)                                  | 1,791       | 2,508,038,401        |               |            |             | 29,553   | 11,092,404,684  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  | Direct Premiums      | Direct Premiums Earned      | Dividends Paid Or Credited On Direct Business      | Direct Losses Paid      | Direct Losses Incurred      |
| 24. Group Policies (b) .....                                     | 9,601,694            | 35,406,226                  |  | 36,024,527              | 30,470,221                  |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 443                  | 443                         |  | 3,150                   | 3,150                       |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 33,688               | 33,688                      |  | 38,966                  | 38,966                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 1,556                | 1,556                       |  | 8,085                   | 8,085                       |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 311                  | 311                         |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 35,555               | 35,555                      |  | 47,051                  | 47,051                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 9,637,691            | 35,442,223                  |  | 36,074,728              | 30,520,423                  |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 2,838 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 5,315,097     |   | 1,835,497  |                 | 7,150,594   |
| 2. Annuity considerations .....  |  | 4,707,051     |   |            |                 | 4,707,051   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 140,128,881   |   | 29,282,590 |                 | 169,411,471 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 150,151,030   |   | 31,118,087 |                 | 181,269,116 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 156,202       |   | 20         |                 | 156,222     |
| 6.2 Applied to pay renewal premiums .....  |  | 162,150       |   | 5          |                 | 162,156     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 234,812       |   | 37         |                 | 234,849     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 553,164       |   | 63         |                 | 553,227     |
| Annuities:   |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 553,164       |   | 63         |                 | 553,227     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 1,831,485     |   | 62,573     |                 | 1,894,058   |
| 10. Matured endowments .....   |  | 7,869         |   |            |                 | 7,869       |
| 11. Annuity benefits .....   |  | 66,070,118    |   | 59,753,021 |                 | 125,823,139 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 5,285,162     |   | 5,926      |                 | 5,291,088   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 2,273         |   |            |                 | 2,273       |
| 15. Totals .....   |  | 73,196,907    |   | 59,821,520 |                 | 133,018,426 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301.  |  |               |   |            |                 |             |
| 1302.  |  |               |   |            |                 |             |
| 1303.  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | 20       | 1,033,467     |                                      |             |                      |             |            |             | 20       | 1,033,467     |
| 17. Incurred during current year .....                       | .56      | 1,775,253     |                                      |             | 24                   | 67,892      |            |             | .80      | 1,843,145     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | .69      | 2,754,863     |                                      |             | 21                   | 59,743      |            |             | .90      | 2,814,606     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | .69      | 2,754,863     |                                      |             | 21                   | 59,743      |            |             | .90      | 2,814,606     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | .69      | 2,754,863     |                                      |             | 21                   | 59,743      |            |             | .90      | 2,814,606     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 7        | 53,857        |                                      |             | 3                    | 8,149       |            |             | 10       | 62,006        |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 5,174    | 1,064,708,456 | (a)                                  |             | 38                   | 134,252,919 |            |             | 5,212    | 1,198,961,375 |
| 21. Issued during year .....                                 | .1       | 305,645       |                                      |             |                      |             |            |             | .1       | 305,645       |
| 22. Other changes to in force (Net) .....                    | (225)    | (200,481,177) |                                      |             | (2)                  | 183,801     |            |             | (227)    | (200,297,376) |
| 23. In force December 31 of current year .....               | 4,950    | 864,532,924   | (a)                                  |             | 36                   | 134,436,720 |            |             | 4,986    | 998,969,644   |

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     | 2,045,138            | 1,889,632                   |  |                         | 1,752,653                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 1,755,853                   |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  | 2,400                   | 2,400                       |
| 25.2 Guaranteed renewable (b) .....                              | 19,421               | 19,421                      |  | 17,119                  | 17,119                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 651                  | 651                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 371                  | 371                         |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 20,442               | 20,442                      |  | 19,519                  | 19,519                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 2,065,581            | 1,910,074                   |  | 1,772,172               | 1,775,372                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_ 614 .



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Connecticut

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 8,868,117     |   | 792,110    |                 | 9,660,227   |
| 2. Annuity considerations .....  |  | 5,893,169     |   |            |                 | 5,893,169   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 134,029,697   |   | 24,704,946 |                 | 158,734,643 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 148,790,983   |   | 25,497,056 |                 | 174,288,039 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 451,404       |   |            |                 | 451,404     |
| 6.2 Applied to pay renewal premiums .....  |  | 255,381       |   |            |                 | 255,381     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 519,159       |   | 39         |                 | 519,198     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 1,225,944     |   | 39         |                 | 1,225,983   |
| Annuites:  |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 1,225,944     |   | 39         |                 | 1,225,983   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 6,920,244     |   | 217,882    |                 | 7,138,127   |
| 10. Matured endowments .....   |  | 53,099        |   |            |                 | 53,099      |
| 11. Annuity benefits .....   |  | 67,502,960    |   | 61,080,138 |                 | 128,583,098 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 11,578,056    |   | 6,154      |                 | 11,584,210  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 38,273        |   |            |                 | 38,273      |
| 15. Totals   |  | 86,092,632    |   | 61,304,174 |                 | 147,396,806 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301. ....   |  |               |   |            |                 |             |
| 1302. ....   |  |               |   |            |                 |             |
| 1303. ....   |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |             |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | .40      | 378,040       |                                      |             |                      |             |            |             | .40      | 378,040       |
| 17. Incurred during current year .....                       | 146      | 6,850,248     |                                      |             | .32                  | 220,153     |            |             | 178      | 7,070,401     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 155      | 6,786,429     |                                      |             | .30                  | 217,628     |            |             | 185      | 7,004,057     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 155      | 6,786,429     |                                      |             | .30                  | 217,628     |            |             | 185      | 7,004,057     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 155      | 6,786,429     |                                      |             | .30                  | 217,628     |            |             | 185      | 7,004,057     |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 31       | 441,859       |                                      |             | 2                    | 2,525       |            |             | 33       | 444,384       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 14,349   | 1,766,781,848 | (a)                                  |             | 65                   | 93,483,291  |            |             | 14,414   | 1,860,265,139 |
| 21. Issued during year .....                                 | 3        | 4,990,961     |                                      |             |                      |             |            |             | 3        | 4,990,961     |
| 22. Other changes to in force (Net) .....                    | (889)    | (161,646,870) |                                      |             | (3)                  | (7,037,737) |            |             | (892)    | (168,684,607) |
| 23. In force December 31 of current year                     | 13,463   | 1,610,125,939 | (a)                                  |             | 62                   | 86,445,554  |            |             | 13,525   | 1,696,571,493 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 2,814,450            | 3,072,709                   |  | 2,080,629               | 2,168,429                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 587,332              | .587,332                    |  | 357,230                 | .357,230                    |
| 25.3 Non-renewable for stated reasons only (b) .....             | 640                  | 640                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 587,972              | .587,972                    |  | 357,230                 | .357,230                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 3,402,422            | 3,660,681                   |  | 2,437,859               | 2,525,659                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 314 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  | 9,955,346  |               |   | 282,991,471 |                 | 292,946,817 |
| 2. Annuity considerations .....  | 1,571,210  |               |   |             |                 | 1,571,210   |
| 3. Deposit-type contract funds .....   |            |               | XXX                                     |             |                 |             |
| 4. Other considerations .....  | 29,147,289 |               |   | 1,797,042   |                 | 30,944,332  |
| 5. Totals (Sum of Lines 1 to 4) .....  | 40,673,845 |               |   | 284,788,513 |                 | 325,462,358 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |             |                 |             |
| Life insurance:  |            |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 293,147    |               |   | 31          |                 | 293,178     |
| 6.2 Applied to pay renewal premiums .....  | 227,706    |               |   |             |                 | 227,706     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 806,034    |               |   | 12          |                 | 806,046     |
| 6.4 Other .....  |            |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 1,326,887  |               |   | 43          |                 | 1,326,930   |
| Annuities:   |            |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |             |                 |             |
| 7.3 Other .....  |            |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   | 43          |                 | 1,326,930   |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 1,326,887  |               |   |             |                 |             |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |             |                 |             |
| 9. Death benefits .....  | 5,969,549  |               |   | 49,590,755  |                 | 55,560,304  |
| 10. Matured endowments .....   | 115,037    |               |   |             |                 | 115,037     |
| 11. Annuity benefits .....   | 12,082,832 |               |   | 539,245,530 |                 | 551,328,363 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 43,420,025 |               |   | 6,048,263   |                 | 49,468,288  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   | 56,103     |               |   |             |                 | 56,103      |
| 15. Totals .....   | 61,643,547 |               |   | 594,884,548 |                 | 656,528,095 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |             |                 |             |
| 1301. ....   |            |               |   |             |                 |             |
| 1302. ....   |            |               |   |             |                 |             |
| 1303. ....   |            |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |                | Industrial |             | Total    |                |
|--|----------|---------------|--------------------------------------|-------------|----------------------|----------------|------------|-------------|----------|----------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount    | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount   |
| 16. Unpaid December 31, prior year .....                     | .51      | 533,824       |                                      |             |                      |                |            |             | .51      | 533,824        |
| 17. Incurred during current year .....                       | 140      | 5,924,367     |                                      |             | .38                  | 49,595,761     |            |             | 178      | 55,520,128     |
| Settled during current year:                                 |          |               |                                      |             |                      |                |            |             |          |                |
| 18.1 By payment in full .....                                | 168      | 6,046,806     |                                      |             | .37                  | 49,259,758     |            |             | 205      | 55,306,564     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |                |            |             |          |                |
| 18.3 Totals paid .....                                       | 168      | 6,046,806     |                                      |             | .37                  | 49,259,758     |            |             | 205      | 55,306,564     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |                |            |             |          |                |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |                |            |             |          |                |
| 18.6 Total settlements .....                                 | 168      | 6,046,806     |                                      |             | .37                  | 49,259,758     |            |             | 205      | 55,306,564     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 23       | 411,384       |                                      |             | 1                    | 336,003        |            |             | 24       | 747,388        |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |                |            |             |          |                |
| 20. In force December 31, prior year .....                   | 14,568   | 2,317,638,342 | (a)                                  |             | .8,833               | 15,266,586,163 |            |             | 23,401   | 17,584,224,505 |
| 21. Issued during year .....                                 | .75      | 53,733,495    |                                      |             | .354                 | 844,602,427    |            |             | 429      | 898,335,922    |
| 22. Other changes to in force (Net) .....                    | (860)    | (139,588,888) |                                      |             | (57)                 | (90,848,696)   |            |             | (917)    | (230,437,584)  |
| 23. In force December 31 of current year .....               | 13,783   | 2,231,782,949 | (a)                                  |             | 9,130                | 16,020,339,894 |            |             | 22,913   | 18,252,122,843 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 3,680,652            | 3,655,208                   |  | 2,161,550               | 2,189,250                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 16,594               | 16,594                      |  | 12,719                  | 12,719                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 3,922                | 3,922                       |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 20,516               | 20,516                      |  | 12,719                  | 12,719                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 3,701,168            | 3,675,725                   |  | 2,174,269               | 2,201,969                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 106 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 11,165,015    |   | 43,594     |                 | 11,208,608 |
| 2. Annuity considerations .....  |  |               | XXX                                     |            | XXX             |            |
| 3. Deposit-type contract funds .....   |  | 11,967,593    |   | 1,809,016  |                 | 13,776,609 |
| 4. Other considerations .....  |  | 23,132,607    |   | 1,852,610  |                 | 24,985,217 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 57,899        |   |            |                 | 57,899     |
| 6.2 Applied to pay renewal premiums .....  |  | 44,417        |   | 6          |                 | 44,424     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 44,444        |   |            |                 | 44,444     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 146,760       |   | 6          |                 | 146,766    |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 146,760       |   | 6          |                 | 146,766    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 415,388       |   | 36,698     |                 | 452,086    |
| 10. Matured endowments .....   |  |               |   |            |                 |            |
| 11. Annuity benefits .....   |  | 3,888,406     |   | 7,065,693  |                 | 10,954,099 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 1,000,694     |   | 7,286      |                 | 1,007,980  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 452           |   |            |                 | 452        |
| 15. Totals .....   |  | 5,304,940     |   | 7,109,677  |                 | 12,414,617 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |             |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 15       | 116,292      |                                      |             | 2                    | 53,518      |            |             | 17       | 169,810      |
| 17. Incurred during current year .....                       | 2        | 377,534      |                                      |             | 30                   | 33,464      |            |             | 32       | 410,998      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 16       | 487,362      |                                      |             | 26                   | 18,635      |            |             | 42       | 505,997      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 16       | 487,362      |                                      |             | 26                   | 18,635      |            |             | 42       | 505,997      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 16       | 487,362      |                                      |             | 26                   | 18,635      |            |             | 42       | 505,997      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 1        | 6,464        |                                      |             | 6                    | 68,347      |            |             | 7        | 74,811       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,108    | 328,621,770  | (a)                                  |             | 2                    | 4,588,079   |            |             | 1,110    | 333,209,849  |
| 21. Issued during year .....                                 | 118      | 91,027,432   |                                      |             |                      |             |            |             | 118      | 91,027,432   |
| 22. Other changes to in force (Net) .....                    | (56)     | (14,836,335) |                                      |             |                      | 5,809       |            |             | (56)     | (14,830,526) |
| 23. In force December 31 of current year .....               | 1,170    | 404,812,867  | (a)                                  | 2           | 4,593,888            |             |            |             | 1,172    | 409,406,755  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 51,514               | 49,643                      |  | 30,221                  | 31,521                      |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 4,483                | 4,483                       |  | .179                    | .179                        |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 4,483                | 4,483                       |  | .179                    | .179                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 55,997               | 54,126                      |  | 30,400                  | 31,700                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 21 .....

58 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total    |
|--|-------------|---------------|---|-------------|-----------------|---------------|
| 1. Life insurance .....  | 32,770,688  |               |   | 24,925,087  |                 | 57,695,776    |
| 2. Annuity considerations .....  | 27,855,419  |               |   | 1           |                 | 27,855,420    |
| 3. Deposit-type contract funds .....   |             | XXX           |   |             | XXX             |               |
| 4. Other considerations .....  | 521,440,967 |               |   | 437,231,820 |                 | 958,672,787   |
| 5. Totals (Sum of Lines 1 to 4) .....  | 582,067,074 |               |   | 462,156,908 |                 | 1,044,223,982 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |             |                 |               |
| Life insurance:  |             |               |   |             |                 |               |
| 6.1 Paid in cash or left on deposit .....  | 1,391,643   |               |   | .99         |                 | 1,391,742     |
| 6.2 Applied to pay renewal premiums .....  | 907,095     |               |   | 35          |                 | 907,129       |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 1,937,127   |               |   | 59          |                 | 1,937,186     |
| 6.4 Other .....  |             |               |   |             |                 |               |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 4,235,864   |               |   | 193         |                 | 4,236,057     |
| Annuites:  |             |               |   |             |                 |               |
| 7.1 Paid in cash or left on deposit .....  | .2          |               |   |             |                 | .2            |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |             |                 |               |
| 7.3 Other .....  |             |               |   |             |                 |               |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   | 2           |               |   |             |                 | 2             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 4,235,867   |               |   | 193         |                 | 4,236,059     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |             |                 |               |
| 9. Death benefits .....  | 22,710,545  |               |   | 1,716,769   |                 | 24,427,314    |
| 10. Matured endowments .....   | 167,395     |               |   |             |                 | 167,395       |
| 11. Annuity benefits .....   | 346,595,174 |               |   | 364,855,296 |                 | 711,450,471   |
| 12. Surrender values and withdrawals for life contracts .....                                    | 41,251,518  |               |   | 140,315     |                 | 41,391,832    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |             |                 |               |
| 14. All other benefits, except accident and health .....   | 340,045     |               |   |             |                 | 340,045       |
| 15. Totals .....   | 411,064,677 |               |   | 366,712,380 |                 | 777,777,057   |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |             |                 |               |
| 1301. ....   |             |               |   |             |                 |               |
| 1302. ....   |             |               |   |             |                 |               |
| 1303. ....   |             |               |   |             |                 |               |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |             |                 |               |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |             |               |   |             |                 |               |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |               | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|---------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount   | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | 152      | 1,699,323     |                                      |             |                      |               |            |             | 152      | .1,699,323    |
| 17. Incurred during current year .....                       | 563      | 23,498,719    |                                      |             | 88                   | 1,743,965     |            |             | 651      | .25,242,684   |
| Settled during current year:                                 |          |               |                                      |             |                      |               |            |             |          |               |
| 18.1 By payment in full .....                                | 613      | 22,041,367    |                                      |             | 63                   | 1,704,054     |            |             | 676      | .23,745,422   |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |               |            |             |          |               |
| 18.3 Totals paid .....                                       | 613      | 22,041,367    |                                      |             | 63                   | 1,704,054     |            |             | 676      | .23,745,422   |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |               |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |               |            |             |          |               |
| 18.6 Total settlements .....                                 | 613      | 22,041,367    |                                      |             | 63                   | 1,704,054     |            |             | 676      | .23,745,422   |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 102      | 3,156,675     |                                      |             | 25                   | 39,911        |            |             | 127      | .3,196,586    |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |               |            |             |          |               |
| 20. In force December 31, prior year .....                   | 39,651   | 5,910,596,051 | (a)                                  |             | 1,364                | 1,071,755,633 |            |             | 41,015   | 6,982,351,684 |
| 21. Issued during year .....                                 | 6        | 7,967,291     |                                      |             |                      |               |            |             | 6        | .7,967,291    |
| 22. Other changes to in force (Net) .....                    | (2,318)  | (572,199,666) |                                      |             | 2                    | (5,304,393)   |            |             | (2,316)  | (577,504,058) |
| 23. In force December 31 of current year .....               | 37,339   | 5,346,363,677 | (a)                                  |             | 1,366                | 1,066,451,240 |            |             | 38,705   | 6,412,814,917 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | .5,688,551           | .5,613,860                  |  | .3,233,457              | .3,189,857                  |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | .411                 | .411                        |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 1,459,007            | 1,459,007                   |  | 1,590,196               | 1,590,196                   |
| 25.3 Non-renewable for stated reasons only (b) .....             | .75,282              | .75,282                     |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | .46                  | .46                         |  | .712                    | .712                        |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,534,747            | 1,534,747                   |  | 1,590,908               | 1,590,908                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 7,223,297            | 7,148,607                   |  | 4,824,366               | 4,780,766                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 2,564 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 17,403,599    |   | 14,714,252  |                 | 32,117,851  |
| 2. Annuity considerations .....  |  | 6,293,338     |   |             |                 | 6,293,338   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 148,749,520   |   | 68,583,561  |                 | 217,333,081 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 172,446,458   |   | 83,297,812  |                 | 255,744,270 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 585,281       |   | 363         |                 | 585,644     |
| 6.2 Applied to pay renewal premiums .....  |  | 333,664       |   | 13          |                 | 333,677     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 762,102       |   | 36          |                 | 762,138     |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 1,681,047     |   | 413         |                 | 1,681,460   |
| Annuites:  |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   | 413         |                 | 1,681,460   |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 1,681,047     |   |             |                 | 1,681,460   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 7,804,295     |   | 3,721,432   |                 | 11,525,727  |
| 10. Matured endowments .....   |  | 85,196        |   |             |                 | 85,196      |
| 11. Annuity benefits .....   |  | 73,210,249    |   | 110,916,734 |                 | 184,126,982 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 13,675,699    |   | 364,102     |                 | 14,039,801  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 93,652        |   |             |                 | 93,652      |
| 15. Totals .....   |  | 94,869,091    |   | 115,002,268 |                 | 209,871,359 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .52      | 424,923       |                                      |             |                      |             |            |             | .52      | 424,923       |
| 17. Incurred during current year .....                       | 124      | 7,706,086     |                                      |             | 63                   | 3,734,307   |            |             | 187      | 11,440,393    |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 147      | 7,412,063     |                                      |             | 39                   | 3,700,668   |            |             | 186      | 11,112,732    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 147      | 7,412,063     |                                      |             | 39                   | 3,700,668   |            |             | 186      | 11,112,732    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 147      | 7,412,063     |                                      |             | 39                   | 3,700,668   |            |             | 186      | 11,112,732    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 29       | 718,946       |                                      |             | 24                   | 33,638      |            |             | 53       | 752,584       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 16,720   | 2,638,606,174 | (a)                                  |             | 390                  | 486,146,630 |            |             | 17,110   | 3,124,752,804 |
| 21. Issued during year .....                                 | 20       | 8,745,196     |                                      |             | 18                   | 23,803,742  |            |             | .38      | 32,548,938    |
| 22. Other changes to in force (Net) .....                    | (1,041)  | (200,686,787) |                                      |             | (13)                 | (737,527)   |            |             | (1,054)  | (201,424,313) |
| 23. In force December 31 of current year .....               | 15,699   | 2,446,664,583 | (a)                                  |             | 395                  | 509,212,846 |            |             | 16,094   | 2,955,877,429 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 3,187,459            | 3,147,779                   |  | 2,302,724               | 2,361,065                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 19,658               | 19,658                      |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 504,981              | 504,981                     |  | 447,354                 | 447,354                     |
| 25.3 Non-renewable for stated reasons only (b) .....             | 142                  | 142                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 220                  | 220                         |  |                         | 574                         |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 525,000              | 525,000                     |  | 447,927                 | 447,927                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 3,712,459            | 3,672,779                   |  | 2,750,651               | 2,808,993                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 103 and number of persons insured under indemnity only products ..... 1,602 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 1,589,148  |               |   | 21,279     |                 | 1,610,427   |
| 2. Annuity considerations .....  | 1,307,554  |               |   |            |                 | 1,307,554   |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 79,934,270 |               |   | 9,045,346  |                 | .88,979,616 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 82,830,972 |               |   | 9,066,625  |                 | 91,897,597  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 26,218     |               |   |            |                 | 26,218      |
| 6.2 Applied to pay renewal premiums .....  | 22,487     |               |   |            |                 | 22,487      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 31,413     |               |   |            |                 | 31,413      |
| 6.4 Other .....  |            |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 80,118     |               |   |            |                 | 80,118      |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 80,118     |               |   |            |                 | 80,118      |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  | 913,280    |               |   |            |                 | 913,280     |
| 10. Matured endowments .....   |            |               |   |            |                 |             |
| 11. Annuity benefits .....   | 38,514,412 |               |   | 25,697,949 |                 | 64,212,361  |
| 12. Surrender values and withdrawals for life contracts .....                                    | 1,545,041  |               |   | 4,274      |                 | 1,549,315   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 77         |               |   |            |                 | 77          |
| 15. Totals .....   | 40,972,810 |               |   | 25,702,223 |                 | 66,675,033  |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. .....  |            |               |   |            |                 |             |
| 1302. .....  |            |               |   |            |                 |             |
| 1303. .....  |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 4        | 24,608       |                                      |             |                      |             |            |             | 4        | 24,608       |
| 17. Incurred during current year .....                       | 5        | 913,280      |                                      |             |                      |             |            |             | 5        | 913,280      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 4        | 799,841      |                                      |             |                      |             |            |             | 4        | 799,841      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 4        | 799,841      |                                      |             |                      |             |            |             | 4        | 799,841      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 4        | 799,841      |                                      |             |                      |             |            |             | 4        | 799,841      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 5        | 138,047      |                                      |             |                      |             |            |             | 5        | 138,047      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,417    | 394,508,871  | (a)                                  |             | 19                   | 6,423,932   |            |             | 1,436    | 400,932,803  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (68)     | (31,637,544) |                                      |             | 6                    | (107,269)   |            |             | (62)     | (31,744,813) |
| 23. In force December 31 of current year .....               | 1,349    | 362,871,327  | (a)                                  |             | 25                   | 6,316,663   |            |             | 1,374    | 369,187,990  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 10,041               | 7,927                       |  |                         | 10,188                      |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 11,588                      |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             | 1,226                | 1,226                       |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,226                | 1,226                       |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 11,267               | 9,153                       |  | 10,188                  | 11,588                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 5 .....

26 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 1,558,290     |   | 34,235     |                 | 1,592,525  |
| 2. Annuity considerations .....  |  | 1,791,451     |   | 91,368     |                 | 1,882,819  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            |                 |            |
| 4. Other considerations .....  |  | 21,871,678    |   | 37,505,674 |                 | 59,377,352 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 25,221,419    |   | 37,631,277 |                 | 62,852,696 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 26,744        |   | 246        |                 | 26,990     |
| 6.2 Applied to pay renewal premiums .....  |  | 10,788        |   |            |                 | 10,788     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 30,491        |   |            |                 | 30,491     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 68,024        |   | 246        |                 | 68,270     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 68,024        |   | 246        |                 | 68,270     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 67,401        |   | 4,236      |                 | 71,637     |
| 10. Matured endowments .....   |  | 1,000         |   |            |                 | 1,000      |
| 11. Annuity benefits .....   |  | 12,482,865    |   | 33,141,570 |                 | 45,624,435 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 469,312       |   | 2,546      |                 | 471,858    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 2             |   |            |                 | 2          |
| 15. Totals   |  | 13,020,581    |   | 33,148,352 |                 | 46,168,932 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 3        | 6,500        |                                      |             |                      |             |            |             | 3        | 6,500        |
| 17. Incurred during current year .....                       | 7        | 62,401       |                                      |             | 6                    | 10,187      |            |             | 13       | 72,588       |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 9        | 67,901       |                                      |             | 5                    | 6,187       |            |             | 14       | 74,088       |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 9        | 67,901       |                                      |             | 5                    | 6,187       |            |             | 14       | 74,088       |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 9        | 67,901       |                                      |             | 5                    | 6,187       |            |             | 14       | 74,088       |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 1        | 1,000        |                                      |             | 1                    | 4,000       |            |             | 2        | 5,000        |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 861      | 156,430,889  | (a)                                  |             |                      | 6,801,153   |            |             | 861      | 163,232,042  |
| 21. Issued during year .....                                 | 14       | 14,000,000   |                                      |             |                      |             |            |             | 14       | 14,000,000   |
| 22. Other changes to in force (Net) .....                    | (112)    | (17,308,175) |                                      |             | 5                    | 732,083     |            |             | (107)    | (16,576,092) |
| 23. In force December 31 of current year                     | 763      | 153,122,714  | (a)                                  | 5           | 7,533,236            |             |            |             | 768      | 160,655,950  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 12,135,919           | 11,478,518                  |  | 13,584,031              | 13,576,331                  |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 215                  | 215                         |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 852                  | 852                         |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 852                  | 852                         |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 12,136,986           | 11,479,585                  |  | 13,584,031              | 13,576,331                  |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 144 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 23,175,766    |   | 15,791,400  |                 | 38,967,165  |
| 2. Annuity considerations .....  |  | 10,454,275    |   | 159,345     |                 | 10,613,621  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 267,477,453   |   | 217,277,720 |                 | 484,755,173 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 301,107,494   |   | 233,228,465 |                 | 534,335,959 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 357,310       |   | 40          |                 | 357,350     |
| 6.2 Applied to pay renewal premiums .....  |  | 274,063       |   | 14          |                 | 274,076     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 583,436       |   | 13          |                 | 583,450     |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 1,214,809     |   | 67          |                 | 1,214,876   |
| Annuites:  |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  | 266           |   |             |                 | 266         |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  | 266           |   |             |                 | 266         |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 1,215,076     |   | 67          |                 | 1,215,143   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 7,181,971     |   | 982,060     |                 | 8,164,031   |
| 10. Matured endowments .....   |  | 24,237        |   |             |                 | 24,237      |
| 11. Annuity benefits .....   |  | 163,784,053   |   | 267,920,672 |                 | 431,704,725 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 35,494,979    |   | 18,456      |                 | 35,513,435  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 26,175        |   |             |                 | 26,175      |
| 15. Totals .....   |  | 206,511,415   |   | 268,921,187 |                 | 475,432,603 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .52      | 531,116       |                                      |             |                      |             |            |             | .52      | 531,116       |
| 17. Incurred during current year .....                       | 124      | 7,417,370     |                                      |             | 63                   | 1,028,543   |            |             | 187      | 8,445,912     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 154      | 7,450,102     |                                      |             | 48                   | 1,009,273   |            |             | 202      | 8,459,376     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 154      | 7,450,102     |                                      |             | 48                   | 1,009,273   |            |             | 202      | 8,459,376     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 154      | 7,450,102     |                                      |             | 48                   | 1,009,273   |            |             | 202      | 8,459,376     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 22       | 498,384       |                                      |             | 15                   | 19,269      |            |             | 37       | 517,653       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 16,250   | 3,712,151,751 | (a)                                  |             | 256                  | 603,673,677 |            |             | 16,506   | 4,315,825,428 |
| 21. Issued during year .....                                 | 24       | 10,562,828    |                                      |             | 35                   | 62,948,700  |            |             | .59      | 73,511,528    |
| 22. Other changes to in force (Net) .....                    | (952)    | (303,312,760) |                                      |             | 4                    | 11,207,463  |            |             | (948)    | (292,105,298) |
| 23. In force December 31 of current year .....               | 15,322   | 3,419,401,819 | (a)                                  |             | 295                  | 677,829,840 |            |             | 15,617   | 4,097,231,658 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 3,350,492            | 3,995,958                   |  | 2,219,947               | 2,283,553                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 2,189                | 2,189                       |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 21,545               | 21,545                      |  | 7,894                   | 7,894                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 185                  | 185                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | .142                 | .142                        |  | 1,498                   | 1,498                       |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 24,060               | 24,060                      |  | 9,391                   | 9,391                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 3,374,552            | 4,020,018                   |  | 2,229,338               | 2,292,944                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 1,902 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 7,254,360     |   | 235,550    |                 | 7,489,911   |
| 2. Annuity considerations .....  |  | 6,243,256     |   | 1          |                 | 6,243,257   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            |                 |             |
| 4. Other considerations .....  |  | 159,930,591   |   | 45,053,650 |                 | 204,984,242 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 173,428,207   |   | 45,289,202 |                 | 218,717,409 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 236,994       |   | 144        |                 | 237,138     |
| 6.2 Applied to pay renewal premiums .....  |  | 202,556       |   | 35         |                 | 202,592     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 366,823       |   | 13         |                 | 366,836     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 806,373       |   | 193        |                 | 806,566     |
| Annuites:  |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 806,373       |   | 193        |                 | 806,566     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 5,337,898     |   | 509,996    |                 | 5,847,894   |
| 10. Matured endowments .....   |  | 40,261        |   |            |                 | 40,261      |
| 11. Annuity benefits .....   |  | 62,877,537    |   | 75,697,449 |                 | 138,574,986 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 4,070,192     |   | 6,383      |                 | 4,076,575   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 34,596        |   |            |                 | 34,596      |
| 15. Totals   |  | 72,360,485    |   | 76,213,827 |                 | 148,574,312 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301.  |  |               |   |            |                 |             |
| 1302.  |  |               |   |            |                 |             |
| 1303.  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |             |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | .28      | 325,559       |                                      |             |                      |             |            |             | .28      | 325,559       |
| 17. Incurred during current year .....                       | .67      | 5,087,845     |                                      |             | .45                  | 527,250     |            |             | .112     | 5,615,094     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | .81      | 5,141,301     |                                      |             | .34                  | 488,893     |            |             | .115     | 5,630,194     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | .81      | 5,141,301     |                                      |             | .34                  | 488,893     |            |             | .115     | 5,630,194     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | .81      | 5,141,301     |                                      |             | .34                  | 488,893     |            |             | .115     | 5,630,194     |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 14       | 272,103       |                                      |             | 11                   | 38,357      |            |             | 25       | 310,460       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 8,905    | 956,281,243   | (a)                                  |             | .41                  | 67,723,842  |            |             | .8,946   | 1,024,005,085 |
| 21. Issued during year .....                                 | 4        | 3,407,981     |                                      |             |                      | 16,117,000  |            |             | .4       | 19,524,981    |
| 22. Other changes to in force (Net) .....                    | (472)    | (113,129,424) |                                      |             | 3                    | (2,053,223) |            |             | (469)    | (115,182,646) |
| 23. In force December 31 of current year                     | 8,437    | 846,559,800   | (a)                                  |             | 44                   | 81,787,619  |            |             | 8,481    | 928,347,419   |

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 5,369,775            | 5,453,205                   |  | 3,845,536               | 3,982,889                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 74,513               | 74,513                      |  | 51,144                  | 51,144                      |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  | 78                      | 78                          |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 74,513               | 74,513                      |  | 51,222                  | 51,222                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 5,444,288            | 5,527,719                   |  | 3,896,759               | 4,034,111                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_ 1,210 .



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS<br/>AND ANNUITY CONSIDERATIONS</b>   |  | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|--|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   |  | 1,636,535     |  | 3,470,449  |                 | 5,106,984   |
| 2. Annuity considerations .....   |  | 3,501,053     |  |            |                 | 3,501,053   |
| 3. Deposit-type contract funds .....  |  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   |  | 33,234,435    |  | 22,360,771 |                 | .55,595,206 |
| 5. Totals (Sum of Lines 1 to 4) .....   |  | 38,372,023    |  | 25,831,220 |                 | 64,203,242  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>  |  |               |  |            |                 |             |
| Life insurance:   |  |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   |  | 109,487       |  | 20         |                 | 109,507     |
| 6.2 Applied to pay renewal premiums .....   |  | 124,307       |  |            |                 | 124,307     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... |  | 173,002       |  | 15         |                 | 173,016     |
| 6.4 Other .....   |  |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  |  | 406,795       |  | 35         |                 | 406,830     |
| Annuities:  |  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |  |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |  |               |  |            |                 |             |
| 7.3 Other .....   |  |               |  |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  |  |               |  |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  |  | 406,795       |  | 35         |                 | 406,830     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>  |  |               |  |            |                 |             |
| 9. Death benefits .....   |  | 697,379       |  | 316,551    |                 | 1,013,930   |
| 10. Matured endowments .....  |  | 2,464         |  |            |                 | 2,464       |
| 11. Annuity benefits .....  |  | 24,693,379    |  | 28,094,480 |                 | 52,787,859  |
| 12. Surrender values and withdrawals for life contracts .....                                       |  | 28,303,454    |  |            |                 | 28,303,454  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  |  | 5,730         |  |            |                 | 5,730       |
| 15. Totals .....  |  | 53,702,406    |  | 28,411,032 |                 | 82,113,438  |
| <b>DETAILS OF WRITE-INS</b>   |  |               |  |            |                 |             |
| 1301.   |  |               |  |            |                 |             |
| 1302.   |  |               |  |            |                 |             |
| 1303.   |  |               |  |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....   |  |               |  |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13<br>above) .....                              |  |               |  |            |                 |             |

| <b>DIRECT DEATH<br/>BENEFITS AND<br/>MATURED<br/>ENDOWMENTS<br/>INCURRED</b> | Ordinary |               | Credit Life<br>(Group and Individual)         |             | Group                   |             | Industrial |             | Total    |               |
|--|----------|---------------|---|-------------|-------------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | 4<br>Amount | 5<br>No. of<br>Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior<br>year .....                                  | 13       | 296,966       |   |             |                         |             |            |             | 13       | .296,966      |
| 17. Incurred during current year .....                                       | 11       | 690,203       |   |             | 44                      | 323,722     |            |             | 55       | 1,013,925     |
| Settled during current year:   |          |               |   |             |                         |             |            |             |          |               |
| 18.1 By payment in full .....  | 20       | 969,816       |   |             | 40                      | 319,742     |            |             | 60       | 1,289,558     |
| 18.2 By payment on<br>compromised claims .....                               |          |               |   |             |                         |             |            |             |          |               |
| 18.3 Totals paid .....   | 20       | 969,816       |   |             | 40                      | 319,742     |            |             | 60       | 1,289,558     |
| 18.4 Reduction by compromise .....   |          |               |   |             |                         |             |            |             |          |               |
| 18.5 Amount rejected .....   |          |               |   |             |                         |             |            |             |          |               |
| 18.6 Total settlements .....   | 20       | 969,816       |   |             | 40                      | 319,742     |            |             | 60       | 1,289,558     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....                       | 4        | 17,353        |   |             | 4                       | 3,980       |            |             | 8        | 21,333        |
| <b>POLICY EXHIBIT</b>  |          |               |   |             |                         |             |            |             |          |               |
| 20. In force December 31, prior<br>year .....                                | 2,373    | 433,910,465   | (a)   |             | 4                       | 937,910,576 |            |             | 2,377    | 1,371,821,041 |
| 21. Issued during year .....   | 13       | 8,750,000     |   |             |                         | 815,000     |            |             | 13       | 9,565,000     |
| 22. Other changes to in force<br>(Net) .....                                 | (107)    | (128,288,127) |   |             | 2                       | 27,805,270  |            |             | (105)    | (100,482,857) |
| 23. In force December 31 of<br>current year .....                            | 2,279    | 314,372,338   | (a)   |             | 6                       | 966,530,846 |            |             | 2,285    | 1,280,903,184 |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|   | 1<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
|   |                      |                                |  |                         |                                |
| 24. Group Policies (b) .....  | 1,672,819            | 1,650,024                      |  | 968,489                 | .965,589                       |
| 24.1 Federal Employees Health Benefits Program<br>premium (b) .....                     |                      |                                |  |                         |                                |
| 24.2 Credit (Group and Individual) .....  |                      |                                |  |                         |                                |
| 24.3 Collectively renewable policies (b) .....  |                      |                                |  |                         |                                |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   |                      |                                |  |                         |                                |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 23                   | 23                             |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 23                   | 23                             |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,672,842            | 1,650,047                      |  | 968,489                 | .965,589                       |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products  
insured under indemnity only products .....1,047 .....

26 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 4,098,684  |               |   | 85,477     |                 | 4,184,161   |
| 2. Annuity considerations .....  | 3,302,814  |               |   |            |                 | 3,302,814   |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 69,032,092 |               |   | 7,509,447  |                 | .76,541,539 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 76,433,590 |               |   | 7,594,923  |                 | 84,028,513  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 54,213     |               |   |            |                 | 54,213      |
| 6.2 Applied to pay renewal premiums .....  | 60,984     |               |   |            |                 | 60,984      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 157,117    |               |   | 20         |                 | 157,138     |
| 6.4 Other .....  |            |               |   | 20         |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 272,314    |               |   |            |                 | 272,334     |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   | 20         |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 272,314    |               |   |            |                 | 272,334     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  | 1,916,318  |               |   | 298,763    |                 | 2,215,081   |
| 10. Matured endowments .....   | 5,000      |               |   |            |                 | 5,000       |
| 11. Annuity benefits .....   | 64,816,067 |               |   | 15,325,366 |                 | .80,141,432 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 2,441,161  |               |   |            |                 | 2,441,161   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 5,818      |               |   |            |                 | 5,818       |
| 15. Totals .....   | 69,184,363 |               |   | 15,624,129 |                 | 84,808,492  |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. ....   |            |               |   |            |                 |             |
| 1302. ....   |            |               |   |            |                 |             |
| 1303. ....   |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 8        | 64,236       |                                      |             |                      |             |            |             | 8        | 64,236       |
| 17. Incurred during current year .....                       | 30       | 1,916,318    |                                      |             | 4                    | 299,016     |            |             | .34      | 2,215,334    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | .37      | 1,977,554    |                                      |             | 4                    | 299,016     |            |             | .41      | 2,276,570    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | .37      | 1,977,554    |                                      |             | 4                    | 299,016     |            |             | .41      | 2,276,570    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | .37      | 1,977,554    |                                      |             | 4                    | 299,016     |            |             | .41      | 2,276,570    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 1        | 3,000        |                                      |             |                      |             |            |             | 1        | 3,000        |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 3,302    | 587,038,603  | (a)                                  |             | 3                    | 27,375,364  |            |             | .3,305   | 614,413,967  |
| 21. Issued during year .....                                 | 12       | 1,591,900    |                                      |             |                      | 31,127,500  |            |             | .12      | 32,719,400   |
| 22. Other changes to in force (Net) .....                    | (199)    | (32,829,842) |                                      |             |                      | 19,906      |            |             | (199)    | (32,809,937) |
| 23. In force December 31 of current year .....               | 3,115    | 555,800,661  | (a)                                  | 3           | 58,522,770           |             |            |             | 3,118    | 614,323,431  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 683,089              | .561,076                    |  |                         | 186,953                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 187,553                     |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 1,601                | 1,601                       |  | 6,877                   | 6,877                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 42,516               | 42,516                      |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | .44,116              | .44,116                     |  | 6,877                   | 6,877                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 727,206              | 605,192                     |  | 193,830                 | 194,430                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 444 .....

12 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|-------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 6,138,003   |               |   | 7,823,580  |                 | 13,961,583  |
| 2. Annuity considerations .....  | 3,985,921   |               |   |            |                 | 3,985,921   |
| 3. Deposit-type contract funds .....   |             | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 97,935,014  |               |   | 16,040,658 |                 | 113,975,672 |
| 5. Totals (Sum of Lines 1 to 4)  | 108,058,938 |               |   | 23,864,238 |                 | 131,923,176 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |            |                 |             |
| Life insurance:  |             |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 390,478     |               |   | 14         |                 | 390,492     |
| 6.2 Applied to pay renewal premiums .....  | 395,736     |               |   |            |                 | 395,736     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 608,484     |               |   |            |                 | 608,484     |
| 6.4 Other .....  |             |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 1,394,698   |               |   | 14         |                 | 1,394,712   |
| Annuites:  |             |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |             |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |            |                 |             |
| 7.3 Other .....  |             |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |             |               |   | 14         |                 | 1,394,712   |
| 8. Grand Totals (Lines 6.5 plus 7.4)   | 1,394,698   |               |   | 14         |                 | 1,394,712   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |            |                 |             |
| 9. Death benefits .....  | 4,926,189   |               |   | 6,417,656  |                 | 11,343,845  |
| 10. Matured endowments .....   | 3,549       |               |   |            |                 | 3,549       |
| 11. Annuity benefits .....   | 32,474,894  |               |   | 26,196,063 |                 | 58,670,957  |
| 12. Surrender values and withdrawals for life contracts .....                                    | 6,916,364   |               |   |            |                 | 6,916,364   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 122,399     |               |   |            |                 | 122,399     |
| 15. Totals   | 44,443,395  |               |   | 32,613,719 |                 | 77,057,114  |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |            |                 |             |
| 1301.  |             |               |   |            |                 |             |
| 1302.  |             |               |   |            |                 |             |
| 1303.  |             |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |             |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |               | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|---------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount   | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .30      | 247,180       |                                      |             |                      |               |            |             | .30      | 247,180       |
| 17. Incurred during current year .....                       | 116      | 4,939,821     |                                      |             | 310                  | 6,418,497     |            |             | 426      | 11,358,318    |
| Settled during current year:                                 |          |               |                                      |             |                      |               |            |             |          |               |
| 18.1 By payment in full .....                                | 131      | 4,938,329     |                                      |             | 310                  | 6,418,497     |            |             | 441      | 11,356,826    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |               |            |             |          |               |
| 18.3 Totals paid .....                                       | 131      | 4,938,329     |                                      |             | 310                  | 6,418,497     |            |             | 441      | 11,356,826    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |               |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |               |            |             |          |               |
| 18.6 Total settlements .....                                 | 131      | 4,938,329     |                                      |             | 310                  | 6,418,497     |            |             | 441      | 11,356,826    |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 15       | 248,672       |                                      |             |                      |               |            |             | 15       | 248,672       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |               |            |             |          |               |
| 20. In force December 31, prior year .....                   | 10,312   | 1,124,688,199 | (a)                                  |             | 6                    | 3,985,493,283 |            |             | 10,318   | 5,110,181,482 |
| 21. Issued during year .....                                 |          | 55,000        |                                      |             |                      | 30,904,080    |            |             |          | 30,959,080    |
| 22. Other changes to in force (Net) .....                    | (614)    | (107,352,770) |                                      |             | (6)                  | 16,295,593    |            |             | (620)    | (91,057,177)  |
| 23. In force December 31 of current year                     | 9,698    | 1,017,390,429 | (a)                                  |             |                      | 4,032,692,956 |            |             | 9,698    | 5,050,083,385 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 2,873,009            | 2,613,906                   |  | 2,029,077               | 1,967,108                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 104,328              | 104,328                     |  | 37,659                  | 37,659                      |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 755                  | 755                         |  | .197                    | .197                        |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 105,083              | 105,083                     |  | 37,857                  | 37,857                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 2,978,092            | 2,718,989                   |  | 2,066,934               | 2,004,965                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 641 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|-------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 2,160,412   |               |   | 77,750     |                 | 2,238,162   |
| 2. Annuity considerations .....  | 2,461,378   |               | XXX                                     |            | XXX             | 2,461,378   |
| 3. Deposit-type contract funds .....   |             |               |   |            |                 |             |
| 4. Other considerations .....  | 101,572,042 |               |   | 29,396,009 |                 | 130,968,051 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 106,193,832 |               |   | 29,473,759 |                 | 135,667,591 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |            |                 |             |
| Life insurance:  |             |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 177,961     |               |   | 20         |                 | 177,981     |
| 6.2 Applied to pay renewal premiums .....  | 132,218     |               |   |            |                 | 132,218     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 234,524     |               |   | 44         |                 | 234,568     |
| 6.4 Other .....  |             |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 544,703     |               |   | 64         |                 | 544,767     |
| Annuites:  |             |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |             |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |            |                 |             |
| 7.3 Other .....  | 317         |               |   |            |                 | 317         |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   | 317         |               |   |            |                 | 317         |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 545,020     |               |   | 64         |                 | 545,084     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |            |                 |             |
| 9. Death benefits .....  | 1,616,778   |               |   | 88,769     |                 | 1,705,547   |
| 10. Matured endowments .....   |             |               |   |            |                 |             |
| 11. Annuity benefits .....   | 32,752,648  |               |   | 32,076,041 |                 | 64,828,689  |
| 12. Surrender values and withdrawals for life contracts .....                                    | 2,411,690   |               |   | 2,993      |                 | 2,414,684   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 25,812      |               |   |            |                 | 25,812      |
| 15. Totals .....   | 36,806,928  |               |   | 32,167,803 |                 | 68,974,731  |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |            |                 |             |
| 1301. ....   |             |               |   |            |                 |             |
| 1302. ....   |             |               |   |            |                 |             |
| 1303. ....   |             |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |             |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 9        | 123,220      |                                      |             | 1                    | 7,645       |            |             | 10       | 130,865      |
| 17. Incurred during current year .....                       | 17       | 1,664,718    |                                      |             | 23                   | 94,213      |            |             | 40       | 1,758,930    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 23       | 1,141,383    |                                      |             | 16                   | 83,335      |            |             | 39       | 1,224,718    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 23       | 1,141,383    |                                      |             | 16                   | 83,335      |            |             | 39       | 1,224,718    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 23       | 1,141,383    |                                      |             | 16                   | 83,335      |            |             | 39       | 1,224,718    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 3        | 646,555      |                                      |             | 8                    | 18,522      |            |             | 11       | 665,077      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,773    | 396,451,756  | (a)                                  |             | 39                   | 45,387,105  |            |             | 1,812    | 441,838,861  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (92)     | (67,839,400) |                                      |             | (1)                  | 885,857     |            |             | (93)     | (66,953,543) |
| 23. In force December 31 of current year .....               | 1,681    | 328,612,356  | (a)                                  |             | 38                   | 46,272,962  |            |             | 1,719    | 374,885,318  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 3,284,619            | 3,321,090                   |  | 2,483,295               | 2,474,495                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 75                   | 75                          |  | (35)                    | (35)                        |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 75                   | 75                          |  | (35)                    | (35)                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 3,284,693            | 3,321,165                   |  | 2,483,260               | 2,474,460                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 490 .....

26 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 1,294,187     |   | 18,722     |                 | 1,312,909  |
| 2. Annuity considerations .....  |  | 1,126,310     |   |            |                 | 1,126,310  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 25,627,202    |   | 3,815,361  |                 | 29,442,563 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 28,047,698    |   | 3,834,084  |                 | 31,881,782 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 142,588       |   |            |                 | 142,588    |
| 6.2 Applied to pay renewal premiums .....  |  | 124,884       |   |            |                 | 124,884    |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 154,057       |   |            |                 | 154,057    |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 421,529       |   |            |                 | 421,529    |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 421,529       |   |            |                 | 421,529    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 1,193,744     |   |            | 14,402          | 1,208,146  |
| 10. Matured endowments .....   |  |               |   |            |                 |            |
| 11. Annuity benefits .....   |  | 13,752,606    |   |            | 11,790,347      | 25,542,953 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 1,322,295     |   |            | 4,085           | 1,326,380  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 9,873         |   |            |                 | 9,873      |
| 15. Totals .....   |  | 16,278,518    |   |            | 11,808,834      | 28,087,353 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |             |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 9        | 55,391       |                                      |             |                      |             |            |             | 9        | 55,391       |
| 17. Incurred during current year .....                       | .43      | 1,192,501    |                                      |             | 9                    | 26,204      |            |             | .52      | 1,218,705    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | .48      | 1,226,751    |                                      |             | 7                    | 15,712      |            |             | .55      | 1,242,463    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | .48      | 1,226,751    |                                      |             | 7                    | 15,712      |            |             | .55      | 1,242,463    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | .48      | 1,226,751    |                                      |             | 7                    | 15,712      |            |             | .55      | 1,242,463    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 4        | 21,141       |                                      |             | 2                    | 10,492      |            |             | 6        | 31,633       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             |                      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 2,513    | 220,200,562  | (a)                                  |             |                      | 2,114,898   |            |             | 2,513    | 222,315,460  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (138)    | (10,515,953) | (a)                                  |             |                      | 417,217     |            |             | (138)    | (10,098,736) |
| 23. In force December 31 of current year .....               | 2,375    | 209,684,609  | (a)                                  |             |                      | 2,532,115   |            |             | 2,375    | 212,216,724  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 4,662,088            | 3,422,288                   |  |                         | 2,072,338                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 2,441,638                   |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 1,481                | 1,481                       |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 24,768               | 24,768                      |  | 5,201                   | 5,201                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 888                  | 888                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 27,137               | 27,137                      |  | 5,201                   | 5,201                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 4,689,226            | 3,449,425                   |  | 2,077,539               | 2,446,839                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 113 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|-------------|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  | 25,071,648  |               |   | 4,353,736   |                 | 29,425,384  |
| 2. Annuity considerations .....  | 10,340,197  |               |   | 282,227     |                 | 10,622,424  |
| 3. Deposit-type contract funds .....   |             | XXX           |   |             | XXX             |             |
| 4. Other considerations .....  | 143,620,724 |               |   | 55,965,894  |                 | 199,586,618 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 179,032,568 |               |   | 60,601,858  |                 | 239,634,426 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |             |                 |             |
| Life insurance:  |             |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 913,912     |               |   | 337         |                 | .914,249    |
| 6.2 Applied to pay renewal premiums .....  | 602,838     |               |   |             |                 | 602,838     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 1,226,602   |               |   | 38          |                 | 1,226,641   |
| 6.4 Other .....  |             |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 2,743,353   |               |   | 376         |                 | 2,743,728   |
| Annuities:   |             |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |             |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |             |                 |             |
| 7.3 Other .....  |             |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |             |               |   | 376         |                 | 2,743,728   |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 2,743,353   |               |   |             |                 | 2,743,728   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |             |                 |             |
| 9. Death benefits .....  | 16,219,848  |               |   | 259,145     |                 | 16,478,993  |
| 10. Matured endowments .....   | 225,857     |               |   |             |                 | 225,857     |
| 11. Annuity benefits .....   | 82,211,827  |               |   | 104,526,388 |                 | 186,738,216 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 14,452,040  |               |   | 6,838       |                 | 14,458,877  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   | 140,839     |               |   |             |                 | 140,839     |
| 15. Totals .....   | 113,250,411 |               |   | 104,792,371 |                 | 218,042,783 |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |             |                 |             |
| 1301. ....   |             |               |   |             |                 |             |
| 1302. ....   |             |               |   |             |                 |             |
| 1303. ....   |             |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |             |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |              | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|--------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount  | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |              |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | 128      | 1,938,942     |                                      |             |                      |              |            |             | 128      | .1,938,942    |
| 17. Incurred during current year .....                       | 440      | 16,130,774    |                                      |             | .32                  | 263,061      |            |             | 472      | 16,393,835    |
| Settled during current year:                                 |          |               |                                      |             |                      |              |            |             |          |               |
| 18.1 By payment in full .....                                | 499      | 15,829,365    |                                      |             | 29                   | 259,122      |            |             | 528      | 16,088,487    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |              |            |             |          |               |
| 18.3 Totals paid .....                                       | 499      | 15,829,365    |                                      |             | 29                   | 259,122      |            |             | 528      | 16,088,487    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |              |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |              |            |             |          |               |
| 18.6 Total settlements .....                                 | 499      | 15,829,365    |                                      |             | 29                   | 259,122      |            |             | 528      | 16,088,487    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 69       | 2,240,351     |                                      |             | 3                    | 3,939        |            |             | 72       | 2,244,290     |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |              |            |             |          |               |
| 20. In force December 31, prior year .....                   | 40,695   | 3,768,538,371 | (a)                                  |             | 245                  | 511,881,792  |            |             | 40,940   | 4,280,420,163 |
| 21. Issued during year .....                                 | 4        | 3,384,500     |                                      |             |                      |              |            |             | 4        | 3,384,500     |
| 22. Other changes to in force (Net) .....                    | (2,514)  | (272,155,217) |                                      |             | 16                   | (29,118,459) |            |             | (2,498)  | (301,273,676) |
| 23. In force December 31 of current year .....               | 38,185   | 3,499,767,654 | (a)                                  |             | 261                  | 482,763,333  |            |             | 38,446   | 3,982,530,987 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 897,994              | .938,322                    |  |                         | 694,520                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | .629,520                    |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 1,076,442            | .1,076,442                  |  |                         | .672,857                    |
| 25.3 Non-renewable for stated reasons only (b) .....             | 557                  | 557                         |  |                         | .672,857                    |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,076,999            | .1,076,999                  |  |                         | .673,095                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 1,974,993            | 2,015,320                   |  |                         | 1,367,615                   |
|  |                      |                             |  |                         | 1,302,615                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 403 and number of persons insured under indemnity only products ..... 544 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 12,817,138    |   | 2,999,469   |                 | 15,816,607  |
| 2. Annuity considerations .....  |  | 27,331,745    |   |             |                 | 27,331,745  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 260,246,922   |   | 51,420,254  |                 | 311,667,176 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 300,395,805   |   | 54,419,723  |                 | 354,815,527 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 394,979       |   | 51          |                 | 395,030     |
| 6.2 Applied to pay renewal premiums .....  |  | 488,992       |   | 20          |                 | 489,012     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 725,463       |   | 21          |                 | 725,483     |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 1,609,434     |   | 92          |                 | 1,609,526   |
| Annuities:   |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |             |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 1,609,434     |   | 92          |                 | 1,609,526   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 4,327,660     |   | 762,595     |                 | 5,090,255   |
| 10. Matured endowments .....   |  | 34,424        |   |             |                 | 34,424      |
| 11. Annuity benefits .....   |  | 166,453,525   |   | 114,014,683 |                 | 280,468,209 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 13,292,155    |   | 29,224      |                 | 13,321,378  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 54,064        |   |             |                 | 54,064      |
| 15. Totals .....   |  | 184,161,828   |   | 114,806,502 |                 | 298,968,330 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301.  |  |               |   |             |                 |             |
| 1302.  |  |               |   |             |                 |             |
| 1303.  |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .40      | 267,274       |                                      |             |                      |             |            |             | .40      | .267,274      |
| 17. Incurred during current year .....                       | .77      | 4,330,850     |                                      |             | .65                  | 769,770     |            |             | .142     | .5,100,621    |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 102      | 4,379,524     |                                      |             | .55                  | 758,089     |            |             | .157     | .5,137,613    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 102      | 4,379,524     |                                      |             | .55                  | 758,089     |            |             | .157     | .5,137,613    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 102      | 4,379,524     |                                      |             | .55                  | 758,089     |            |             | .157     | .5,137,613    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 15       | 218,600       |                                      |             | 10                   | 11,681      |            |             | .25      | .230,281      |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             |                      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 9,767    | 1,847,138,870 | (a)                                  |             | 350                  | 235,161,325 |            |             | 10,117   | 2,082,300,195 |
| 21. Issued during year .....                                 | 6        | 1,480,000     |                                      |             | 1                    | 1,082,500   |            |             | 7        | 2,562,500     |
| 22. Other changes to in force (Net) .....                    | (512)    | (127,438,289) |                                      |             |                      | 4,373,976   |            |             | (512)    | (123,064,313) |
| 23. In force December 31 of current year .....               | 9,261    | 1,721,180,581 | (a)                                  | 351         | 240,617,801          |             |            |             | 9,612    | 1,961,798,382 |

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 7,091,547            | 7,227,973                   |  | 6,540,472               | 5,392,553                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 1,553                | 1,553                       |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 8,346                | 8,346                       |  | 3,989                   | 3,989                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 199                  | 199                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 87                   | .87                         |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 10,185               | 10,185                      |  | 3,989                   | 3,989                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 7,101,731            | 7,238,157                   |  | 6,544,461               | 5,396,542                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_ 297 .



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 38,878,512    |   | 8,327,593   |                 | 47,206,105  |
| 2. Annuity considerations .....  |  | 6,662,915     |   | 5           |                 | 6,662,920   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 205,911,691   |   | 108,624,027 |                 | 314,535,717 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 251,453,118   |   | 116,951,625 |                 | 368,404,743 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 287,765       |   | 58          |                 | 287,823     |
| 6.2 Applied to pay renewal premiums .....  |  | 176,906       |   | 13          |                 | 176,918     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 425,793       |   | 68          |                 | 425,861     |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 890,464       |   | 138         |                 | 890,602     |
| Annuites:  |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |             |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 890,464       |   | 138         |                 | 890,602     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 5,789,774     |   | 3,285,469   |                 | 9,075,243   |
| 10. Matured endowments .....   |  | 48,454        |   |             |                 | 48,454      |
| 11. Annuity benefits .....   |  | 112,389,496   |   | 172,415,573 |                 | 284,805,069 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 27,593,501    |   | 11,958      |                 | 27,605,460  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 27,058        |   | 39,568      |                 | 66,626      |
| 15. Totals   |  | 145,848,284   |   | 175,752,568 |                 | 321,600,852 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |              | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|--------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount  | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |              |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | .35      | 618,523       |                                      |             | 2                    | 15,291       |            |             | .37      | 633,814       |
| 17. Incurred during current year .....                       | .72      | 5,759,894     |                                      |             | 189                  | 3,325,525    |            |             | 261      | 9,085,419     |
| Settled during current year:                                 |          |               |                                      |             |                      |              |            |             |          |               |
| 18.1 By payment in full .....                                | .76      | 5,078,280     |                                      |             | 184                  | 3,316,137    |            |             | 260      | 8,394,416     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |              |            |             |          |               |
| 18.3 Totals paid .....                                       | .76      | 5,078,280     |                                      |             | 184                  | 3,316,137    |            |             | 260      | 8,394,416     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |              |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |              |            |             |          |               |
| 18.6 Total settlements .....                                 | .76      | 5,078,280     |                                      |             | 184                  | 3,316,137    |            |             | 260      | 8,394,416     |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 31       | 1,300,137     |                                      |             | 7                    | 24,680       |            |             | 38       | 1,324,817     |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |              |            |             |          |               |
| 20. In force December 31, prior year .....                   | 16,022   | 4,116,703,658 | (a)                                  |             | 51                   | 242,922,665  |            |             | 16,073   | 4,359,626,323 |
| 21. Issued during year .....                                 | 7        | 13,138,341    |                                      |             | 33                   | 45,265,674   |            |             | .40      | 58,404,015    |
| 22. Other changes to in force (Net) .....                    | (1,018)  | (494,501,299) |                                      |             | (22)                 | (21,410,011) |            |             | (1,040)  | (515,911,311) |
| 23. In force December 31 of current year                     | 15,011   | 3,635,340,700 | (a)                                  |             | 62                   | 266,778,328  |            |             | 15,073   | 3,902,119,027 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 5,335,195            | 5,316,146                   |  | 2,973,209               | 3,136,586                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | .33,421              | 33,421                      |  | 21,153                  | 21,153                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 1,198                | 1,198                       |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 1,729                | 1,729                       |  | 3,177                   | 3,177                       |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 36,348               | 36,348                      |  | 24,330                  | 24,330                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 5,371,543            | 5,352,493                   |  | 2,997,539               | 3,160,916                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 149 and number of persons insured under indemnity only products ..... 1,500 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|-------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 5,198,011   |               |   | 3,757,703  |                 | 8,955,713   |
| 2. Annuity considerations .....  | 3,984,588   |               |   | 58,318     |                 | 4,042,906   |
| 3. Deposit-type contract funds .....   |             |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  | 123,918,266 |               |   | 41,892,139 |                 | 165,810,406 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 133,100,865 |               |   | 45,708,160 |                 | 178,809,024 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |            |                 |             |
| Life insurance:  |             |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 299,089     |               |   | (12)       |                 | 299,076     |
| 6.2 Applied to pay renewal premiums .....  | 354,445     |               |   | 6          |                 | 354,451     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 485,408     |               |   |            |                 | 485,408     |
| 6.4 Other .....  |             |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 1,138,941   |               |   | (6)        |                 | 1,138,936   |
| Annuites:  |             |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |             |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |            |                 |             |
| 7.3 Other .....  |             |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |             |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 1,138,941   |               |   | (6)        |                 | 1,138,936   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |            |                 |             |
| 9. Death benefits .....  | 2,925,290   |               |   | 72,739     |                 | 2,998,029   |
| 10. Matured endowments .....   | 11,497      |               |   |            |                 | 11,497      |
| 11. Annuity benefits .....   | 63,014,451  |               |   | 69,914,332 |                 | 132,928,783 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 21,661,953  |               |   | 14,077     |                 | 21,676,030  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 33,303      |               |   |            |                 | 33,303      |
| 15. Totals .....   | 87,646,494  |               |   | 70,001,148 |                 | 157,647,643 |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |            |                 |             |
| 1301. ....   |             |               |   |            |                 |             |
| 1302. ....   |             |               |   |            |                 |             |
| 1303. ....   |             |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |             |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |             |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | .21      | 188,104       |                                      |             |                      |             |            |             | .21      | 188,104       |
| 17. Incurred during current year .....                       | .66      | 2,903,273     |                                      |             | .32                  | 80,392      |            |             | .98      | 2,983,665     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | .82      | 3,042,171     |                                      |             | .25                  | 62,474      |            |             | .107     | 3,104,645     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | .82      | 3,042,171     |                                      |             | .25                  | 62,474      |            |             | .107     | 3,104,645     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | .82      | 3,042,171     |                                      |             | .25                  | 62,474      |            |             | .107     | 3,104,645     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 5        | 49,206        |                                      |             | 7                    | 17,918      |            |             | 12       | 67,124        |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 7,135    | 1,615,443,221 | (a)                                  |             | 454                  | 446,666,328 |            |             | .7,589   | 2,062,109,549 |
| 21. Issued during year .....                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 22. Other changes to in force (Net) .....                    | (247)    | (127,222,472) |                                      |             | 15                   | (6,628,547) |            |             | (232)    | (133,851,018) |
| 23. In force December 31 of current year .....               | 6,888    | 1,488,220,750 | (a)                                  |             | 469                  | 440,037,781 |            |             | 7,357    | 1,928,258,531 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 585,896              | .579,738                    |  | .261,747                | .267,047                    |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 26,238               | 26,238                      |  | .28,120                 | .28,120                     |
| 25.3 Non-renewable for stated reasons only (b) .....             | 6,124                | 6,124                       |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 519                  | 519                         |  | .212                    | .212                        |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 32,881               | 32,881                      |  | .28,332                 | .28,332                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 618,777              | 612,619                     |  | .290,079                | .295,379                    |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 326 .....

69 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |            |
|--|------------|---------------|---|------------|-----------------|------------|------------|
| 1. Life insurance .....  | 2,760,681  |               |   | 125,585    |                 | 2,886,266  |            |
| 2. Annuity considerations .....  | 1,039,213  |               |   | 3          |                 | 1,039,216  |            |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |            |            |
| 4. Other considerations .....  | 18,611,848 |               |   | 2,861,604  |                 | 21,473,453 |            |
| 5. Totals (Sum of Lines 1 to 4)  | 22,411,741 |               |   | 2,987,192  |                 | 25,398,934 |            |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |            |            |
| Life insurance:  |            |               |   |            |                 |            |            |
| 6.1 Paid in cash or left on deposit .....  | 86,686     |               |   |            |                 | 86,686     |            |
| 6.2 Applied to pay renewal premiums .....  | 41,488     |               |   |            |                 | 41,488     |            |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 157,732    |               |   |            |                 | 157,732    |            |
| 6.4 Other .....  |            |               |   |            |                 |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 285,906    |               |   |            |                 | 285,906    |            |
| Annuites:  |            |               |   |            |                 |            |            |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |            |            |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |            |            |
| 7.3 Other .....  |            |               |   |            |                 |            |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |            |            |
| 8. Grand Totals (Lines 6.5 plus 7.4)   | 285,906    |               |   |            |                 | 285,906    |            |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |            |            |
| 9. Death benefits .....  | 1,757,041  |               |   |            | 119,094         |            | 1,876,135  |
| 10. Matured endowments .....   |            |               |   |            |                 |            |            |
| 11. Annuity benefits .....   | 9,824,897  |               |   |            | 6,435,903       |            | 16,260,800 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 996,644    |               |   |            |                 |            | 996,644    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |            |            |
| 14. All other benefits, except accident and health .....   | 58,214     |               |   |            |                 |            | 58,214     |
| 15. Totals   | 12,636,796 |               |   |            | 6,554,997       |            | 19,191,793 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |            |            |
| 1301.  |            |               |   |            |                 |            |            |
| 1302.  |            |               |   |            |                 |            |            |
| 1303.  |            |               |   |            |                 |            |            |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |            |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |            |               |   |            |                 |            |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 8        | 23,099       |                                      |             |                      |             |            |             | 8        | 23,099       |
| 17. Incurred during current year .....                       | 28       | 1,703,340    |                                      |             | 11                   | 121,099     |            |             | 39       | 1,824,439    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 31       | 1,625,393    |                                      |             | 8                    | 116,084     |            |             | 39       | 1,741,477    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 31       | 1,625,393    |                                      |             | 8                    | 116,084     |            |             | 39       | 1,741,477    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 31       | 1,625,393    |                                      |             | 8                    | 116,084     |            |             | 39       | 1,741,477    |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 5        | 101,045      |                                      |             | 3                    | 5,015       |            |             | 8        | 106,061      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 4,161    | 459,035,687  | (a)                                  |             |                      | 24,795,062  |            |             | 4,161    | 483,830,749  |
| 21. Issued during year .....                                 | 1        | 35,000       |                                      |             | 1                    | 4,274,000   |            |             | 2        | 4,309,000    |
| 22. Other changes to in force (Net) .....                    | (236)    | (33,027,216) |                                      |             |                      | (5,162,783) |            |             | (236)    | (38,189,999) |
| 23. In force December 31 of current year                     | 3,926    | 426,043,471  | (a)                                  | 1           | 23,906,279           |             |            |             | 3,927    | 449,949,750  |

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 1,546,769            | 1,556,923                   |  |                         | 688,315                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | .661,015                    |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 152,350              | 152,350                     |  | 87,563                  | 87,563                      |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 152,350              | 152,350                     |  | 87,563                  | 87,563                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 1,699,119            | 1,709,273                   |  | 775,879                 | 748,579                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 615 .....

24 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 8,358,316     |   | 7,183,125  |                 | 15,541,442  |
| 2. Annuity considerations .....  |  | 6,024,241     |   |            |                 | 6,024,241   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 91,214,331    |   | 45,048,914 |                 | 136,263,245 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 105,596,888   |   | 52,232,040 |                 | 157,828,928 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 123,819       |   | 26         |                 | 123,845     |
| 6.2 Applied to pay renewal premiums .....  |  | 81,528        |   | 12         |                 | 81,541      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 244,616       |   | 6          |                 | 244,622     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 449,963       |   | 45         |                 | 450,008     |
| Annuities:   |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 449,963       |   | 45         |                 | 450,008     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 4,260,346     |   | 61,157     |                 | 4,321,503   |
| 10. Matured endowments .....   |  | 10,765        |   |            |                 | 10,765      |
| 11. Annuity benefits .....   |  | 53,501,000    |   | 84,146,592 |                 | 137,647,592 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 5,410,200     |   | 9,721      |                 | 5,419,921   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 12,640        |   |            |                 | 12,640      |
| 15. Totals .....   |  | 63,194,951    |   | 84,217,470 |                 | 147,412,421 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301.  |  |               |   |            |                 |             |
| 1302.  |  |               |   |            |                 |             |
| 1303.  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 21       | 75,927       |                                      |             | 1                    | 15,291      |            |             | 22       | 91,218       |
| 17. Incurred during current year .....                       | 44       | 4,226,415    |                                      |             | 24                   | 66,349      |            |             | 68       | 4,292,764    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | .55      | 4,231,363    |                                      |             | 18                   | 57,492      |            |             | 73       | 4,288,855    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | .55      | 4,231,363    |                                      |             | 18                   | 57,492      |            |             | 73       | 4,288,855    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | .55      | 4,231,363    |                                      |             | 18                   | 57,492      |            |             | 73       | 4,288,855    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 10       | 70,979       |                                      |             | 7                    | 24,147      |            |             | 17       | 95,127       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 4,199    | 778,839,315  | (a)                                  |             | 107                  | 134,843,193 |            |             | 4,306    | 913,682,508  |
| 21. Issued during year .....                                 | 4        | 23,114,074   |                                      |             | .89                  | .90,077,500 |            |             | .93      | 113,191,574  |
| 22. Other changes to in force (Net) .....                    | (189)    | (53,879,856) |                                      |             | (14)                 | .615,569    |            |             | (203)    | (53,264,287) |
| 23. In force December 31 of current year .....               | 4,014    | 748,073,534  | (a)                                  |             | 182                  | 225,536,262 |            |             | 4,196    | 973,609,795  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 3,756,909            | 3,850,947                   |  | 1,881,573               | 1,836,073                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 3,518                | 3,518                       |  | 11,018                  | 11,018                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | .373                 | .373                        |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 2,054                | 2,054                       |  | 253                     | 253                         |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 5,945                | 5,945                       |  | 11,271                  | 11,271                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 3,762,854            | 3,856,892                   |  | 1,892,844               | 1,847,344                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 1,682 .....

51 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|------------|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  | 439,750    |               |   | 6,845      |                 | 446,595    |
| 2. Annuity considerations .....  | 1,850,259  |               |   |            |                 | 1,850,259  |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |            |
| 4. Other considerations .....  | 11,123,098 |               |   | 3,807,583  |                 | 14,930,681 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 13,413,107 |               |   | 3,814,428  |                 | 17,227,535 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |            |
| Life insurance:  |            |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  | 14,614     |               |   |            |                 | 14,614     |
| 6.2 Applied to pay renewal premiums .....  | 13,052     |               |   |            |                 | 13,052     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 58,768     |               |   | 11         |                 | 58,779     |
| 6.4 Other .....  |            |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 86,434     |               |   | 11         |                 | 86,445     |
| Annuites:  |            |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |            |
| 7.3 Other .....  |            |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   | 11         |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 86,434     |               |   |            |                 | 86,445     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |            |
| 9. Death benefits .....  | 83,244     |               |   | 5,933      |                 | 89,177     |
| 10. Matured endowments .....   | 19,079     |               |   |            |                 | 19,079     |
| 11. Annuity benefits .....   | 5,834,156  |               |   | 10,850,460 |                 | 16,684,616 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 189,921    |               |   | 4,200      |                 | 194,122    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   | 4,805      |               |   |            |                 | 4,805      |
| 15. Totals .....   | 6,131,207  |               |   | 10,860,593 |                 | 16,991,800 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |            |
| 1301. ....   |            |               |   |            |                 |            |
| 1302. ....   |            |               |   |            |                 |            |
| 1303. ....   |            |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |             | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|-------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 2        | 9,698       |                                      |             |                      |             |            |             | 2        | 9,698        |
| 17. Incurred during current year .....                       | 6        | 91,169      |                                      |             | 7                    | 7,421       |            |             | 13       | 98,590       |
| Settled during current year:                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 7        | 98,704      |                                      |             | 3                    | 4,167       |            |             | 10       | 102,871      |
| 18.2 By payment on compromised claims .....                  |          |             |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 7        | 98,704      |                                      |             | 3                    | 4,167       |            |             | 10       | 102,871      |
| 18.4 Reduction by compromise .....                           |          |             |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |             |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 7        | 98,704      |                                      |             | 3                    | 4,167       |            |             | 10       | 102,871      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 1        | 2,162       |                                      |             | 4                    | 3,254       |            |             | 5        | 5,417        |
| <b>POLICY EXHIBIT</b>  |          |             |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 661      | 120,151,444 | (a)                                  |             | 1                    | 4,297,291   |            |             | 662      | 124,448,735  |
| 21. Issued during year .....                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (40)     | (6,524,002) |                                      |             |                      | 453,987     |            |             | (40)     | (6,070,015)  |
| 23. In force December 31 of current year .....               | 621      | 113,627,442 | (a)                                  | 1           | 4,751,278            |             |            |             | 622      | 118,378,720  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....   | 51,468               | 48,886                      |  |                         | 21,631                      |
| 24.1 Federal Employees Health Benefits Program premium (b) .....   |                      |                             |  |                         | 22,131                      |
| 24.2 Credit (Group and Individual) .....   |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees  |                      |                             |  |                         |                             |
| Other Individual Policies:   |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....  | 3,828                | 3,828                       |  |                         | 1,537                       |
| 25.3 Non-renewable for stated reasons only (b) .....   |                      |                             |  |                         | 1,537                       |
| 25.4 Other accident only .....   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....  | 3,828                | 3,828                       |  |                         | 1,537                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 55,296               | 52,714                      |  |                         | 23,168                      |
| (b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 102 ..... |                      |                             |  | 12                      | and number of persons       |
|  |                      |                             |  |                         |                             |



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 875,232       |   | 173,503    |                 | 1,048,735  |
| 2. Annuity considerations .....  |  | 2,372,329     |   |            |                 | 2,372,329  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 45,048,142    |   | 17,230,840 |                 | 62,278,981 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 48,295,702    |   | 17,404,343 |                 | 65,700,045 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 41,303        |   | 20         |                 | 41,323     |
| 6.2 Applied to pay renewal premiums .....  |  | 21,602        |   |            |                 | 21,602     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 116,942       |   |            |                 | 116,942    |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 179,848       |   | 20         |                 | 179,868    |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 179,848       |   | 20         |                 | 179,868    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 118,546       |   | 141,411    |                 | 259,957    |
| 10. Matured endowments .....   |  |               |   |            |                 |            |
| 11. Annuity benefits .....   |  | 14,799,771    |   | 23,655,707 |                 | 38,455,478 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 704,439       |   | 3,524      |                 | 707,963    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 6             |   |            |                 | 6          |
| 15. Totals   |  | 15,622,762    |   | 23,800,641 |                 | 39,423,404 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |             |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 5        | 30,671       |                                      |             |                      |             |            |             | 5        | 30,671       |
| 17. Incurred during current year .....                       | 4        | 116,708      |                                      |             | 9                    | 144,013     |            |             | 13       | 260,720      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 7        | 143,100      |                                      |             | 8                    | 142,733     |            |             | 15       | 285,833      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 7        | 143,100      |                                      |             | 8                    | 142,733     |            |             | 15       | 285,833      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 7        | 143,100      |                                      |             | 8                    | 142,733     |            |             | 15       | 285,833      |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 2        | 4,279        |                                      |             | 1                    | 1,280       |            |             | 3        | 5,559        |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,049    | 201,621,010  | (a)                                  |             | 1                    | 117,475,808 |            |             | 1,050    | 319,096,818  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (57)     | (35,624,783) |                                      |             |                      | 3,490,645   |            |             | (57)     | (32,134,138) |
| 23. In force December 31 of current year                     | 992      | 165,996,226  | (a)                                  | 1           | 120,966,453          |             |            |             | 993      | 286,962,679  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 403,485              | .568,791                    |  | 1,047,186               | 1,044,486                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 34                   | .34                         |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             | 16,425               | 16,425                      |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 16,459               | .16,459                     |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 419,944              | 585,250                     |  | 1,047,186               | 1,044,486                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 363 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 1,618,394     |   | 49,581     |                 | 1,667,975  |
| 2. Annuity considerations .....  |  | 2,487,620     |   |            |                 | 2,487,620  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 44,574,910    |   | 10,423,260 |                 | 54,998,169 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 48,680,923    |   | 10,472,841 |                 | 59,153,764 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 60,515        |   |            |                 | 60,515     |
| 6.2 Applied to pay renewal premiums .....  |  | 47,902        |   |            |                 | 47,902     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 69,432        |   |            |                 | 69,432     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 177,849       |   |            |                 | 177,849    |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 177,849       |   |            |                 | 177,849    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 384,412       |   |            | 14,420          | 398,832    |
| 10. Matured endowments .....   |  | 17,655        |   |            |                 | 17,655     |
| 11. Annuity benefits .....   |  | 26,620,036    |   |            | 13,221,821      | 39,841,856 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 4,730,367     |   |            | 8,046           | 4,738,414  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 1,218         |   |            |                 | 1,218      |
| 15. Totals .....   |  | 31,753,687    |   |            | 13,244,287      | 44,997,975 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. .....  |  |               |   |            |                 |            |
| 1302. .....  |  |               |   |            |                 |            |
| 1303. .....  |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 8        | 233,378      |                                      |             |                      |             |            |             | 8        | 233,378      |
| 17. Incurred during current year .....                       | 11       | 382,725      |                                      |             | 6                    | 15,858      |            |             | 17       | 398,583      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 16       | 602,694      |                                      |             | 2                    | 11,750      |            |             | 18       | 614,444      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 16       | 602,694      |                                      |             | 2                    | 11,750      |            |             | 18       | 614,444      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 16       | 602,694      |                                      |             | 2                    | 11,750      |            |             | 18       | 614,444      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 3        | 13,409       |                                      |             | 4                    | 4,108       |            |             | 7        | 17,516       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,565    | 485,580,543  | (a)                                  |             | 1                    | 13,860,438  |            |             | 1,566    | 499,440,981  |
| 21. Issued during year .....                                 |          | 50,000       |                                      |             |                      |             |            |             |          | 50,000       |
| 22. Other changes to in force (Net) .....                    | (99)     | (63,960,889) |                                      |             | 50                   | (1,090,468) |            |             | (49)     | (65,051,357) |
| 23. In force December 31 of current year .....               | 1,466    | 421,669,654  | (a)                                  |             | 51                   | 12,769,970  |            |             | 1,517    | 434,439,624  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  | Direct Premiums      | Direct Premiums Earned      | Dividends Paid Or Credited On Direct Business      | Direct Losses Paid      | Direct Losses Incurred      |
| 24. Group Policies (b) .....                                     | 875,168              | 712,683                     |  | 495,243                 | 487,543                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 3,264                | 3,264                       |  | 1,050                   | 1,050                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 955                  | 955                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 4,219                | 4,219                       |  | 1,050                   | 1,050                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 879,387              | 716,902                     |  | 496,293                 | 488,593                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....., current year ....., and number of persons insured under indemnity only products ....., 516 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Hampshire

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 3,117,210  |               |   | 41,644     |                 | 3,158,854   |
| 2. Annuity considerations .....  | 2,537,275  |               | XXX                                     |            | XXX             | 2,537,275   |
| 3. Deposit-type contract funds .....   |            |               |   |            |                 |             |
| 4. Other considerations .....  | 38,136,144 |               |   | 55,783,772 |                 | .93,919,916 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 43,790,628 |               |   | 55,825,417 |                 | 99,616,045  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 115,046    |               |   |            |                 | 115,046     |
| 6.2 Applied to pay renewal premiums .....  | 111,736    |               |   |            |                 | 111,736     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 163,974    |               |   |            |                 | 163,974     |
| 6.4 Other .....  |            |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 390,756    |               |   |            |                 | 390,756     |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 390,756    |               |   |            |                 | 390,756     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  | 1,236,037  |               |   | 9,611      |                 | 1,245,648   |
| 10. Matured endowments .....   | 1,135      |               |   |            |                 | 1,135       |
| 11. Annuity benefits .....   | 23,644,438 |               |   | 16,100,188 |                 | 39,744,626  |
| 12. Surrender values and withdrawals for life contracts .....                                    | 2,864,395  |               |   |            |                 | 2,864,395   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 7,784      |               |   |            |                 | 7,784       |
| 15. Totals .....   | 27,753,789 |               |   | 16,109,799 |                 | 43,863,588  |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. ....   |            |               |   |            |                 |             |
| 1302. ....   |            |               |   |            |                 |             |
| 1303. ....   |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |             |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 7        | 35,194       |                                      |             |                      |             |            |             | 7        | 35,194       |
| 17. Incurred during current year .....                       | 35       | 1,243,411    |                                      |             | 4                    | 9,611       |            |             | 39       | 1,253,022    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 34       | 699,296      |                                      |             | 3                    | 9,139       |            |             | 37       | 708,435      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 34       | 699,296      |                                      |             | 3                    | 9,139       |            |             | 37       | 708,435      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 34       | 699,296      |                                      |             | 3                    | 9,139       |            |             | 37       | 708,435      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 8        | 579,309      |                                      |             | 1                    | 472         |            |             | 9        | 579,781      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 3,778    | 547,926,331  | (a)                                  |             | 4                    | 10,622,135  |            |             | 3,782    | 558,548,466  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (171)    | (45,543,125) |                                      |             |                      | (158,291)   |            |             | (171)    | (45,701,416) |
| 23. In force December 31 of current year .....               | 3,607    | 502,383,207  | (a)                                  | 4           | 10,463,844           |             |            |             | 3,611    | 512,847,050  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 55,812               | 60,186                      |  | 83,092                  | 84,392                      |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 4,455                | 4,455                       |  | 2,031                   | 2,031                       |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 4,455                | 4,455                       |  | 2,031                   | 2,031                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 60,267               | 64,642                      |  | 85,123                  | 86,423                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 32 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Jersey

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 36,372,302    |   | 2,098,213   |                 | 38,470,515  |
| 2. Annuity considerations .....  |  | 8,758,952     |   | 493,576     |                 | 9,252,527   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 293,357,803   |   | 104,301,289 |                 | 397,659,091 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 338,489,057   |   | 106,893,077 |                 | 445,382,134 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 1,204,034     |   | 309         |                 | 1,204,343   |
| 6.2 Applied to pay renewal premiums .....  |  | 1,440,409     |   | 11          |                 | 1,440,420   |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 2,071,563     |   | 49          |                 | 2,071,613   |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 4,716,006     |   | 369         |                 | 4,716,375   |
| Annuities:   |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  | 103           |   |             |                 | 103         |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  | 103           |   |             |                 | 103         |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 4,716,109     |   | 369         |                 | 4,716,478   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 16,724,918    |   | 763,015     |                 | 17,487,933  |
| 10. Matured endowments .....   |  | 72,692        |   |             |                 | 72,692      |
| 11. Annuity benefits .....   |  | 152,540,127   |   | 185,902,615 |                 | 338,442,742 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 38,438,389    |   | 130,895     |                 | 38,569,284  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 186,331       |   | 280         |                 | 186,611     |
| 15. Totals .....   |  | 207,962,456   |   | 186,796,805 |                 | 394,759,262 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |                |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|----------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount   |
|  |          |               |                                      |             |                      |             |            |             |          |                |
| 16. Unpaid December 31, prior year .....                     | .89      | 1,293,293     |                                      |             |                      |             |            |             | .89      | .1,293,293     |
| 17. Incurred during current year .....                       | 283      | 16,657,915    |                                      |             | 83                   | 841,506     |            |             | 366      | .17,499,421    |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |                |
| 18.1 By payment in full .....                                | 324      | 15,763,102    |                                      |             | 69                   | 824,363     |            |             | 393      | .16,587,465    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |                |
| 18.3 Totals paid .....                                       | 324      | 15,763,102    |                                      |             | 69                   | 824,363     |            |             | 393      | .16,587,465    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |                |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |                |
| 18.6 Total settlements .....                                 | 324      | 15,763,102    |                                      |             | 69                   | 824,363     |            |             | 393      | .16,587,465    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 48       | 2,188,106     |                                      |             | 14                   | 17,143      |            |             | 62       | .2,205,249     |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |                |
| 20. In force December 31, prior year .....                   | 29,567   | 6,277,820,597 | (a)                                  |             | 171                  | 168,427,200 |            |             | 29,738   | .6,446,247,797 |
| 21. Issued during year .....                                 | .53      | 32,848,975    |                                      |             |                      |             |            |             | .53      | .32,848,975    |
| 22. Other changes to in force (Net) .....                    | (2,244)  | (616,009,831) |                                      |             | 48                   | (778,444)   |            |             | (2,196)  | (616,788,275)  |
| 23. In force December 31 of current year .....               | 27,376   | 5,694,659,741 | (a)                                  |             | 219                  | 167,648,756 |            |             | 27,595   | .5,862,308,497 |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 6,066,900            | 6,295,215                   |  | 4,797,871               | 5,095,971                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 348                  | 348                         |  | 2,733                   | 2,733                       |
| 25.2 Guaranteed renewable (b) .....                              | 44,631               | 44,631                      |  | 48,211                  | 48,211                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 501                  | 501                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 1,067                | 1,067                       |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 46,547               | 46,547                      |  | 50,944                  | 50,944                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 6,113,447            | 6,341,761                   |  | 4,848,815               | 5,146,915                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....., and number of persons insured under indemnity only products ....., 716 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Mexico

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 760,224       |   | 35,474     |                 | 795,697    |
| 2. Annuity considerations .....  |  | 2,113,287     |   |            |                 | 2,113,287  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 29,244,222    |   | 8,036,263  |                 | 37,280,485 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 32,117,733    |   | 8,071,736  |                 | 40,189,469 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 40,963        |   |            |                 | 40,963     |
| 6.2 Applied to pay renewal premiums .....  |  | 30,680        |   |            |                 | 30,680     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 84,493        |   | 39         |                 | 84,532     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 156,136       |   | 39         |                 | 156,174    |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 156,136       |   | 39         |                 | 156,174    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 495,451       |   |            | 10,746          | 506,196    |
| 10. Matured endowments .....   |  | 3,207         |   |            |                 | 3,207      |
| 11. Annuity benefits .....   |  | 23,912,337    |   |            | 14,226,106      | 38,138,443 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 899,028       |   |            | 3,188           | 902,217    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 680           |   |            |                 | 680        |
| 15. Totals .....   |  | 25,310,704    |   |            | 14,240,040      | 39,550,743 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. .....  |  |               |   |            |                 |            |
| 1302. .....  |  |               |   |            |                 |            |
| 1303. .....  |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 7        | 36,378       |                                      |             |                      |             |            |             | 7        | 36,378       |
| 17. Incurred during current year .....                       | 18       | 495,451      |                                      |             | 9                    | 11,236      |            |             | 27       | 506,687      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 22       | 523,252      |                                      |             | 7                    | 8,877       |            |             | 29       | 532,128      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 22       | 523,252      |                                      |             | 7                    | 8,877       |            |             | 29       | 532,128      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 22       | 523,252      |                                      |             | 7                    | 8,877       |            |             | 29       | 532,128      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 3        | 8,577        |                                      |             | 2                    | 2,360       |            |             | 5        | 10,937       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,117    | 156,503,942  | (a)                                  |             | 1                    | 8,989,495   |            |             | 1,118    | 165,493,437  |
| 21. Issued during year .....                                 | 1        | 202,410      |                                      |             |                      |             |            |             | 1        | 202,410      |
| 22. Other changes to in force (Net) .....                    | (52)     | (20,870,868) |                                      |             | (1)                  | (273,571)   |            |             | (53)     | (21,144,439) |
| 23. In force December 31 of current year .....               | 1,066    | 135,835,484  | (a)                                  |             |                      | 8,715,924   |            |             | 1,066    | 144,551,408  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....   | 863,739              | 702,077                     |  |                         | 717,855                     |
| 24.1 Federal Employees Health Benefits Program premium (b) .....   |                      |                             |  |                         | 706,555                     |
| 24.2 Credit (Group and Individual) .....   |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees  |                      |                             |  |                         |                             |
| Other Individual Policies:   |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....  |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....  | 83                   | 83                          |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....   |                      |                             |  |                         |                             |
| 25.4 Other accident only .....   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....  | 83                   | 83                          |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 863,822              | 702,160                     |  |                         | 717,855                     |
| (b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... | 233                  |                             |  | 12                      | and number of persons       |



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total    |
|--|--|---------------|---|-------------|-----------------|---------------|
| 1. Life insurance .....  |  | 96,234,291    |   | 5,393,290   |                 | 101,627,580   |
| 2. Annuity considerations .....  |  | 37,612,958    |   | 357,112     |                 | 37,970,071    |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |               |
| 4. Other considerations .....  |  | 947,412,936   |   | 234,367,583 |                 | 1,181,780,519 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 1,081,260,184 |   | 240,117,985 |                 | 1,321,378,170 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |               |
| Life insurance:  |  |               |   |             |                 |               |
| 6.1 Paid in cash or left on deposit .....  |  | 2,234,731     |   | 206         |                 | 2,234,937     |
| 6.2 Applied to pay renewal premiums .....  |  | 1,854,537     |   | 80          |                 | 1,854,617     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 4,478,834     |   | 78          |                 | 4,478,912     |
| 6.4 Other .....  |  |               |   |             |                 |               |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 8,568,102     |   | 364         |                 | 8,568,466     |
| Annuites:  |  |               |   |             |                 |               |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |               |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |               |
| 7.3 Other .....  |  |               |   |             |                 |               |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |             |                 |               |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 8,568,102     |   | 364         |                 | 8,568,466     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |               |
| 9. Death benefits .....  |  | 49,021,506    |   | 4,832,976   |                 | 53,854,482    |
| 10. Matured endowments .....   |  | 192,983       |   |             |                 | 192,983       |
| 11. Annuity benefits .....   |  | 561,340,652   |   | 579,257,155 |                 | 1,140,597,806 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 66,354,584    |   | 2,659,067   |                 | 69,013,651    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |               |
| 14. All other benefits, except accident and health .....   |  | 557,809       |   | 25,769      |                 | 583,578       |
| 15. Totals .....   |  | 677,467,532   |   | 586,774,968 |                 | 1,264,242,500 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |               |
| 1301. ....   |  |               |   |             |                 |               |
| 1302. ....   |  |               |   |             |                 |               |
| 1303. ....   |  |               |   |             |                 |               |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |               |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |               |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |                 | Credit Life (Group and Individual)   |             | Group                |               | Industrial |             | Total    |                 |
|--|----------|-----------------|--------------------------------------|-------------|----------------------|---------------|------------|-------------|----------|-----------------|
|  | 1<br>No. | 2<br>Amount     | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount   | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount    |
|  |          |                 |                                      |             |                      |               |            |             |          |                 |
| 16. Unpaid December 31, prior year .....                     | 217      | 3,722,831       |                                      |             | 1                    | 29,013        |            |             | 218      | 3,751,844       |
| 17. Incurred during current year .....                       | 896      | 49,050,637      |                                      |             | 137                  | 4,851,153     |            |             | 1,033    | 53,901,790      |
| Settled during current year:                                 |          |                 |                                      |             |                      |               |            |             |          |                 |
| 18.1 By payment in full .....                                | 932      | 43,513,378      |                                      |             | 101                  | 4,802,875     |            |             | 1,033    | 48,316,254      |
| 18.2 By payment on compromised claims .....                  |          |                 |                                      |             |                      |               |            |             |          |                 |
| 18.3 Totals paid .....                                       | 932      | 43,513,378      |                                      |             | 101                  | 4,802,875     |            |             | 1,033    | 48,316,254      |
| 18.4 Reduction by compromise .....                           |          |                 |                                      |             |                      |               |            |             |          |                 |
| 18.5 Amount rejected .....                                   |          |                 |                                      |             |                      |               |            |             |          |                 |
| 18.6 Total settlements .....                                 | 932      | 43,513,378      |                                      |             | 101                  | 4,802,875     |            |             | 1,033    | 48,316,254      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 181      | 9,260,090       |                                      |             | 37                   | 77,291        |            |             | 218      | 9,337,381       |
| <b>POLICY EXHIBIT</b>  |          |                 |                                      |             | No. of Policies      |               |            |             |          |                 |
| 20. In force December 31, prior year .....                   | 90,111   | 15,018,904,229  | (a)                                  |             | 2,447                | 1,507,433,964 |            |             | 92,558   | 16,526,338,193  |
| 21. Issued during year .....                                 | 2,836    | 582,394,791     |                                      |             |                      |               |            |             | 2,836    | 582,394,791     |
| 22. Other changes to in force (Net) .....                    | (6,281)  | (1,199,004,831) |                                      |             | (82)                 | (125,854,161) |            |             | (6,363)  | (1,324,858,993) |
| 23. In force December 31 of current year .....               | 86,666   | 14,402,294,189  | (a)                                  |             | 2,365                | 1,381,579,803 |            |             | 89,031   | 15,783,873,991  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 8,574,789            | 30,879,494                  |  | 36,902,029              | 29,774,129                  |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 150                  | 150                         |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 1,054,274            | 1,054,274                   |  | 3,022,280               | 3,022,280                   |
| 25.2 Guaranteed renewable (b) .....                              | 420,033              | 420,033                     |  | 494,396                 | 494,396                     |
| 25.3 Non-renewable for stated reasons only (b) .....             | 49,874               | 49,874                      |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 1,523                | 1,523                       |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,525,705            | 1,525,705                   |  | 3,516,676               | 3,516,676                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 10,100,644           | 32,405,349                  |  | 40,418,706              | 33,290,806                  |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....., and number of persons insured under indemnity only products ....., 942 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Carolina

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 43,291,544    |   | 16,678,957 |                 | 59,970,501  |
| 2. Annuity considerations .....  |  | 9,886,839     |   |            |                 | 9,886,839   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 184,186,681   |   | 21,113,078 |                 | 205,299,760 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 237,365,065   |   | 37,792,035 |                 | 275,157,100 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 1,303,659     |   | 5,940      |                 | 1,309,598   |
| 6.2 Applied to pay renewal premiums .....  |  | 688,222       |   |            |                 | 688,222     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 1,828,373     |   | 31         |                 | 1,828,403   |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 3,820,253     |   | 5,970      |                 | 3,826,223   |
| Annuities:   |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 3,820,253     |   | 5,970      |                 | 3,826,223   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 19,205,660    |   | 555,864    |                 | 19,761,523  |
| 10. Matured endowments .....   |  | 100,038       |   |            |                 | 100,038     |
| 11. Annuity benefits .....   |  | 120,932,349   |   | 58,054,649 |                 | 178,986,997 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 32,132,145    |   | 12,852     |                 | 32,144,997  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 387,245       |   |            |                 | 387,245     |
| 15. Totals .....   |  | 172,757,437   |   | 58,623,364 |                 | 231,380,801 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301.  |  |               |   |            |                 |             |
| 1302.  |  |               |   |            |                 |             |
| 1303.  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |               | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|---------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount   | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | 126      | 1,442,020     |                                      |             |                      |               |            |             | 126      | 1,442,020     |
| 17. Incurred during current year .....                       | 649      | 19,280,630    |                                      |             | 30                   | 549,996       |            |             | 679      | 19,830,627    |
| Settled during current year:                                 |          |               |                                      |             |                      |               |            |             |          |               |
| 18.1 By payment in full .....                                | 728      | 19,598,931    |                                      |             | 27                   | 540,096       |            |             | 755      | 20,139,027    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |               |            |             |          |               |
| 18.3 Totals paid .....                                       | 728      | 19,598,931    |                                      |             | 27                   | 540,096       |            |             | 755      | 20,139,027    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |               |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |               |            |             |          |               |
| 18.6 Total settlements .....                                 | 728      | 19,598,931    |                                      |             | 27                   | 540,096       |            |             | 755      | 20,139,027    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 47       | 1,123,719     |                                      |             | 3                    | 9,900         |            |             | 50       | 1,133,620     |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             |                      |               |            |             |          |               |
| 20. In force December 31, prior year .....                   | 63,358   | 6,939,649,469 |                                      | (a)         | 339                  | 760,385,059   |            |             | 63,697   | 7,700,034,528 |
| 21. Issued during year .....                                 | 171      | 153,843,515   |                                      |             | 194                  | 350,160,289   |            |             | 365      | 504,003,804   |
| 22. Other changes to in force (Net) .....                    | (4,170)  | (547,279,354) |                                      |             | (54)                 | (7,827,309)   |            |             | (4,224)  | (555,106,663) |
| 23. In force December 31 of current year .....               | 59,359   | 6,546,213,630 |                                      | (a)         | 479                  | 1,102,718,039 |            |             | 59,838   | 7,648,931,668 |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 10,328,144           | 9,485,495                   |  | 6,108,347               | 5,931,232                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 89                   | 89                          |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 53,205               | 53,205                      |  | 141,843                 | 141,843                     |
| 25.2 Guaranteed renewable (b) .....                              | 1,681,008            | 1,681,008                   |  | 1,383,629               | 1,383,629                   |
| 25.3 Non-renewable for stated reasons only (b) .....             | 39,917               | 39,917                      | 15   |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | .115                 | .115                        |  | .112                    | .112                        |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,774,245            | 1,774,245                   | .15  | 1,525,584               | 1,525,584                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 12,102,478           | 11,259,829                  | .15  | 7,633,931               | 7,456,816                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....., and number of persons insured under indemnity only products ....., 1,520 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 13,937,991    |   | 12,799     |                 | 13,950,790 |
| 2. Annuity considerations .....  |  |               |   |            |                 |            |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 1,698,652     |   | 9,707,684  |                 | 11,406,336 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 15,636,644    |   | 9,720,483  |                 | 25,357,126 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 4,813         |   |            |                 | 4,813      |
| 6.2 Applied to pay renewal premiums .....  |  | 7,617         |   |            |                 | 7,617      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 16,677        |   |            |                 | 16,677     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 29,106        |   |            |                 | 29,106     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 29,106        |   |            |                 | 29,106     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 200,000       |   |            | 16,757          | .216,757   |
| 10. Matured endowments .....   |  | 16            |   |            |                 | 16         |
| 11. Annuity benefits .....   |  | 1,644,307     |   |            | 7,550,535       | .9,194,841 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | .98,354       |   |            |                 | .98,354    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 2             |   |            |                 | 2          |
| 15. Totals .....   |  | 1,942,678     |   | 7,567,292  |                 | 9,509,970  |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 1        | .5,000       |                                      |             |                      |             |            |             | 1        | .5,000       |
| 17. Incurred during current year .....                       |          | 195,000      |                                      |             | 4                    | 16,781      |            |             | 4        | .211,781     |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 1        | 200,000      |                                      |             | 4                    | 16,781      |            |             | 5        | .216,781     |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             | 4                    | 16,781      |            |             | 5        | .216,781     |
| 18.3 Totals paid .....                                       | 1        | 200,000      |                                      |             | 4                    | 16,781      |            |             | 5        | .216,781     |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 1        | 200,000      |                                      |             | 4                    | 16,781      |            |             | 5        | .216,781     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          |          |              |                                      |             |                      |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 337      | 121,533,903  | (a)                                  |             |                      | 3,247,330   |            |             | 337      | .124,781,233 |
| 21. Issued during year .....                                 | 402      | 297,855,042  |                                      |             |                      |             |            |             | 402      | .297,855,042 |
| 22. Other changes to in force (Net) .....                    | (6)      | (12,574,270) |                                      |             |                      | (34,161)    |            |             | (6)      | (12,608,432) |
| 23. In force December 31 of current year .....               | 733      | 406,814,674  | (a)                                  |             |                      | 3,213,169   |            |             | 733      | .410,027,843 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | .87,797              | .89,554                     |  |                         | .15,731                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | .16,331                     |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 2,696                | .2,696                      |  | .2,908                  | .2,908                      |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 2,696                | .2,696                      |  | .2,908                  | .2,908                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 90,493               | .92,250                     |  | .18,640                 | .19,240                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 45 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 41,943,090    |   | 17,590,920  |                 | 59,534,010  |
| 2. Annuity considerations .....  |  | 17,342,382    |   | 417,186     |                 | 17,759,568  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 420,424,841   |   | 410,094,443 |                 | 830,519,284 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 479,710,313   |   | 428,102,548 |                 | 907,812,861 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 2,248,166     |   | 8,493       |                 | 2,256,659   |
| 6.2 Applied to pay renewal premiums .....  |  | 1,022,612     |   |             |                 | 1,022,612   |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 2,496,808     |   | 32          |                 | 2,496,841   |
| 6.4 Other .....  |  | (2,145,463)   |   |             |                 | (2,145,463) |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 3,622,123     |   | 8,526       |                 | 3,630,649   |
| Annuites:  |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |             |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 3,622,123     |   | 8,526       |                 | 3,630,649   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 39,470,515    |   | 7,908,267   |                 | 47,378,782  |
| 10. Matured endowments .....   |  | 225,248       |   |             |                 | 225,248     |
| 11. Annuity benefits .....   |  | 197,149,135   |   | 615,572,235 |                 | 812,721,370 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 66,960,976    |   | 11,999      |                 | 66,972,975  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 177,892       |   |             |                 | 177,892     |
| 15. Totals   |  | 303,983,766   |   | 623,492,501 |                 | 927,476,267 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |                | Credit Life (Group and Individual)   |             | Group                |               | Industrial |             | Total    |                |
|--|----------|----------------|--------------------------------------|-------------|----------------------|---------------|------------|-------------|----------|----------------|
|  | 1<br>No. | 2<br>Amount    | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount   | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount   |
|  |          |                |                                      |             |                      |               |            |             |          |                |
| 16. Unpaid December 31, prior year .....                     | 255      | 2,056,489      |                                      |             | 12                   | 466,604       |            |             | 267      | 2,523,093      |
| 17. Incurred during current year .....                       | 1,405    | 40,352,344     |                                      |             | 129                  | 8,242,629     |            |             | 1,534    | 48,594,973     |
| Settled during current year:                                 |          |                |                                      |             |                      |               |            |             |          |                |
| 18.1 By payment in full .....                                | 1,499    | 30,889,018     |                                      |             | 128                  | 8,377,882     |            |             | 1,627    | 39,266,901     |
| 18.2 By payment on compromised claims .....                  |          |                |                                      |             |                      |               |            |             |          |                |
| 18.3 Totals paid .....                                       | 1,499    | 30,889,018     |                                      |             | 128                  | 8,377,882     |            |             | 1,627    | 39,266,901     |
| 18.4 Reduction by compromise .....                           |          |                |                                      |             |                      |               |            |             |          |                |
| 18.5 Amount rejected .....                                   |          |                |                                      |             |                      |               |            |             |          |                |
| 18.6 Total settlements .....                                 | 1,499    | 30,889,018     |                                      |             | 128                  | 8,377,882     |            |             | 1,627    | 39,266,901     |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 161      | 11,519,814     |                                      |             | 13                   | 331,351       |            |             | 174      | 11,851,165     |
| <b>POLICY EXHIBIT</b>  |          |                |                                      |             | No. of Policies      |               |            |             |          |                |
| 20. In force December 31, prior year .....                   | 105,668  | 10,457,990,891 | (a)                                  |             |                      | 4,750,911,090 |            |             | 106,239  | 15,208,901,981 |
| 21. Issued during year .....                                 | 10       | 1,042,000      |                                      |             | 24                   | 159,312,514   |            |             | 34       | 160,354,514    |
| 22. Other changes to in force (Net) .....                    | (6,334)  | (772,742,083)  |                                      |             | (29)                 | 131,808,934   |            |             | (6,363)  | (640,933,149)  |
| 23. In force December 31 of current year                     | 99,344   | 9,686,290,808  | (a)                                  |             | 566                  | 5,042,032,538 |            |             | 99,910   | 14,728,323,346 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 12,770,029           | 12,636,795                  | 1,358,478  | 6,179,123               | 6,967,593                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      | 134                         |  |                         | 43                          |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 340                  | 12,962                      |  |                         | (2,885)                     |
| 25.2 Guaranteed renewable (b) .....                              | 2,310,968            | 2,508,073                   |  | 1,346,118               | 1,211,877                   |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         | (103,010)                   |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 190                  | 190                         |  | 7,083                   | 4,441                       |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 2,311,498            | 2,521,226                   |  | 1,353,202               | 1,110,423                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 15,081,528           | 15,158,154                  | 1,358,478  | 7,532,325               | 8,078,060                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 2,158 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 3,015,672  |               |   | 68,154     |                 | 3,083,825   |
| 2. Annuity considerations .....  | 2,999,588  |               |   | 1          |                 | 2,999,589   |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 49,611,610 |               |   | 37,209,312 |                 | .86,820,922 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 55,626,870 |               |   | 37,277,467 |                 | 92,904,337  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 54,033     |               |   |            |                 | 54,033      |
| 6.2 Applied to pay renewal premiums .....  | 47,883     |               |   |            |                 | 47,883      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 140,473    |               |   | 13         |                 | 140,487     |
| 6.4 Other .....  |            |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 242,389    |               |   | 13         |                 | 242,403     |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   | 13         |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 242,389    |               |   |            |                 | 242,403     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  | 2,117,722  |               |   | 129,775    |                 | 2,247,497   |
| 10. Matured endowments .....   | 1,255      |               |   |            |                 | 1,255       |
| 11. Annuity benefits .....   | 24,776,785 |               |   | 43,499,214 |                 | 68,275,999  |
| 12. Surrender values and withdrawals for life contracts .....                                    | 966,074    |               |   | 7,136      |                 | 973,211     |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | 10,407     |               |   |            |                 | 10,407      |
| 15. Totals .....   | 27,872,242 |               |   | 43,636,125 |                 | 71,508,368  |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. ....   |            |               |   |            |                 |             |
| 1302. ....   |            |               |   |            |                 |             |
| 1303. ....   |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 14       | 36,671       |                                      |             |                      |             |            |             | 14       | 36,671       |
| 17. Incurred during current year .....                       | 15       | 2,096,054    |                                      |             | 49                   | 140,547     |            |             | 64       | 2,236,601    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 25       | 2,121,457    |                                      |             | 41                   | 129,563     |            |             | 66       | 2,251,021    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 25       | 2,121,457    |                                      |             | 41                   | 129,563     |            |             | 66       | 2,251,021    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 25       | 2,121,457    |                                      |             | 41                   | 129,563     |            |             | 66       | 2,251,021    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 4        | 11,268       |                                      |             | 8                    | 10,984      |            |             | 12       | 22,252       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,622    | 265,895,133  | (a)                                  |             | 2                    | 9,595,318   |            |             | 1,624    | 275,490,451  |
| 21. Issued during year .....                                 |          |              |                                      |             | 2                    | 4,332,500   |            |             | 2        | 4,332,500    |
| 22. Other changes to in force (Net) .....                    | (90)     | (53,566,144) |                                      |             | 18                   | (1,599,534) |            |             | (72)     | (55,165,678) |
| 23. In force December 31 of current year .....               | 1,532    | 212,328,989  | (a)                                  |             | 22                   | 12,328,284  |            |             | 1,554    | 224,657,273  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  | Direct Premiums      | Direct Premiums Earned      | Dividends Paid Or Credited On Direct Business      | Direct Losses Paid      | Direct Losses Incurred      |
| 24. Group Policies (b) .....                                     | 761,184              | 684,890                     |  | 280,197                 | 265,097                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 114                  | 114                         |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 13,925               | 13,925                      |  | 7,139                   | 7,139                       |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 13,925               | 13,925                      |  | 7,139                   | 7,139                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 775,222              | 698,928                     |  | 287,336                 | 272,236                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 422 .....

16 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 1,913,929     |   | 103,089    |                 | 2,017,018   |
| 2. Annuity considerations .....  |  | 2,907,504     |   |            |                 | 2,907,504   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 84,683,732    |   | 27,718,309 |                 | 112,402,042 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 89,505,166    |   | 27,821,398 |                 | 117,326,564 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 148,584       |   |            |                 | 148,584     |
| 6.2 Applied to pay renewal premiums .....  |  | 113,730       |   | 12         |                 | 113,741     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 140,792       |   |            |                 | 140,792     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 403,105       |   | 12         |                 | 403,117     |
| Annuites:  |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 403,105       |   | 12         |                 | 403,117     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 1,136,285     |   | 284,805    |                 | 1,421,090   |
| 10. Matured endowments .....   |  | 34,978        |   |            |                 | 34,978      |
| 11. Annuity benefits .....   |  | 67,302,869    |   | 39,629,846 |                 | 106,932,714 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 2,053,840     |   |            |                 | 2,053,840   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 25,156        |   |            |                 | 25,156      |
| 15. Totals   |  | 70,553,128    |   | 39,914,650 |                 | 110,467,779 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301. ....   |  |               |   |            |                 |             |
| 1302. ....   |  |               |   |            |                 |             |
| 1303. ....   |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |              | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|--------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount  | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |              |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | 9        | 47,026        |                                      |             |                      |              |            |             | 9        | 47,026        |
| 17. Incurred during current year .....                       | 8        | 1,091,300     |                                      |             | 12                   | 284,941      |            |             | 20       | 1,376,242     |
| Settled during current year:                                 |          |               |                                      |             |                      |              |            |             |          |               |
| 18.1 By payment in full .....                                | 12       | 1,103,459     |                                      |             | 12                   | 284,941      |            |             | 24       | 1,388,400     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |              |            |             |          |               |
| 18.3 Totals paid .....                                       | 12       | 1,103,459     |                                      |             | 12                   | 284,941      |            |             | 24       | 1,388,400     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |              |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |              |            |             |          |               |
| 18.6 Total settlements .....                                 | 12       | 1,103,459     |                                      |             | 12                   | 284,941      |            |             | 24       | 1,388,400     |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 5        | 34,868        |                                      |             |                      |              |            |             | 5        | 34,868        |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |              |            |             |          |               |
| 20. In force December 31, prior year .....                   | 2,686    | 573,571,968   | (a)                                  |             | 4                    | 59,248,189   |            |             | 2,690    | 632,820,157   |
| 21. Issued during year .....                                 |          |               |                                      |             |                      |              |            |             |          |               |
| 22. Other changes to in force (Net) .....                    | (145)    | (133,678,030) |                                      |             | (2)                  | (18,268,296) |            |             | (147)    | (151,946,326) |
| 23. In force December 31 of current year                     | 2,541    | 439,893,937   | (a)                                  |             | 2                    | 40,979,893   |            |             | 2,543    | 480,873,830   |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 578,106              | .535,579                    |  |                         | 242,648                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 241,248                     |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 745                  | 745                         |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 22,961               | 22,961                      |  | 5,112                   | 5,112                       |
| 25.3 Non-renewable for stated reasons only (b) .....             | 1,797                | 1,797                       |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 201                  | 201                         |  | 473                     | 473                         |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 25,704               | 25,704                      |  | 5,584                   | 5,584                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 603,810              | 561,283                     |  | 248,232                 | 246,832                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 386 .

40 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 64,953,103    |   | 25,742,679  |                 | 90,695,782  |
| 2. Annuity considerations .....  |  | 29,897,904    |   | 29,127      |                 | 29,927,030  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 544,794,444   |   | 78,379,404  |                 | 623,173,848 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 639,645,450   |   | 104,151,210 |                 | 743,796,661 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 4,401,055     |   | 93          |                 | 4,401,148   |
| 6.2 Applied to pay renewal premiums .....  |  | 2,636,298     |   | 72          |                 | 2,636,370   |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 4,901,367     |   | 113         |                 | 4,901,480   |
| 6.4 Other .....  |  |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 11,938,719    |   | 278         |                 | 11,938,998  |
| Annuites:  |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  | 57            |   |             |                 | 57          |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  | 57            |   | 278         |                 | 57          |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 11,938,776    |   |             |                 | 11,939,055  |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 42,086,170    |   | 1,257,638   |                 | 43,343,808  |
| 10. Matured endowments .....   |  | 684,989       |   |             |                 | 684,989     |
| 11. Annuity benefits .....   |  | 251,408,467   |   | 456,153,681 |                 | 707,562,148 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 42,315,643    |   | 120,750     |                 | 42,436,393  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 670,300       |   |             |                 | 670,300     |
| 15. Totals .....   |  | 337,165,569   |   | 457,532,069 |                 | 794,697,638 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301. ....   |  |               |   |             |                 |             |
| 1302. ....   |  |               |   |             |                 |             |
| 1303. ....   |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |                | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |                |
|--|----------|----------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|----------------|
|  | 1<br>No. | 2<br>Amount    | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount   |
|  |          |                |                                      |             |                      |             |            |             |          |                |
| 16. Unpaid December 31, prior year .....                     | 275      | 2,961,411      |                                      |             |                      |             |            |             | 275      | 2,961,411      |
| 17. Incurred during current year .....                       | 1,137    | 49,731,824     |                                      |             | (836)                | (3,009,502) |            |             | 301      | 46,722,322     |
| Settled during current year:                                 |          |                |                                      |             |                      |             |            |             |          |                |
| 18.1 By payment in full .....                                | 1,261    | 45,852,220     |                                      |             | (853)                | (3,042,312) |            |             | 408      | 42,809,908     |
| 18.2 By payment on compromised claims .....                  |          |                |                                      |             |                      |             |            |             |          |                |
| 18.3 Totals paid .....                                       | 1,261    | 45,852,220     |                                      |             | (853)                | (3,042,312) |            |             | 408      | 42,809,908     |
| 18.4 Reduction by compromise .....                           |          |                |                                      |             |                      |             |            |             |          |                |
| 18.5 Amount rejected .....                                   |          |                |                                      |             |                      |             |            |             |          |                |
| 18.6 Total settlements .....                                 | 1,261    | 45,852,220     |                                      |             | (853)                | (3,042,312) |            |             | 408      | 42,809,908     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 151      | 6,841,015      |                                      |             | 17                   | 32,810      |            |             | 168      | 6,873,825      |
| <b>POLICY EXHIBIT</b>  |          |                |                                      |             | No. of Policies      |             |            |             |          |                |
| 20. In force December 31, prior year .....                   | 130,528  | 10,857,456,933 | (a)                                  |             | 190                  | 640,392,056 |            |             | 130,718  | 11,497,848,989 |
| 21. Issued during year .....                                 | 28       | 1,753,752      |                                      |             | 335                  | 391,057,962 |            |             | 363      | 392,811,714    |
| 22. Other changes to in force (Net) .....                    | (7,117)  | (782,630,648)  |                                      |             | (16)                 | (8,719,104) |            |             | (7,133)  | (791,349,752)  |
| 23. In force December 31 of current year .....               | 123,439  | 10,076,580,036 | (a)                                  | 509         | 1,022,730,914        |             |            |             | 123,948  | 11,099,310,951 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 8,047,824            | 7,637,787                   |  | 4,292,515               | 4,484,347                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  | 45,377                  | 45,377                      |
| 25.2 Guaranteed renewable (b) .....                              | 1,956,763            | 1,956,763                   |  | 1,218,502               | 1,218,502                   |
| 25.3 Non-renewable for stated reasons only (b) .....             | 2,436                | 2,436                       |  | 72                      | 72                          |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 1,821                | 1,821                       |  | 222                     | 222                         |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,961,020            | 1,961,020                   |  | 1,264,172               | 1,264,172                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 10,008,845           | 9,598,807                   |  | 5,556,687               | 5,748,519                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 2,401 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|------------|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  | 5,165,771  |               |   | 28,204     |                 | 5,193,975  |
| 2. Annuity considerations .....  | 1,762,672  |               | XXX                                     |            | XXX             | 1,762,672  |
| 3. Deposit-type contract funds .....   |            |               |   |            |                 |            |
| 4. Other considerations .....  | 35,688,816 |               |   | 4,481,201  |                 | 40,170,017 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 42,617,259 |               |   | 4,509,406  |                 | 47,126,665 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |            |
| Life insurance:  |            |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  | 260,765    |               |   |            |                 | 260,765    |
| 6.2 Applied to pay renewal premiums .....  | 167,400    |               |   |            |                 | 167,400    |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 325,548    |               |   |            |                 | 325,548    |
| 6.4 Other .....  |            |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 753,713    |               |   |            |                 | 753,713    |
| Annuites:  |            |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |            |
| 7.3 Other .....  |            |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 753,713    |               |   |            |                 | 753,713    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |            |
| 9. Death benefits .....  | 2,166,966  |               |   | 5,477      |                 | 2,172,442  |
| 10. Matured endowments .....   | 4,492      |               |   |            |                 | 4,492      |
| 11. Annuity benefits .....   | 35,327,353 |               |   | 24,540,149 |                 | 59,867,501 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 3,758,170  |               |   |            |                 | 3,758,170  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   | 55,138     |               |   |            |                 | 55,138     |
| 15. Totals .....   | 41,312,118 |               |   | 24,545,625 |                 | 65,857,743 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |            |
| 1301. ....   |            |               |   |            |                 |            |
| 1302. ....   |            |               |   |            |                 |            |
| 1303. ....   |            |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |             |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 8        | 1,154,517    |                                      |             |                      |             |            |             | 8        | 1,154,517    |
| 17. Incurred during current year .....                       | .74      | 2,166,966    |                                      |             | 4                    | 7,306       |            |             | .78      | 2,174,272    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | .75      | 3,289,751    |                                      |             | 3                    | 5,017       |            |             | .78      | 3,294,768    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | .75      | 3,289,751    |                                      |             | 3                    | 5,017       |            |             | .78      | 3,294,768    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | .75      | 3,289,751    |                                      |             | 3                    | 5,017       |            |             | .78      | 3,294,768    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 7        | 31,731       |                                      |             | 1                    | 2,289       |            |             | 8        | 34,021       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 7,676    | 777,399,123  | (a)                                  |             | 4                    | 9,893,148   |            |             | 7,680    | 787,292,271  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (479)    | (45,854,437) |                                      |             | 6                    | (411,170)   |            |             | (473)    | (46,265,607) |
| 23. In force December 31 of current year .....               | 7,197    | 731,544,686  | (a)                                  | 10          | 9,481,978            |             |            |             | 7,207    | 741,026,664  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 15,201,313           | 14,458,837                  |  | 11,232,505              | 11,414,105                  |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 12,452               | 12,452                      |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 63,960               | 63,960                      |  | 99,311                  | 99,311                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | 271                  | 271                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | .76,683              | .76,683                     |  | .99,311                 | .99,311                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 15,277,995           | 14,535,519                  |  | 11,331,816              | 11,513,416                  |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 97 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF South Carolina

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 8,313,964     |   | 282,344    |                 | 8,596,308   |
| 2. Annuity considerations .....  |  | 4,150,171     |   |            |                 | 4,150,171   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 78,268,389    |   | 5,484,405  |                 | .83,752,794 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 90,732,523    |   | 5,766,749  |                 | 96,499,273  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 334,333       |   | 52         |                 | 334,385     |
| 6.2 Applied to pay renewal premiums .....  |  | 205,680       |   |            |                 | 205,680     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 459,508       |   |            |                 | 459,508     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 999,520       |   | 52         |                 | 999,573     |
| Annuities:   |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 999,520       |   | 52         |                 | 999,573     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 7,347,612     |   | 401,103    |                 | 7,748,715   |
| 10. Matured endowments .....   |  | 14,010        |   |            |                 | 14,010      |
| 11. Annuity benefits .....   |  | 41,534,517    |   | 18,883,993 |                 | 60,418,510  |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 7,172,547     |   | 1,125      |                 | 7,173,672   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 95,756        |   |            |                 | 95,756      |
| 15. Totals .....   |  | 56,164,441    |   | 19,286,221 |                 | 75,450,662  |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301.  |  |               |   |            |                 |             |
| 1302.  |  |               |   |            |                 |             |
| 1303.  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .27      | 357,003       |                                      |             |                      |             |            |             | .27      | 357,003       |
| 17. Incurred during current year .....                       | 201      | 7,356,445     |                                      |             | 14                   | 401,295     |            |             | 215      | 7,757,740     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 211      | 7,400,658     |                                      |             | 14                   | 401,295     |            |             | 225      | 7,801,953     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 211      | 7,400,658     |                                      |             | 14                   | 401,295     |            |             | 225      | 7,801,953     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 211      | 7,400,658     |                                      |             | 14                   | 401,295     |            |             | 225      | 7,801,953     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 17       | 312,790       |                                      |             |                      |             |            |             | 17       | 312,790       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             |                      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 15,473   | 1,429,023,012 | (a)                                  |             | 22                   | 90,712,666  |            |             | 15,495   | 1,519,735,678 |
| 21. Issued during year .....                                 | 8        | 347,495       |                                      |             | 6                    | 50,963,881  |            |             | 14       | 51,311,376    |
| 22. Other changes to in force (Net) .....                    | (819)    | (117,775,397) |                                      |             | 15                   | 5,223,272   |            |             | (804)    | (112,552,125) |
| 23. In force December 31 of current year .....               | 14,662   | 1,311,595,110 | (a)                                  |             | 43                   | 146,899,819 |            |             | 14,705   | 1,458,494,929 |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 1,331,932            | 1,272,818                   |  | 1,299,607               | 1,396,724                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 419,257              | 419,257                     |  | 238,253                 | 238,253                     |
| 25.3 Non-renewable for stated reasons only (b) .....             | 297                  | 297                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 419,554              | 419,554                     |  | 238,253                 | 238,253                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 1,751,486            | 1,692,372                   |  | 1,537,861               | 1,634,977                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ....., 617 .....

27 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Dakota

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 890,833       |   | 17,840     |                 | .908,672   |
| 2. Annuity considerations .....  |  | 1,425,069     |   |            |                 | 1,425,069  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 12,282,195    |   | 1,899,432  |                 | 14,181,628 |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 14,598,097    |   | 1,917,272  |                 | 16,515,369 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 10,085        |   | 7          |                 | 10,092     |
| 6.2 Applied to pay renewal premiums .....  |  | 8,018         |   |            |                 | 8,018      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 22,333        |   |            |                 | 22,333     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 40,437        |   | 7          |                 | 40,443     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 40,437        |   | 7          |                 | 40,443     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 192,142       |   |            |                 | 192,142    |
| 10. Matured endowments .....   |  |               |   |            |                 |            |
| 11. Annuity benefits .....   |  | .6,253,673    |   | 10,314,659 |                 | 16,568,332 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 2,417,585     |   |            |                 | 2,417,585  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 7             |   |            |                 | 7          |
| 15. Totals .....   |  | 8,863,407     |   | 10,314,659 |                 | 19,178,066 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     |          |              |                                      |             |                      |             |            |             |          |              |
| 17. Incurred during current year .....                       | 6        | 192,142      |                                      |             | 4                    | 20,460      |            |             | 10       | .212,602     |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 5        | 191,913      |                                      |             | 4                    | 20,460      |            |             | 9        | .212,373     |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 5        | 191,913      |                                      |             | 4                    | 20,460      |            |             | 9        | .212,373     |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 5        | 191,913      |                                      |             | 4                    | 20,460      |            |             | 9        | .212,373     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 1        | 229          |                                      |             |                      |             |            |             | 1        | 229          |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 715      | 172,681,236  | (a)                                  |             | 5                    | 6,915,214   |            |             | 720      | 179,596,450  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      | 88,088      |            |             |          | 88,088       |
| 22. Other changes to in force (Net) .....                    | (42)     | (15,524,479) |                                      |             | (3)                  | (531,974)   |            |             | (45)     | (16,056,453) |
| 23. In force December 31 of current year .....               | 673      | 157,156,757  | (a)                                  | 2           |                      | 6,471,328   |            |             | 675      | 163,628,085  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     | 216,604              | 212,783                     |  | 270,079                 | .270,179                    |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 3,059                | 3,059                       |  | 7,837                   | .7,837                      |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 3,059                | 3,059                       |  | 7,837                   | .7,837                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 219,662              | 215,841                     |  | 277,916                 | .278,016                    |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 92 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|-------------|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  | 7,829,470   |               |   | 290,370     |                 | 8,119,840   |
| 2. Annuity considerations .....  | 8,727,034   |               | XXX                                     |             | XXX             | 8,727,034   |
| 3. Deposit-type contract funds .....   |             |               |   |             |                 |             |
| 4. Other considerations .....  | 142,373,191 |               |   | 60,366,707  |                 | 202,739,898 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 158,929,694 |               |   | 60,657,077  |                 | 219,586,771 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |             |                 |             |
| Life insurance:  |             |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 356,368     |               |   | 19          |                 | 356,387     |
| 6.2 Applied to pay renewal premiums .....  | 321,599     |               |   | 28          |                 | 321,627     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 532,364     |               |   |             |                 | 532,364     |
| 6.4 Other .....  |             |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 1,210,330   |               |   | 47          |                 | 1,210,377   |
| Annuites:  |             |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |             |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |             |                 |             |
| 7.3 Other .....  |             |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |             |               |   | 47          |                 | 1,210,377   |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 1,210,330   |               |   | 47          |                 | 1,210,377   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |             |                 |             |
| 9. Death benefits .....  | 6,380,699   |               |   | 625,046     |                 | 7,005,745   |
| 10. Matured endowments .....   | 4,530       |               |   |             |                 | 4,530       |
| 11. Annuity benefits .....   | 73,701,030  |               |   | 108,970,968 |                 | 182,671,998 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 4,838,237   |               |   | 57,414      |                 | 4,895,651   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   | 82,807      |               |   |             |                 | 82,807      |
| 15. Totals .....   | 85,007,302  |               |   | 109,653,429 |                 | 194,660,731 |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |             |                 |             |
| 1301. ....   |             |               |   |             |                 |             |
| 1302. ....   |             |               |   |             |                 |             |
| 1303. ....   |             |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |             |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .33      | 293,830       |                                      |             |                      |             |            |             | .33      | 293,830       |
| 17. Incurred during current year .....                       | 135      | 6,380,534     |                                      |             | 28                   | 627,832     |            |             | 163      | 7,008,366     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 142      | 6,395,272     |                                      |             | 19                   | 618,781     |            |             | 161      | 7,014,054     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 142      | 6,395,272     |                                      |             | 19                   | 618,781     |            |             | 161      | 7,014,054     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 142      | 6,395,272     |                                      |             | 19                   | 618,781     |            |             | 161      | 7,014,054     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 26       | 279,092       |                                      |             | 9                    | 9,050       |            |             | 35       | 288,142       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 12,971   | 1,479,018,856 | (a)                                  |             | 298                  | 337,178,385 |            |             | 13,269   | 1,816,197,241 |
| 21. Issued during year .....                                 | 2        | 246,000       |                                      |             | 2                    | 12,130,000  |            |             | 4        | 12,376,000    |
| 22. Other changes to in force (Net) .....                    | (730)    | (126,407,327) |                                      |             | (9)                  | (9,960,190) |            |             | (739)    | (136,367,517) |
| 23. In force December 31 of current year .....               | 12,243   | 1,352,857,529 | (a)                                  |             | 291                  | 339,348,195 |            |             | 12,534   | 1,692,205,724 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 1,472,182            | 1,408,816                   |  | 410,579                 | 377,779                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 275,705              | 275,705                     |  | 153,749                 | 153,749                     |
| 25.3 Non-renewable for stated reasons only (b) .....             | 708                  | 708                         |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 276,413              | 276,413                     |  | 153,749                 | 153,749                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 1,748,595            | 1,685,229                   |  | 564,328                 | 531,528                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 1,156 .....

30 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  |  | 36,122,098    |   | 5,928,705   |                 | 42,050,802  |
| 2. Annuity considerations .....  |  | 16,606,459    |   | 7,686       |                 | 16,614,146  |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |             | XXX             |             |
| 4. Other considerations .....  |  | 407,017,038   |   | 167,669,459 |                 | 574,686,497 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 459,745,596   |   | 173,605,850 |                 | 633,351,445 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |             |                 |             |
| Life insurance:  |  |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 707,862       |   |             |                 | 707,862     |
| 6.2 Applied to pay renewal premiums .....  |  | 611,819       |   |             |                 | 611,819     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 1,668,389     |   | 30          |                 | 1,668,419   |
| 6.4 Other .....  |  |               |   | 30          |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 2,988,070     |   | 30          |                 | 2,988,100   |
| Annuities:   |  |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |             |                 |             |
| 7.3 Other .....  |  |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   | 30          |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 2,988,070     |   | 30          |                 | 2,988,100   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |             |                 |             |
| 9. Death benefits .....  |  | 16,831,897    |   | 1,762,537   |                 | 18,594,434  |
| 10. Matured endowments .....   |  | 52,469        |   |             |                 | 52,469      |
| 11. Annuity benefits .....   |  | 287,210,039   |   | 211,459,395 |                 | 498,669,434 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 38,084,229    |   | 1,446,180   |                 | 39,530,409  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   |  | 81,066        |   |             |                 | 81,066      |
| 15. Totals   |  | 342,259,702   |   | 214,668,112 |                 | 556,927,814 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |             |                 |             |
| 1301.  |  |               |   |             |                 |             |
| 1302.  |  |               |   |             |                 |             |
| 1303.  |  |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |              | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|--------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount  | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
| 16. Unpaid December 31, prior year .....                     | .86      | 3,923,249     |                                      |             |                      |              |            |             | .86      | 3,923,249     |
| 17. Incurred during current year .....                       | 203      | 16,453,596    |                                      |             | 27                   | 1,771,133    |            |             | 230      | 18,224,729    |
| Settled during current year:                                 |          |               |                                      |             |                      |              |            |             |          |               |
| 18.1 By payment in full .....                                | 244      | 16,674,976    |                                      |             | 24                   | 1,764,778    |            |             | 268      | 18,439,754    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |              |            |             |          |               |
| 18.3 Totals paid .....                                       | 244      | 16,674,976    |                                      |             | 24                   | 1,764,778    |            |             | 268      | 18,439,754    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |              |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |              |            |             |          |               |
| 18.6 Total settlements .....                                 | 244      | 16,674,976    |                                      |             | 24                   | 1,764,778    |            |             | 268      | 18,439,754    |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 45       | 3,701,869     |                                      |             | 3                    | 6,356        |            |             | 48       | 3,708,224     |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             |                      |              |            |             |          |               |
| 20. In force December 31, prior year .....                   | 25,302   | 6,204,213,644 |                                      | (a)         | 468                  | 946,007,614  |            |             | 25,770   | 7,150,221,258 |
| 21. Issued during year .....                                 | .71      | 36,964,339    |                                      |             | 6                    | 16,212,500   |            |             | .77      | 53,176,839    |
| 22. Other changes to in force (Net) .....                    | (1,316)  | (458,920,269) |                                      |             | (23)                 | (20,413,638) |            |             | (1,339)  | (479,333,906) |
| 23. In force December 31 of current year                     | 24,057   | 5,782,257,714 |                                      | (a)         | 451                  | 941,806,476  |            |             | 24,508   | 6,724,064,191 |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 8,009,306            | 8,218,222                   |  |                         | 4,351,245                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 4,286,945                   |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | .308                 | .308                        |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 111,934              | 111,934                     |  | 65,086                  | 65,086                      |
| 25.3 Non-renewable for stated reasons only (b) .....             | .163                 | .163                        |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  | 2,169                   | 2,169                       |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 112,098              | 112,098                     |  | 67,255                  | 67,255                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 8,121,711            | 8,330,627                   |  | 4,418,500               | 4,354,200                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....., and number of persons insured under indemnity only products ....., 3,740 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 1,898,682     |   | 36,860     |                 | 1,935,542  |
| 2. Annuity considerations .....  |  | 964,006       |   |            |                 | 964,006    |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 39,470,663    |   | 6,119,219  |                 | 45,589,882 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 42,333,351    |   | 6,156,079  |                 | 48,489,430 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 26,020        |   |            |                 | 26,020     |
| 6.2 Applied to pay renewal premiums .....  |  | 18,102        |   |            |                 | 18,102     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 30,780        |   |            |                 | 30,780     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 74,902        |   |            |                 | 74,902     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 74,902        |   |            |                 | 74,902     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 654,155       |   |            | 1,177           | 655,332    |
| 10. Matured endowments .....   |  | 1,103         |   |            |                 | 1,103      |
| 11. Annuity benefits .....   |  | 25,083,611    |   |            | 7,821,593       | 32,905,205 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 884,877       |   |            |                 | 884,877    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 74            |   |            |                 | 74         |
| 15. Totals   |  | 26,623,820    |   | 7,822,770  |                 | 34,446,590 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 1        | 1,986        |                                      |             |                      |             |            |             | 1        | 1,986        |
| 17. Incurred during current year .....                       | 5        | 652,169      |                                      |             |                      | 1,986       |            |             | 5        | 654,155      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 6        | 654,155      |                                      |             |                      | 1,986       |            |             | 6        | 656,141      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 6        | 654,155      |                                      |             |                      | 1,986       |            |             | 6        | 656,141      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 6        | 654,155      |                                      |             |                      | 1,986       |            |             | 6        | 656,141      |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                |          |              |                                      |             |                      |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,015    | 312,023,135  | (a)                                  |             | 1                    | 16,016,746  |            |             | 1,016    | 328,039,881  |
| 21. Issued during year .....                                 | 12       | 3,485,180    |                                      |             |                      |             |            |             | 12       | 3,485,180    |
| 22. Other changes to in force (Net) .....                    | (83)     | (69,181,603) |                                      |             | 1                    | 1,613,904   |            |             | (82)     | (67,567,699) |
| 23. In force December 31 of current year                     | 944      | 246,326,712  | (a)                                  |             | 2                    | 17,630,650  |            |             | 946      | 263,957,362  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  | Direct Premiums      | Direct Premiums Earned      | Dividends Paid Or Credited On Direct Business      | Direct Losses Paid      | Direct Losses Incurred      |
| 24. Group Policies (b) .....                                     | 123,707              | 117,838                     |  |                         | 55,050                      |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 55,350                      |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 123,707              | 117,838                     |  |                         | 55,050                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         |                      |                             |  |                         | 55,350                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 270 .....



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|------------|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  | 2,207,020  |               |   | 15,364     |                 | 2,222,384  |
| 2. Annuity considerations .....  | 640,242    |               |   |            |                 | 640,242    |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |            |
| 4. Other considerations .....  | 12,870,038 |               |   | 2,410,349  |                 | 15,280,387 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 15,717,300 |               |   | 2,425,713  |                 | 18,143,013 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |            |
| Life insurance:  |            |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  | 148,361    |               |   | 6          |                 | 148,361    |
| 6.2 Applied to pay renewal premiums .....  | 166,787    |               |   |            |                 | 166,787    |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 231,481    |               |   |            |                 | 231,481    |
| 6.4 Other .....  |            |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 546,629    |               |   | 6          |                 | 546,635    |
| Annuites:  |            |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |            |
| 7.3 Other .....  |            |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 546,629    |               |   | 6          |                 | 546,635    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |            |
| 9. Death benefits .....  | 258,264    |               |   | 9,692      |                 | 267,956    |
| 10. Matured endowments .....   | 21,000     |               |   |            |                 | 21,000     |
| 11. Annuity benefits .....   | 12,264,920 |               |   | 6,711,598  |                 | 18,976,518 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 1,008,981  |               |   |            |                 | 1,008,981  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   | 12,792     |               |   |            |                 | 12,792     |
| 15. Totals .....   | 13,565,958 |               |   | 6,721,290  |                 | 20,287,248 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |            |
| 1301. ....   |            |               |   |            |                 |            |
| 1302. ....   |            |               |   |            |                 |            |
| 1303. ....   |            |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |             |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 7        | 174,160      |                                      |             |                      |             |            |             | 7        | 174,160      |
| 17. Incurred during current year .....                       | .47      | 264,264      |                                      |             | 6                    | 10,891      |            |             | .53      | .275,155     |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | .48      | 428,150      |                                      |             | 5                    | 9,692       |            |             | .53      | .437,842     |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | .48      | 428,150      |                                      |             | 5                    | 9,692       |            |             | .53      | .437,842     |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | .48      | 428,150      |                                      |             | 5                    | 9,692       |            |             | .53      | .437,842     |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 6        | 10,274       |                                      |             | 1                    | 1,199       |            |             | 7        | 11,473       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 4,755    | 303,799,167  | (a)                                  |             | 2                    | 4,656,310   |            |             | 4,757    | 308,455,477  |
| 21. Issued during year .....                                 | .1       | 10,000       |                                      |             |                      |             |            |             | .1       | 10,000       |
| 22. Other changes to in force (Net) .....                    | (246)    | (22,516,785) |                                      |             |                      | (307,471)   |            |             | (246)    | (22,824,256) |
| 23. In force December 31 of current year .....               | 4,510    | 281,292,382  | (a)                                  | 2           |                      | 4,348,839   |            |             | 4,512    | 285,641,221  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|   | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|---|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|   |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....  | 4,107,325            | 4,590,036                   |  |                         | 3,225,064                   |
| 24.1 Federal Employees Health Benefits Program premium (b) .....  |                      |                             |  |                         | 3,213,064                   |
| 24.2 Credit (Group and Individual) .....  |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....  |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees   |                      |                             |  |                         |                             |
| Other Individual Policies:  |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....   | 11,176               | .11,176                     |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....   | 41,740               | 41,740                      |  |                         | 16,468                      |
| 25.3 Non-renewable for stated reasons only (b) .....  | 2,548                | 2,548                       |  |                         | 16,468                      |
| 25.4 Other accident only .....  |                      |                             |  |                         |                             |
| 25.5 All other (b) .....  |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 55,464               | 55,464                      |  |                         | 16,468                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....  | 4,162,789            | 4,645,500                   |  |                         | 3,241,533                   |
| (b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 34 ..... |                      |                             |  | 1,472                   | and number of persons       |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 34 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 24,732,605    |   | 639,635    |                 | 25,372,240  |
| 2. Annuity considerations .....  |  | 7,680,227     |   | 1          |                 | 7,680,228   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 138,842,822   |   | 40,247,079 |                 | 179,089,902 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 171,255,654   |   | 40,886,715 |                 | 212,142,369 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 1,042,147     |   | 80         |                 | 1,042,228   |
| 6.2 Applied to pay renewal premiums .....  |  | 515,801       |   |            |                 | 515,801     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 1,351,484     |   |            |                 | 1,351,484   |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 2,909,433     |   | 80         |                 | 2,909,513   |
| Annuites:  |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 2,909,433     |   | 80         |                 | 2,909,513   |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 15,340,749    |   | 368,075    |                 | 15,708,824  |
| 10. Matured endowments .....   |  | 121,406       |   |            |                 | 121,406     |
| 11. Annuity benefits .....   |  | 75,363,614    |   | 87,253,680 |                 | 162,617,294 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 19,346,601    |   | 9,480      |                 | 19,356,082  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 272,195       |   |            |                 | 272,195     |
| 15. Totals   |  | 110,444,565   |   | 87,631,236 |                 | 198,075,801 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301. ....   |  |               |   |            |                 |             |
| 1302. ....   |  |               |   |            |                 |             |
| 1303. ....   |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |             |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | 108      | 11,167,105    |                                      |             |                      |             |            |             | 108      | 11,167,105    |
| 17. Incurred during current year .....                       | 449      | 15,234,357    |                                      |             | 51                   | 374,428     |            |             | 500      | 15,608,785    |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 485      | 24,179,257    |                                      |             | 44                   | 362,471     |            |             | 529      | 24,541,729    |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 485      | 24,179,257    |                                      |             | 44                   | 362,471     |            |             | 529      | 24,541,729    |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 485      | 24,179,257    |                                      |             | 44                   | 362,471     |            |             | 529      | 24,541,729    |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 72       | 2,222,205     |                                      |             | 7                    | 11,957      |            |             | 79       | 2,234,162     |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 47,399   | 4,332,853,664 | (a)                                  |             | 15                   | 283,241,319 |            |             | 47,414   | 4,616,094,983 |
| 21. Issued during year .....                                 | 7        | 660,532       |                                      |             | 2                    | 1,755,000   |            |             | 9        | 2,415,532     |
| 22. Other changes to in force (Net) .....                    | (2,752)  | (326,077,100) |                                      |             | (6)                  | (4,640,363) |            |             | (2,758)  | (330,717,463) |
| 23. In force December 31 of current year                     | 44,654   | 4,007,437,096 | (a)                                  |             | 11                   | 280,355,956 |            |             | 44,665   | 4,287,793,052 |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 2,511,504            | 2,660,655                   |  | 1,816,081               | 1,791,981                   |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 1,280                | 1,280                       |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 1,554                | 1,554                       |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 1,098,715            | 1,098,715                   |  | 683,303                 | 683,303                     |
| 25.3 Non-renewable for stated reasons only (b) .....             | 3,873                | 3,873                       |  | 123                     | 123                         |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 1,104,142            | 1,104,142                   |  | 683,426                 | 683,426                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 3,616,925            | 3,766,077                   |  | 2,499,507               | 2,475,407                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 888 .....

203 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 4,104,955     |   | 148,276    |                 | 4,253,231   |
| 2. Annuity considerations .....  |  | 7,293,204     |   |            |                 | 7,293,204   |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 167,096,548   |   | 63,319,304 |                 | 230,415,852 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 178,494,707   |   | 63,467,580 |                 | 241,962,287 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 181,400       |   | 10         |                 | 181,410     |
| 6.2 Applied to pay renewal premiums .....  |  | 144,421       |   |            |                 | 144,421     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 243,892       |   | 29         |                 | 243,921     |
| 6.4 Other .....  |  |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 569,713       |   | 39         |                 | 569,752     |
| Annuites:  |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 569,713       |   | 39         |                 | 569,752     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 1,509,776     |   | 194,401    |                 | 1,704,177   |
| 10. Matured endowments .....   |  | 40,994        |   |            |                 | 40,994      |
| 11. Annuity benefits .....   |  | 98,931,058    |   | 60,820,470 |                 | 159,751,528 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 5,904,769     |   | 4,117      |                 | 5,908,886   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 5,275         |   |            |                 | 5,275       |
| 15. Totals   |  | 106,391,872   |   | 61,018,988 |                 | 167,410,859 |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301.  |  |               |   |            |                 |             |
| 1302.  |  |               |   |            |                 |             |
| 1303.  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |               | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |               |
|--|----------|---------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|---------------|
|  | 1<br>No. | 2<br>Amount   | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount  |
|  |          |               |                                      |             |                      |             |            |             |          |               |
| 16. Unpaid December 31, prior year .....                     | 13       | 83,587        |                                      |             |                      |             |            |             | 13       | 83,587        |
| 17. Incurred during current year .....                       | 53       | 1,492,100     |                                      |             | 9                    | 196,337     |            |             | 62       | 1,688,437     |
| Settled during current year:                                 |          |               |                                      |             |                      |             |            |             |          |               |
| 18.1 By payment in full .....                                | 51       | 1,166,943     |                                      |             | 9                    | 196,337     |            |             | 60       | 1,363,280     |
| 18.2 By payment on compromised claims .....                  |          |               |                                      |             |                      |             |            |             |          |               |
| 18.3 Totals paid .....                                       | 51       | 1,166,943     |                                      |             | 9                    | 196,337     |            |             | 60       | 1,363,280     |
| 18.4 Reduction by compromise .....                           |          |               |                                      |             |                      |             |            |             |          |               |
| 18.5 Amount rejected .....                                   |          |               |                                      |             |                      |             |            |             |          |               |
| 18.6 Total settlements .....                                 | 51       | 1,166,943     |                                      |             | 9                    | 196,337     |            |             | 60       | 1,363,280     |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                | 15       | 408,744       |                                      |             |                      |             |            |             | 15       | 408,744       |
| <b>POLICY EXHIBIT</b>  |          |               |                                      |             | No. of Policies      |             |            |             |          |               |
| 20. In force December 31, prior year .....                   | 4,065    | 909,730,232   | (a)                                  |             | 5                    | 45,463,152  |            |             | 4,070    | 955,193,384   |
| 21. Issued during year .....                                 |          | 750,000       |                                      |             |                      |             |            |             |          | 750,000       |
| 22. Other changes to in force (Net) .....                    | (232)    | (247,044,931) |                                      |             |                      | 390,543     |            |             | (232)    | (246,654,388) |
| 23. In force December 31 of current year                     | 3,833    | 663,435,301   | (a)                                  | 5           | 45,853,695           |             |            |             | 3,838    | 709,288,996   |

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 2,253,542            | 2,241,252                   |  | 437,976                 | 541,753                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 328                  | 328                         |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 11,393               | 11,393                      |  | 13,197                  | 13,197                      |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  | .103                    | .103                        |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 11,393               | 11,393                      |  | 13,300                  | 13,300                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 2,265,263            | 2,252,973                   |  | 451,275                 | 555,053                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_ 528 .



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|------------|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  | 7,401,762  |               |   | 121,770    |                 | 7,523,531  |
| 2. Annuity considerations .....  | 3,289,536  |               |   |            |                 | 3,289,536  |
| 3. Deposit-type contract funds .....   |            |               | XXX                                     |            |                 |            |
| 4. Other considerations .....  | 39,045,587 |               |   | 4,780,480  |                 | 43,826,067 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 49,736,884 |               |   | 4,902,250  |                 | 54,639,134 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |            |
| Life insurance:  |            |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  | 386,192    |               |   |            |                 | 386,192    |
| 6.2 Applied to pay renewal premiums .....  | 87,427     |               |   |            |                 | 87,427     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 379,243    |               |   |            |                 | 379,243    |
| 6.4 Other .....  |            |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 852,863    |               |   |            |                 | 852,863    |
| Annuites:  |            |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |            |
| 7.3 Other .....  |            |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 852,863    |               |   |            |                 | 852,863    |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |            |
| 9. Death benefits .....  | 5,001,484  |               |   | 24,653     |                 | 5,026,137  |
| 10. Matured endowments .....   | 45,746     |               |   |            |                 | 45,746     |
| 11. Annuity benefits .....   | 17,683,043 |               |   |            |                 | 32,206,821 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 2,891,899  |               |   | 14,523,778 |                 | 2,891,899  |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   | 153,929    |               |   |            |                 | 153,929    |
| 15. Totals .....   | 25,776,102 |               |   | 14,548,431 |                 | 40,324,532 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |            |
| 1301. ....   |            |               |   |            |                 |            |
| 1302. ....   |            |               |   |            |                 |            |
| 1303. ....   |            |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | .33      | 145,319      |                                      |             |                      |             |            |             | .33      | 145,319      |
| 17. Incurred during current year .....                       | 250      | 5,213,017    |                                      |             | 10                   | 26,876      |            |             | 260      | 5,239,893    |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 263      | 5,121,210    |                                      |             | 10                   | 26,876      |            |             | 273      | 5,148,086    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 263      | 5,121,210    |                                      |             | 10                   | 26,876      |            |             | 273      | 5,148,086    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 263      | 5,121,210    |                                      |             | 10                   | 26,876      |            |             | 273      | 5,148,086    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 20       | 237,127      |                                      |             |                      |             |            |             | 20       | 237,127      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 16,888   | 906,108,148  | (a)                                  |             | 4                    | 51,962,123  |            |             | 16,892   | 958,070,271  |
| 21. Issued during year .....                                 | 2        | 203,353      |                                      |             | 1                    | 130,000     |            |             | 3        | 333,353      |
| 22. Other changes to in force (Net) .....                    | (960)    | (67,407,987) |                                      |             | (5)                  | (1,969,653) |            |             | (965)    | (69,377,639) |
| 23. In force December 31 of current year .....               | 15,930   | 838,903,514  | (a)                                  |             |                      | 50,122,470  |            |             | 15,930   | 889,025,984  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | .975,689             | .982,274                    |  |                         | .534,951                    |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | .522,751                    |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | .832,062             | .832,062                    |  | .527,897                | .527,897                    |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | .832,062             | .832,062                    |  | .527,897                | .527,897                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 1,807,751            | 1,814,335                   |  | 1,062,849               | 1,050,649                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 449 .....

37 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |             | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|--|-------------|---------------|---|-------------|-----------------|-------------|
| 1. Life insurance .....  | 2,237,495   |               |   | 147,667     |                 | 2,385,162   |
| 2. Annuity considerations .....  | 4,325,210   |               |   | 4           |                 | 4,325,214   |
| 3. Deposit-type contract funds .....   |             | XXX           |   |             | XXX             |             |
| 4. Other considerations .....  | 124,916,257 |               |   | 85,439,362  |                 | 210,355,618 |
| 5. Totals (Sum of Lines 1 to 4) .....  | 131,478,961 |               |   | 85,587,032  |                 | 217,065,994 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |             |               |   |             |                 |             |
| Life insurance:  |             |               |   |             |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 149,933     |               |   | 26          |                 | 149,958     |
| 6.2 Applied to pay renewal premiums .....  | 157,048     |               |   |             |                 | 157,048     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 438,262     |               |   |             |                 | 438,262     |
| 6.4 Other .....  |             |               |   |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 745,243     |               |   | 26          |                 | 745,268     |
| Annuites:  |             |               |   |             |                 |             |
| 7.1 Paid in cash or left on deposit .....  |             |               |   |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |             |               |   |             |                 |             |
| 7.3 Other .....  |             |               |   |             |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |             |               |   |             |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 745,243     |               |   | 26          |                 | 745,268     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |             |               |   |             |                 |             |
| 9. Death benefits .....  | 687,958     |               |   | 230,034     |                 | 917,992     |
| 10. Matured endowments .....   | 56,323      |               |   |             |                 | 56,323      |
| 11. Annuity benefits .....   | 49,552,458  |               |   | 141,942,393 |                 | 191,494,851 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 3,104,761   |               |   | 14,176      |                 | 3,118,937   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |             |               |   |             |                 |             |
| 14. All other benefits, except accident and health .....   | 8,680       |               |   |             |                 | 8,680       |
| 15. Totals .....   | 53,410,180  |               |   | 142,186,603 |                 | 195,596,783 |
| <b>DETAILS OF WRITE-INS</b>  |             |               |   |             |                 |             |
| 1301. ....   |             |               |   |             |                 |             |
| 1302. ....   |             |               |   |             |                 |             |
| 1303. ....   |             |               |   |             |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |             |               |   |             |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |             |               |   |             |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |              | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|--------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount  | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
|  |          |              |                                      |             |                      |              |            |             |          |              |
| 16. Unpaid December 31, prior year .....                     | 15       | 93,674       |                                      |             |                      |              |            |             | 15       | 93,674       |
| 17. Incurred during current year .....                       | 48       | 661,943      |                                      |             | 22                   | 236,225      |            |             | 70       | 898,168      |
| Settled during current year:                                 |          |              |                                      |             |                      |              |            |             |          |              |
| 18.1 By payment in full .....                                | .56      | 710,990      |                                      |             | 17                   | 228,797      |            |             | .73      | 939,787      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |              |            |             |          |              |
| 18.3 Totals paid .....                                       | .56      | 710,990      |                                      |             | 17                   | 228,797      |            |             | .73      | 939,787      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |              |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |              |            |             |          |              |
| 18.6 Total settlements .....                                 | .56      | 710,990      |                                      |             | 17                   | 228,797      |            |             | .73      | 939,787      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 7        | 44,627       |                                      |             | 5                    | 7,428        |            |             | 12       | 52,055       |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |              |            |             |          |              |
| 20. In force December 31, prior year .....                   | 6,109    | 557,310,972  | (a)                                  |             | 62                   | 113,154,692  |            |             | .6,171   | 670,465,664  |
| 21. Issued during year .....                                 | .1       | 314,851      |                                      |             |                      |              |            |             | .1       | .314,851     |
| 22. Other changes to in force (Net) .....                    | (294)    | (46,014,337) |                                      |             | (1)                  | (11,216,276) |            |             | (295)    | (57,230,613) |
| 23. In force December 31 of current year .....               | 5,816    | 511,611,486  | (a)                                  |             | 61                   | 101,938,416  |            |             | 5,877    | 613,549,902  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 1,213,069            | 1,201,963                   |  |                         |                             |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | (2,301)              | (2,301)                     |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 2,516                | 2,516                       |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 215                  | 215                         |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 1,213,284            | 1,202,178                   |  |                         |                             |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... 448 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 286,912       |   | 8,884      |                 | 295,795    |
| 2. Annuity considerations .....  |  | 337,500       |   |            |                 | 337,500    |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 8,658,074     |   | 357,388    |                 | 9,015,462  |
| 5. Totals (Sum of Lines 1 to 4)  |  | 9,282,486     |   | 366,272    |                 | 9,648,758  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 15,496        |   |            |                 | 15,496     |
| 6.2 Applied to pay renewal premiums .....  |  | 11,404        |   |            |                 | 11,404     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 10,752        |   |            |                 | 10,752     |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 37,653        |   |            |                 | 37,653     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 37,653        |   |            |                 | 37,653     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  | 432,797       |   |            | 1,241           | 434,038    |
| 10. Matured endowments .....   |  | 1,400         |   |            |                 | 1,400      |
| 11. Annuity benefits .....   |  | 3,693,534     |   |            | 1,886,401       | 5,579,935  |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 205,297       |   |            |                 | 205,297    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  | 2             |   |            |                 | 2          |
| 15. Totals   |  | 4,333,029     |   |            | 1,887,642       | 6,220,671  |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 2        | 16,342       |                                      |             |                      |             |            |             | 2        | 16,342       |
| 17. Incurred during current year .....                       | 5        | 429,157      |                                      |             | 1                    | 1,241       |            |             | 6        | 430,398      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 7        | 445,499      |                                      |             |                      |             |            |             | 7        | 445,499      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 7        | 445,499      |                                      |             |                      |             |            |             | 7        | 445,499      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 7        | 445,499      |                                      |             |                      |             |            |             | 7        | 445,499      |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                |          |              |                                      |             | 1                    | 1,241       |            |             | 1        | 1,241        |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 432      | 57,966,539   | (a)                                  |             |                      | 1,322,888   |            |             | 432      | 59,289,427   |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (27)     | (17,074,181) |                                      |             |                      | (258,545)   |            |             | (27)     | (17,332,726) |
| 23. In force December 31 of current year                     | 405      | 40,892,358   | (a)                                  |             |                      | 1,064,343   |            |             | 405      | 41,956,701   |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     | 339,719              | 334,982                     |  | 383,680                 | 379,180                     |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              | 252                  | 252                         |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 252                  | 252                         |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         | 339,971              | 335,234                     |  | 383,680                 | 379,180                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 80 .....

13 and number of persons



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 95,284        |   |            |                 | 95,284     |
| 2. Annuity considerations .....  |  |               |   |            |                 |            |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  |               |   |            |                 |            |
| 5. Totals (Sum of Lines 1 to 4) .....  |  | 95,284        |   |            |                 | 95,284     |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 1,319         |   |            |                 | 1,319      |
| 6.2 Applied to pay renewal premiums .....  |  | 1,538         |   |            |                 | 1,538      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 5             |   |            |                 | 5          |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 2,862         |   |            |                 | 2,862      |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 2,862         |   |            |                 | 2,862      |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  |               |   |            |                 |            |
| 10. Matured endowments .....   |  |               |   |            |                 |            |
| 11. Annuity benefits .....   |  |               |   |            |                 |            |
| 12. Surrender values and withdrawals for life contracts .....                                    |  |               |   |            |                 |            |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  |               |   |            |                 |            |
| 15. Totals .....   |  |               |   |            |                 |            |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |             | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|-------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     |          |             |                                      |             |                      |             |            |             |          |              |
| 17. Incurred during current year .....                       |          |             |                                      |             |                      |             |            |             |          |              |
| Settled during current year:                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                |          |             |                                      |             |                      |             |            |             |          |              |
| 18.2 By payment on compromised claims .....                  |          |             |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       |          |             |                                      |             |                      |             |            |             |          |              |
| 18.4 Reduction by compromise .....                           |          |             |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |             |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          |          |             |                                      |             |                      |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |             |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   |          |             | (a)                                  |             |                      |             |            |             |          |              |
| 21. Issued during year .....                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | 43       | 14,905,041  |                                      |             |                      |             |            |             | 43       | 14,905,041   |
| 23. In force December 31 of current year .....               | 43       | 14,905,041  | (a)                                  |             |                      |             |            |             | 43       | 14,905,041   |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     |                      |                             |  |                         |                             |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees .....  |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    |                      |                             |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   |                      |                             |  |                         |                             |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products .....

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS<br/>AND ANNUITY CONSIDERATIONS</b>   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 1,170         |  |            |                 | 1,170      |
| 2. Annuity considerations .....   |               |  |            |                 |            |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 6,796,469     |  | 4,800      |                 | 6,801,269  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 6,797,639     |  | 4,800      |                 | 6,802,439  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>  |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 71            |  |            |                 | 71         |
| 6.2 Applied to pay renewal premiums .....   |               |  |            |                 |            |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... |               |  |            |                 |            |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 71            |  |            |                 | 71         |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   |               |  |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  |               |  |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 71            |  |            |                 | 71         |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>  |               |  |            |                 |            |
| 9. Death benefits .....   |               |  |            |                 |            |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 733,918       |  |            | 268,934         |            |
| 12. Surrender values and withdrawals for life contracts .....                                       |               |  |            |                 |            |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  |               |  |            |                 |            |
| 15. Totals .....  | 733,918       |  |            | 268,934         |            |
| <b>DETAILS OF WRITE-INS</b>   |               |  |            |                 |            |
| 1301. .....   |               |  |            |                 |            |
| 1302. .....   |               |  |            |                 |            |
| 1303. .....   |               |  |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....   |               |  |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13<br>above) .....                              |               |  |            |                 |            |

| <b>DIRECT DEATH<br/>BENEFITS AND<br/>MATURED<br/>ENDOWMENTS<br/>INCURRED</b> | Ordinary |             | Credit Life<br>(Group and Individual)         |             | Group                   |             | Industrial |             | Total    |              |
|--|----------|-------------|---|-------------|-------------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount | 3<br>No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | 4<br>Amount | 5<br>No. of<br>Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior<br>year .....                                  |          |             |   |             |                         |             |            |             |          |              |
| 17. Incurred during current year .....                                       |          |             |   |             |                         |             |            |             |          |              |
| Settled during current year:   |          |             |   |             |                         |             |            |             |          |              |
| 18.1 By payment in full .....  |          |             |   |             |                         |             |            |             |          |              |
| 18.2 By payment on<br>compromised claims .....                               |          |             |   |             |                         |             |            |             |          |              |
| 18.3 Totals paid .....   |          |             |   |             |                         |             |            |             |          |              |
| 18.4 Reduction by compromise .....   |          |             |   |             |                         |             |            |             |          |              |
| 18.5 Amount rejected .....   |          |             |   |             |                         |             |            |             |          |              |
| 18.6 Total settlements .....   |          |             |   |             |                         |             |            |             |          |              |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....                       |          |             |   |             |                         |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |             |   |             | No. of<br>Policies      |             |            |             |          |              |
| 20. In force December 31, prior<br>year .....                                | 1        | 59,271      | (a)   |             |                         |             |            |             | 1        | 59,271       |
| 21. Issued during year .....   |          |             |   |             |                         |             |            |             |          |              |
| 22. Other changes to in force<br>(Net) .....                                 |          | 33          |   |             |                         |             |            |             |          | 33           |
| 23. In force December 31 of<br>current year .....                            | 1        | 59,304      | (a)   |             |                         |             |            |             | 1        | 59,304       |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|   | 1<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  |                      |                                |  |                         |                                |
| 24.1 Federal Employees Health Benefits Program<br>premium (b) .....                     |                      |                                |  |                         |                                |
| 24.2 Credit (Group and Individual) .....  |                      |                                |  |                         |                                |
| 24.3 Collectively renewable policies (b) .....  |                      |                                |  |                         |                                |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancellable (b) .....  |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   |                      |                                |  |                         |                                |
| 25.3 Non-renewable for stated reasons only (b) .....                                    |                      |                                |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   |                      |                                |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          |                      |                                |  |                         |                                |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products .....

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |            | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|------------|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  | 391,335    |               |   | 330        |                 | .391,665    |
| 2. Annuity considerations .....  | 599,645    |               |   |            |                 | .599,645    |
| 3. Deposit-type contract funds .....   |            | XXX           |   |            | XXX             |             |
| 4. Other considerations .....  | 27,155,238 |               |   | 1,080,277  |                 | .28,235,516 |
| 5. Totals (Sum of Lines 1 to 4)  | 28,146,218 |               |   | 1,080,607  |                 | .29,226,825 |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |            |               |   |            |                 |             |
| Life insurance:  |            |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  | 6,163      |               |   |            |                 | .6,163      |
| 6.2 Applied to pay renewal premiums .....  | 1,323      |               |   |            |                 | .1,323      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 8,426      |               |   |            |                 | .8,426      |
| 6.4 Other .....  |            |               |   |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 15,913     |               |   |            |                 | .15,913     |
| Annuites:  |            |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |            |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |            |               |   |            |                 |             |
| 7.3 Other .....  |            |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |            |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   | 15,913     |               |   |            |                 | .15,913     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |            |               |   |            |                 |             |
| 9. Death benefits .....  |            |               |   |            |                 |             |
| 10. Matured endowments .....   | 310        |               |   |            |                 | .310        |
| 11. Annuity benefits .....   | 22,947,668 |               |   | 11,684,975 |                 | .34,632,643 |
| 12. Surrender values and withdrawals for life contracts .....                                    | 905,167    |               |   |            |                 | .905,167    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |            |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   | .113       |               |   |            |                 | .113        |
| 15. Totals .....   | 23,853,259 |               |   | 11,684,975 |                 | .35,538,233 |
| <b>DETAILS OF WRITE-INS</b>  |            |               |   |            |                 |             |
| 1301. ....   |            |               |   |            |                 |             |
| 1302. ....   |            |               |   |            |                 |             |
| 1303. ....   |            |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |            |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |            |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 3        | 51,351       |                                      |             |                      |             |            |             | 3        | .51,351      |
| 17. Incurred during current year .....                       | (2)      | (4,010)      |                                      |             |                      |             |            |             | (2)      | (4,010)      |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 1        | 47,341       |                                      |             |                      |             |            |             | 1        | .47,341      |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 1        | 47,341       |                                      |             |                      |             |            |             | 1        | .47,341      |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 1        | 47,341       |                                      |             |                      |             |            |             | 1        | .47,341      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          |          |              |                                      |             |                      |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 152      | 59,375,947   | (a)                                  |             |                      | 331,112     |            |             | 152      | .59,707,059  |
| 21. Issued during year .....                                 | 2        | 1,300,000    |                                      |             |                      |             |            |             | 2        | .1,300,000   |
| 22. Other changes to in force (Net) .....                    | (11)     | (10,725,037) |                                      |             | 3                    |             |            |             | (8)      | (10,725,037) |
| 23. In force December 31 of current year .....               | 143      | 49,950,910   | (a)                                  |             | 3                    | 331,112     |            |             | 146      | .50,282,022  |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     | .225                 | .364                        |  |                         |                             |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 225                  | 364                         |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   |                      |                             |  |                         |                             |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 3 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

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

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|--|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  |  | 36,349        |   |            |                 | 36,349     |
| 2. Annuity considerations .....  |  |               |   |            |                 |            |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |            |
| 4. Other considerations .....  |  | 2,853,831     |   | 997,931    |                 | 3,851,762  |
| 5. Totals (Sum of Lines 1 to 4)  |  | 2,890,180     |   | 997,931    |                 | 3,888,111  |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |            |
| Life insurance:  |  |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  |  | 2,817         |   |            |                 | 2,817      |
| 6.2 Applied to pay renewal premiums .....  |  | 685           |   |            |                 | 685        |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 7,725         |   |            |                 | 7,725      |
| 6.4 Other .....  |  |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 11,227        |   |            |                 | 11,227     |
| Annuites:  |  |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |            |
| 7.3 Other .....  |  |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |            |
| 8. Grand Totals (Lines 6.5 plus 7.4)   |  | 11,227        |   |            |                 | 11,227     |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |            |
| 9. Death benefits .....  |  |               |   |            |                 |            |
| 10. Matured endowments .....   |  |               |   |            |                 |            |
| 11. Annuity benefits .....   |  | 61,465        |   | 834,136    |                 | 895,601    |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 8,511         |   |            |                 | 8,511      |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |  |               |   |            |                 |            |
| 15. Totals   |  | 69,975        |   | 834,136    |                 | 904,111    |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |            |
| 1301. ....   |  |               |   |            |                 |            |
| 1302. ....   |  |               |   |            |                 |            |
| 1303. ....   |  |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |             | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|-------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     |          |             |                                      |             |                      |             |            |             |          |              |
| 17. Incurred during current year .....                       |          |             |                                      |             |                      |             |            |             |          |              |
| Settled during current year:                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                |          |             |                                      |             |                      |             |            |             |          |              |
| 18.2 By payment on compromised claims .....                  |          |             |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       |          |             |                                      |             |                      |             |            |             |          |              |
| 18.4 Reduction by compromise .....                           |          |             |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |             |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 19. Unpaid Dec. 31, current year (16+17-18.6)                |          |             |                                      |             |                      |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |             |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | .34      | 2,737,969   | (a)                                  |             |                      |             |            |             | .34      | 2,737,969    |
| 21. Issued during year .....                                 | 6        | 1,018,000   |                                      |             |                      |             |            |             | 6        | 1,018,000    |
| 22. Other changes to in force (Net) .....                    |          | (586,601)   |                                      |             |                      |             |            |             |          | (586,601)    |
| 23. In force December 31 of current year                     | 40       | 3,169,368   | (a)                                  |             |                      |             |            |             | 40       | 3,169,368    |

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     | 7,199                | 7,484                       |  |                         | 1,777                       |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         | 1,677                       |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 7,199                | 7,484                       |  |                         | 1,777                       |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)         |                      |                             |  |                         | 1,677                       |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 0 .....



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

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

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

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|   | 1<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  |                      |                                |  |                         |                                |
| 24.1 Federal Employees Health Benefits Program<br>premium (b) .....                     |                      |                                |  |                         |                                |
| 24.2 Credit (Group and Individual) .....  |                      |                                |  |                         |                                |
| 24.3 Collectively renewable policies (b) .....  |                      |                                |  |                         |                                |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   |                      |                                |  |                         |                                |
| 25.3 Non-renewable for stated reasons only (b) .....                                    |                      |                                |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   |                      |                                |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          |                      |                                |  |                         |                                |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |         | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|--|---------|---------------|---|------------|-----------------|------------|
| 1. Life insurance .....  | .96,542 |               |   | 1,733      |                 | 98,275     |
| 2. Annuity considerations .....  | 250,375 |               | XXX                                     |            | XXX             | 250,375    |
| 3. Deposit-type contract funds .....   |         |               |   |            |                 |            |
| 4. Other considerations .....  |         |               |   |            |                 |            |
| 5. Totals (Sum of Lines 1 to 4) .....  | 346,917 |               |   | 1,733      |                 | 348,650    |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |         |               |   |            |                 |            |
| Life insurance:  |         |               |   |            |                 |            |
| 6.1 Paid in cash or left on deposit .....  | 17,500  |               |   |            |                 | 17,500     |
| 6.2 Applied to pay renewal premiums .....  | 14,005  |               |   |            |                 | 14,005     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... | 6,924   |               |   |            |                 | 6,924      |
| 6.4 Other .....  |         |               |   |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   | 38,429  |               |   |            |                 | 38,429     |
| Annuites:  |         |               |   |            |                 |            |
| 7.1 Paid in cash or left on deposit .....  |         |               |   |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....   |         |               |   |            |                 |            |
| 7.3 Other .....  |         |               |   |            |                 |            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   | 38,429  |               |   |            |                 | 38,429     |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |         |               |   |            |                 |            |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |         |               |   |            |                 |            |
| 9. Death benefits .....  | 24,123  |               |   |            |                 | 24,123     |
| 10. Matured endowments .....   |         |               |   |            |                 |            |
| 11. Annuity benefits .....   | 175,771 |               |   | 1,793      |                 | 177,563    |
| 12. Surrender values and withdrawals for life contracts .....                                    | .75,158 |               |   | 22,988     |                 | 98,146     |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |         |               |   |            |                 |            |
| 14. All other benefits, except accident and health .....   |         |               |   |            |                 |            |
| 15. Totals .....   | 275,052 |               |   | 24,780     |                 | 299,832    |
| <b>DETAILS OF WRITE-INS</b>  |         |               |   |            |                 |            |
| 1301. ....   |         |               |   |            |                 |            |
| 1302. ....   |         |               |   |            |                 |            |
| 1303. ....   |         |               |   |            |                 |            |
| 1398. Summary of Line 13 from overflow page .....  |         |               |   |            |                 |            |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |         |               |   |            |                 |            |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |             | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|-------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     |          |             |                                      |             |                      |             |            |             |          |              |
| 17. Incurred during current year .....                       | (1)      | 32,913      |                                      |             |                      |             |            |             | (1)      | 32,913       |
| Settled during current year:                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | (1)      | 32,913      |                                      |             |                      |             |            |             | (1)      | 32,913       |
| 18.2 By payment on compromised claims .....                  |          |             |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | (1)      | 32,913      |                                      |             |                      |             |            |             | (1)      | 32,913       |
| 18.4 Reduction by compromise .....                           |          |             |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |             |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | (1)      | 32,913      |                                      |             |                      |             |            |             | (1)      | 32,913       |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          |          |             |                                      |             |                      |             |            |             |          |              |
| <b>POLICY EXHIBIT</b>  |          |             |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 129      | 43,376,846  | (a)                                  |             | 2                    | 247,787     |            |             | 131      | 43,624,633   |
| 21. Issued during year .....                                 |          |             |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | .67      | 2,184,077   |                                      |             |                      | (200,000)   |            |             | .67      | 1,984,077    |
| 23. In force December 31 of current year .....               | 196      | 45,560,923  | (a)                                  | 2           | 47,787               |             |            |             | 198      | 45,608,710   |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies (b) .....                                     |                      |                             |  |                         |                             |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  |                         |                             |
| 24.4 Medicare Title XVIII exempt from state taxes or fees .....  |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancellable (b) .....                                   |                      |                             |  |                         |                             |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    |                      |                             |  |                         |                             |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   |                      |                             |  |                         |                             |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products .....

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| <b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>  |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|--|--|---------------|---|------------|-----------------|-------------|
| 1. Life insurance .....  |  | 1,007,540     |   | 2,373      |                 | 1,009,913   |
| 2. Annuity considerations .....  |  | 418,270       |   |            |                 | 418,270     |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |            | XXX             |             |
| 4. Other considerations .....  |  | 4,550         |   |            |                 | 4,550       |
| 5. Totals (Sum of Lines 1 to 4)  |  | 1,430,360     |   | 2,373      |                 | 1,432,733   |
| <b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>   |  |               |   |            |                 |             |
| Life insurance:  |  |               |   |            |                 |             |
| 6.1 Paid in cash or left on deposit .....  |  | 98,922        |   |            |                 | 98,922      |
| 6.2 Applied to pay renewal premiums .....  |  | 54,285        |   |            |                 | 54,285      |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 136,054       |   | 14         |                 | 136,068     |
| 6.4 Other .....  |  | (2,670,355)   |   | (596)      |                 | (2,670,951) |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | (2,381,094)   |   | (582)      |                 | (2,381,676) |
| Annuites:  |  |               |   |            |                 |             |
| 7.1 Paid in cash or left on deposit .....  |  |               |   |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |            |                 |             |
| 7.3 Other .....  |  |               |   |            |                 |             |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  |               |   |            |                 |             |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | (2,381,094)   |   | (582)      |                 | (2,381,676) |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>   |  |               |   |            |                 |             |
| 9. Death benefits .....  |  | 1,237,761     |   | 16,649     |                 | 1,254,410   |
| 10. Matured endowments .....   |  | 508,176       |   |            |                 | 508,176     |
| 11. Annuity benefits .....   |  | 756,706       |   | 31,971     |                 | 788,677     |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 2,523,917     |   |            |                 | 2,523,917   |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |            |                 |             |
| 14. All other benefits, except accident and health .....   |  | 19,924        |   | 539,246    |                 | 559,170     |
| 15. Totals .....   |  | 5,046,484     |   | 587,866    |                 | 5,634,350   |
| <b>DETAILS OF WRITE-INS</b>  |  |               |   |            |                 |             |
| 1301. .....  |  |               |   |            |                 |             |
| 1302. .....  |  |               |   |            |                 |             |
| 1303. .....  |  |               |   |            |                 |             |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |            |                 |             |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....                              |  |               |   |            |                 |             |

| <b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b> | Ordinary |              | Credit Life (Group and Individual)   |             | Group                |             | Industrial |             | Total    |              |
|--|----------|--------------|--------------------------------------|-------------|----------------------|-------------|------------|-------------|----------|--------------|
|  | 1<br>No. | 2<br>Amount  | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount |
| 16. Unpaid December 31, prior year .....                     | 27       | (12,760,080) |                                      |             |                      |             |            |             | 27       | (12,760,080) |
| 17. Incurred during current year .....                       | (18)     | 12,648,121   |                                      |             | 1                    | 1,186       |            |             | (17)     | 12,649,307   |
| Settled during current year:                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 18.1 By payment in full .....                                | 4        | (952,966)    |                                      |             |                      |             |            |             | 4        | (952,966)    |
| 18.2 By payment on compromised claims .....                  |          |              |                                      |             |                      |             |            |             |          |              |
| 18.3 Totals paid .....                                       | 4        | (952,966)    |                                      |             |                      |             |            |             | 4        | (952,966)    |
| 18.4 Reduction by compromise .....                           |          |              |                                      |             |                      |             |            |             |          |              |
| 18.5 Amount rejected .....                                   |          |              |                                      |             |                      |             |            |             |          |              |
| 18.6 Total settlements .....                                 | 4        | (952,966)    |                                      |             |                      |             |            |             | 4        | (952,966)    |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....          | 5        | 841,007      |                                      |             | 1                    | 1,186       |            |             | 6        | 842,193      |
| <b>POLICY EXHIBIT</b>  |          |              |                                      |             | No. of Policies      |             |            |             |          |              |
| 20. In force December 31, prior year .....                   | 1,159    | 159,331,813  | (a)                                  |             | 2                    | 2,686,558   |            |             | 1,161    | 162,018,371  |
| 21. Issued during year .....                                 |          |              |                                      |             |                      |             |            |             |          |              |
| 22. Other changes to in force (Net) .....                    | (338)    | (48,337,701) | (a)                                  |             | 2                    | (285,703)   |            |             | (338)    | (48,623,404) |
| 23. In force December 31 of current year .....               | 821      | 110,994,112  | (a)                                  |             | 2                    | 2,400,855   |            |             | 823      | 113,394,967  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 2,369                | 2,369                       |  | .830                    | 73,113                      |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   |                      |                             |  | 2,738                   | 2,738                       |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    |                      |                             |  |                         | (11)                        |
| 25.2 Guaranteed renewable (b) .....                              |                      |                             |  |                         |                             |
| 25.3 Non-renewable for stated reasons only (b) .....             |                      |                             |  |                         |                             |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   |                      |                             |  |                         |                             |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 2,369                | 2,369                       |  | 3,568                   | (11)                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   |                      |                             |  |                         | 75,840                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products insured under indemnity only products ..... 0 .....

11 and number of persons



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0140

DURING THE YEAR 2011

NAIC Company Code 66869

**LIFE INSURANCE**

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS   |  | 1<br>Ordinary | 2<br>Credit Life (Group and Individual) | 3<br>Group    | 4<br>Industrial | 5<br>Total     |
|--|--|---------------|---|---------------|-----------------|----------------|
| 1. Life insurance .....  |  | 725,083,056   |   | 536,529,064   |                 | 1,261,612,120  |
| 2. Annuity considerations .....  |  | 360,134,354   |   | 1,981,825     |                 | 362,116,179    |
| 3. Deposit-type contract funds .....   |  |               | XXX                                     |               | XXX             |                |
| 4. Other considerations .....  |  | 7,724,034,424 |   | 3,278,875,559 |                 | 11,002,909,983 |
| 5. Totals (Sum of Lines 1 to 4)  |  | 8,809,251,834 |   | 3,817,386,448 |                 | 12,626,638,282 |
| DIRECT DIVIDENDS TO POLICYHOLDERS  |  |               |   |               |                 |                |
| Life insurance:  |  |               |   |               |                 |                |
| 6.1 Paid in cash or left on deposit .....  |  | 23,835,807    |   | 16,954        |                 | 23,852,761     |
| 6.2 Applied to pay renewal premiums .....  |  | 17,090,363    |   | 378           |                 | 17,090,741     |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period ..... |  | 35,331,888    |   | 1,023         |                 | 35,332,911     |
| 6.4 Other .....  |  | (4,815,818)   |   | (596)         |                 | (4,816,414)    |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....   |  | 71,442,240    |   | 17,759        |                 | 71,459,999     |
| Annuities:   |  |               |   |               |                 |                |
| 7.1 Paid in cash or left on deposit .....  |  | 291           |   |               |                 | 291            |
| 7.2 Applied to provide paid-up annuities .....   |  |               |   |               |                 |                |
| 7.3 Other .....  |  | 758           |   |               |                 | 758            |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....   |  | 1,050         |   |               |                 | 1,050          |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....   |  | 71,443,290    |   | 17,759        |                 | 71,461,049     |
| DIRECT CLAIMS AND BENEFITS PAID  |  |               |   |               |                 |                |
| 9. Death benefits .....  |  | 374,626,356   |   | 97,302,513    |                 | 471,928,868    |
| 10. Matured endowments .....   |  | 3,185,477     |   |               |                 | 3,185,477      |
| 11. Annuity benefits .....   |  | 4,326,862,607 |   | 5,722,259,217 |                 | 10,049,121,823 |
| 12. Surrender values and withdrawals for life contracts .....                                    |  | 725,532,327   |   | 83,177,794    |                 | 808,710,122    |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....                  |  |               |   |               |                 |                |
| 14. All other benefits, except accident and health .....   |  | 4,218,389     |   | 604,863       |                 | 4,823,252      |
| 15. Totals .....   |  | 5,434,425,156 |   | 5,903,344,387 |                 | 11,337,769,543 |
| DETAILS OF WRITE-INS   |  |               |   |               |                 |                |
| 1301.  |  |               |   |               |                 |                |
| 1302.  |  |               |   |               |                 |                |
| 1303.  |  |               |   |               |                 |                |
| 1398. Summary of Line 13 from overflow page .....  |  |               |   |               |                 |                |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)                                    |  |               |   |               |                 |                |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary |                  | Credit Life (Group and Individual)   |             | Group                |                | Industrial |             | Total    |                  |
|---|----------|------------------|--------------------------------------|-------------|----------------------|----------------|------------|-------------|----------|------------------|
|   | 1<br>No. | 2<br>Amount      | 3<br>No. of Ind.Pols. & Gr. Certifs. | 4<br>Amount | 5<br>No. of Certifs. | 6<br>Amount    | 7<br>No.   | 8<br>Amount | 9<br>No. | 10<br>Amount     |
| 16. Unpaid December 31, prior year .....              | 2,336    | 31,304,350       |                                      |             | 19                   | 587,362        |            |             | 2,355    | 31,891,712       |
| 17. Incurred during current year .....                | 8,561    | 394,214,258      |                                      |             | 1,202                | 93,991,060     |            |             | 9,763    | 488,205,317      |
| Settled during current year:                          |          |                  |                                      |             |                      |                |            |             |          |                  |
| 18.1 By payment in full .....                         | 9,587    | 371,952,030      |                                      |             | 909                  | 93,311,505     |            |             | 10,496   | 465,263,535      |
| 18.2 By payment on compromised claims .....           |          |                  |                                      |             |                      |                |            |             |          |                  |
| 18.3 Totals paid .....                                | 9,587    | 371,952,030      |                                      |             | 909                  | 93,311,505     |            |             | 10,496   | 465,263,535      |
| 18.4 Reduction by compromise .....                    |          |                  |                                      |             |                      |                |            |             |          |                  |
| 18.5 Amount rejected .....                            |          |                  |                                      |             |                      |                |            |             |          |                  |
| 18.6 Total settlements .....                          | 9,587    | 371,952,030      |                                      |             | 909                  | 93,311,505     |            |             | 10,496   | 465,263,535      |
| 19. Unpaid Dec. 31, current year (16+17-18.6) .....   | 1,310    | 53,566,578       |                                      |             | 312                  | 1,266,917      |            |             | 1,622    | 54,833,495       |
| POLICY EXHIBIT  |          |                  |                                      |             | No. of Policies      |                |            |             |          |                  |
| 20. In force December 31, prior year .....            | .845,595 | 116,600,038,010  | (a)                                  |             | 18,907               | 37,547,177,863 |            |             | .864,502 | 154,147,215,873  |
| 21. Issued during year .....                          | 4,088    | 1,522,399,648    |                                      |             | 1,360                | 2,596,202,742  |            |             | 5,448    | 4,118,602,390    |
| 22. Other changes to in force (Net) .....             | (50,931) | (10,333,799,635) |                                      |             | (403)                | (702,194,162)  |            |             | (51,334) | (11,035,993,797) |
| 23. In force December 31 of current year .....        | 798,752  | 107,788,638,023  | (a)                                  | 19,864      | 39,441,186,443       |                |            |             | 818,616  | 147,229,824,466  |

(a) Includes Individual Credit Life Insurance prior year \$ ....., current year \$ .....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ .....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ....., current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

|  | 1<br>Direct Premiums | 2<br>Direct Premiums Earned | 3<br>Dividends Paid Or Credited On Direct Business | 4<br>Direct Losses Paid | 5<br>Direct Losses Incurred |
|--|----------------------|-----------------------------|--|-------------------------|-----------------------------|
|  |                      |                             |  |                         |                             |
| 24. Group Policies (b) .....                                     | 172,833,032          | 217,755,701                 | 1,358,478  | 176,242,566             | 164,491,332                 |
| 24.1 Federal Employees Health Benefits Program premium (b) ..... |                      |                             |  |                         |                             |
| 24.2 Credit (Group and Individual) .....                         |                      |                             |  |                         |                             |
| 24.3 Collectively renewable policies (b) .....                   | 3,346                | 3,479                       |  | 5,888                   | 5,931                       |
| 24.4 Medicare Title XVIII exempt from state taxes or fees        |                      |                             |  |                         |                             |
| Other Individual Policies:                                       |                      |                             |  |                         |                             |
| 25.1 Non-cancelable (b) .....                                    | 1,159,385            | 1,172,007                   |  | 3,214,633               | 3,211,737                   |
| 25.2 Guaranteed renewable (b) .....                              | 13,586,314           | 13,783,419                  |  | 9,788,674               | 9,654,433                   |
| 25.3 Non-renewable for stated reasons only (b) .....             | 258,007              | 258,007                     | 15   | 52,031                  | (50,979)                    |
| 25.4 Other accident only .....                                   |                      |                             |  |                         |                             |
| 25.5 All other (b) .....   | 13,687               | 13,687                      |  | 17,503                  | 14,861                      |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....                    | 15,017,393           | 15,227,120                  | 15   | 13,072,842              | 12,830,053                  |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....   | 187,853,770          | 232,986,300                 | 1,358,494  | 189,321,296             | 177,327,316                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 122,436 and number of persons insured under indemnity only products ..... 39,325 .

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

|   | 1<br>Amount |
|---|-------------|
| 1. Reserve as of December 31, Prior Year .....  | 66,799,705  |
| 2. Current year's realized pre-tax capital gains/(losses) of \$ 39,351,246 transferred into the reserve net of taxes of \$ 13,772,936 | 25,578,307  |
| 3. Adjustment for current year's liability gains/(losses) released from the reserve .....   | 2           |
| 4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....                          | 92,378,014  |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....                               | 23,189,581  |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5)  | 69,188,433  |

**AMORTIZATION**

| Year of Amortization      | 1<br>Reserve as of<br>December 31,<br>Prior Year | 2<br>Current Year's<br>Realized Capital<br>Gains/(Losses)<br>Transferred into the<br>Reserve Net of Taxes | 3<br>Adjustment for Current<br>Year's Liability<br>Gains/(Losses)<br>Released From<br>the Reserve | 4<br>Balance Before<br>Reduction for Current<br>Year's Amortization<br>(Cols. 1 + 2 + 3) |
|---------------------------|--|---|---|--|
| 1. 2011 .....             | 20,401,789                                       | 2,787,792   |   | 23,189,581   |
| 2. 2012 .....             | 11,868,257                                       | 2,345,210   | (1)   | 14,213,466   |
| 3. 2013 .....             | 5,245,814  | 2,951,725   |   | 8,197,539  |
| 4. 2014 .....             | 3,340,637  | 1,790,753   |   | 5,131,390  |
| 5. 2015 .....             | 2,547,973  | 1,443,477   |   | 3,991,450  |
| 6. 2016 .....             | 1,997,628  | 1,023,419   |   | 3,021,047  |
| 7. 2017 .....             | 2,179,830  | 787,082   |   | 2,966,912  |
| 8. 2018 .....             | 4,192,650  | 612,249   |   | 4,804,899  |
| 9. 2019 .....             | 1,671,373  | 404,518   |   | 2,075,891  |
| 10. 2020 .....            | 1,355,696  | 416,380   |   | 1,772,076  |
| 11. 2021 .....            | 1,294,392  | 370,385   |   | 1,664,777  |
| 12. 2022 .....            | 1,266,931  | 344,269   |   | 1,611,200  |
| 13. 2023 .....            | 1,371,323  | 323,427   |   | 1,694,750  |
| 14. 2024 .....            | 1,304,594  | 306,136   |   | 1,610,730  |
| 15. 2025 .....            | 1,354,257  | 292,626   | 1   | 1,646,884  |
| 16. 2026 .....            | 1,218,749  | 326,454   |   | 1,545,203  |
| 17. 2027 .....            | 752,479  | 435,295   |   | 1,187,774  |
| 18. 2028 .....            | 572,723  | 427,718   |   | 1,000,441  |
| 19. 2029 .....            | 329,357  | 454,745   | 1   | 784,103  |
| 20. 2030 .....            | 130,390  | 485,873   |   | 616,263  |
| 21. 2031 .....            | 147,758  | 533,719   |   | 681,477  |
| 22. 2032 .....            | 144,975  | 569,472   |   | 714,447  |
| 23. 2033 .....            | 261,212  | 638,663   |   | 899,875  |
| 24. 2034 .....            | 359,933  | 679,988   |   | 1,039,921  |
| 25. 2035 .....            | 379,611  | 707,043   |   | 1,086,654  |
| 26. 2036 .....            | 337,411  | 739,083   |   | 1,076,494  |
| 27. 2037 .....            | 264,065  | 799,452   | 1   | 1,063,518  |
| 28. 2038 .....            | 183,957  | 857,772   |   | 1,041,729  |
| 29. 2039 .....            | 16,597   | 920,588   |   | 937,185  |
| 30. 2040 .....            | (16,448)   | 981,972   |   | 965,524  |
| 31. 2041 and Later        | 323,792  | (178,978)   |   | 144,814  |
| 32. Total (Lines 1 to 31) | 66,799,705                                       | 25,578,307  | 2   | 92,378,014   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

## ASSET VALUATION RESERVE

|   | Default Component                 |                     |                             | Equity Component  |  |                             | 7<br>Total Amount<br>(Cols. 3 + 6) |
|---|-----------------------------------|---------------------|-----------------------------|-------------------|--|-----------------------------|------------------------------------|
|   | 1<br>Other Than<br>Mortgage Loans | 2<br>Mortgage Loans | 3<br>Total<br>(Cols. 1 + 2) | 4<br>Common Stock | 5<br>Real Estate and<br>Other Invested<br>Assets | 6<br>Total<br>(Cols. 4 + 5) |                                    |
| 1. Reserve as of December 31, prior year .....  |                                   | 5,451,111           | 5,451,111                   | 2,243,972         | 96,057,755                                       | 98,301,727                  | 103,752,888                        |
| 2. Realized capital gains/(losses) net of taxes - General Account .....                     | (136,569,936)                     | (14,076,318)        | (150,646,254)               | (29,771)          | (1,050,086)                                      | (1,079,857)                 | (151,726,111)                      |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts .....                   |                                   |                     |                             |                   |  |                             |                                    |
| 4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....          | 16,665,430                        | 8,860,012           | 25,525,442                  | (1,127,647)       | 2,577,007  | 1,449,360                   | 26,974,802                         |
| 5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....        |                                   |                     |                             |                   |  |                             |                                    |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves ..... |                                   |                     |                             |                   |  |                             |                                    |
| 7. Basic contribution .....   | 52,556,837                        | 16,852,624          | 69,409,461                  |                   | 1,126,016  | 1,126,016                   | 70,535,477                         |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....                                   | (67,347,670)                      | 17,087,429          | (50,260,240)                | 1,086,554         | 98,710,692                                       | 99,797,247                  | 49,537,006                         |
| 9. Maximum reserve .....  | 234,460,338                       | 50,056,703          | 284,517,041                 | 1,099,860         | 130,970,468                                      | 132,070,328                 | 416,587,369                        |
| 10. Reserve objective .....   | 161,775,330                       | 31,613,744          | 193,389,075                 | 1,099,860         | 129,702,919                                      | 130,802,779                 | 324,191,854                        |
| 11. 20% of (Line 10 - Line 8) .....   | 45,824,600                        | 2,905,263           | 48,729,863                  | 2,661             | 6,198,445  | 6,201,106                   | 54,930,969                         |
| 12. Balance before transfers (Lines 8 + 11) .....   | (21,523,070)                      | 19,992,692          | (1,530,377)                 | 1,089,215         | 104,909,138                                      | 105,998,353                 | 104,467,976                        |
| 13. Transfers .....   | 9,996,346                         | (9,996,346)         |                             |                   |  |                             | XXX                                |
| 14. Voluntary contribution .....  |                                   |                     |                             |                   |  |                             |                                    |
| 15. Adjustment down to maximum/up to zero .....   | 11,526,724                        |                     | 11,526,724                  |                   |  |                             | 11,526,724                         |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) .....                 |                                   | 9,996,346           | 9,996,347                   | 1,089,215         | 104,909,138                                      | 105,998,353                 | 115,994,700                        |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| Line Number        | NAIC Designation | Description   | 1<br>Book/Adjusted Carrying Value | 2<br>Reclassify Related Party Encumbrances | 3<br>Add Third Party Encumbrances | 4<br>Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution |                           | Reserve Objective |                           | Maximum Reserve |                            |
|--------------------|------------------|---|-----------------------------------|--|-----------------------------------|---|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
|                    |                  |   |                                   |  |                                   |   | 5<br>Factor        | 6<br>Amount (Cols. 4 x 5) | 7<br>Factor       | 8<br>Amount (Cols. 4 x 7) | 9<br>Factor     | 10<br>Amount (Cols. 4 x 9) |
| LONG-TERM BONDS    |                  |   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 1.                 | 1                | Exempt Obligations  | 552,233,050                       | XXX  | XXX                               | 552,233,050   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
| 2.                 |                  | Highest Quality   | 12,329,337,320                    | XXX  | XXX                               | 12,329,337,320  | 0.0004             | 4,931,735                 | 0.0023            | 28,357,476                | 0.0030          |                            |
| 3.                 |                  | High Quality  | 7,919,647,864                     | XXX  | XXX                               | 7,919,647,864   | 0.0019             | 15,047,331                | 0.0058            | 45,933,958                | 0.0090          |                            |
| 4.                 |                  | Medium Quality  | 1,065,754,914                     | XXX  | XXX                               | 1,065,754,914   | 0.0093             | 9,911,521                 | 0.0230            | 24,512,363                | 0.0340          |                            |
| 5.                 |                  | Low Quality   | 621,213,140                       | XXX  | XXX                               | 621,213,140   | 0.0213             | 13,231,840                | 0.0530            | 32,924,296                | 0.0750          |                            |
| 6.                 |                  | Lower Quality   | 179,166,955                       | XXX  | XXX                               | 179,166,955   | 0.0432             | 7,740,012                 | 0.1100            | 19,708,365                | 0.1700          |                            |
| 7.                 |                  | In or Near Default  | 22,361,716                        | XXX  | XXX                               | 22,361,716  | 0.0000             |                           | 0.2000            | 4,472,343                 | 0.2000          |                            |
| 8.                 |                  | Total Unrated Multi-class Securities Acquired by Conversion |                                   | XXX  | XXX                               |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 9.                 |                  | Total Bonds (Sum of Lines 1 through 8)                      | 22,689,714,959                    | XXX  | XXX                               | 22,689,714,959  | XXX                | 50,862,439                | XXX               | 155,908,801               | XXX             |                            |
| PREFERRED STOCK    |                  |   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 10.                | 1                | Highest Quality   |                                   | XXX  | XXX                               |   | 0.0004             |                           | 0.0023            |                           | 0.0030          |                            |
| 11.                |                  | High Quality  |                                   | XXX  | XXX                               |   | 0.0019             |                           | 0.0058            |                           | 0.0090          |                            |
| 12.                |                  | Medium Quality  |                                   | XXX  | XXX                               |   | 0.0093             |                           | 0.0230            |                           | 0.0340          |                            |
| 13.                |                  | Low Quality   |                                   | XXX  | XXX                               |   | 0.0213             |                           | 0.0530            |                           | 0.0750          |                            |
| 14.                |                  | Lower Quality   |                                   | XXX  | XXX                               |   | 0.0432             |                           | 0.1100            |                           | 0.1700          |                            |
| 15.                |                  | In or Near Default  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.2000            |                           | 0.2000          |                            |
| 16.                |                  | Affiliated Life with AVR                                    |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
| 17.                |                  | Total Preferred Stocks (Sum of Lines 10 through 16)         |                                   | XXX  | XXX                               |   | XXX                |                           | XXX               |                           | XXX             |                            |
| SHORT - TERM BONDS |                  |   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 18.                | 1                | Exempt Obligations  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
| 19.                |                  | Highest Quality   |                                   | XXX  | XXX                               |   | 0.0004             |                           | 0.0023            |                           | 0.0030          |                            |
| 20.                |                  | High Quality  |                                   | XXX  | XXX                               |   | 0.0019             |                           | 0.0058            |                           | 0.0090          |                            |
| 21.                |                  | Medium Quality  |                                   | XXX  | XXX                               |   | 0.0093             |                           | 0.0230            |                           | 0.0340          |                            |
| 22.                |                  | Low Quality   |                                   | XXX  | XXX                               |   | 0.0213             |                           | 0.0530            |                           | 0.0750          |                            |
| 23.                |                  | Lower Quality   |                                   | XXX  | XXX                               |   | 0.0432             |                           | 0.1100            |                           | 0.1700          |                            |
| 24.                |                  | In or Near Default  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.2000            |                           | 0.2000          |                            |
| 25.                |                  | Total Short - Term Bonds (Sum of Lines 18 through 24)       |                                   | XXX  | XXX                               |   | XXX                |                           | XXX               |                           | XXX             |                            |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| Line Number                | NAIC Designation | Description   | 1<br>Book/Adjusted Carrying Value | 2<br>Reclassify Related Party Encumbrances | 3<br>Add Third Party Encumbrances | 4<br>Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution |                           | Reserve Objective |                           | Maximum Reserve |                            |
|----------------------------|------------------|---|-----------------------------------|--|-----------------------------------|---|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
|                            |                  |   |                                   |  |                                   |   | 5<br>Factor        | 6<br>Amount (Cols. 4 x 5) | 7<br>Factor       | 8<br>Amount (Cols. 4 x 7) | 9<br>Factor     | 10<br>Amount (Cols. 4 x 9) |
| 26.                        | 1                | DERIVATIVE INSTRUMENTS                                  | 182,911,990                       | XXX  | XXX                               | 182,911,990   | 0.0004             | 73,165                    | 0.0023            | 420,698                   | 0.0030          | 548,736                    |
| 27.                        |                  | Highest Quality   | 216,237,659                       | XXX  | XXX                               | 216,237,659   | 0.0004             | 86,495                    | 0.0023            | 497,347                   | 0.0030          | 648,713                    |
| 28.                        |                  | High Quality  |                                   | XXX  | XXX                               |   | 0.0019             |                           | 0.0058            |                           | 0.0090          |                            |
| 29.                        |                  | Medium Quality  |                                   | XXX  | XXX                               |   | 0.0093             |                           | 0.0230            |                           | 0.0340          |                            |
| 30.                        |                  | Low Quality   |                                   | XXX  | XXX                               |   | 0.0213             |                           | 0.0530            |                           | 0.0750          |                            |
| 31.                        |                  | Lower Quality   |                                   | XXX  | XXX                               |   | 0.0432             |                           | 0.1100            |                           | 0.1700          |                            |
| 32.                        |                  | In or Near Default                                      |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.2000            |                           | 0.2000          |                            |
| 33.                        |                  | Total Derivative Instruments                            | 399,149,649                       | XXX  | XXX                               | 399,149,649   | XXX                | 159,660                   | XXX               | 918,044                   | XXX             | 1,197,449                  |
| 34.                        |                  | Total (Lines 9 + 17 + 25 + 33)                          | 23,088,864,608                    | XXX  | XXX                               | 23,088,864,608  | XXX                | 51,022,099                | XXX               | 156,826,845               | XXX             | 227,219,670                |
| 31                         |                  | MORTGAGE LOANS  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
|                            |                  | In Good Standing:                                       |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 35.                        |                  | Farm Mortgages  |                                   | XXX  |                                   |   | 0.0032 (a)         |                           | 0.0060 (a)        |                           | 0.0095 (a)      |                            |
| 36.                        |                  | Residential Mortgages - Insured or Guaranteed           |                                   | XXX  |                                   |   | 0.0003             |                           | 0.0006            |                           | 0.0010          |                            |
| 37.                        |                  | Residential Mortgages - All Other                       |                                   | XXX  |                                   |   | 0.0013             |                           | 0.0030            |                           | 0.0040          |                            |
| 38.                        |                  | Commercial Mortgages - Insured or Guaranteed            |                                   | XXX  |                                   |   | 0.0003             |                           | 0.0006            |                           | 0.0010          |                            |
| 39.                        |                  | Commercial Mortgages - All Other                        | 5,119,809,521                     | XXX  |                                   | 5,119,809,521   | 0.0032 (a)         | 16,383,390                | 0.0060 (a)        | 30,718,857                | 0.0095 (a)      | 48,638,190                 |
| 40.                        |                  | In Good Standing With Restructured Terms                | 2,376,978                         | XXX  |                                   | 2,376,978   | 0.0180 (b)         | 42,786                    | 0.0400 (b)        | 95,079                    | 0.0640 (b)      | 152,127                    |
| Overdue, Not in Process:   |                  |   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 41.                        |                  | Farm Mortgages  |                                   | XXX  |                                   |   | 0.0420             |                           | 0.0760            |                           | 0.1200          |                            |
| 42.                        |                  | Residential Mortgages - Insured or Guaranteed           |                                   | XXX  |                                   |   | 0.0005             |                           | 0.0012            |                           | 0.0020          |                            |
| 43.                        |                  | Residential Mortgages - All Other                       |                                   | XXX  |                                   |   | 0.0025             |                           | 0.0058            |                           | 0.0090          |                            |
| 44.                        |                  | Commercial Mortgages - Insured or Guaranteed            |                                   | XXX  |                                   |   | 0.0005             |                           | 0.0012            |                           | 0.0020          |                            |
| 45.                        |                  | Commercial Mortgages - All Other                        |                                   | XXX  |                                   |   | 0.0420             |                           | 0.0760            |                           | 0.1200          |                            |
| In Process of Foreclosure: |                  |   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 46.                        |                  | Farm Mortgages  |                                   | XXX  |                                   |   | 0.0000             |                           | 0.1700            |                           | 0.1700          |                            |
| 47.                        |                  | Residential Mortgages - Insured or Guaranteed           |                                   | XXX  |                                   |   | 0.0000             |                           | 0.0040            |                           | 0.0040          |                            |
| 48.                        |                  | Residential Mortgages - All Other                       |                                   | XXX  |                                   |   | 0.0000             |                           | 0.0130            |                           | 0.0130          |                            |
| 49.                        |                  | Commercial Mortgages - Insured or Guaranteed            |                                   | XXX  |                                   |   | 0.0000             |                           | 0.0040            |                           | 0.0040          |                            |
| 50.                        |                  | Commercial Mortgages - All Other                        |                                   | XXX  |                                   |   | 0.0000             |                           | 0.1700            |                           | 0.1700          |                            |
| 51.                        |                  | Total Schedule B Mortgages (Sum of Lines 35 through 50) | 5,122,186,499                     | XXX  |                                   | 5,122,186,499   | XXX                | 16,426,176                | XXX               | 30,813,936                | XXX             | 48,790,317                 |
| 52.                        |                  | Schedule DA Mortgages                                   |                                   | XXX  |                                   |   | (c)                |                           | (c)               |                           | (c)             |                            |
| 53.                        |                  | Total Mortgage Loans on Real Estate (Lines 51 + 52)     | 5,122,186,499                     | XXX  |                                   | 5,122,186,499   | XXX                | 16,426,176                | XXX               | 30,813,936                | XXX             | 48,790,317                 |

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% 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.

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| Line Number                         | NAIC Designation | Description   | 1<br>Book/Adjusted Carrying Value | 2<br>Reclassify Related Party Encumbrances | 3<br>Add Third Party Encumbrances | 4<br>Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution |                           | Reserve Objective |                           | Maximum Reserve |                            |
|-------------------------------------|------------------|---|-----------------------------------|--|-----------------------------------|---|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
|                                     |                  |   |                                   |  |                                   |   | 5<br>Factor        | 6<br>Amount (Cols. 4 x 5) | 7<br>Factor       | 8<br>Amount (Cols. 4 x 7) | 9<br>Factor     | 10<br>Amount (Cols. 4 x 9) |
| 1.                                  |                  | COMMON STOCK  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 2.                                  |                  | Unaffiliated - Public .....   | 821,577                           | XXX  | XXX                               | 821,577   | 0.0000             |                           | 0.2000 (d)        | 164,315                   | 0.2000 (d)      | 164,315                    |
| 3.                                  |                  | Unaffiliated - Private .....  | 4,522,611                         | XXX  | XXX                               | 4,522,611   | 0.0000             |                           | 0.1600            | 723,618                   | 0.1600          | 723,618                    |
| 4.                                  |                  | Federal Home Loan Bank .....  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.0050            |                           | 0.0080          |                            |
| 5.                                  |                  | Affiliated - Life with AVR .....  | 302,454,585                       | XXX  | XXX                               | 302,454,585   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
| Affiliated - Investment Subsidiary: |                  | Fixed Income - Exempt Obligations .....                                   |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 6.                                  |                  | Fixed Income - Highest Quality .....                                      |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 7.                                  |                  | Fixed Income - High Quality .....   |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 8.                                  |                  | Fixed Income - Medium Quality .....                                       |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 9.                                  |                  | Fixed Income - Low Quality .....  |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 10.                                 |                  | Fixed Income - Lower Quality .....  |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 11.                                 |                  | Fixed Income - In/Near Default .....                                      |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 12.                                 |                  | Unaffiliated Common Stock - Public .....                                  |                                   |  |                                   |   | 0.0000             |                           | 0.2000 (d)        |                           | 0.2000 (d)      |                            |
| 13.                                 |                  | Unaffiliated Common Stock - Private .....                                 |                                   |  |                                   |   | 0.0000             |                           | 0.1600            |                           | 0.1600          |                            |
| 14.                                 |                  | Mortgage Loans .....  |                                   |  |                                   |   | (c)                |                           | (c)               |                           | (c)             |                            |
| 15.                                 |                  | Real Estate .....   |                                   |  |                                   |   | (e)                |                           | (e)               |                           | (e)             |                            |
| 16.                                 |                  | Affiliated - Certain Other (See SVO Purposes and Procedures Manual) ..... |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.1300            |                           | 0.1300          |                            |
| 17.                                 |                  | Affiliated - All Other .....  | 1,324,543                         | XXX  | XXX                               | 1,324,543   | 0.0000             |                           | 0.1600            | 211,927                   | 0.1600          | 211,927                    |
| 18.                                 |                  | Total Common Stock (Sum of Lines 1 through 17)                            | 309,123,316                       |  |                                   | 309,123,316   | XXX                |                           | XXX               | 1,099,860                 | XXX             | 1,099,860                  |
| 19.                                 |                  | REAL ESTATE   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 20.                                 |                  | Home Office Property (General Account only) .....                         |                                   |  |                                   |   | 0.0000             |                           | 0.0750            |                           | 0.0750          |                            |
| 21.                                 |                  | Investment Properties .....   |                                   |  |                                   |   | 0.0000             |                           | 0.0750            |                           | 0.0750          |                            |
| 22.                                 |                  | Properties Acquired in Satisfaction of Debt .....                         |                                   |  |                                   |   | 0.0000             |                           | 0.1100            |                           | 0.1100          |                            |
|                                     |                  | Total Real Estate (Sum of Lines 19 through 21)                            |                                   |  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |
| 23.                                 |                  | OTHER INVESTED ASSETS   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
|                                     |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS                  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
|                                     |                  | Exempt Obligations .....  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
|                                     |                  | Highest Quality .....   |                                   | XXX  | XXX                               |   | 0.0004             |                           | 0.0023            |                           | 0.0030          |                            |
|                                     |                  | High Quality .....  |                                   | XXX  | XXX                               |   | 0.0019             |                           | 0.0058            |                           | 0.0090          |                            |
|                                     |                  | Medium Quality .....  |                                   | XXX  | XXX                               |   | 0.0093             |                           | 0.0230            |                           | 0.0340          |                            |
|                                     |                  | Low Quality .....   |                                   | XXX  | XXX                               |   | 0.0213             |                           | 0.0530            |                           | 0.0750          |                            |
|                                     |                  | Lower Quality .....   |                                   | XXX  | XXX                               |   | 0.0432             |                           | 0.1100            |                           | 0.1700          |                            |
|                                     |                  | In or Near Default .....  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.2000            |                           | 0.2000          |                            |
|                                     |                  | Total with Bond Characteristics (Sum of Lines 23 through 29)              |                                   | XXX  | XXX                               |   | XXX                |                           | XXX               |                           | XXX             |                            |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| Line Number | NAIC Designation | Description   | 1<br>Book/Adjusted Carrying Value | 2<br>Reclassify Related Party Encumbrances | 3<br>Add Third Party Encumbrances | 4<br>Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution |                           | Reserve Objective |                           | Maximum Reserve |                            |
|-------------|------------------|---|-----------------------------------|--|-----------------------------------|---|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
|             |                  |   |                                   |  |                                   |   | 5<br>Factor        | 6<br>Amount (Cols. 4 x 5) | 7<br>Factor       | 8<br>Amount (Cols. 4 x 7) | 9<br>Factor     | 10<br>Amount (Cols. 4 x 9) |
|             |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS     |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 31.         | 1                | Highest Quality .....   |                                   | XXX  | XXX                               |   | 0.0004             |                           | 0.0023            |                           | 0.0030          |                            |
| 32.         | 2                | High Quality .....  |                                   | XXX  | XXX                               |   | 0.0019             |                           | 0.0058            |                           | 0.0090          |                            |
| 33.         | 3                | Medium Quality .....  |                                   | XXX  | XXX                               |   | 0.0093             |                           | 0.0230            |                           | 0.0340          |                            |
| 34.         | 4                | Low Quality .....   |                                   | XXX  | XXX                               |   | 0.0213             |                           | 0.0530            |                           | 0.0750          |                            |
| 35.         | 5                | Lower Quality .....   |                                   | XXX  | XXX                               |   | 0.0432             |                           | 0.1100            |                           | 0.1700          |                            |
| 36.         | 6                | In or Near Default .....  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.2000            |                           | 0.2000          |                            |
| 37.         |                  | Affiliated Life with AVR  |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
| 38.         |                  | Total with Preferred Stock Characteristics (Sum of Lines 31 through 37) |                                   | XXX  | XXX                               |   | XXX                |                           | XXX               |                           | XXX             |                            |
|             |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS       |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 39.         | 33               | In Good Standing:   |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 40.         |                  | Farm Mortgages .....  |                                   | XXX  |                                   |   | 0.0032 (a)         |                           | 0.0060 (a)        |                           | 0.0095 (a)      |                            |
| 41.         |                  | Residential Mortgages - Insured or Guaranteed .....                     |                                   | XXX  |                                   |   | 0.0003             |                           | 0.0006            |                           | 0.0010          |                            |
| 42.         |                  | Residential Mortgages - All Other .....                                 |                                   | XXX  | XXX                               |   | 0.0013             |                           | 0.0030            |                           | 0.0040          |                            |
| 43.         |                  | Commercial Mortgages - Insured or Guaranteed .....                      |                                   | XXX  |                                   |   | 0.0003             |                           | 0.0006            |                           | 0.0010          |                            |
| 44.         |                  | Commercial Mortgages - All Other .....                                  |                                   | XXX  |                                   |   | 0.0032 (a)         |                           | 0.0060 (a)        |                           | 0.0095 (a)      |                            |
| 45.         |                  | In Good Standing With Restructured Terms .....                          |                                   | XXX  |                                   |   | 0.0180 (b)         |                           | 0.0400 (b)        |                           | 0.0640 (b)      |                            |
| 46.         |                  | Overdue, Not in Process:  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 47.         |                  | Farm Mortgages .....  |                                   | XXX  |                                   |   | 0.0420             |                           | 0.0760            |                           | 0.1200          |                            |
| 48.         |                  | Residential Mortgages - Insured or Guaranteed .....                     |                                   | XXX  |                                   |   | 0.0005             |                           | 0.0012            |                           | 0.0020          |                            |
| 49.         |                  | Residential Mortgages - All Other .....                                 |                                   | XXX  |                                   |   | 0.0025             |                           | 0.0058            |                           | 0.0090          |                            |
| 50.         |                  | Commercial Mortgages - Insured or Guaranteed .....                      |                                   | XXX  |                                   |   | 0.0005             |                           | 0.0012            |                           | 0.0020          |                            |
| 51.         |                  | Commercial Mortgages - All Other .....                                  |                                   | XXX  |                                   |   | 0.0420             |                           | 0.0760            |                           | 0.1200          |                            |
| 52.         |                  | In Process of Foreclosure:  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 53.         |                  | Farm Mortgages .....  |                                   | XXX  |                                   |   | 0.0000             |                           | 0.1700            |                           | 0.1700          |                            |
| 54.         |                  | Residential Mortgages - Insured or Guaranteed .....                     |                                   | XXX  |                                   |   | 0.0000             |                           | 0.0040            |                           | 0.0040          |                            |
| 55.         |                  | Residential Mortgages - All Other .....                                 |                                   | XXX  |                                   |   | 0.0000             |                           | 0.0130            |                           | 0.0130          |                            |
|             |                  | Commercial Mortgages - Insured or Guaranteed .....                      |                                   | XXX  |                                   |   | 0.0000             |                           | 0.0040            |                           | 0.0040          |                            |
|             |                  | Commercial Mortgages - All Other .....                                  |                                   | XXX  |                                   |   | 0.0000             |                           | 0.1700            |                           | 0.1700          |                            |
|             |                  | Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)   |                                   | XXX  |                                   |   | XXX                |                           | XXX               |                           | XXX             |                            |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| Line Number | NAIC Designation | Description  | 1<br>Book/Adjusted Carrying Value | 2<br>Reclassify Related Party Encumbrances | 3<br>Add Third Party Encumbrances | 4<br>Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution |                           | Reserve Objective |                           | Maximum Reserve |                            |
|-------------|------------------|--|-----------------------------------|--|-----------------------------------|---|--------------------|---------------------------|-------------------|---------------------------|-----------------|----------------------------|
|             |                  |  |                                   |  |                                   |   | 5<br>Factor        | 6<br>Amount (Cols. 4 x 5) | 7<br>Factor       | 8<br>Amount (Cols. 4 x 7) | 9<br>Factor     | 10<br>Amount (Cols. 4 x 9) |
| 56.         |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK                              |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 56.         |                  | Unaffiliated Public  | 1,222,084                         | XXX  | XXX                               | 1,222,084   | 0.0000             |                           | 0.2000 (d)        | 244,417                   | 0.2000 (d)      | 244,417                    |
| 57.         |                  | Unaffiliated Private   |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.1600            |                           | 0.1600          |                            |
| 58.         |                  | Affiliated Life with AVR   |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.0000            |                           | 0.0000          |                            |
| 59.         |                  | Affiliated Certain Other (See SVO Purposes & Procedures Manual)                              |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.1300            |                           | 0.1300          |                            |
| 60.         |                  | Affiliated Other - All Other   |                                   | XXX  | XXX                               |   | 0.0000             |                           | 0.1600            |                           | 0.1600          |                            |
| 61.         |                  | Total with Common Stock Characteristics (Sum of Lines 56 through 60)                         | 1,222,084                         | XXX  | XXX                               | 1,222,084   | XXX                |                           | XXX               | 244,417                   | XXX             | 244,417                    |
| 62.         |                  | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE                               |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 62.         |                  | Home Office Property (General Account only)  |                                   |  |                                   |   | 0.0000             |                           | 0.0750            |                           | 0.0750          |                            |
| 63.         |                  | Investment Properties  | 24,141,998                        |  |                                   | 24,141,998  | 0.0000             |                           | 0.0750            | 1,810,650                 | 0.0750          | 1,810,650                  |
| 64.         |                  | Properties Acquired in Satisfaction of Debt  |                                   |  |                                   |   | 0.0000             |                           | 0.1100            |                           | 0.1100          |                            |
| 65.         |                  | Total with Real Estate Characteristics (Lines 62 through 64)                                 | 24,141,998                        |  |                                   | 24,141,998  | XXX                |                           | XXX               | 1,810,650                 | XXX             | 1,810,650                  |
| 66.         |                  | LOW INCOME HOUSING TAX CREDIT INVESTMENTS  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 66.         |                  | Guaranteed Federal Low Income Housing Tax Credit   | 606,916                           |  |                                   | 606,916   | 0.0003             | .182                      | 0.0006            | 364                       | 0.0010          | 607                        |
| 67.         |                  | Non-guaranteed Federal Low Income Housing Tax Credit   | 168,800,165                       |  |                                   | 168,800,165   | 0.0063             | 1,063,441                 | 0.0120            | 2,025,602                 | 0.0190          | 3,207,203                  |
| 68.         |                  | State Low Income Housing Tax Credit  | 2,285,471                         |  |                                   | 2,285,471   | 0.0273             | .62,393                   | 0.0600            | 137,128                   | 0.0975          | 222,833                    |
| 69.         |                  | All Other Low Income Housing Tax Credit  |                                   |  |                                   |   | 0.0273             |                           | 0.0600            |                           | 0.0975          |                            |
| 70.         |                  | Total LIHTC  | 171,692,552                       |  |                                   | 171,692,552   | XXX                | 1,126,016                 | XXX               | 2,163,094                 | XXX             | 3,430,643                  |
| 71.         |                  | ALL OTHER INVESTMENTS  |                                   |  |                                   |   |                    |                           |                   |                           |                 |                            |
| 71.         |                  | Other Invested Assets - Schedule BA  | 13,594,268                        | XXX  |                                   | 13,594,268  | 0.0000             |                           | 0.1300            | 1,767,255                 | 0.1300          | 1,767,255                  |
| 72.         |                  | Other Short-Term Invested Assets - Schedule DA   | 904,910,724                       | XXX  |                                   | 904,910,724   | 0.0000             |                           | 0.1300            | 117,638,394               | 0.1300          | 117,638,394                |
| 73.         |                  | Total All Other (Sum of Lines 71 + 72)   | 918,504,992                       | XXX  |                                   | 918,504,992   | XXX                |                           | XXX               | 119,405,649               | XXX             | 119,405,649                |
| 74.         |                  | Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73) | 1,115,561,626                     |  |                                   | 1,115,561,626   | XXX                | 1,126,016                 | XXX               | 123,623,810               | XXX             | 124,891,359                |

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% 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 .10, Maximum .20).

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

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

## ASSET VALUATION RESERVE (Continued)

## BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPPLICATIONS (SYNTHETIC) ASSETS

| 1<br>RSAT Number   | 2<br>Type | 3<br>CUSIP  | 4<br>Description of Asset(s)   | 5<br>NAIC Designation or<br>Other Description of Asset | 6<br>Value of Asset | 7<br>AVR<br>Basic Contribution | 8<br>AVR<br>Reserve Objective | 9<br>AVR<br>Maximum Reserve |
|--|-----------|-------------|--|--|---------------------|--------------------------------|-------------------------------|-----------------------------|
| 34540@AB0  | R         | 073879-JL-3 | Floating rate note tied to Ford Motor Company Credit through a credit default swap | 3  | 3,000,000           | (19,161)                       | (58,492)                      | (90,763)                    |
| 31358*AF0  | R         | 31396X-AT-1 | Fixed rate note tied to Time Warner through a credit default swap                  | 2  | 10,084,758          | (27,900)                       | (69,000)                      | (102,000)                   |
| 0199999 Subtotal Default Component - Other Than Mortgage |           |             |  |  | 13,084,758          | (47,061)                       | (127,492)                     | (192,763)                   |
| 0599999 - Total  |           |             |  |  | 13,084,758          | (47,061)                       | (127,492)                     | (192,763)                   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**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<br>Contract<br>Numbers   | 2<br>Claim<br>Numbers | 3<br>State of<br>Residence<br>of<br>Claimant | 4<br>Year of<br>Claim for<br>Death or<br>Disability | 5<br>Amount Claimed | 6<br>Amount Paid<br>During the Year | 7<br>Amount Resisted<br>Dec. 31 of<br>Current Year | 8<br>Why Compromised or Resisted   |
|--|-----------------------|--|---|---------------------|-------------------------------------|--|------------------------------------|
| L034474700   |                       | VA   | 2006  | 1,000,000           |                                     |  | Dismissed                          |
| 0199999. Death Claims - Ordinary                                   |                       |  |   | 1,000,000           |                                     |  | XXX                                |
| 0599999. Death Claims - Disposed Of                                |                       |  |   | 1,000,000           |                                     |  | XXX                                |
| 1099999. Additional Accidental Death Benefits Claims - Disposed Of |                       |  |   |                     |                                     |  | XXX                                |
| 1599999. Disability Benefits Claims - Disposed Of                  |                       |  |   |                     |                                     |  | XXX                                |
| 2099999. Matured Endowments Claims - Disposed Of                   |                       |  |   |                     |                                     |  | XXX                                |
| 2599999. Annuities with Life Contingency Claims - Disposed Of      |                       |  |   |                     |                                     |  | XXX                                |
| 2699999. Claims Disposed of During Current Year                    |                       |  |   | 1,000,000           |                                     |  | XXX                                |
| L034804300   |                       | MI   | 2010  | 500,000             |                                     | 500,000  | Beneficiary is suspect in homicide |
| N991107760   |                       | TN   | 2008  | 100,000             |                                     | 100,000  | Falsification on reinstatement     |
| 2799999. Death Claims - Ordinary                                   |                       |  |   | 600,000             |                                     | 600,000  | XXX                                |
| 3199999. Death Claims - Resisted                                   |                       |  |   | 600,000             |                                     | 600,000  | XXX                                |
| 3699999. Additional Accidental Death Benefits Claims - Resisted    |                       |  |   |                     |                                     |  | XXX                                |
| 4199999. Disability Benefits Claims - Resisted                     |                       |  |   |                     |                                     |  | XXX                                |
| 4699999. Matured Endowments Claims - Resisted                      |                       |  |   |                     |                                     |  | XXX                                |
| 5199999. Annuities with Life Contingencies Claims - Resisted       |                       |  |   |                     |                                     |  | XXX                                |
| 5299999. Claims Resisted During Current Year                       |                       |  |   | 600,000             |                                     | 600,000  | XXX                                |
| 5399999 - Totals   |                       |  |   | 1,600,000           |                                     | 600,000  | XXX                                |

## ANNUAL STATEMENT FOR THE YEAR 2011 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 |         |              |         |              |         |              |         |     |          |
|---|--------------|-----------|---------------------------|-----------|---|-----|------------------------|-------------|----------------------------|---------|--------------|---------|--------------|---------|--------------|---------|-----|----------|
|   | 1<br>Amount  | 2<br>%    |                           |           |   |     |                        |             | 11<br>Amount               | 12<br>% | 13<br>Amount | 14<br>% | 15<br>Amount | 16<br>% | 17<br>Amount | 18<br>% |     |          |
| <b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>                      |              |           |                           |           |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 1. Premiums written .....   | 916,345      | XXX       | 801,372                   | XXX       | XXX   | XXX | XXX                    | 50,007      | XXX                        | 57,385  | XXX          | 7,581   | XXX          | XXX     | XXX          | XXX     | XXX | XXX      |
| 2. Premiums earned .....  | 789,524      | XXX       | 604,277                   | XXX       | XXX   | XXX | XXX                    | 50,007      | XXX                        | 60,173  | XXX          | 75,067  | XXX          | XXX     | XXX          | XXX     | XXX | XXX      |
| 3. Incurred claims .....  | (9,023,563)  | (1,142.9) | (9,300,263)               | (1,539.1) |   |     |                        | 170,019     | 340.0                      | 19,532  | 32.5         | 52,031  | 69.3         |         |              |         |     | 35,118   |
| 4. Cost containment expenses .....  |              |           |                           |           |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 5. Incurred claims and cost containment expenses (Lines 3 and 4) .....    | (9,023,563)  | (1,142.9) | (9,300,263)               | (1,539.1) |   |     |                        | 170,019     | 340.0                      | 19,532  | 32.5         | 52,031  | 69.3         |         |              |         |     | 35,118   |
| 6. Increase in contract reserves .....                                    | (1,657,978)  | (210.0)   | (325,924)                 | (53.9)    |   |     |                        | (1,312,749) | (2,625.1)                  |         |              |         |              |         |              |         |     | (19,305) |
| 7. Commissions (a) .....  | (20,916,572) | (2,649.3) | (20,873,131)              | (3,454.2) |   |     |                        | 15,629      | 31.3                       | 2,068   | 3.4          | .725    | 1.0          |         |              |         |     | (61,863) |
| 8. Other general insurance expenses .....                                 | 19,320,667   | 2,447.1   | 19,451,295                | 3,218.9   |   |     |                        | (155,205)   | (310.4)                    | 13,693  | 22.8         | .77     | 0.1          |         |              |         |     | 10,807   |
| 9. Taxes, licenses and fees .....   | 2,758,371    | 349.4     | 2,708,365                 | 448.2     |   |     |                        | (9)         | 0.0                        | (316)   | (0.5)        | (725)   | (1.0)        |         |              |         |     | 51,056   |
| 10. Total other expenses incurred .....                                   | 1,162,466    | .147.2    | 1,286,529                 | .212.9    |   |     |                        | (139,585)   | (279.1)                    | 15,445  | .25.7        | .77     | .0.1         |         |              |         |     |          |
| 11. Aggregate write-ins for deductions .....                              | 1,113,077    | .141.0    | 1,113,077                 | .184.2    |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 12. Gain from underwriting before dividends or refunds .....              | 9,195,522    | 1,164.7   | 7,830,858                 | 1,295.9   |   |     |                        | 1,332,322   | 2,664.3                    | 25,196  | .41.9        | 22,959  | .30.6        |         |              |         |     | (15,813) |
| 13. Dividends or refunds .....  | 15           | .0.0      |                           |           |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 14. Gain from underwriting after dividends or refunds .....               | 9,195,507    | 1,164.7   | 7,830,858                 | 1,295.9   |   |     |                        | 1,332,322   | 2,664.3                    | 25,196  | .41.9        | 22,944  | .30.6        |         |              |         |     | (15,813) |
| <b>DETAILS OF WRITE-INS</b>   |              |           |                           |           |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 1101. Increase in Loss Recognition Reserve .....                          | 379,000      | .48.0     | 379,000                   | .62.7     |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 1102. Increase in Reserves for Rate Stabilizations .....                  | 734,077      | .93.0     | 734,077                   | .121.5    |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 1103. ....  |              |           |                           |           |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 1198. Summary of remaining write-ins for Line 11 from overflow page ..... |              |           |                           |           |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....        | 1,113,077    | 141.0     | 1,113,077                 | 184.2     |   |     |                        |             |                            |         |              |         |              |         |              |         |     |          |

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

|   | 1<br>Total   | 2<br>Group Accident<br>and Health | 3<br>Credit<br>Accident and Health<br>(Group and<br>Individual) | 4<br>Collectively<br>Renewable | Other Individual Contracts |                              |  |                             |                |
|---|--------------|-----------------------------------|---|--------------------------------|----------------------------|------------------------------|--|-----------------------------|----------------|
|   |              |                                   |   |                                | 5<br>Non-Cancelable        | 6<br>Guaranteed<br>Renewable | 7<br>Non-Renewable<br>for Stated<br>Reasons Only | 8<br>Other Accident<br>Only | 9<br>All Other |
| <b>PART 2. - RESERVES AND LIABILITIES</b> |              |                                   |   |                                |                            |                              |  |                             |                |
| A. Premium Reserves:                      |              |                                   |   |                                |                            |                              |  |                             |                |
| 1. Unearned premiums                      | 51,549,621   | 51,759,482                        |   | (134)                          | (12,622)                   | (197,105)                    |  |                             |                |
| 2. Advance premiums                       | (12,196)     | (12,913)                          |   |                                |                            | 717                          |  |                             |                |
| 3. Reserve for rate credits               |              |                                   |   |                                |                            |                              |  |                             |                |
| 4. Total premium reserves, current year   | 51,537,425   | 51,746,569                        |   | (134)                          | (12,622)                   | (196,388)                    |  |                             |                |
| 5. Total premium reserves, prior year     | 96,655,062   | 96,651,558                        |   |                                |                            | 3,504                        |  |                             |                |
| 6. Increase in total premium reserves     | (45,117,637) | (44,904,989)                      |   | (134)                          | (12,622)                   | (199,892)                    |  |                             |                |
| B. Contract Reserves:                     |              |                                   |   |                                |                            |                              |  |                             |                |
| 1. Additional reserves (a)                | 4,489,564    | 4,489,564                         |   |                                |                            |                              |  |                             |                |
| 2. Reserve for future contingent benefits |              |                                   |   |                                |                            |                              |  |                             |                |
| 3. Total contract reserves, current year  | 4,489,564    | 4,489,564                         |   |                                |                            |                              |  |                             |                |
| 4. Total contract reserves, prior year    | 6,147,542    | 4,815,488                         |   |                                | 1,312,749                  |                              |  |                             | 19,305         |
| 5. Increase in contract reserves          | (1,657,978)  | (325,924)                         |   |                                | (1,312,749)                |                              |  |                             | (19,305)       |
| C. Claim Reserves and Liabilities:        |              |                                   |   |                                |                            |                              |  |                             |                |
| 1. Total current year                     | 49,087,311   | 41,140,568                        |   |                                | 1,512,523                  | 366,532                      | 100,000  | 772                         | 5,966,916      |
| 2. Total prior year                       | 59,232,420   | 51,334,705                        |   |                                | 1,488,307                  | 376,838                      | 100,000  | 772                         | 5,931,798      |
| 3. Increase                               | (10,145,109) | (10,194,137)                      |   |                                | 24,216                     | (10,306)                     |  |                             | 35,118         |

| <b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b> |             |             |  |  |           |         |         |     |           |
|--|-------------|-------------|--|--|-----------|---------|---------|-----|-----------|
| 1. Claims paid during the year:                                      |             |             |  |  |           |         |         |     |           |
| 1.1 On claims incurred prior to current year                         | 1,121,546   | 893,874     |  |  | 145,803   | 29,838  | 52,031  |     |           |
| 1.2 On claims incurred during current year                           |             |             |  |  |           |         |         |     |           |
| 2. Claim reserves and liabilities, December 31, current year:        |             |             |  |  |           |         |         |     |           |
| 2.1 On claims incurred prior to current year                         | 49,087,311  | 41,140,568  |  |  | 1,512,523 | 366,532 | 100,000 | 772 | 5,966,916 |
| 2.2 On claims incurred during current year                           |             |             |  |  |           |         |         |     |           |
| 3. Test:   |             |             |  |  |           |         |         |     |           |
| 3.1 Lines 1.1 and 2.1  | 50,208,857  | 42,034,442  |  |  | 1,658,326 | 396,370 | 152,031 | 772 | 5,966,916 |
| 3.2 Claim reserves and liabilities, December 31, prior year          | 59,232,420  | 51,334,705  |  |  | 1,488,307 | 376,838 | 100,000 | 772 | 5,931,798 |
| 3.3 Line 3.1 minus Line 3.2  | (9,023,563) | (9,300,263) |  |  | 170,019   | 19,532  | 52,031  |     | 35,118    |

| <b>PART 4. - REINSURANCE</b> |             |             |  |  |        |           |            |           |        |
|------------------------------|-------------|-------------|--|--|--------|-----------|------------|-----------|--------|
| A. Reinsurance Assumed:      |             |             |  |  |        |           |            |           |        |
| 1. Premiums written          | 50,412      | 50,412      |  |  |        |           |            |           |        |
| 2. Premiums earned           | 50,413      | 50,413      |  |  |        |           |            |           |        |
| 3. Incurred claims           | 430,936     | 430,936     |  |  |        |           |            |           |        |
| 4. Commissions               | 13,978      | 13,978      |  |  |        |           |            |           |        |
| B. Reinsurance Ceded:        |             |             |  |  |        |           |            |           |        |
| 1. Premiums written          | 186,987,837 | 172,082,072 |  |  | 3,346  | 1,109,378 | 13,528,928 | 250,426   |        |
| 2. Premiums earned           | 187,018,283 | 171,902,657 |  |  | 3,479  | 1,122,000 | 13,726,034 | 250,426   | 13,687 |
| 3. Incurred claims           | 176,636,706 | 164,028,395 |  |  | 5,931  | 3,065,934 | 9,624,595  | (103,010) | 14,861 |
| 4. Commissions               | 56,046,901  | 55,003,027  |  |  | 35,877 | 950,246   | (3,175)    |           | 60,926 |

(a) Includes \$ ..... premium deficiency reserve.

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**SCHEDULE H - PART 5 - HEALTH CLAIMS**

|  | 1<br>Medical | 2<br>Dental | 3<br>Other | 4<br>Total  |
|--|--------------|-------------|------------|-------------|
| <b>A. Direct:</b>  |              |             |            |             |
| 1. Incurred Claims .....                                     | 146,222,711  | 11,909,304  | 19,195,302 | 177,327,317 |
| 2. Beginning Claim Reserves and Liabilities .....            | 48,965,905   | 343,573     | 68,387,504 | 117,696,982 |
| 3. Ending Claim Reserves and Liabilities .....               | 35,666,165   | 1,354,818   | 68,444,317 | 105,465,300 |
| 4. Claims Paid .....   | 159,522,451  | 10,898,059  | 19,138,489 | 189,558,999 |
| <b>B. Assumed Reinsurance:</b>                               |              |             |            |             |
| 5. Incurred Claims.....                                      | 430,936      |             |            | 430,936     |
| 6. Beginning Claim Reserves and Liabilities .....            | 85,764       |             |            | 85,764      |
| 7. Ending Claim Reserves and Liabilities .....               | 174,489      |             |            | 174,489     |
| 8. Claims Paid .....   | 342,211      |             |            | 342,211     |
| <b>C. Ceded Reinsurance:</b>                                 |              |             |            |             |
| 9. Incurred Claims.....                                      | 158,196,620  | 10,898,059  | 7,542,027  | 176,636,706 |
| 10. Beginning Claim Reserves and Liabilities .....           | 11,908,353   |             | 46,641,973 | 58,550,326  |
| 11. Ending Claim Reserves and Liabilities .....              | 10,240,311   |             | 46,312,167 | 56,552,478  |
| 12. Claims Paid .....  | 159,864,662  | 10,898,059  | 7,871,833  | 178,634,554 |
| <b>D. Net:</b>   |              |             |            |             |
| 13. Incurred Claims.....                                     | (11,542,973) | 1,011,245   | 11,653,275 | 1,121,547   |
| 14. Beginning Claim Reserves and Liabilities .....           | 37,143,316   | 343,573     | 21,745,531 | 59,232,420  |
| 15. Ending Claim Reserves and Liabilities .....              | 25,600,343   | 1,354,818   | 22,132,150 | 49,087,311  |
| 16. Claims Paid .....  |              |             | 11,266,656 | 11,266,656  |
| <b>E. Net Incurred Claims and Cost Containment Expenses:</b> |              |             |            |             |
| 17. Incurred Claims and Cost Containment Expenses .....      | (9,023,563)  |             |            | (9,023,563) |
| 18. Beginning Reserves and Liabilities .....                 | 59,232,420   |             |            | 59,232,420  |
| 19. Ending Reserves and Liabilities .....                    | 49,087,311   |             |            | 49,087,311  |
| 20. Paid Claims and Cost Containment Expenses .....          | 1,121,546    |             |            | 1,121,546   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed 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<br>NAIC<br>Company<br>Code | 2<br>Federal ID<br>Number                                     | 3<br>Effective<br>Date | 4<br>Name of Reinsured                    | 5<br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Assumed | 7<br>Amount of In Force at<br>End of Year | 8<br>Reserve | 9<br>Premiums | 10<br>Reinsurance Payable<br>on Paid and<br>Unpaid Losses | 11<br>Modified<br>Coinsurance<br>Reserve | 12<br>Funds Withheld<br>Under Coinsurance |
|------------------------------|---|------------------------|---|----------------------------------|--|---|--------------|---------------|---|--|---|
| .92657                       | .31-1000740   | 01/01/1994             | Nationwide Life and Annuity Insurance Co. | US.                              | MCO/I                                  | 1,164,805,672                             |              | 5,841,280     | 1,332,190   | 46,664,004                               |   |
| .92657                       | .31-1000740   | 02/26/1999             | Nationwide Life and Annuity Insurance Co. | US.                              | CO/G                                   | 126,528,802                               | 142,680,270  |               |   |  |   |
| .92657                       | .31-1000740   | 12/31/1996             | Nationwide Life and Annuity Insurance Co. | US.                              | AMCO/I                                 |   |              | 136,865,792   |   | 2,315,972,768                            |   |
| 0199999.                     | General Account - U.S. Affiliates                             |                        |   |                                  |  | 1,291,334,474                             | 142,680,270  | 142,707,072   | 1,332,190   | 2,362,636,772                            |   |
| 0399999.                     | Total General Account - Affiliates                            |                        |   |                                  |  | 1,291,334,474                             | 142,680,270  | 142,707,072   | 1,332,190   | 2,362,636,772                            |   |
| .62308                       | .06-0303370   | 01/01/1982             | Connecticut General Life Insurance Co.    | CT.                              | YRT/I                                  |   | 1,208        |               |   |  |   |
| .65676                       | .35-0472300   | 01/01/1982             | Lincoln National Life Insurance Co.       | Indiana                          | YRT/I                                  |   | 16,813       | 44,694        |   |  |   |
| .65676                       | .35-0472300   | 03/01/1977             | Lincoln National Life Insurance Co.       | IN.                              | YRT/I                                  |   |              | (398,273)     |   |  |   |
| .82627                       | .06-0839705   | 01/01/1989             | Swiss Re Life and Health America Inc.     | NY.                              | YRT/I                                  |   | 72,823       | 3,486         |   |  |   |
| .70335                       | .94-0971150   | 01/01/1986             | West Coast Life Ins. Co.                  | California                       | OTH/G                                  | 4,103,687                                 | 941,127      | 70,717        |   |  |   |
| 0499999.                     | General Account - U.S. Non-Affiliates                         |                        |   |                                  |  | 4,103,687                                 | 1,031,971    | (279,376)     |   |  |   |
| 0699999.                     | Total General Account - Non-Affiliates                        |                        |   |                                  |  | 4,103,687                                 | 1,031,971    | (279,376)     |   |  |   |
| 0799999.                     | Total General Account   |                        |   |                                  |  | 1,295,438,161                             | 143,712,241  | 142,427,696   | 1,332,190   | 2,362,636,772                            |   |
| .92657                       | .31-1000740   | 01/01/1994             | Nationwide Life and Annuity Insurance Co. | US.                              | MCO/I                                  |   |              |               |   | 98,871,755                               |   |
| 0899999.                     | Separate Accounts - U.S. Affiliates                           |                        |   |                                  |  |   |              |               |   | 98,871,755                               |   |
| 1099999.                     | Total Separate Accounts - Affiliates                          |                        |   |                                  |  |   |              |               |   | 98,871,755                               |   |
| 1399999.                     | Total Separate Accounts - Non-Affiliates                      |                        |   |                                  |  |   |              |               |   | 98,871,755                               |   |
| 1499999.                     | Total Separate Accounts                                       |                        |   |                                  |  |   |              |               |   | 98,871,755                               |   |
| 1599999.                     | Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)     |                        |   |                                  |  | 1,295,438,161                             | 143,712,241  | 142,427,696   | 1,332,190   | 2,461,508,527                            |   |
| 1699999.                     | Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999) |                        |   |                                  |  |   |              |               |   |  |   |
| 1799999.                     | Totals  |                        |   |                                  |  | 1,295,438,161                             | 143,712,241  | 142,427,696   | 1,332,190   | 2,461,508,527                            |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

| 1<br>NAIC<br>Company<br>Code                         | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Reinsured   | 5<br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Assumed | 7<br>Premiums | 8<br>Unearned<br>Premiums | 9<br>Reserve Liability<br>Other Than for<br>Unearned<br>Premiums | 10<br>Reinsurance Payable<br>on Paid and<br>Unpaid Losses | 11<br>Modified<br>Coinsurance<br>Reserve | 12<br>Funds Withheld<br>Under Coinsurance |
|--|---------------------------|------------------------|--------------------------|----------------------------------|--|---------------|---------------------------|--|---|--|---|
| 0399999. Total - Affiliates                          |                           |                        |                          |                                  |  |               |                           |  |   |  |   |
| 70335  | .94-0971150               | 01/01/1986             | West Coast Life Ins. Co. | California                       | OTH/G.                                 | 42            |                           |  |   |  |   |
| 42552  | ..16-1140177              | 12/01/2008             | Nova Casualty Company    | NY                               | OTH/G.                                 | 50,370        |                           |  | 174,489   |  |   |
| 0499999. U.S. Non-Affiliates                         |                           |                        |                          |                                  |  |               |                           |  |   |  |   |
| 0699999. Total - Non-Affiliates                      |                           |                        |                          |                                  |  |               |                           |  |   |  |   |
| 0799999. Total U.S. (Sum of 0199999 and 0499999)     |                           |                        |                          |                                  |  |               |                           |  |   |  |   |
| 0899999. Total Non-U.S. (Sum of 0299999 and 0599999) |                           |                        |                          |                                  |  |               |                           |  |   |  |   |
| 0999999 - Totals                                     |                           |                        |                          |                                  |  |               |                           |  |   |  |   |
|  |                           |                        |                          |                                  |  | 50,412        |                           |  | 174,489   |  |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 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<br>NAIC<br>Company<br>Code  | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                                     | 5<br>Domiciliary<br>Jurisdiction | 6<br>Paid Losses | 7<br>Unpaid Losses |
|---|---------------------------|------------------------|--|----------------------------------|------------------|--------------------|
| <b>0399999. Total Life and Annuity - Affiliates</b>                           |                           |                        |  |                                  |                  |                    |
| 60895   | .35-0145825               | 01/01/1977             | American United Life .....                               | IN.....                          | 50,066           | 200,000            |
| 68365   | .04-2729166               | 05/01/1999             | AXA Re Life Insurance Co. ....                           | DE.....                          | 1,400,860        |                    |
| 62308   | .06-0303370               | 11/03/1997             | Connecticut General Life Insurance Co. ....              | CT.....                          | 1,479,465        |                    |
| 79782   | .86-0262046               | 02/23/1972             | Electric Cooperative Life Insurance Co. ....             | AZ.....                          |                  | 869                |
| 86258   | .13-2572994               | 11/01/1983             | General Re Life Corporation .....                        | CT.....                          | 113,970          | 581,315            |
| 88340   | .59-2859797               | 10/01/2004             | Hannover Life Re .....                                   | FL.....                          | 519,809          |                    |
| 65676   | .35-0472300               | 01/01/1969             | Lincoln National Life Insurance Co. ....                 | IN.....                          | 114,378          |                    |
| 65676   | .35-0472300               | 03/01/1944             | Lincoln National Life Insurance Co. ....                 | IN.....                          |                  | 22,256             |
| 65676   | .35-0472300               | 04/01/1981             | Lincoln National Life Insurance Co. ....                 | IN.....                          | 316,794          | 1,223,350          |
| 66346   | .58-0828824               | 01/01/1998             | Munich American Reassurance Co. ....                     | GA.....                          |                  | 851,505            |
| 93572   | .43-1235868               | 11/15/1983             | Reinsurance Group of America .....                       | MO.....                          | 358,392          |                    |
| 93572   | .43-1235868               | 04/01/1992             | Reinsurance Group of America .....                       | MO.....                          | 160,597          | 272,998            |
| 93572   | .43-1235868               | 10/01/1980             | Reinsurance Group of America .....                       | MO.....                          |                  | 250,000            |
| 93572   | .43-1235868               | 04/01/2004             | Reinsurance Group of America .....                       | MO.....                          | 1,875,000        |                    |
| 90670   | .43-1178580               | 10/01/1984             | Scottish Re Life Corporation .....                       | MO.....                          | 130,337          | 340,413            |
| 87572   | .23-2038295               | 10/01/2002             | Scottish Re .....  | NC.....                          | 158,548          |                    |
| 68713   | .84-0499703               | 04/01/1994             | Security Life of Denver Ins. Co. ....                    | CO.....                          | 35,104           |                    |
| 68713   | .84-0499703               | 06/01/1997             | Security Life of Denver Ins. Co. ....                    | CO.....                          | 555,097          | 3,392,642          |
| 68713   | .84-0499703               | 01/27/1996             | Security Life of Denver Ins. Co. ....                    | CO.....                          | 210,092          | 630,000            |
| 82627   | .06-0839705               | 05/01/1989             | Swiss Re Life & Health America, Inc. ....                | NY.....                          |                  | 289,119            |
| 82627   | .06-0839705               | 09/01/1976             | Swiss Re Life & Health America, Inc. ....                | NY.....                          | 180,079          | 225,000            |
| 82627   | .06-0839705               | 01/01/1991             | Swiss Re Life & Health America, Inc. ....                | NY.....                          | 299,701          |                    |
| 70688   | .36-6071399               | 02/07/2000             | Transamerica Financial Life Ins. Co. ....                | NY.....                          | 250,000          | 1,107,000          |
| 70688   | .36-6071399               | 11/01/1989             | Transamerica Financial Life Ins. Co. ....                | NY.....                          |                  | 1,101,666          |
| <b>0499999. Life and Annuity - U.S. Non-Affiliates</b>                        |                           |                        |  |                                  |                  |                    |
| 00000   | .AA-3190878               | 07/01/2002             | Wilton Reins Bermuda .....                               | BM.....                          |                  | 77,074             |
| <b>0599999. Life and Annuity - Non-U.S. Non-Affiliates</b>                    |                           |                        |  |                                  |                  |                    |
| <b>0699999. Total Life and Annuity - Non-Affiliates</b>                       |                           |                        |  |                                  |                  |                    |
| <b>0799999. Total Life and Annuity</b>  |                           |                        |  |                                  |                  |                    |
| <b>1099999. Total Accident and Health - Affiliates</b>                        |                           |                        |  |                                  |                  |                    |
| 22667   | .95-2371728               | 08/01/2003             | ACE American Insurance Company .....                     | PA.....                          |                  | 18,428             |
| 19801   | .94-1390273               | 07/01/2009             | Argonaut Insurance Company .....                         | TX.....                          |                  | 296,654            |
| 26921   | .22-2005057               | 08/01/2003             | Everest Reinsurance Company .....                        | NJ.....                          |                  | 537,196            |
| 70939   | .13-2611847               | 01/01/2007             | Gerber Life Insurance Company .....                      | NJ.....                          |                  | 7,252,080          |
| 66346   | .58-0828824               | 01/01/2010             | Munich American Reassurance Co. ....                     | GA.....                          |                  | 64,789             |
| 68381   | .36-0883760               | 01/01/2010             | Reliance Standard Life Insurance .....                   | IL.....                          |                  | 239,925            |
| 82627   | .06-0839705               | 09/01/1989             | Swiss Re L&H America .....                               | NY.....                          | 519,809          |                    |
| 63479   | .58-0869673               | 04/01/1992             | United Teacher Associates Insurance Co. ....             | GA.....                          |                  | 29                 |
| 62235   | .01-0278678               | 12/01/1992             | UNUM Co. ....  | ME.....                          |                  | 109,490            |
| <b>1199999. Accident and Health - U.S. Non-Affiliates</b>                     |                           |                        |  |                                  |                  |                    |
| 00000   | .AA-1122000               | 04/21/2004             | Lloyd's (London Travel Services Binding Authority) ..... | GB.....                          |                  | 243,835            |
| 00000   | .AA-1126623               | 01/01/2009             | Lloyd's Syndicate AFB #0623 .....                        | GB.....                          |                  | 195,392            |
| 00000   | .AA-1128623               | 01/01/2009             | Lloyd's Syndicate AFB #2623 .....                        | GB.....                          |                  | 45,833             |
| 00000   | .AA-1128488               | 01/01/2009             | Lloyd's Syndicate AGM #2488 .....                        | GB.....                          |                  | 241,225            |
| 00000   | .AA-1128001               | 01/01/2009             | Lloyd's Syndicate AML #2001 .....                        | GB.....                          |                  | 241,225            |
| 00000   | .AA-1120075               | 01/01/2009             | Lloyd's Syndicate ARK #4020 .....                        | GB.....                          |                  | 241,223            |
| 00000   | .AA-1128987               | 01/01/2009             | Lloyd's Syndicate BRT #2987 .....                        | GB.....                          |                  | 241,225            |
| 00000   | .AA-1126004               | 01/01/2009             | Lloyd's Syndicate CNP #4444 .....                        | GB.....                          |                  | 80,408             |
| 00000   | .AA-1126033               | 01/01/2009             | Lloyd's Syndicate HIS #0033 .....                        | GB.....                          |                  | 80,408             |
| 00000   | .AA-1126510               | 01/01/2009             | Lloyd's Syndicate KLN #0510 .....                        | GB.....                          |                  | 80,408             |
| 00000   | .AA-1126006               | 01/01/2009             | Lloyd's Syndicate LIB #4472 .....                        | GB.....                          |                  | 80,408             |
| 00000   | .AA-1127414               | 01/01/2009             | Lloyd's Syndicate RTH #1414 .....                        | GB.....                          |                  | 80,408             |
| 00000   | .AA-1127183               | 01/01/2009             | Lloyd's Syndicate TAL #1183 .....                        | GB.....                          |                  | 40,203             |
| 00000   | .AA-1126003               | 01/01/2009             | Lloyd's Syndicate TRV #5000 .....                        | GB.....                          |                  | 120,614            |
| 00000   | .AA-1126457               | 01/01/2009             | Lloyd's Syndicate WTK #0457 .....                        | GB.....                          |                  | 301,531            |
| <b>1299999. Accident and Health - Non-U.S. Non-Affiliates</b>                 |                           |                        |  |                                  |                  |                    |
| <b>1399999. Total Accident and Health - Non-Affiliates</b>                    |                           |                        |  |                                  |                  |                    |
| <b>1499999. Total Accident and Health</b>                                     |                           |                        |  |                                  |                  |                    |
| <b>1599999. Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)</b>     |                           |                        |  |                                  |                  |                    |
| <b>1699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999)</b> |                           |                        |  |                                  |                  |                    |
| <b>1799999 Totals - Life, Annuity and Accident and Health</b>                 |                           |                        |  |                                  |                  |                    |
|   |                           |                        |  |                                  |                  |                    |

## ANNUAL STATEMENT FOR THE YEAR 2011 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<br>NAIC<br>Company<br>Code                              | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                           | 5<br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Ceded | 7<br>Amount in Force<br>at End of Year | Reserve Credit Taken |                 | 10<br>Premiums | Outstanding Surplus Relief |                  | 13<br>Modified<br>Coinsurance<br>Reserve | 14<br>Funds Withheld<br>Under<br>Coinsurance |
|---|---------------------------|------------------------|--|----------------------------------|--------------------------------------|--|----------------------|-----------------|----------------|----------------------------|------------------|--|--|
|   |                           |                        |  |                                  |                                      |  | 8<br>Current Year    | 9<br>Prior Year |                | 11<br>Current Year         | 12<br>Prior Year |  |  |
| 0399999. Total General Account - Authorized Affiliates    |                           |                        |  |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
| 60488   | 25-0598210                | 10/01/1991             | American General Life Ins Co                   | IL                               | ACO/I                                | 29,335,915                             | 30,316,415           | 750,510         |                |                            |                  |  |  |
| 60895   | 35-0145825                | 01/01/1977             | American United Life Ins Co                    | IN                               | CO/I                                 | 1,192,686,302                          | 22,734,068           | 21,842,353      | 2,351,867      |                            |                  |  |  |
| 60895   | 35-0145825                | 01/01/1977             | American United Life Ins Co                    | IN                               | YRT/G                                | 9,639,364                              | 9,291                | 11,931          | 75,845         |                            |                  |  |  |
| 60895   | 35-0145825                | 01/01/1977             | American United Life Ins Co                    | IN                               | YRT/I                                | 1,347,779,813                          | 656,481              | 702,228         | 2,691,332      |                            |                  |  |  |
| 61689   | 42-0175020                | 01/01/1992             | Aviva Life and Annuity Company                 | IA                               | OTH/I                                | 97,786,652                             | 26,052,079           | 27,207,492      | 1,362,952      |                            |                  |  |  |
| 68365   | 04-2729166                | 05/01/1999             | AXA Re Life Insurance Company                  | DE                               | ACO/I                                | 42,149,203                             | 11,639,199           |                 |                |                            |                  |  |  |
| 11231   | 13-5617450                | 03/01/1986             | Business Men's Assurance Company of America    | MO                               | YRT/I                                | 397,166                                | 146                  | 164             | 1,497          |                            |                  |  |  |
| 62308   | 06-0303370                | 10/01/1998             | Connecticut General Life Insurance Co.         | CT                               | ACO/I                                | 47,842,855                             | 16,797,304           |                 |                |                            |                  |  |  |
| 68276   | 48-1024691                | 12/31/1995             | Employers Reassurance Corp.                    | KS                               | CO/I                                 | 129,799,439                            | 15,593,541           | 16,524,746      | 987,997        |                            |                  |  |  |
| 68276   | 48-1024691                | 12/31/1995             | Employers Reassurance Corp.                    | KS                               | YRT/I                                | 150,453,161                            | 471,652              | 427,938         | 237,285        |                            |                  |  |  |
| 68258   | 13-2572994                | 11/01/1983             | General Re Life Corporation                    | CT                               | YRT/I                                | 1,284,524,820                          | 9,705,999            | 10,457,340      | 8,064,605      |                            |                  |  |  |
| 88340   | 59-2859797                | 10/01/2004             | Hannover Life Re                               | FL                               | YRT/G                                | 971,563,965                            | 2,406,265            | 1,034,764       | 715,322        |                            |                  |  |  |
| 65838   | 01-0233346                | 05/01/1997             | John Hancock Life Insurance Co. (U.S.A.)       | MI                               | OTH/I                                | 531,865,161                            | 1,577,733            | 853,597         | 421,565        |                            |                  |  |  |
| 82627   | 06-0839705                | 05/01/1972             | Life Reassurance Company of America            | CT                               | YRT/I                                | 2,927,693                              | 2,732                | 2,714           | .65,232        |                            |                  |  |  |
| 65676   | 35-0472300                | 01/01/1982             | Lincoln National Life Ins Company              | IN                               | ACO/I                                | 40,711,463                             | 42,165,036           | 295,914         |                |                            |                  |  |  |
| 65676   | 35-0472300                | 04/01/1998             | Lincoln National Life Ins Company              | IN                               | MCO/I                                | 6,366,631                              | 1,458                |                 | 124,088        |                            |                  |  | 3,837,646                                    |
| 65676   | 35-0472300                | 04/01/1998             | Lincoln National Life Ins Company              | IN                               | YRT/G                                | 799,079,749                            | 4,332,830            | 4,333,669       | 2,671,522      |                            |                  |  |  |
| 65676   | 35-0472300                | 04/01/1998             | Lincoln National Life Ins Company              | IN                               | YRT/I                                | 7,549,185,537                          | 23,570,490           | 24,316,751      | 24,285,379     |                            |                  |  |  |
| 65676   | 35-0472300                | 04/01/1998             | Lincoln National Life Ins Company              | IN                               | CO/I                                 | 8,414,963                              |                      |                 | .42,029        |                            |                  |  |  |
| 66346   | 58-0828824                | 01/01/1998             | Munich American Reassurance Co.                | GA                               | YRT/G                                | 1,485,748,847                          |                      |                 | 3,454,107      |                            |                  |  |  |
| 66346   | 58-0828824                | 01/01/1998             | Munich American Reassurance Co.                | GA                               | YRT/I                                | 232,763,054                            | 1,256,251            | 1,217,295       | 770,806        |                            |                  |  |  |
| 88099   | 75-1608507                | 01/01/1986             | Optimum Re Ins. Co.                            | TX                               | CO/I                                 | 4,948,300                              | .50,092              | 46,563          | 46,810         |                            |                  |  |  |
| 88099   | 75-1608507                | 01/01/1986             | Optimum Re Ins. Co.                            | TX                               | YRT/I                                | 1,581,432                              | .24,832              | 23,384          | .27,873        |                            |                  |  |  |
| 93572   | 43-1235868                | 10/01/1980             | Reinsurance Group of America                   | MO                               | YRT/G                                | 1,178,909,257                          | 5,675,778            | 5,614,241       | 3,082,475      |                            |                  |  |  |
| 93572   | 43-1235868                | 10/01/1980             | Reinsurance Group of America                   | MO                               | CO/I                                 | 929,722,257                            | 13,775,285           | 12,763,330      | 1,830,893      |                            |                  |  |  |
| 93572   | 43-1235868                | 10/01/1980             | Reinsurance Group of America                   | MO                               | YRT/I                                | 5,670,196,808                          | 22,245,819           | 22,752,525      | 23,451,930     |                            |                  |  |  |
| 93572   | 43-1235868                | 10/01/1980             | Reinsurance Group of America                   | MO                               | ACO/I                                | (90,748,210)                           | (3,152,434)          |                 |                |                            |                  |  |  |
| .87017  | 62-1003368                | 05/01/2000             | Scot Global Life Re Insurance Company of Texas | TX                               | YRT/I                                | 138,933,078                            | 217,747              | 194,512         | .96,706        |                            |                  |  |  |
| .87572  | 23-2038295                | 10/01/2002             | Scottish Re                                    | NC                               | CO/I                                 |  |                      |                 | .6,042         |                            |                  |  |  |
| .87572  | 23-2038295                | 10/01/2002             | Scottish Re                                    | NC                               | YRT/G                                | 1,085,470,658                          | .5,889,556           | .6,449,847      | 2,875,420      |                            |                  |  |  |
| .87572  | 23-2038295                | 10/01/2002             | Scottish Re                                    | NC                               | YRT/I                                | 1,479,127,175                          | 11,250,130           | 10,839,560      | 7,286,111      |                            |                  |  |  |
| .86875  | 48-0409770                | 07/01/2000             | Security Benefits Life Insurance Company       | KS                               | ACO/I                                |  | 46,513,024           | 51,469,718      | .23,635        |                            |                  |  |  |
| .68713  | 84-0499703                | 01/27/1996             | Security Life of Denver Ins. Co.               | CO                               | YRT/G                                | 79,549,612                             | 77,413,691           | 11,837,504      |                |                            |                  |  |  |
| .68713  | 84-0499703                | 01/27/1996             | Security Life of Denver Ins. Co.               | CO                               | YRT/I                                | .570,607,729                           | .3,066,683           | .3,151,540      | 1,734,229      |                            |                  |  |  |
| .68713  | 84-0499703                | 01/27/1996             | Security Life of Denver Ins. Co.               | CO                               | CO/I                                 | 2,333,345,502                          | 24,815,763           | 25,308,184      | 8,606,714      |                            |                  |  |  |
| .68713  | 84-0499703                | 01/27/1996             | Security Life of Denver Ins. Co.               | CT                               | YRT/I                                | 2,447,912,580                          | .43,723,594          | .41,880,272     | 4,699,790      |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | ADB/I                                | 1,407,659,160                          | 4,962,459            | .4,592,545      | .112,029       |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | CO/I                                 |  |                      | .96,013         | .15,661        |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | CO/I                                 | 1,859,419,726                          | .36,156,216          | .34,777,993     | .3,966,408     |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | MCO/I                                | .50,000                                |                      |                 | .702           |                            |                  |  | 27,900                                       |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | OTH/G                                |  |                      |                 | .12,274        |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | ACO/G                                |  | 30,527,611           | 10,787,929      |                |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | ADB/G                                |  |                      | .68             | .22            |                            |                  |  |  |
| .82627  | 06-0839705                | 01/19/2005             | Swiss Re Life and Health America               | CT                               | YRT/G                                | 1,815,501,574                          | .6,380,888           | .5,225,329      | 2,641,187      |                            |                  |  |  |
| .70688  | 36-6071399                | 09/01/1989             | Transamerica Financial Life Insurance Co       | NY                               | CO/I                                 | 4,196,361,060                          | .72,374,295          | .70,322,742     | .7,418,205     |                            |                  |  |  |
| .70688  | 36-6071399                | 09/01/1989             | Transamerica Financial Life Insurance Co       | NY                               | YRT/G                                |  |                      | .354,538        | .168,968       |                            |                  |  |  |
| .70688  | 36-6071399                | 09/01/1989             | Transamerica Financial Life Insurance Co       | NY                               | YRT/I                                | 1,408,070,067                          | .9,408,360           | .9,074,241      | 4,485,698      |                            |                  |  |  |
| .62596  | 31-0252460                | 01/01/1986             | Union Fidelity Life Compay                     | IL                               | OTH/I                                | .314,000                               | .5,781               | (.2,853)        | .6,884         |                            |                  |  |  |
| .70335  | 94-0971150                | 01/01/1994             | West Coast Life Ins. Company                   | CA                               | AMCO/I                               |  |                      |                 |                |                            |                  |  | .25,250,644                                  |
| .70335  | 94-0971150                | 01/01/1994             | West Coast Life Ins. Company                   | CA                               | MCO/I                                |  |                      |                 |                |                            |                  |  | .39,254,380                                  |
| .70335  | 94-0971150                | 01/01/1994             | West Coast Life Ins. Company                   | CA                               | OTH/I                                | 7,816,291                              | .62,750              |                 | .1,353,684     |                            |                  |  |  |
| 0499999. General Account - Authorized U.S. Non-Affiliates |                           |                        |  |                                  |                                      | 42,336,928,971                         | 594,360,477          | 599,843,506     | 135,157,708    |                            |                  |  | 68,370,570                                   |

## ANNUAL STATEMENT FOR THE YEAR 2011 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<br>NAIC<br>Company<br>Code   | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company       | 5<br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Ceded | 7<br>Amount in Force<br>at End of Year | Reserve Credit Taken |                 | 10<br>Premiums | Outstanding Surplus Relief |                  | 13<br>Modified<br>Coinsurance<br>Reserve | 14<br>Funds Withheld<br>Under<br>Coinsurance |
|--|---------------------------|------------------------|----------------------------|----------------------------------|--------------------------------------|--|----------------------|-----------------|----------------|----------------------------|------------------|--|--|
|  |                           |                        |                            |                                  |                                      |  | 8<br>Current Year    | 9<br>Prior Year |                | 11<br>Current Year         | 12<br>Prior Year |  |  |
| 0699999. Total General Account - Authorized Non-Affiliates   |                           |                        |                            |                                  |                                      | 42,336,928,971                         | 594,360,477          | 599,843,506     | 135,157,708    |                            |                  |  | 68,370,570                                   |
| 0799999. Total General Account Authorized  |                           |                        |                            |                                  |                                      | 42,336,928,971                         | 594,360,477          | 599,843,506     | 135,157,708    |                            |                  |  | 68,370,570                                   |
| 1099999. Total General Account - Unauthorized Affiliates   |                           |                        |                            |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
| 79782 .....  | .86-0262046 .....         | 02/23/1972 .....       | Electric Cooperative ..... | Arizona .....                    | CO/I .....                           | 530,820                                | 350,664              | 400,574         | .8,541         |                            |                  |  |  |
| 00000 .....  | AA-3190878 .....          | 07/01/2002 .....       | Wilton Reins Bermuda ..... | BM .....                         | YRT/I .....                          | 24,992,267                             | 958,332              | 1,139,770       | 124,255        |                            |                  |  |  |
| 1299999. General Account - Unauthorized Non-U.S. Non-Affiliates  |                           |                        |                            |                                  |                                      | 25,523,087                             | 1,308,996            | 1,540,344       | 132,796        |                            |                  |  |  |
| 1399999. Total General Account - Unauthorized Non-Affiliates   |                           |                        |                            |                                  |                                      | 25,523,087                             | 1,308,996            | 1,540,344       | 132,796        |                            |                  |  |  |
| 1499999. Total General Account Unauthorized  |                           |                        |                            |                                  |                                      | 25,523,087                             | 1,308,996            | 1,540,344       | 132,796        |                            |                  |  |  |
| 1599999. Total General Account Authorized and Unauthorized   |                           |                        |                            |                                  |                                      | 42,362,452,058                         | 595,669,473          | 601,383,850     | 135,290,504    |                            |                  |  | 68,370,570                                   |
| 1899999. Total Separate Accounts - Authorized Affiliates   |                           |                        |                            |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
|  |                           |                        | Security Benefit           |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
| 68675 .....  | 48-0409770 .....          | 07/01/2000 .....       | Life Insurance Co. .....   | KS .....                         | ACO/I .....                          |  |                      |                 | (18,518)       |                            |                  |  | 367,172,979                                  |
| 1999999. Separate Accounts - Authorized U.S. Non-Affiliates  |                           |                        |                            |                                  |                                      |  |                      |                 | (18,518)       |                            |                  |  | 367,172,979                                  |
| 2199999. Total Separate Accounts - Authorized Non-Affiliates   |                           |                        |                            |                                  |                                      |  |                      |                 | (18,518)       |                            |                  |  | 367,172,979                                  |
| 2299999. Total Separate Accounts Authorized  |                           |                        |                            |                                  |                                      |  |                      |                 | (18,518)       |                            |                  |  | 367,172,979                                  |
| 2599999. Total Separate Accounts - Unauthorized Affiliates   |                           |                        |                            |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
| 2899999. Total Separate Accounts - Unauthorized Non-Affiliates   |                           |                        |                            |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
| 2999999. Total Separate Accounts Unauthorized  |                           |                        |                            |                                  |                                      |  |                      |                 |                |                            |                  |  |  |
| 3099999. Total Separate Accounts Authorized and Unauthorized   |                           |                        |                            |                                  |                                      |  |                      |                 | (18,518)       |                            |                  |  | 367,172,979                                  |
| 3199999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999, 1999999, 2399999 and 2699999)     |                           |                        |                            |                                  |                                      | 42,336,928,971                         | 594,360,477          | 599,843,506     | 135,139,190    |                            |                  |  | 435,543,549                                  |
| 3299999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999, 2099999, 2499999 and 2799999) |                           |                        |                            |                                  |                                      | 25,523,087                             | 1,308,996            | 1,540,344       | 132,796        |                            |                  |  |  |
| 3399999 - Totals   |                           |                        |                            |                                  |                                      | 42,362,452,058                         | 595,669,473          | 601,383,850     | 135,271,986    |                            |                  |  | 435,543,549                                  |

## ANNUAL STATEMENT FOR THE YEAR 2011 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<br>NAIC<br>Company<br>Code                                    | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                               | 5<br>Domiciliary<br>Jurisdiction | 6<br>Type | 7<br>Premiums | 8<br>Unearned Premiums<br>(Estimated) | 9<br>Reserve Credit<br>Taken Other than for<br>Unearned Premiums | Outstanding Surplus Relief |                  | 12<br>Modified<br>Coinsurance<br>Reserve | 13<br>Funds Withheld<br>Under Coinsurance |
|---|---------------------------|------------------------|--|----------------------------------|-----------|---------------|---------------------------------------|--|----------------------------|------------------|--|---|
|   |                           |                        |  |                                  |           |               |                                       |  | 10<br>Current Year         | 11<br>Prior Year |  |   |
| 23787   | 31-4177100                | 01/01/1996             | Nationwide Mutual Insurance Company                | OH                               | MCO/G.    | 151,346,846   |                                       |  |                            |                  |  | 55,889,154                                |
| 0199999. General Account - Authorized U.S. Affiliates           |                           |                        |  |                                  |           | 151,346,846   |                                       |  |                            |                  |  | 55,889,154                                |
| 0399999. Total General Account - Authorized Affiliates          |                           |                        |  |                                  |           | 151,346,846   |                                       |  |                            |                  |  | 55,889,154                                |
| 22667   | .95-2371728               | 08/01/2003             | ACE American                                       | PA                               | OTH/G.    | 92,658        | 19,542                                |  |                            |                  |  |   |
| 19801   | .94-1390273               | 07/01/2009             | Argonaut Insurance Company                         | TX                               | OTH/G.    |               |                                       | 178,396  |                            |                  |  |   |
| 71439   | .38-1843471               | 07/01/2003             | Assurity Life Insurance Company                    | NE                               | CO/I      | 1,250,114     |                                       | 10,351,404   |                            |                  |  |   |
| 61883   | .42-0884060               | 10/01/2002             | Central United Life Insurance Company              | TX                               | CO/I      | 248,819       |                                       | 879,500  |                            |                  |  |   |
| 62359   | .36-1824600               | 11/01/2002             | Constitution Life Insurance Company                | TX                               | CO/I      | 12,551,256    |                                       | 5,855,198  |                            |                  |  |   |
| 26921   | .22-2005057               | 08/01/2003             | Everest Reinsurance                                | NJ                               | OTH/G.    | 1,712,310     | 371,298                               | 109,490  |                            |                  |  |   |
| 70939   | .13-2611847               | 01/01/2007             | Gerber Life Ins                                    | NY                               | OTH/G.    | 7,819,714     | 99,371                                |  |                            |                  |  |   |
| 42374   | .74-2195939               | 09/24/2004             | Houston Casualty Co                                | TX                               | OTH/G.    | 24,725        |                                       | 13,266   |                            |                  |  |   |
| 66346   | .58-0828824               | 01/01/2010             | Munich Amer Reassur AH                             | GA                               | YRT/G.    | 419,659       |                                       |  |                            |                  |  |   |
| 88099   | .75-1608507               | 01/01/2009             | Optimum Re   | TX                               | OTH/G.    | 119,525       |                                       |  |                            |                  |  |   |
| 68209   | .62-0506281               | 07/01/1991             | Provident Life & Casualty Insurance Company        | TN                               | CO/I      | 950,155       |                                       | 29,096,265   |                            |                  |  |   |
| 68381   | .36-0883760               | 01/01/2010             | Reliance Stand Life                                | IL                               | YRT/G.    | 420,455       |                                       | 55,132   |                            |                  |  |   |
| 67105   | .41-0451140               | 01/01/2005             | Reliastar Life Ins Company                         | GA                               | CO/G.     | 185,021       |                                       |  |                            |                  |  |   |
| 82627   | .06-0839705               | 05/01/1987             | Swiss Re L&H America                               | NY                               | CO/G.     |               |                                       | 26,556   |                            |                  |  |   |
| 82627   | .06-0839705               | 09/01/1989             | Swiss Re L&H America                               | NY                               | YRT/G.    |               | 419                                   |  |                            |                  |  |   |
| 61425   | .36-0792925               | 05/01/1987             | Trustmark Insurance Co. (Mutual)                   | IL                               | CO/I      | 19,997        |                                       |  |                            |                  |  |   |
| 62596   | .31-0252460               | 01/01/2009             | Union Fidelity                                     | PA                               | CO/I      | 3,647         |                                       | 639  |                            |                  |  |   |
| 63479   | .58-0869673               | 04/01/1992             | United Teachers Associates Insurance Co            | GA                               | CO/I      | 2,420         |                                       | 257,242  |                            |                  |  |   |
| 70335   | .94-0971150               | 01/01/1994             | West Coast Life                                    | CA                               | OTH/I.    | 14,050        |                                       | 41,064   |                            |                  |  |   |
| 0499999. General Account - Authorized U.S. Non-Affiliates       |                           |                        |  |                                  |           | 25,834,525    | 503,477                               | 46,851,305   |                            |                  |  |   |
| 0699999. Total General Account - Authorized Non-Affiliates      |                           |                        |  |                                  |           | 25,834,525    | 503,477                               | 46,851,305   |                            |                  |  |   |
| 0799999. Total General Account Authorized                       |                           |                        |  |                                  |           | 177,181,371   | 503,477                               | 46,851,305   |                            |                  |  | 55,889,154                                |
| 1099999. Total General Account - Unauthorized Affiliates        |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 00000   | ..AA-1122000              | 04/21/2004             | Lloyd's (London Travel Services Binding Authority) | GB                               | CO/G.     | 2,195,215     |                                       |  |                            |                  |  |   |
| 00000   | ..AA-1126570              | 06/01/2006             | Lloyd's Syndicate ATR #0570                        | GB                               | CO/G.     | 1,353         |                                       |  |                            |                  |  |   |
| 00000   | ..AA-1127206              | 06/01/2006             | Lloyd's Syndicate CAP #1206                        | GB                               | CO/G.     | 3,608         |                                       |  |                            |                  |  |   |
| 00000   | ..AA-1128791              | 06/01/2006             | Lloyd's Syndicate MAP #2791                        | GB                               | CO/G.     | 6,945         |                                       |  |                            |                  |  |   |
| 00000   | ..AA-1128623              | 01/01/2009             | Lloyd's Syndicate AFB #2623                        | GB                               | CO/G.     | 729,826       |                                       | 17,226   |                            |                  |  |   |
| 00000   | ..AA-1126623              | 01/01/2009             | Lloyd's Syndicate AFB #0623                        | GB                               | CO/G.     | 171,194       |                                       | 4,041  |                            |                  |  |   |
| 00000   | ..AA-1126033              | 01/01/2009             | Lloyd's Syndicate HIS #0033                        | GB                               | CO/G.     | 901,021       |                                       | 21,267   |                            |                  |  |   |
| 00000   | ..AA-1126006              | 01/01/2009             | Lloyd's Syndicate LIB #4472                        | GB                               | CO/G.     | 901,021       |                                       | 21,267   |                            |                  |  |   |
| 00000   | ..AA-1126510              | 01/01/2009             | Lloyd's Syndicate KLN #0510                        | GB                               | CO/G.     | 901,013       |                                       | 21,266   |                            |                  |  |   |
| 00000   | ..AA-1120075              | 01/01/2009             | Lloyd's Syndicate ARK #4020                        | GB                               | CO/G.     | 901,021       |                                       | 21,267   |                            |                  |  |   |
| 00000   | ..AA-1127414              | 01/01/2009             | Lloyd's Syndicate RTH #1414                        | GB                               | CO/G.     | 300,340       |                                       | 7,089  |                            |                  |  |   |
| 00000   | ..AA-1128001              | 01/01/2009             | Lloyd's Syndicate AML #2001                        | GB                               | CO/G.     | 300,340       |                                       | 7,089  |                            |                  |  |   |
| 00000   | ..AA-1126457              | 01/01/2009             | Lloyd's Syndicate WTK #0457                        | GB                               | CO/G.     | 300,340       |                                       | 7,089  |                            |                  |  |   |
| 00000   | ..AA-1127183              | 01/01/2009             | Lloyd's Syndicate TAL #1183                        | GB                               | CO/G.     | 300,340       |                                       | 7,089  |                            |                  |  |   |
| 00000   | ..AA-1128488              | 01/01/2009             | Lloyd's Syndicate AGM #2488                        | GB                               | CO/G.     | 300,340       |                                       | 7,089  |                            |                  |  |   |
| 00000   | ..AA-1126004              | 01/01/2009             | Lloyd's Syndicate CNP #4444                        | GB                               | CO/G.     | 150,166       |                                       | 3,544  |                            |                  |  |   |
| 00000   | ..AA-1126003              | 01/01/2009             | Lloyd's Syndicate TRV #5000                        | GB                               | CO/G.     | 450,514       |                                       | 10,633   |                            |                  |  |   |
| 00000   | ..AA-1128987              | 01/01/2009             | Lloyd's Syndicate BRT #2987                        | GB                               | CO/G.     | 1,126,274     |                                       | 26,583   |                            |                  |  |   |
| 1299999. General Account - Unauthorized Non-U.S. Non-Affiliates |                           |                        |  |                                  |           | 9,940,871     | 182,539                               |  |                            |                  |  |   |
| 1399999. Total General Account - Unauthorized Non-Affiliates    |                           |                        |  |                                  |           | 9,940,871     | 182,539                               |  |                            |                  |  |   |
| 1499999. Total General Account Unauthorized                     |                           |                        |  |                                  |           | 9,940,871     | 182,539                               |  |                            |                  |  |   |
| 1599999. Total General Account Authorized and Unauthorized      |                           |                        |  |                                  |           | 187,122,242   | 686,016                               | 46,851,305   |                            |                  |  | 55,889,154                                |
| 1899999. Total Separate Accounts - Authorized Affiliates        |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 2199999. Total Separate Accounts - Authorized Non-Affiliates    |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 2299999. Total Separate Accounts Authorized                     |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 2599999. Total Separate Accounts - Unauthorized Affiliates      |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 2899999. Total Separate Accounts - Unauthorized Non-Affiliates  |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 2999999. Total Separate Accounts Unauthorized                   |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |
| 3099999. Total Separate Accounts Authorized and Unauthorized    |                           |                        |  |                                  |           |               |                                       |  |                            |                  |  |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 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<br>NAIC<br>Company<br>Code   | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company | 5<br>Domiciliary<br>Jurisdiction | 6<br>Type | 7<br>Premiums | 8<br>Unearned Premiums<br>(Estimated) | 9<br>Reserve Credit<br>Taken Other than for<br>Unearned Premiums | Outstanding Surplus Relief |                  | 12<br>Modified<br>Coinsurance<br>Reserve | 13<br>Funds Withheld<br>Under Coinsurance |
|--|---------------------------|------------------------|----------------------|----------------------------------|-----------|---------------|---------------------------------------|--|----------------------------|------------------|--|---|
|  |                           |                        |                      |                                  |           |               |                                       |  | 10<br>Current Year         | 11<br>Prior Year |  |   |
| 3199999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999, 1999999, 2399999 and 2699999)     |                           |                        |                      |                                  |           | 177,181,371   | 503,477                               | 46,851,305   |                            |                  |  | 55,889,154                                |
| 3299999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999, 2099999, 2499999 and 2799999) |                           |                        |                      |                                  |           | 9,940,871     | 182,539                               |  |                            |                  |  |   |
| 3399999 - Totals   |                           |                        |                      |                                  |           | 187,122,242   | 686,016                               | 46,851,305   |                            |                  |  | 55,889,154                                |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

## SCHEDULE S - PART 4

## Reinsurance Ceded to Unauthorized Companies

| 1<br>NAIC<br>Company<br>Code   | 2<br>Federal ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Reinsurer | 5<br>Reserve<br>Credit Taken | 6<br>Paid and<br>Unpaid Losses<br>Recoverable<br>(Debit) | 7<br>Other Debits | 8<br>Total<br>(Cols.5+6+7) | 9<br>Letters of<br>Credit | Letter of Credit Issuing or Confirming Bank (a)                        |                                      |                 | 13<br>Trust<br>Agreements | 14<br>Funds<br>Deposited by<br>and Withheld<br>from<br>Reinsurers | 15<br>Other | 16<br>Miscellaneous<br>Balances<br>(Credit) | 17<br>Sum of Cols.<br>9+13+14+15<br>+16 but not in<br>Excess of<br>Col. 8 |
|--|---------------------------|------------------------|------------------------|------------------------------|--|-------------------|----------------------------|---------------------------|--|--------------------------------------|-----------------|---------------------------|---|-------------|---|---|
|  |                           |                        |                        |                              |  |                   |                            |                           | 10<br>American<br>Bankers<br>Association<br>(ABA)<br>Routing<br>Number | 11<br>Letter<br>of<br>Credit<br>Code | 12<br>Bank Name |                           |   |             |   |   |
| 0399999. Total General Account - Life and Annuity Affiliates                             |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| ...00000. AA-3190878 07/01/2002 Wilton Reinsurance Bermuda LTD.                          | 958,332                   | 77,074                 | 283,856                | 1,319,262                    | 900,000  | 111025013         | 1                          | Wachovia Bank             |  |                                      |                 |                           |   |             |   | 900,000   |
| 79782. 86-0262046 02/23/1972 Electric Cooperative Life Ins Co.                           | 350,664                   | 869                    | 5,000                  | 356,533                      |  |                   |                            |                           |  |                                      |                 |                           |   |             |   | 356,533   |
| 0499999. General Account - Life and Annuity U.S. Non-Affiliates                          | 1,308,996                 | 77,943                 | 288,856                | 1,675,795                    | 900,000  | XXX               | XXX                        | XXX                       |  |                                      |                 | 1,786,171                 |   |             |   | 1,256,533   |
| 0699999. Total General Account - Life and Annuity Non-Affiliates                         | 1,308,996                 | 77,943                 | 288,856                | 1,675,795                    | 900,000  | XXX               | XXX                        | XXX                       |  |                                      |                 | 1,786,171                 |   |             |   | 1,256,533   |
| 0799999. Total General Account Life and Annuity  | 1,308,996                 | 77,943                 | 288,856                | 1,675,795                    | 900,000  | XXX               | XXX                        | XXX                       |  |                                      |                 | 1,786,171                 |   |             |   | 1,256,533   |
| 1099999. Total General Account - Accident and Health Affiliates                          |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 1399999. Total General Account - Accident and Health Non-Affiliates                      |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 1499999. Total General Account Accident and Health                                       |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 1599999. Total General Account   | 1,308,996                 | 77,943                 | 288,856                | 1,675,795                    | 900,000  | XXX               | XXX                        | XXX                       |  |                                      |                 | 1,786,171                 |   |             |   | 1,256,533   |
| 1899999. Total Separate Accounts - Affiliates  |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 2199999. Total Separate Accounts - Non-Affiliates  |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 2299999. Total Separate Accounts   |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 2399999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)     | 1,308,996                 | 77,943                 | 288,856                | 1,675,795                    | 900,000  | XXX               | XXX                        | XXX                       |  |                                      |                 | 1,786,171                 |   |             |   | 1,256,533   |
| 2499999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999) |                           |                        |                        |                              |  |                   |                            |                           | XXX  | XXX                                  | XXX             |                           |   |             |   |   |
| 2599999 - Total  | 1,308,996                 | 77,943                 | 288,856                | 1,675,795                    | 900,000  | XXX               | XXX                        | XXX                       |  |                                      |                 | 1,786,171                 |   |             |   | 1,256,533   |

|     |      |  |               |
|-----|------|--|---------------|
| (a) | Code | American Bankers Association<br>(ABA) Routing Number | Bank Name     |
|     |      | 111025013  | Wachovia Bank |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 5**Five Year Exhibit of Reinsurance Ceded Business  
(000 OMITTED)

|  | 1<br>2011 | 2<br>2010 | 3<br>2009 | 4<br>2008 | 5<br>2007 |
|--|-----------|-----------|-----------|-----------|-----------|
| <b>A. OPERATIONS ITEMS</b>   |           |           |           |           |           |
| 1. Premiums and annuity considerations for life and accident and health contracts                          | 322,394   | 393,187   | 395,829   | 393,793   | 493,070   |
| 2. Commissions and reinsurance expense allowances  | 61,665    | 75,382    | 80,370    | 78,171    | 127,720   |
| 3. Contract claims   | 336,127   | 390,358   | 370,294   | 366,861   | 444,616   |
| 4. Surrender benefits and withdrawals for life contracts   | 2,977     | 397       | 2,403     | 1,831     | 1,423     |
| 5. Dividends to policyholders  | 1,886     | 3,626     | 643       | 326       | 342       |
| 6. Reserve adjustments on reinsurance ceded  | (50,449)  | 8,626     | 19,392    | (6,252)   | (9,017)   |
| 7. Increase in aggregate reserve for life and accident and health contracts                                | (10,169)  | (38,209)  | (129,672) | 140,436   | (29,450)  |
| <b>B. BALANCE SHEET ITEMS</b>  |           |           |           |           |           |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected | 12,109    | 9,740     | 9,679     | 18,088    | 20,173    |
| 9. Aggregate reserves for life and accident and health contracts   | 643,207   | 652,044   | 695,399   | 780,322   | 639,886   |
| 10. Liability for deposit-type contracts   | 147       | 32        | 44,749    | 46,994    | 58,283    |
| 11. Contract claims unpaid   | 22,093    | 21,594    | 16,987    | 19,015    | 16,464    |
| 12. Amounts recoverable on reinsurance   | 8,728     | 23,455    | 16,977    | 19,343    | 7,017     |
| 13. Experience rating refunds due or unpaid  | 6,297     | 18,792    | 4,584     | 7,419     | 16,874    |
| 14. Policyholders' dividends (not included in Line 10)   |           |           | 308       | 307       | 299       |
| 15. Commissions and reinsurance expense allowances unpaid  | 9,184     | 12,420    | 357       | 10,845    | 4,821     |
| 16. Unauthorized reinsurance offset  | 419       | 240       | 283       | 426       | 187       |
| <b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>                                   |           |           |           |           |           |
| 17. Funds deposited by and withheld from (F)   |           |           |           |           |           |
| 18. Letters of credit (L)  | 900       | 900       | 900       | 900       | 900       |
| 19. Trust agreements (T)   | 1,786     | 1,783     | 1,776     | 1,756     | 893       |
| 20. Other (O)  |           |           |           |           |           |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

|   | 1<br>As Reported<br>(net of ceded) | 2<br>Restatement<br>Adjustments | 3<br>Restated<br>(gross of ceded) |
|---|------------------------------------|---------------------------------|-----------------------------------|
| <b>ASSETS (Page 2, Col. 3)</b>  |                                    |                                 |                                   |
| 1. Cash and invested assets (Line 12) .....   | 33,478,481,902                     |                                 | 33,478,481,902                    |
| 2. Reinsurance (Line 16) .....  | 15,025,000                         | (15,025,000)                    |                                   |
| 3. Premiums and considerations (Line 15) .....  | 85,325,343                         | 12,109,051                      | 97,434,394                        |
| 4. Net credit for ceded reinsurance .....   | XXX                                | 667,645,341                     | 667,645,341                       |
| 5. All other admitted assets (balance) .....  | 1,192,629,761                      |                                 | 1,192,629,761                     |
| 6. Total assets excluding Separate Accounts (Line 26) .....                               | 34,771,462,006                     | 664,729,392                     | 35,436,191,398                    |
| 7. Separate Account assets (Line 27) .....  | 65,169,334,698                     |                                 | 65,169,334,698                    |
| 8. Total assets (Line 28) .....   | 99,940,796,704                     | 664,729,392                     | 100,605,526,096                   |
| <b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>  |                                    |                                 |                                   |
| 9. Contract reserves (Lines 1 and 2) .....  | 26,639,260,109                     | 643,055,865                     | 27,282,315,974                    |
| 10. Liability for deposit-type contracts (Line 3) .....                                   | 1,378,823,675                      |                                 | 1,378,823,675                     |
| 11. Claim reserves (Line 4) .....   | 82,535,936                         | 22,092,789                      | 104,628,725                       |
| 12. Policyholder dividends/reserves (Lines 5 through 7) .....                             | 72,200,210                         |                                 | 72,200,210                        |
| 13. Premium & annuity considerations received in advance (Line 8) .....                   | 4,588,816                          |                                 | 4,588,816                         |
| 14. Other contract liabilities (Line 9) .....   | 86,263,591                         |                                 | 86,263,591                        |
| 15. Reinsurance in unauthorized companies (Line 24.02) .....                              | 419,262                            | (419,262)                       |                                   |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03) ..... |                                    |                                 |                                   |
| 17. All other liabilities (balance) .....   | 2,916,457,290                      |                                 | 2,916,457,290                     |
| 18. Total liabilities excluding Separate Accounts (Line 26) .....                         | 31,180,548,889                     | 664,729,392                     | 31,845,278,281                    |
| 19. Separate Account liabilities (Line 27) .....  | 65,169,334,698                     |                                 | 65,169,334,698                    |
| 20. Total liabilities (Line 28) .....   | 96,349,883,587                     | 664,729,392                     | 97,014,612,979                    |
| 21. Capital & surplus (Line 38) .....   | 3,590,913,117                      | XXX                             | 3,590,913,117                     |
| 22. Total liabilities, capital & surplus (Line 39) .....                                  | 99,940,796,704                     | 664,729,392                     | 100,605,526,096                   |
| <b>NET CREDIT FOR CEDED REINSURANCE</b>   |                                    |                                 |                                   |
| 23. Contract reserves .....   | 643,055,865                        |                                 |                                   |
| 24. Claim reserves .....  | 22,092,789                         |                                 |                                   |
| 25. Policyholder dividends/reserves .....   |                                    |                                 |                                   |
| 26. Premium & annuity considerations received in advance .....                            |                                    |                                 |                                   |
| 27. Liability for deposit-type contracts .....  |                                    |                                 |                                   |
| 28. Other contract liabilities .....  |                                    |                                 |                                   |
| 29. Reinsurance ceded assets .....  | 15,025,000                         |                                 |                                   |
| 30. Other ceded reinsurance recoverables .....  |                                    |                                 |                                   |
| 31. Total ceded reinsurance recoverables .....  | 680,173,654                        |                                 |                                   |
| 32. Premiums and considerations .....   | 12,109,051                         |                                 |                                   |
| 33. Reinsurance in unauthorized companies .....   | 419,262                            |                                 |                                   |
| 34. Funds held under reinsurance treaties with unauthorized reinsurers .....              |                                    |                                 |                                   |
| 35. Other ceded reinsurance payables/offsets .....  |                                    |                                 |                                   |
| 36. Total ceded reinsurance payable/offsets .....   | 12,528,313                         |                                 |                                   |
| 37. Total net credit for ceded reinsurance .....  | 667,645,341                        |                                 |                                   |

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

| States, Etc.                 |    | Direct Business Only                   |   |  |   |                                |               |
|------------------------------|----|--|---|--|---|--------------------------------|---------------|
|                              |    | 1<br>Life<br>(Group and<br>Individual) | 2<br>Annuities<br>(Group and<br>Individual) | 3<br>Disability<br>Income<br>(Group and<br>Individual) | 4<br>Long-Term<br>Care<br>(Group and<br>Individual) | 5<br>Deposit-Type<br>Contracts | 6<br>Totals   |
| 1. Alabama                   | AL | 4,917,621                              | 3,471,640                                   |  |   |                                | 8,389,261     |
| 2. Alaska                    | AK | 4,246,067                              | 659,804                                     |  |   |                                | 4,905,871     |
| 3. Arizona                   | AZ | 27,365,780                             | 9,712,921                                   |  |   |                                | 37,078,701    |
| 4. Arkansas                  | AR | 2,211,768                              | 409,932                                     |  |   |                                | 2,621,700     |
| 5. California                | CA | 128,837,651                            | 30,852,308                                  |  |   |                                | 159,689,960   |
| 6. Colorado                  | CO | 7,150,594                              | 4,707,051                                   |  |   |                                | 11,857,645    |
| 7. Connecticut               | CT | 9,660,227                              | 5,893,169                                   |  |   |                                | 15,553,396    |
| 8. Delaware                  | DE | 292,946,817                            | 1,571,210                                   |  |   |                                | 294,518,027   |
| 9. District of Columbia      | DC | 11,208,608                             |   |  |   |                                | 11,208,608    |
| 10. Florida                  | FL | 57,695,776                             | 27,855,420                                  |  |   |                                | 85,551,196    |
| 11. Georgia                  | GA | 32,117,851                             | 6,293,338                                   |  |   |                                | 38,411,189    |
| 12. Hawaii                   | HI | 1,610,427                              | 1,307,554                                   |  |   |                                | 2,917,981     |
| 13. Idaho                    | ID | 1,592,525                              | 1,882,819                                   |  |   |                                | 3,475,344     |
| 14. Illinois                 | IL | 38,967,165                             | 10,613,621                                  |  |   |                                | 49,580,786    |
| 15. Indiana                  | IN | 7,489,911                              | 6,243,257                                   |  |   |                                | 13,733,167    |
| 16. Iowa                     | IA | 5,106,984                              | 3,501,053                                   |  |   |                                | 8,608,036     |
| 17. Kansas                   | KS | 4,184,161                              | 3,302,814                                   |  |   |                                | 7,486,975     |
| 18. Kentucky                 | KY | 13,961,583                             | 3,985,921                                   |  |   |                                | 17,947,504    |
| 19. Louisiana                | LA | 2,238,162                              | 2,461,378                                   |  |   |                                | 4,699,540     |
| 20. Maine                    | ME | 1,312,909                              | 1,126,310                                   |  |   |                                | 2,439,219     |
| 21. Maryland                 | MD | 29,425,384                             | 10,622,424                                  |  |   |                                | 40,047,808    |
| 22. Massachusetts            | MA | 15,816,607                             | 27,331,745                                  |  |   |                                | 43,148,352    |
| 23. Michigan                 | MI | 47,206,105                             | 6,662,920                                   |  |   |                                | 53,869,026    |
| 24. Minnesota                | MN | 8,955,713                              | 4,042,906                                   |  |   |                                | 12,998,619    |
| 25. Mississippi              | MS | 2,886,266                              | 1,039,216                                   |  |   |                                | 3,925,481     |
| 26. Missouri                 | MO | 15,541,442                             | 6,024,241                                   |  |   |                                | 21,565,683    |
| 27. Montana                  | MT | 446,595                                | 1,850,259                                   |  |   |                                | 2,296,854     |
| 28. Nebraska                 | NE | 1,048,735                              | 2,372,329                                   |  |   |                                | 3,421,064     |
| 29. Nevada                   | NV | 1,667,975                              | 2,487,620                                   |  |   |                                | 4,155,595     |
| 30. New Hampshire            | NH | 3,158,854                              | 2,537,275                                   |  |   |                                | 5,696,129     |
| 31. New Jersey               | NJ | 38,470,515                             | 9,252,527                                   |  |   |                                | 47,723,043    |
| 32. New Mexico               | NM | 795,697                                | 2,113,287                                   |  |   |                                | 2,908,984     |
| 33. New York                 | NY | 101,627,580                            | 37,970,071                                  |  |   |                                | 139,597,651   |
| 34. North Carolina           | NC | 59,970,501                             | 9,886,839                                   |  |   |                                | 69,857,341    |
| 35. North Dakota             | ND | 13,950,790                             |   |  |   |                                | 13,950,790    |
| 36. Ohio                     | OH | 59,534,010                             | 17,759,568                                  |  |   |                                | 77,293,578    |
| 37. Oklahoma                 | OK | 3,083,825                              | 2,999,589                                   |  |   |                                | 6,083,414     |
| 38. Oregon                   | OR | 2,017,018                              | 2,907,504                                   |  |   |                                | 4,924,522     |
| 39. Pennsylvania             | PA | 90,695,782                             | 29,927,030                                  |  |   |                                | 120,622,812   |
| 40. Rhode Island             | RI | 5,193,975                              | 1,762,672                                   |  |   |                                | 6,956,648     |
| 41. South Carolina           | SC | 8,596,308                              | 4,150,171                                   |  |   |                                | 12,746,479    |
| 42. South Dakota             | SD | 908,672                                | 1,425,069                                   |  |   |                                | 2,333,742     |
| 43. Tennessee                | TN | 8,119,840                              | 8,727,034                                   |  |   |                                | 16,846,873    |
| 44. Texas                    | TX | 42,050,802                             | 16,614,146                                  |  |   |                                | 58,664,948    |
| 45. Utah                     | UT | 1,935,542                              | 964,006                                     |  |   |                                | 2,899,548     |
| 46. Vermont                  | VT | 2,222,384                              | 640,242                                     |  |   |                                | 2,862,626     |
| 47. Virginia                 | VA | 25,372,240                             | 7,680,228                                   |  |   |                                | 33,052,467    |
| 48. Washington               | WA | 4,253,231                              | 7,293,204                                   |  |   |                                | 11,546,436    |
| 49. West Virginia            | WV | 7,523,531                              | 3,289,536                                   |  |   |                                | 10,813,067    |
| 50. Wisconsin                | WI | 2,385,162                              | 4,325,214                                   |  |   |                                | 6,710,375     |
| 51. Wyoming                  | WY | 295,795                                | 337,500                                     |  |   |                                | 633,295       |
| 52. American Samoa           | AS | 95,284                                 |   |  |   |                                | 95,284        |
| 53. Guam                     | GU | 1,170                                  |   |  |   |                                | 1,170         |
| 54. Puerto Rico              | PR | 391,665                                | 599,645                                     |  |   |                                | 991,310       |
| 55. U.S. Virgin Islands      | VI | 36,349                                 |   |  |   |                                | 36,349        |
| 56. Northern Mariana Islands | MP |  |   |  |   |                                |               |
| 57. Canada                   | CN | 98,275                                 | 250,375                                     |  |   |                                | 348,650       |
| 58. Aggregate Other Alien    | OT | 1,009,913                              | 418,270                                     |  |   |                                | 1,428,183     |
| 59. Total                    |    | 1,261,612,120                          | 362,116,179                                 |  |   |                                | 1,623,728,299 |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2          | 3                 | 4                 | 5            | 6   | 7  | 8   | 9                     | 10                               | 11   | 12   | 13                         | 14                                     | 15   |   |
|------------|------------|-------------------|-------------------|--------------|-----|--|---|-----------------------|----------------------------------|--|--|----------------------------|--|--|---|
| Group Code | Group Name | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates                                       | Domi-ciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship   | Provide Per-centage                    | Ultimate Controlling Entity(ies)/Person(s) | * |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | 10 W. Nationwide, LLC   | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | 101 N. Twentieth St., LLC   | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1733036        |              |     |  | 120 Acre Partners, LLC  | DE                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 0.950                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 26-2451988        |              |     |  | 1492 Capital, LLC   | OH                    | NIA                              | Nationwide Mutual Insurance Company            |  |                            |  |  |   |
| ..0140     | Nationwide |                   | 20-1347603        |              |     |  | 180 E. Broad Partners, LLC  | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 0.333                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | 3Stone Inflection Fund, LLC   | DE                    | OTH                              | Other non-Nationwide .....                     | n/a  | 0.000                      | Other non-Nationwide .....             |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | 400 West Nationwide Boulevard, LLC  | OH                    | NIA                              | NWD Investments, LLC ..                        | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | 425 West Nationwide Boulevard, LLC  | OH                    | NIA                              | NWD Investments, LLC ..                        | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | 44 Chestnut, LLC ..   | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | 775 Yard Street Restaurant, LLC   | OH                    | NIA                              | NRI Equity Land Investments, LLC ..            | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | 775 Yard Street, LLC  | OH                    | NIA                              | NRI Equity Land Investments, LLC ..            | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | 800 Bobcat Avenue, LLC  | OH                    | NIA                              | NRI Equity Land Investments, LLC ..            | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | 805 Bobcat Avenue, LLC  | OH                    | NIA                              | NRI Equity Land Investments, LLC ..            | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | 850 Goodale Blvd., LLC  | OH                    | NIA                              | NRI Equity Land Investments, LLC ..            | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1680808        |              |     |  | AD Investments, LLC   | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 0.600                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | ADTV, LLC   | OH                    | NIA                              | NWD Investments, LLC ..                        | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 52-2227314        |              |     |  | AGMC Reinsurance, Ltd. ..   | Turk/Caic             | JA                               | AMCO Insurance Company ..                      | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 42-1011300        |              |     |  | ALLIED General Agency Company ..  | JA                    | JA                               | Nationwide Mutual Insurance Company            | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 42-0958655        |              |     |  | ALLIED Group, Inc. ..   | JA                    | NIA                              |  | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 10127             | 27-0114983   |     |  | ALLIED Insurance Company of America (fka Atlantic Floridian Insurance Company) .. | OH                    | JA                               | Nationwide Mutual Insurance Company            |  |                            |  |  |   |
| ..0140     | Nationwide |                   | 45279             | 42-1201931   |     |  | ALLIED Property and Casualty Insurance Company ..                                 | IA                    | JA                               | ALLIED Group, Inc. ..                          | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 42-1527863        |              |     |  | ALLIED Texas Agency, Inc. ..  | TX                    | JA                               | AMCO Insurance Company ..                      | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 19100             | 42-6054959   |     |  | AMCO Insurance Company ..   | IA                    | JA                               | ALLIED Group, Inc. ..                          | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | American Marine Underwriters, Inc. ..   | FL                    | JA                               |  | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Arena District CA I, LLC  | OH                    | NIA                              | NWD Investments, LLC ..                        | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Arena District Owners Association ..  | OH                    | OTH                              | Other non-Nationwide .....                     | n/a  | 0.000                      | Other non-Nationwide .....             |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Arena Theatres, LLC ..  | OH                    | NIA                              | NWD Investments, LLC ..                        | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Artesia at Quarry Village, LLC ..   | TX                    | OTH                              | Other non-Nationwide .....                     | n/a  | 0.000                      | Other non-Nationwide .....             |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Atkins Circle I, LLC ..   | OH                    | NIA                              | NRI Communities, Ltd. ..                       | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Atkins Circle II, LLC ..  | OH                    | NIA                              | NRI Communities, Ltd. ..                       | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | BCCS Investment Fund LLC ..   | DE                    | OTH                              |  | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Beckett Ridge Communities, LLC ..   | OH                    | NIA                              | NRI Communities, Ltd. ..                       | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Boulevard Inn Limited Liability Company ..  | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 0.948                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Broad Street Retail, LLC ..   | DE                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 0.600                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Brooke School Investment Fund, LLC ..   | DE                    | OTH                              | Nationwide Mutual Insurance Company            |  |                            |  |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | CHP New Market Investment Fund, LLC ..  | OH                    | OTH                              | Limited partner /no control .....              | 0.500  | other non-Nationwide ..... |  |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | CNRI-Cannonsport Condominium, LLC ..  | OH                    | NIA                              | CNRI-Cannonsport, LLC ..                       | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | CNRI-Cannonsport, LLC ..  | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership.....   | 1.000                      | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Co-investment Fund, LLC ..  | DE                    | OTH                              | Other non-Nationwide .....                     | n/a  | 0.000                      | Other non-Nationwide .....             |  |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2          | 3                 | 4                 | 5            | 6   | 7  | 8  | 9                     | 10                               | 11   | 12   | 13                       | 14                                  | 15   |   |
|------------|------------|-------------------|-------------------|--------------|-----|--|--|-----------------------|----------------------------------|--|--|--------------------------|-------------------------------------|--|---|
| Group Code | Group Name | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates                          | Domi-ciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship | Provide Percent-age                 | Ultimate Controlling Entity(ies)/Person(s) | * |
| ..0140     | Nationwide | 29262             | 74-1061659        |              |     |  | Colonial County Mutual Insurance Company                             | TX                    | JA                               | Other non-Nationwide                           | contract   | 0.000                    | Other non-Nationwide                |  |   |
| ..0140     | Nationwide |                   | 04-3750770        |              |     |  | Continental/North Shore I, L.P.                                      | OH                    | NIA                              | Continental/NRI North Shore Investments, LLC   | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 20-0366090        |              |     |  | Continental/North Shore II, L.P.                                     | OH                    | NIA                              | Continental/NRI North Shore Investments, LLC   | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 20-0142724        |              |     |  | Continental/NRI North Shore Investments, LLC                         | OH                    | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 0.505                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Cotton Mill Partners, LLC  | VA                    | OTH                              | Nationwide Mutual Insurance Company            | Limited partner /no control  | 0.020                    | other non-Nationwide                |  |   |
| ..0140     | Nationwide | 18961             | 68-0066866        |              |     |  | Crestbrook Insurance Company   | OH                    | JA                               |  | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Creweville, Ltd.   | OH                    | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide | 42587             | 42-1207150        |              |     |  | Depositors Insurance Company   | IA                    | JA                               | ALLIED Group, Inc.                             | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 33-0096671        |              |     |  | DVM Insurance Agency, Inc.   | CA                    | JA                               | Veterinary Pet Insurance Company               | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 20-1945276        |              |     |  | East of Madison, LLC   | DE                    | NIA                              | 120 Acre Partners, Ltd.                        | Ownership  | 0.249                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Easton Communities II, LLC   | OH                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Easton Communities, LLC  | OH                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | ELH Investment LLC   | DE                    | OTH                              | Nationwide Mutual Insurance Company            | Other  | 0.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide | 13838             | 42-0618271        |              |     |  | Farmland Mutual Insurance Company                                    | IA                    | JA                               | Other non-Nationwide                           | debt   | 0.000                    | Other non-Nationwide                |  |   |
| ..0140     | Nationwide |                   | 22209             | 75-6013587   |     |  | Freedom Specialty Insurance Company (fka Atlantic Insurance Company) | OH                    | JA                               | Scottsdale Insurance Company                   | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Gartmore Riverview Diversified Opportunities, LLC                    | DE                    | OTH                              | Nationwide Mutual Insurance Company            | Ownership  | 0.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Gartmore Riverview Diversified Opportunities, LLC                    | DE                    | OTH                              | Nationwide Mutual Fire Insurance Company       | Ownership  | 0.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Gartmore Riverview Diversified Opportunities, LLC                    | DE                    | OTH                              | Nationwide Life Insurance Company              | Ownership  | 0.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-4187660        |              |     |  | Gates McDonald of Ohio, LLC  | OH                    | NIA                              | Nationwide Better Health Holding Company, LLC  | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 13-4933584        |              |     |  | Gates, McDonald & Company of New York, Inc.                          | NY                    | NIA                              | Gates McDonald of Ohio, LLC                    | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 76-0810957        |              |     |  | GatesMcDonald DAO, LLC   | OH                    | NIA                              | Gates McDonald of Ohio, LLC                    | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 76-0810958        |              |     |  | GatesMcDonald DTC, LLC   | OH                    | NIA                              | Gates McDonald of Ohio, LLC                    | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1478706        |              |     |  | GatesMcDonald Health Plus, LLC                                       | OH                    | NIA                              | Gates McDonald of Ohio, LLC                    | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | Grandview Yard Hotel Holdings, LLC                                   | OH                    | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | Grandview Yard Hotel, LLC  | OH                    | NIA                              | Grandview Yard Hotel Holdings, LLC             | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Harris Blvd. Communities I, LLC                                      | OH                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 32-0051216        |              |     |  | Hideaway Properties Corp.  | CA                    | OTH                              | Nationwide Realty Investors, Ltd.              | Ownership  | 0.500                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-0871532        |              |     |  | Insurance Intermediaries, Inc.                                       | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Jerome Village Company, LLC  | OH                    | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Jerome Village Master Property Owners Association                    | OH                    | NIA                              | Jerome Village Company, LLC                    | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Jerome Village Residential Property Owners Association, Inc.         | OH                    | NIA                              | Jerome Village Company, LLC                    | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 56-3789189        |              |     |  | Leaguers Investment Fund LLC   | DE                    | OTH                              | Nationwide Mutual Insurance Company            | Other  | 0.000                    | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Life REO Holdings, LLC   | OH                    | NIA                              | Nationwide Life Insurance Company              | Ownership  | 1.000                    | Nationwide Mutual Insurance Company |  |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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| ..0140     | Nationwide |                   | 56-3789187        |              |     |  | Life REO Holdings, LLC                               | .OH.                  | .NIA.                            | Nationwide Life Insurance Company ..             | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 74-1395229        |              |     |  | Lone Star General Agency, Inc.                       | .TX.                  | .JA.                             | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Match School Investment Fund, LLC                    | .DE.                  | .OTH.                            | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Maxtown Communities, LLC                             | .DE.                  | .NIA.                            | NRI Communities, Ltd. ....                       | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Maxtown Retail, LLC                                  | .OH.                  | .NIA.                            | NRI Communities, Ltd. ....                       | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 11991             | 38-0865250   |     |  | National Casualty Company ..                         | .WI.                  | .JA.                             | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | National Casualty Company of America, Ltd.           | .GB                   | .JA.                             | National Casualty Company ..                     | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 42-1154244        |              |     |  | Nationwide Advantage Mortgage Company                | .JA.                  | .NIA.                            | AMCO Insurance Company ..                        | Ownership.....   | 0.873                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 42-1154244        |              |     |  | Nationwide Advantage Mortgage Company                | .JA.                  | .NIA.                            | ALLIED Property & Casualty Insurance Company ..  | Ownership.....   | 0.085                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 42-1154244        |              |     |  | Nationwide Advantage Mortgage Company                | .JA.                  | .NIA.                            | Depositors Insurance Company ..                  | Ownership.....   | 0.042                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 26093             | 48-0470690   |     |  | Nationwide Affinity Insurance Company of America ..  | .OH.                  | .JA.                             | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 28223             | 42-1015537   |     |  | Nationwide Agribusiness Insurance Company ..         | .JA.                  | .JA.                             | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Alternative Investments, LLC ..           | .OH.                  | .NIA.                            | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Arena, LLC ..                             | .OH.                  | .NIA.                            | Nationwide Mutual Insurance Company              | Ownership.....   | 0.900                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Asset Management, LLC ..                  | .OH.                  | .NIA.                            | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Asset Management, LLC ..                  | .OH.                  | .NIA.                            | Nationwide Mutual Insurance Company              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Assurance Company ..                      | .WI.                  | .JA.                             | Nationwide Financial Services, Inc.              | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1592130        | 2729677      |     |  | Nationwide Bank ..                                   | .FED                  | .OTH.                            | Nationwide Better Health Holding Company, LLC .. | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 52-1776258   |     |  | Nationwide Better Health (Ohio), LLC ..              | .OH.                  | .NIA.                            | Nationwide Better Health Holding Company, LLC .. | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 11-3766032   |     |  | Nationwide Better Health Holding Company, LLC ..     | .OH.                  | .NIA.                            | Nationwide Corporation ..                        | Ownership.....   | 0.750                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 11-3766032   |     |  | Nationwide Better Health Holding Company, LLC ..     | .OH.                  | .NIA.                            | Nationwide Mutual Fire Insurance Company ..      | Ownership.....   | 0.250                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 31-1036287   |     |  | Nationwide Cash Management Company ..                | .OH.                  | .NIA.                            | Nationwide Mutual Insurance Company ..           | Ownership.....   | 1.000                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 31-1752320   |     |  | Nationwide Community Development Corporation, LLC .. | .OH.                  | .NIA.                            | Nationwide Life Insurance Company ..             | Ownership.....   | 0.670                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 31-1752320   |     |  | Nationwide Community Development Corporation, LLC .. | .OH.                  | .NIA.                            | Nationwide Indemnity Company ..                  | Ownership.....   | 0.330                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Community Development Corporation, LLC .. |                       | .NIA.                            | Nationwide Life Insurance Company ..             | Ownership.....   | 0.667                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Nationwide Community Development Corporation, LLC .. |                       | .NIA.                            | Nationwide Indemnity Company ..                  | Ownership.....   | 0.333                    | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   |                   | 31-4416546   |     |  | Nationwide Corporation ..                            | .OH.                  | .NIA.                            | Nationwide Mutual Insurance Company ..           | Ownership.....   | 0.952                    | Nationwide Mutual Insurance Company .. |  |   |

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| ..0140     | Nationwide |                   | 31-4416546        |              |     |  | Nationwide Corporation                                     | OH                    | NIA                              | Nationwide Mutual Fire Insurance Company       | Ownership  | 0.048  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 04-3679407        |              |     |  | Nationwide Emerging Managers, LLC                          | DE                    | NIA                              | Nationwide SA Capital Trust                    | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 05-0630007        |              |     |  | Nationwide Exclusive Agent Risk Purchasing Group, LLC      | OH                    | NIA                              | Insurance Intermediaries, Inc.                 | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1667326        |              |     |  | Nationwide Financial Assignment Company                    | OH                    | NIA                              | Nationwide Life Insurance Company              | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 23-2412039        |              |     |  | Nationwide Financial General Agency, Inc.                  | PA                    | NIA                              | NFS Distributors, Inc.                         | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1316276        |              |     |  | Nationwide Financial Institution Distributors Agency, Inc. | DE                    | NIA                              | NFS Distributors, Inc.                         | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-6554353        |              |     |  | Nationwide Financial Services Capital Trust                | DE                    | NIA                              | Nationwide Financial Services, Inc.            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1486870        |              |     |  | Nationwide Financial Services, Inc.                        | DE                    | UDP                              | Nationwide Corporation                         | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 80-0081970        |              |     |  | Nationwide Financial Structured Products, LLC              | OH                    | NIA                              | Nationwide Financial Services, Inc.            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 52-6969857        |              |     |  | Nationwide Fund Advisors                                   | DE                    | NIA                              |  | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1748721        |              |     |  | Nationwide Fund Distributors LLC                           | DE                    | NIA                              | NFS Distributors, Inc.                         | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-0900518        |              |     |  | Nationwide Fund Management LLC                             | DE                    | NIA                              | NFS Distributors, Inc.                         | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 23760             | 31-4425763   |     |  | Nationwide General Insurance Company                       | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1570938        |              |     |  | Nationwide Global Holdings, Inc.                           | OH                    | NIA                              | Nationwide Corporation                         | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 04-3732385        |              |     |  | Nationwide Global Ventures, Inc.                           | DE                    | NIA                              | Nationwide Asset Management Holdings, Inc.     | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1399201        |              |     |  | Nationwide Indemnity Company                               | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 25453             | 95-2130882   |     |  | Nationwide Insurance Company of America                    | WI                    | JA                               | ALLIED Group, Inc.                             | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 10948             | 31-1613686   |     |  | Nationwide Insurance Company of Florida                    | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-6022301        |              |     |  | Nationwide Insurance Foundation                            | OH                    | OTH                              | Other non-Nationwide                           | n/a  | 0.000  | Other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 41-2206199        |              |     |  | Nationwide Investment Advisors, LLC                        | OH                    | NIA                              | Nationwide Life Insurance Company              | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 73-0988442        |              |     |  | Nationwide Investment Services Corporation                 | OK                    | NIA                              | Nationwide Life Insurance Company              | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 92657             | 31-1000740   |     |  | Nationwide Life and Annuity Insurance Company              | OH                    | JA                               | Nationwide Life Insurance Company              | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 66869             | 31-4156830   |     |  | Nationwide Life Insurance Company                          | OH                    |                                  | Nationwide Financial Services, Inc.            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 13-4212969        |              |     |  | Nationwide Life Tax Credit Partners 2002-A, LLC            | OH                    | NIA                              | Nationwide Life Insurance Company              | Other  | 0.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 01-0749754        |              |     |  | Nationwide Life Tax Credit Partners 2002-B, LLC            | OH                    | NIA                              | Nationwide Life Insurance Company              | Other  | 0.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 03-0498148        |              |     |  | Nationwide Life Tax Credit Partners 2002-C, LLC            | OH                    | NIA                              | Nationwide Life Insurance Company              | Other  | 0.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 54-2113175        |              |     |  | Nationwide Life Tax Credit Partners 2003-A, LLC            | OH                    | NIA                              | Nationwide Life Insurance Company              | Other  | 0.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 58-2672725        |              |     |  | Nationwide Life Tax Credit Partners 2003-B, LLC            | OH                    | NIA                              | Nationwide Life Insurance Company              | Other  | 0.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 20-0357951        |              |     |  | Nationwide Life Tax Credit Partners 2003-C, LLC            | OH                    | NIA                              | Nationwide Life Insurance Company              | Other  | 0.000  | Nationwide Mutual Insurance Company        |    |

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| Group Code | Group Name       | NAIC Company Code | Federal ID Number | Federal RSSD | CIK        | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates           | Domi-ciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percent-age | Ultimate Controlling Entity(ies)/Person(s) | *  |
| ..0140     | Nationwide ..... |                   | 20-0382144        |              |            |  | Nationwide Life Tax Credit Partners 2004-A, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-0745944        |              |            |  | Nationwide Life Tax Credit Partners 2004-B, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-0745965        |              |            |  | Nationwide Life Tax Credit Partners 2004-C, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-1128408        |              |            |  | Nationwide Life Tax Credit Partners 2004-D, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-1128472        |              |            |  | Nationwide Life Tax Credit Partners 2004-E, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-1918935        |              |            |  | Nationwide Life Tax Credit Partners 2004-F, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-2303694        |              |            |  | Nationwide Life Tax Credit Partners 2005-A, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-2303602        |              |            |  | Nationwide Life Tax Credit Partners 2005-B, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-2450960        |              |            |  | Nationwide Life Tax Credit Partners 2005-C, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-2451052        |              |            |  | Nationwide Life Tax Credit Partners 2005-D, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 20-2774223        |              |            |  | Nationwide Life Tax Credit Partners 2005-E, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 21-1288836        |              |            |  | Nationwide Life Tax Credit Partners 2007-A, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-3427373        |              |            |  | Nationwide Life Tax Credit Partners 2009-A, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-3427435        |              |            |  | Nationwide Life Tax Credit Partners 2009-B, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-3427479        |              |            |  | Nationwide Life Tax Credit Partners 2009-C, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-3427525        |              |            |  | Nationwide Life Tax Credit Partners 2009-D, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-4737055        |              |            |  | Nationwide Life Tax Credit Partners 2009-E, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-4737157        |              |            |  | Nationwide Life Tax Credit Partners 2009-F, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 27-1362364        |              |            |  | Nationwide Life Tax Credit Partners 2009-I, LLC ..... | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   | 42110        | 75-1780981 |  | Nationwide Life Tax Credit Partners No. 1, LLC .....  | OH                    | NIA                              | Nationwide Life Insurance Company ..           | Other .....  | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Lloyds .....                               | TX                    | JA                               | n/a  | contract .....   | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Mutual Capital I, LLC .....                | DE                    | NIA                              | Nationwide Mutual Capital, LLC .....           | Ownership .....  | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Mutual Capital, LLC .....                  |                       |                                  | Nationwide Mutual Insurance Company ..         | Ownership .....  | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Mutual Fire Insurance Company .....        | OH                    | OTH                              | Other non-Nationwide .....                     | n/a  | 0.000  | Other non-Nationwide .....                 |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Mutual Insurance Company .....             | OH                    | UIP                              | Other non-Nationwide .....                     | n/a  | 0.000  | Other non-Nationwide .....                 |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Private Equity Fund, LLC .....             | OH                    | NIA                              | Nationwide Mutual Insurance Company ..         | Ownership .....  | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |            |  | Nationwide Private Equity Fund, LLC .....             | OH                    | NIA                              | Nationwide Mutual Insurance Company ..         | Ownership .....  | 1.000  | Nationwide Mutual Insurance Company .....  |    |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2                | 3                 | 4                 | 5            | 6   | 7  | 8   | 9                     | 10                               | 11   | 12   | 13   | 14   | 15 |
|------------|------------------|-------------------|-------------------|--------------|-----|--|---|-----------------------|----------------------------------|--|--|--|--|----|
| Group Code | Group Name       | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates                 | Domi-ciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percent-age | Ultimate Controlling Entity(ies)/Person(s) | *  |
| ..0140     | Nationwide ..... | 37877             | 31-0970750        |              |     |  | Nationwide Property and Casualty Insurance Company          | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 01-0852763        |              |     |  | Nationwide Property Protection Services, LLC .....          | OH                    | NIA                              | Nationwide Services Company, LLC .....         | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 31-1486309        |              |     |  | Nationwide Realty Investors, Ltd. ....                      | OH                    | NIA                              | Nationwide Mutual Insurance Company            | Ownership.....   | 0.950  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 31-1486309        |              |     |  | Nationwide Realty Investors, Ltd. ....                      | OH                    | NIA                              | Nationwide Indemnity Company .....             | Ownership.....   | 0.050  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 31-1486309        |              |     |  | Nationwide Realty Management, LLC .....                     | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 04-3833929        |              |     |  | Nationwide Realty Management, LLC .....                     | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
|            |                  |                   |                   |              |     |  | Nationwide Realty Services, Ltd. ....                       | OH                    | NIA                              | Nationwide Retirement Solutions, Inc. ....     | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 06-0987812        |              |     |  | Nationwide Retirement Solutions Insurance Agency, Inc. .... | MA                    | JA                               | Nationwide Retirement Solutions, Inc. ....     | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 73-0948330        |              |     |  | Nationwide Retirement Solutions, Inc. of Arizona .....      | DE                    | NIA                              | NFS Distributors, Inc. ....                    | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 86-0924069        |              |     |  | Nationwide Retirement Solutions, Inc. of Ohio .....         | AZ                    | NIA                              | Nationwide Retirement Solutions, Inc. ....     | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 31-1331479        |              |     |  | Nationwide Retirement Solutions, Inc. of Texas .....        | OH                    | NIA                              | Nationwide Retirement Solutions, Inc. ....     | contract .....   | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 74-2200854        |              |     |  | Nationwide Retirement Solutions, Inc. of Texas .....        | TX                    | NIA                              | Nationwide Retirement Solutions, Inc. ....     | contract .....   | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 52-6969856        |              |     |  | Nationwide SA Capital Trust .....                           | DE                    | NIA                              | NWD Investment Management, Inc. ....           | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 42-1373380        |              |     |  | Nationwide Sales Solutions, Inc. ....                       | IA                    | NIA                              | ALLIED Group, Inc. ....                        | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 36-2434406        |              |     |  | Nationwide Securities, LLC .....                            | OH                    | NIA                              | NFS Distributors, Inc. ....                    | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 31-4177100        |              |     |  | Nationwide Services Company, LLC .....                      | OH                    | NIA                              | Nationwide Mutual Insurance Company            | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 27-0743545        |              |     |  | Nationwide Tax Credit Partners 2009-G, LLC .....            | OH                    | NIA                              | Nationwide Mutual Insurance Company            | Other.....   | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 27-0768791        |              |     |  | Nationwide Tax Credit Partners 2009-H, LLC .....            | OH                    | NIA                              | Nationwide Mutual Insurance Company            | Other.....   | 0.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 11-3651828        |              |     |  | ND La Quinta Partners, LLC .....                            | DE                    | NIA                              | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | 0.945  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |     |  | Newhouse Capital Partners II, LLC .....                     | DE                    | NIA                              | Nationwide Global Ventures, Inc. ....          | Ownership.....   | 0.800  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |     |  | Newhouse Capital Partners II, LLC .....                     | DE                    | NIA                              | Nationwide Global Ventures, Inc. ....          | Ownership.....   | 0.990  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |     |  | Newhouse Capital Partners, LLC .....                        | DE                    | NIA                              | NWD Investment Management, Inc. ....           | Ownership.....   | 0.190  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |     |  | Newhouse Capital Partners, LLC .....                        | DE                    | NIA                              | Nationwide Mutual Insurance Company            | Ownership.....   | 0.700  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   |                   |              |     |  | Newhouse Capital Partners, LLC .....                        | DE                    | NIA                              | Nationwide Mutual Fire Insurance Company ..... | Ownership.....   | 0.100  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 31-1630871        |              |     |  | NFS Distributors, Inc. ....                                 | DE                    | NIA                              | Nationwide Financial Services, Inc. ....       | Ownership.....   | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 14-1892640        |              |     |  | NHT XII Tax Credit Fund, LLC .....                          | DC                    | NIA                              | Nationwide Life Insurance Company .....        | Ownership.....   | 0.500  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 14-1892640        |              |     |  | NHT XII Tax Credit Fund, LLC .....                          | DC                    | NIA                              | Nationwide Assurance Company .....             | Ownership.....   | 0.250  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 14-1892640        |              |     |  | NHT XII Tax Credit Fund, LLC .....                          | DC                    | NIA                              | Nationwide Mutual Insurance Company .....      | Ownership.....   | 0.250  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-0351004        |              |     |  | North Bank Condominium Home Owners Association .....        | OH                    | OTH                              | Other non-Nationwide .....                     | n/a .....  | 0.000  | Other non-Nationwide .....                 |    |
| ..0140     | Nationwide ..... |                   | 20-4939866        |              |     |  | North of Third, LLC .....                                   | OH                    | NIA                              | NRI Equity Land Investments, LLC .....         | .....  | 1.000  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-4083207        |              |     |  | Northstar Commercial Development, LLC .....                 | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | 0.500  | Nationwide Mutual Insurance Company .....  |    |
| ..0140     | Nationwide ..... |                   | 26-4083354        |              |     |  | Northstar Residential Developments, LLC .....               | OH                    | NIA                              | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | 0.500  | Nationwide Mutual Insurance Company .....  |    |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2          | 3                 | 4                 | 5            | 6   | 7  | 8   | 9                            | 10                               | 11   | 12   | 13                           | 14                                     | 15   |   |
|------------|------------|-------------------|-------------------|--------------|-----|--|---|------------------------------|----------------------------------|--|--|------------------------------|--|--|---|
| Group Code | Group Name | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domestic-<br>iliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-<br>ship | Provide Per-<br>centage                | Ultimate Controlling Entity(ies)/Person(s) | * |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI 12325 Copper Way, LLC                   | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI 220 Schrock, LLC                        | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Arena, LLC                              | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Brookside, LLC                          | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Builders, LLC                           | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Communities, Ltd.                       | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Communities/Charlotte, LLC              | OH                           | NIA                              | NRI Communities, Ltd. ..                       | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Communities/Harris Blvd., LLC           | OH                           | NIA                              | NRI Communities, Ltd. ..                       | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Cramer Creek, LLC                       | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 20-4939866        |              |     |  | NRI Equity Land Investments, LLC            | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 0.800                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 30-4939866        |              |     |  | NRI Equity Tampa, LLC                       | OH                           | OTH                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 0.500                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Office Ventures, Ltd                    | OH                           | NIA                              | Nationwide Realty Investors, Ltd. ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | NRI Telecom, LLC                            | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
|            |            |                   |                   |              |     |  | NTCIF-2011 Georgia State Investor, LLC      |                              |                                  | Nationwide Property and Casualty Company       |  |                              |  |  |   |
| ..0140     | Nationwide |                   | 45-3123274        |              |     |  |   | OH                           | NIA                              |  | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 90-0729552        |              |     |  | NTCIF-2011, LLC                             | OH                           | NIA                              | Nationwide Life Insurance Company ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-4700627        |              |     |  | NTCP 2011-A, LLC                            | OH                           | NIA                              | Nationwide Life Insurance Company ..           | Ownership  | 1.00                         | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 45-2648254        |              |     |  | NW-111 Congressional, LLC                   | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-2076516        |              |     |  | NW-2100 Latham, LLC                         | DE                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-1572329        |              |     |  | NW-Arbor Blvd., LLC                         | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 36-4702264        |              |     |  | NW-Arvada, LLC                              | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 45-2724980        |              |     |  | NW-Cameron, LLC                             | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-4750067        |              |     |  | NW-Center Park, LLC                         | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
|            |            |                   |                   |              |     |  |   |                              |                                  | Nationwide Mutual Insurance Company            |  |                              |  |  |   |
| ..0140     | Nationwide |                   | 26-0901660        |              |     |  | NW-CNC Coppell, LLC                         | DE                           | NIA                              |  | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-4431267        |              |     |  | NW-Collection, LLC                          | DE                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-2764819        |              |     |  | NW-Commerce Center, LLC                     | DE                           | NIA                              | NW REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 27-4576656        |              |     |  | NW-Coral Cove, LLC                          | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NW-Corvallis, LLC                           | OH                           | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 205 Vine, LLC                           | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 225 Nationwide, LLC                     | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 230 West, LLC                           | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 265 Neil, LLC                           | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 275 Marconi, LLC                        | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 295 McConnell, LLC                      | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 300 Neil, LLC                           | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 300 Spring, LLC                         | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 355 McConnell, LLC                      | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 401 Nationwide, LLC                     | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 425 Nationwide, LLC                     | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD 500 Nationwide, LLC                     | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Arena Crossing, LLC                     | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Arena District I, LLC                   | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Arena District II, LLC                  | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Arena District MM, LLC                  | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Arena District PW, LLC                  | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Arena District V, LLC                   | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 04-3679396        |              |     |  | NWD Asset Management Holdings, Inc.         | DE                           | NIA                              | Nationwide SA Capital Trust                    | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Athletic Club, LLC                      | OH                           | NIA                              | NWD Investments, LLC                           | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1636299        |              |     |  | NWD Investment Management, Inc.             | DE                           | NIA                              | NWD Management & Research Trust                | Ownership  | 1.000                        | Nationwide Mutual Insurance Company .. |  |   |
| ..0140     | Nationwide |                   | 31-1580283        |              |     |  | NWD Investments, LLC                        | OH                           | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 0.800                        | Nationwide Mutual Insurance Company .. |  |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2          | 3                 | 4                 | 5            | 6   | 7  | 8   | 9                      | 10                               | 11   | 12   | 13                        | 14                                  | 15   |   |
|------------|------------|-------------------|-------------------|--------------|-----|--|---|------------------------|----------------------------------|--|--|---------------------------|-------------------------------------|--|---|
| Group Code | Group Name | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates   | Domi- ciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner- ship | Provide Percen- tage                | Ultimate Controlling Entity(ies)/Person(s) | * |
| ..0140     | Nationwide |                   | 25-6711069        |              |     |  | NW Management & Research Trust                | DE                     | NIA                              | Nationwide Corporation                         | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 90-0732898        |              |     |  | NW-Dulles, LLC                                | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-1711211        |              |     |  | NW-Foxwood Place, LLC                         | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4750429        |              |     |  | NW-Francisco Bay, LLC                         | OH                     | NIA                              | Life REO Holdings, LLC                         | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 45-2647960        |              |     |  | NW-Grapevine, LLC                             | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4750498        |              |     |  | NW-Harvard Row, LLC                           | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 26-3336778        |              |     |  | NW-Highland Park, LLC                         | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4387718        |              |     |  | NW-Highmeadow, LLC                            | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4431168        |              |     |  | NW-Interchange, LLC                           | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4749640        |              |     |  | NW-Kohls Market, LLC                          | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-3386303        |              |     |  | NW-Middlesex Tech IV, LLC                     | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-3386189        |              |     |  | NW-Middlesex Tech V, LLC                      | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 0.877                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-3386189        |              |     |  | NW-Middlesex Tech V, LLC                      | DE                     | NIA                              | Nationwide Life Insurance Company              | Ownership  | 0.024                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4749848        |              |     |  | NW-Northridge, LLC                            | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4749937        |              |     |  | NW-Park Village, LLC                          | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
|            |            |                   |                   |              |     |  |   |                        |                                  | Nationwide Mutual Insurance Company            |  |                           |                                     |  |   |
| ..0140     | Nationwide |                   | 26-1903919        |              |     |  | NW-REI, LLC                                   | DE                     | NIA                              |  | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4387647        |              |     |  | NW-Ross Hall, LLC                             | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 26-2352827        |              |     |  | NW-Southline, LLC                             | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4749587        |              |     |  | NW-State Street, LLC                          | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-4387563        |              |     |  | NW-Taylor Farmer Jack, LLC                    | OH                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 27-1921199        |              |     |  | NW-University, LLC                            | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-0947092        |              |     |  | NW-Willow Lake LLC                            | DE                     | NIA                              | NW-REI, LLC                                    | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-0947092        |              |     |  | OCH Company, LLC                              | OH                     | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 26-0263012        |              |     |  | Ohio Center Hotel Company, Ltd.               | OH                     | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 0.532                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide | 13999             | 27-1712056        |              |     |  | Old Track Street Owners Association           | OH                     | OTH                              | Other non-Nationwide                           | n/a  | 0.000                     | Other non-Nationwide                |  |   |
|            |            |                   |                   |              |     |  | Oalentangy Reinsurance, LLC                   | VT                     | JA                               | Nationwide Life and Annuity Insurance Company  | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | OYS Fund, LLC                                 | DE                     | OTH                              | Nationwide Mutual Insurance Company            | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  | Park 288 Industrial, LLC                      | TX                     | OTH                              | Nationwide Mutual Insurance Company            | Investor member / no control   | 0.950                     | other non-Nationwide                |  |   |
| ..0140     | Nationwide |                   | 39-1805904        |              |     |  | Pension Associates, Inc.                      | WI                     | NIA                              | Nationwide Financial Services, Inc.            | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Perimeter A, Ltd.                             | OH                     | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Pine Communities, LLC                         | DE                     | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 31-1486309        |              |     |  | Polaris A, Ltd.                               | OH                     | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 39-1907217        |              |     |  | Premier Agency, Inc.                          | JA                     | NIA                              | ALLIED Group, Inc.                             | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
|            |            |                   |                   |              |     |  | Privilege Underwriters Reciprocal Exchange    | FL                     | JA                               | Other non-Nationwide                           | n/a  | 0.000                     | Other non-Nationwide                |  |   |
| ..4664     | Pure       | 12873             | 20-8287105        |              |     |  | Privilege Underwriters, Inc.                  | FL                     | JA                               | Other non-Nationwide                           | n/a  | 0.000                     | Other non-Nationwide                |  |   |
| ..4664     | Pure       |                   |                   |              |     |  | Pure Insurance Company                        | FL                     | JA                               | Other non-Nationwide                           | n/a  | 0.000                     | Other non-Nationwide                |  |   |
| ..4664     | Pure       | 13204             | 26-3109178        |              |     |  | Pure Risk Management, LLC                     | FL                     | JA                               | Other non-Nationwide                           | n/a  | 0.000                     | Other non-Nationwide                |  |   |
|            |            |                   |                   |              |     |  | Registered Investment Advisors Services, Inc. | TX                     | NIA                              | Nationwide Financial Services, Inc.            | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 75-2938844        |              |     |  | Retention Alternatives, Ltd.                  | Bermuda                | JA                               | Nationwide Mutual Fire Insurance Company       | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 82-0549218        |              |     |  | Riverview International Group, Inc.           | DE                     | NIA                              | NW Management & Research Trust                 | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   | 22-3655264        |              |     |  | Riverview Multi Series Fund, LL - Class Event | DE                     | OTH                              | Nationwide Mutual Insurance Company            | Ownership  | 1.000                     | Nationwide Mutual Insurance Company |  |   |
| ..0140     | Nationwide |                   |                   |              |     |  |   |                        |                                  |  |  |                           |                                     |  |   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

| 1          | 2          | 3                 | 4                 | 5            | 6   | 7  | 8   | 9                     | 10                               | 11   | 12   | 13   | 14   | 15 |
|------------|------------|-------------------|-------------------|--------------|-----|--|---|-----------------------|----------------------------------|--|--|--|--|----|
| Group Code | Group Name | NAIC Company Code | Federal ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percent-age | Ultimate Controlling Entity(ies)/Person(s) | *  |
| ..0140     | Nationwide |                   |                   |              |     | Riverview Multi Series Fund, LL - Class N                              |   | DE                    | OTH                              | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   |                   |              |     | Riverview Polyphony Fund, LLC  |   | DE                    | OTH                              | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 15580             | 31-1117969        |              |     | Scottsdale Indemnity Company   |   | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 41297             | 31-1024978        |              |     | Scottsdale Insurance Company   |   | OH                    | JA                               | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 10672             | 86-0835870        |              |     | Scottsdale Surplus Lines Insurance Company                             |   | AZ                    | JA                               | Scottsdale Insurance Company                   | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1486309        |              |     | South Pittsburgh, LLC  |   | OH                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1486309        |              |     | Streets of Toringdon, LLC  |   | OH                    | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   |                   |              |     | The Association for Theater Based Community Development, LLC           |   |                       | OTH                              |  | Limited partner /no control  | 0.500  | other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 91-2158214        |              |     | The Hideaway Club  |   | CA                    | OTH                              | Other non-Nationwide                           | n/a  | 0.000  | Other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 86-1094799        |              |     | The Hideaway Owners Association  |   | CA                    | OTH                              | Other non-Nationwide                           | n/a  | 0.000  | Other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 20-3541511        |              |     | The Madison Club   |   | CA                    | OTH                              | Other non-Nationwide                           | n/a  | 0.000  | Other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 20-3541507        |              |     | The Madison Club Owners Association                                    |   | CA                    | OTH                              | Other non-Nationwide                           | n/a  | 0.000  | Other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 31-1610040        |              |     | The Waterfront Partners, LLC   |   | OH                    | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 0.500  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 52-2031677        |              |     | THI Holdings (Delaware), Inc.  |   | DE                    | NIA                              | Nationwide Mutual Insurance Company            | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 74-2825853        |              |     | Titan Auto Insurance of New Mexico, Inc.                               |   | NM                    | JA                               | Whitehall Holdings, Inc.                       | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 13242             | 74-2286759        |              |     | Titan Indemnity Company  |   | TX                    | JA                               | THI Holdings (Delaware), Inc.                  | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 36269             | 86-0619597        |              |     | Titan Insurance Company  |   | MI                    | JA                               | Titan Indemnity Company                        | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 75-1284530        |              |     | Titan Insurance Services, Inc.   |   | TX                    | NIA                              | Whitehall Holdings, Inc.                       | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 33-0160222        |              |     | V.P.I. Services, Inc.  |   | CA                    | JA                               | Veterinary Pet Insurance Company               | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 42285             | 95-3750113        |              |     | Veterinary Pet Insurance Company                                       |   | CA                    | JA                               | Scottsdale Insurance Company                   | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 10644             | 34-1785903   |     | Victoria Automobile Insurance Company                                  |   | IN                    | JA                               | Victoria Fire & Casualty Insurance Company     | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 42889             | 34-1394913        |              |     | Victoria Fire & Casualty Company                                       |   | OH                    | JA                               | THI Holdings (Delaware), Inc.                  | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 10778             | 34-1842604   |     | Victoria National Insurance Company                                    |   | OH                    | JA                               | Victoria Fire & Casualty Insurance Company     | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 10105             | 34-1777972   |     | Victoria Select Insurance Company                                      |   | OH                    | JA                               | Victoria Fire & Casualty Insurance Company     | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 10777             | 34-1842602   |     | Victoria Specialty Insurance Company                                   |   | OH                    | JA                               | Victoria Fire & Casualty Insurance Company     | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1682140        |              |     | Waterfront Apartments, LLC   |   | OH                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide | 37150             | 86-0561941        |              |     | Western Heritage Insurance Company                                     |   | AZ                    | JA                               | Scottsdale Insurance Company                   | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   |                   |              |     | Westport Capital Partners II   |   | CT                    | OTH                              | Nationwide Mutual Insurance Company            | Investor member / no control   | 1.000  | other non-Nationwide                       |    |
| ..0140     | Nationwide |                   | 74-2767942        |              |     | Whitehall Holdings, Inc.   |   | TX                    | NIA                              | THI Holdings (Delaware), Inc.                  | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 59-3471667        |              |     | WI of Florida, Inc.  |   | FL                    | NIA                              | Whitehall Holdings, Inc.                       | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1486309        |              |     | Yacht Club Communities II, LLC   |   | OH                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   | 31-1486309        |              |     | Yacht Club Communities, LLC  |   | DE                    | NIA                              | NRI Communities, Ltd.                          | Ownership  | 1.000  | Nationwide Mutual Insurance Company        |    |
| ..0140     | Nationwide |                   |                   |              |     | Zais Zephyr A4, LLC  |   | DE                    | OTH                              | Nationwide Life Insurance Company              | Investor member / no control   | 0.600  | other non-Nationwide                       |    |

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

| Asterisk | Explanation   |
|----------|---|
| 1 .....  | For the purposes of this schedule, Nationwide presumed control of these entities because they are owned by at least 10% and are not wholly-owned by a Nationwide entity. .... |
| 2 .....  | Other ownership indicates a non-ownership circumstances by a Nationwide entity. ....  |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| 1<br>NAIC<br>Company<br>Code | 2<br>Federal ID<br>Number | 3<br>Names of Insurers and Parent,<br>Subsidiaries or Affiliates | 4<br>Shareholder<br>Dividends | 5<br>Capital<br>Contributions | 6<br>Purchases, Sales<br>or Exchanges of<br>Loans, Securities,<br>Real Estate,<br>Mortgage Loans or<br>Other Investments | 7<br>Income/<br>(Disbursements)<br>Incurred in<br>Connection with<br>Guarantees or<br>Undertakings for<br>the Benefit of any<br>Affiliate(s) | 8<br>Management<br>Agreements and<br>Service Contracts | 9<br>Income/<br>(Disbursements)<br>Incurred Under<br>Reinsurance<br>Agreements | 10<br>* | 11<br>Any Other Material<br>Activity Not in the<br>Ordinary Course of<br>the Insurer's<br>Business | 12            | 13<br>Reinsurance<br>Recoverable/<br>(Payable) on<br>Losses and/or<br>Reserve Credit<br>Taken/(Liability) |
|------------------------------|---------------------------|--|-------------------------------|-------------------------------|--|--|--|--|---------|--|---------------|---|
| 00000                        | 42-0958655                | ALLIED GROUP, INC  |                               |                               |  |  | 2,359  |  |         |  | 2,359         |   |
| 10127                        | 27-0114983                | ALLIED INSURANCE COMPANY OF AMERICA                              |                               |                               |  |  | 10,771   |  | *       |  | 10,771        |   |
| 42579                        | 42-1201931                | ALLIED PROP & CAS INS CO   |                               |                               |  |  | 74,098   | (1,999,431)  | *       |  | (1,925,333)   | 878,395,617   |
| 19100                        | 42-6054959                | AMCO INSURANCE COMPANY   |                               |                               | 3,702,000  |  | 14,500   | (205,500,606)  | *       |  | (201,784,106) | 1,565,115,921   |
| 29262                        | 74-1061659                | COLONIAL COUNTY MUTUAL INSURANCE CO                              |                               |                               |  |  | (6,583,303)  | (31,167,236)   |         |  | (37,750,539)  | 134,370,593   |
| 18961                        | 68-0066866                | CRESTBROOK INSURANCE COMPANY                                     |                               |                               |  |  | 11,248   | (674,626)  | *       |  | (663,378)     | 1,680,507   |
| 42587                        | 42-1207150                | DEPOSITORS INSURANCE COMPANY                                     |                               |                               |  |  | 9,275  | 22,958,925   | *       |  | 22,968,200    | 491,015,739   |
| 13838                        | 42-0618271                | FARMLAND MUTUAL INSURANCE COMPANY                                |                               |                               |  |  | 26,490   | 615,915  | *       |  | 642,405       | 10,835,296  |
| 22209                        | 75-6013587                | FREEDOM SPECIALTY INSURANCE COMPANY                              |                               |                               | 504,000  |  | 2,284  | (1,681,411)  |         |  | (1,175,127)   | 23,368,561  |
| 00000                        | 74-1395229                | LONE STAR GENERAL AGENCY   |                               |                               |  |  | 6,583,303  |  |         |  | 6,583,303     |   |
| 11991                        | 38-0865250                | NATIONAL CASUALTY COMPANY  |                               |                               |  |  | 10,116   | (36,320,036)   |         |  | (36,309,920)  | 974,549,217   |
| 00000                        | 42-1154244                | NATIONWIDE ADVANTAGER MORTGAGE COMPANY                           |                               |                               | 257,470,462  |  | 3,910  |  |         |  | 257,474,372   |   |
| 26093                        | 48-0470690                | NATIONWIDE AFFINITY INSURANCE COMPANY OF<br>AMERICA              |                               |                               |  |  | 1,280  | 52,424,089   | *       |  | 52,425,369    | 486,101,608   |
| 28223                        | 42-1015537                | NATIONWIDE AGRIBUSINESS INSURANCE COMPANY                        |                               |                               |  |  | 22,960   | (62,052,329)   | *       |  | (62,029,369)  | 727,867,734   |
| 10723                        | 95-0639970                | NATIONWIDE ASSURANCE COMPANY                                     |                               |                               |  |  | 14,556   | (10,325,163)   |         |  | (10,310,607)  | 25,808,294  |
| 00000                        | 11-3766032                | NATIONWIDE BETTER HEALTH, INC                                    |                               | 35,000,000                    |  |  | 11,072   |  |         |  | 35,011,072    |   |
| 00000                        | 31-1177951                | NATIONWIDE CASH MANAGEMENT COMPANY                               |                               |                               |  |  | (1,527,550)  |  |         |  | (1,527,550)   |   |
| 00000                        | 31-4416546                | NATIONWIDE CORPORATION   |                               |                               | (35,000,000)   | (50,000,000)   | 22,898   |  |         |  | (84,977,102)  |   |
| 00000                        | 31-1486870                | NATIONWIDE FINANCIAL SERVICES, INC.                              |                               |                               | 53,700,000   |  | 149,280  |  |         |  | 53,849,280    |   |
| 23760                        | 31-4425763                | NATIONWIDE GENERAL INSURANCE COMPANY                             |                               |                               |  |  | 5,346  | (63,389,838)   | *       |  | (63,384,492)  | 397,845,577   |
| 00000                        | 31-1570938                | NATIONWIDE GLOBAL HOLDINGS, INC.                                 |                               |                               |  |  | 4,063  |  |         |  | 4,063         |   |
| 10070                        | 31-1399201                | NATIONWIDE INDEMNITY COMPANY                                     |                               |                               | (61,600,000)   | 4,500,000  | 77,080   | 52,475,131   |         |  | (4,547,789)   | (594,833,579)   |
| 25453                        | 95-2130882                | NATIONWIDE INSURANCE COMPANY OF AMERICA                          |                               |                               |  | 410,000  | 16,286   | (61,425,340)   |         |  | (60,999,054)  | 787,067,487   |
| 10948                        | 31-1613686                | NATIONWIDE INSURANCE COMPANY OF FLORIDA                          |                               |                               |  |  | 24,036   | (16,648,750)   |         |  | (16,624,714)  | 640,417   |
| 00000                        | 73-0988442                | NATIONWIDE INVESTMENT SERVICES CORPORATION                       |                               |                               | (1,000,000)  |  |  |  |         |  | (1,000,000)   |   |
| 92657                        | 31-1000740                | NATIONWIDE LIFE AND ANNUITY INSURANCE<br>COMPANY                 |                               |                               | 108,722,200  | 22,694,022   | (102,655,865)  | (15,271,277)   |         |  | 13,489,080    | 667,302,535   |
| 66869                        | 31-4156830                | NATIONWIDE LIFE INSURANCE COMPANY                                | 1,000,000                     |                               | (153,700,000)  | 13,173,039   | (618,927,536)  | 23,059,017   |         |  | (735,395,480) | (142,742,839)   |
| 42110                        | 75-1780981                | NATIONWIDE LLOYDS  |                               |                               |  |  |  | (24,906,882)   |         |  | (24,906,882)  | 62,139,666  |
| 23779                        | 31-4177110                | NATIONWIDE MUTUAL FIRE INS COMPANY                               |                               |                               |  | (4,400,000)  | 42,595   | 7,110,587  | *       |  | 2,753,182     | 6,756,650   |
| 23787                        | 31-4177100                | NATIONWIDE MUTUAL INS COMPANY                                    |                               | 15,100,000                    | (247,549,523)  |  | 722,804,241  | 1,444,961,706  | *       |  | 1,935,316,424 | (6,980,856,140)   |
| 37877                        | 31-0970750                | NATIONWIDE PROPERTY AND CASUALTY INS<br>COMPANY                  |                               |                               |  |  | 9,438  | (11,856,671)   | *       |  | (11,847,233)  | 1,309,471,199   |
| 00000                        | 31-1486309                | NATIONWIDE REALTY INVESTORS, LTD                                 |                               |                               | 46,500,000   |  |  |  |         |  | 46,500,000    |   |
| 00000                        | 14-1904606                | NF REINSURANCE LTD.  |                               |                               |  |  | 485  |  |         |  | 485           |   |
| 13999                        | 27-1712056                | OLENTANGY REINSURANCE, LLC                                       |                               |                               | (8,722,200)  |  | (369,385)  |  |         |  | (9,091,585)   | (524,559,697)   |
| 15580                        | 31-1117969                | SCOTTSDALE INDEMNITY COMPANY                                     |                               |                               |  |  | 2,956  | (12,990,049)   |         |  | (12,987,093)  | 284,856,064   |
| 41297                        | 31-1024978                | SCOTTSDALE INSURANCE COMPANY                                     |                               |                               |  | (504,000)  | 65,270   | (903,322,751)  | *       |  | (903,761,481) | (1,441,555,238)   |
| 10672                        | 86-0835870                | SCOTTSDALE SURPLUS LINES INSURANCE COMPANY                       |                               |                               |  |  |  | (3,840,429)  |         |  | (3,840,429)   | 15,398,764  |
| 00000                        | 52-2031677                | THI HOLDINGS INC   |                               |                               | 15,000,000   | (15,000,000)   | 654  |  |         |  | 15,000,654    |   |
| 13242                        | 74-2286759                | TITAN INDEMNITY INSURANCE COMPANY                                |                               |                               |  |  | 23,701   | 13,339,172   |         |  | (1,637,127)   | 147,957,973   |

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

| 1<br>NAIC<br>Company<br>Code | 2<br>Federal ID<br>Number | 3<br>Names of Insurers and Parent,<br>Subsidiaries or Affiliates | 4<br>Shareholder<br>Dividends | 5<br>Capital<br>Contributions | 6<br>Purchases, Sales<br>or Exchanges of<br>Loans, Securities,<br>Real Estate,<br>Mortgage Loans or<br>Other Investments | 7<br>Income/<br>(Disbursements)<br>Incurred in<br>Connection with<br>Guarantees or<br>Undertakings for<br>the Benefit of any<br>Affiliate(s) | 8<br>Management<br>Agreements and<br>Service Contracts | 9<br>Income/<br>(Disbursements)<br>Incurred Under<br>Reinsurance<br>Agreements | 10           | 11<br>Any Other Material<br>Activity Not in the<br>Ordinary Course of<br>the Insurer's<br>Business | 12           | 13<br>Reinsurance<br>Recoverable/<br>(Payable) on<br>Losses and/or<br>Reserve Credit<br>Taken/(Liability) |             |
|------------------------------|---------------------------|--|-------------------------------|-------------------------------|--|--|--|--|--------------|--|--------------|---|-------------|
| 36269                        | 86-0619597                | TITAN INSURANCE COMPANY .....                                    |                               |                               |  |  |  | (4,914,840)  | *            |  | (4,914,840)  | 52,615,002  |             |
| 42285                        | 95-3750113                | VETERINARY PET INS CO .....                                      |                               |                               |  |  |  | (92,981,620)   |              |  | (92,981,620) |   |             |
| 10778                        | 34-1842604                | VICTORIA NATIONAL INSURANCE COMPANY .....                        |                               |                               |  |  | 1,747  | (33,666)   | *            |  | (31,919)     | 19,039  |             |
| 10644                        | 34-1785903                | VICTORIA AUTO INSURANCE COMPANY .....                            |                               |                               |  |  |  | (4,069,675)  | *            |  | (4,069,675)  | 19,707,927  |             |
| 42889                        | 34-1394913                | VICTORIA FIRE & CASUALTY INSURANCE COMPANY .....                 |                               |                               |  |  |  | 10,130   | (52,455,316) | *  |              | (52,445,186)  | 211,259,525 |
| 10108                        | 34-1777972                | VICTORIA SELECT INSURANCE COMPANY .....                          |                               |                               |  |  |  | 2,973  | (10,273,533) | *  |              | (10,270,560)  | 62,443,605  |
| 10777                        | 34-1842602                | VICTORIA SPECIALTY INSURANCE COMPANY .....                       |                               |                               |  |  |  | 2,238  | (11,018,055) | *  |              | (11,015,817)  | 42,081,064  |
| 37150                        | 86-0561941                | WESTERN HERITAGE INSURANCE COMPANY .....                         |                               |                               |  |  |  | 22,174,988   |              |  | 22,174,988   | 297,875,912   |             |
| 9999999 Control Totals       |                           |  |                               |                               |  |  |  |  | XXX          |  |              |   |             |

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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.

|   | Responses |
|---|-----------|
| <b>MARCH FILING</b>   |           |
| 1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?   | YES       |
| 2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?   | YES       |
| 3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?  | YES       |
| 4. Will an actuarial opinion be filed by March 1?   | YES       |
| <b>APRIL FILING</b>   |           |
| 5. Will Management's Discussion and Analysis be filed by April 1?   | YES       |
| 6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?   | YES       |
| 7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?  | YES       |
| 8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?  | YES       |
| <b>JUNE FILING</b>  |           |
| 9. Will an audited financial report be filed by June 1?   | YES       |
| 10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?  | YES       |
| <b>AUGUST FILING</b>  |           |
| 11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?  | YES       |
| 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. |           |
| <b>MARCH FILING</b>   |           |
| 12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?  | NO        |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?  | YES       |
| 14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?  | NO        |
| 15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?   | YES       |
| 16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?   | YES       |
| 17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?  | YES       |
| 18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?   | YES       |
| 19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?  | YES       |
| 20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?  | NO        |
| 21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?  | YES       |
| 22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?  | NO        |
| 23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?  | NO        |
| 24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?  | YES       |
| 25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?   | YES       |
| 26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?  | YES       |

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

|   |       |     |
|---|-------|-----|
| 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?   | ..... | NO  |
| 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?  | ..... | YES |
| 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?   | ..... | NO  |
| 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?   | ..... | NO  |
| 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?  | ..... | YES |
| 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?   | ..... | YES |
| 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | ..... | NO  |
| 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1?  | ..... | NO  |
| 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?   | ..... | YES |
| 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?   | ..... | NO  |
| 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?  | ..... | NO  |
| 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?  | ..... | NO  |
| 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?  | ..... | NO  |

**APRIL FILING**

|  |       |     |
|--|-------|-----|
| 40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?  | ..... | YES |
| 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?                                  | ..... | YES |
| 42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?  | ..... | NO  |
| 43. Will the Accident and Health Policy Experience Exhibit be filed by April 1?  | ..... | YES |
| 44. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?                                      | ..... | YES |
| 45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?                                 | ..... | YES |
| 46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?                                      | ..... | YES |
| 47. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | ..... | YES |

**AUGUST FILING**

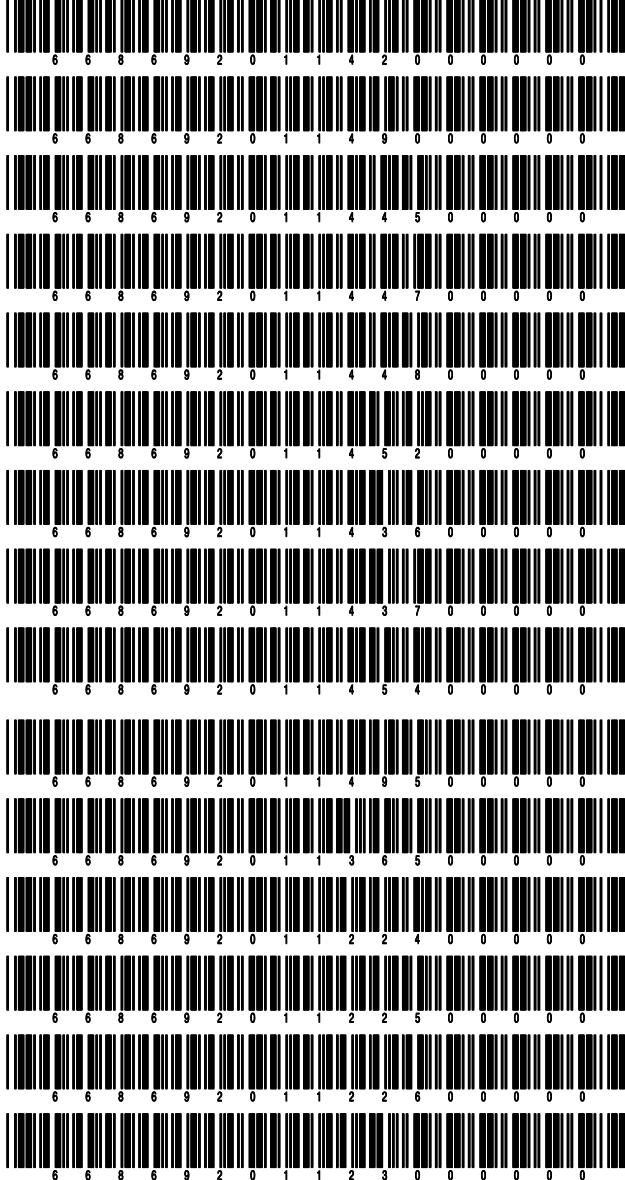
|  |       |     |
|--|-------|-----|
| 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | ..... | YES |
|--|-------|-----|

## Explanations:

12.  
14.  
20.  
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39.  
42.

## Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]  
  
 14. Trusteed Surplus Statement [Document Identifier 490]  
  
 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]  
  
 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]  
  
 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]  
  
 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]  
  
 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]  
  
 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]  
  
 33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]  
  
 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]  
  
 36. Medicare Part D Coverage Supplement [Document Identifier 365]  
  
 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]  
  
 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]  
  
 39. Relief from the Requirements for Audit Committees [Document Identifier 226]  
  
 42. Credit Insurance Experience Exhibit [Document Identifier 230]



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

|   | Current Year |                         |   | Prior Year                  |
|---|--------------|-------------------------|---|-----------------------------|
|   | 1<br>Assets  | 2<br>Nonadmitted Assets | 3<br>Net Admitted Assets<br>(Cols. 1 - 2) | 4<br>Net Admitted<br>Assets |
| 2504. Prepaid Pension Costs .....                                   | 78,038,677   | 76,058,315              | 1,980,362                                 | 3,216,025                   |
| 2597. Summary of remaining write-ins for Line 25 from overflow page | 78,038,677   | 76,058,315              | 1,980,362                                 | 3,216,025                   |

Additional Write-ins for Liabilities Line 25

|   | 1<br>Current Year | 2<br>Prior Year |
|---|-------------------|-----------------|
| 2504. Reserve for Escheat Funds .....                               | 19,400,234        | 19,351,937      |
| 2505. Reserve for Litigation .....                                  | 5,862,254         | 24,244,240      |
| 2506. Reserve for Rate Stabilizations .....                         | 26,438,434        | 26,999,758      |
| 2597. Summary of remaining write-ins for Line 25 from overflow page | 51,700,922        | 70,595,935      |

Additional Write-ins for Exhibit of Capital Gains and Losses Line 9

|   | 1<br>Realized Gain (Loss)<br>On Sales or Maturity | 2<br>Other Realized<br>Adjustments | 3<br>Total Realized<br>Capital Gain (Loss)<br>(Columns 1 + 2) | 4<br>Change in<br>Unrealized<br>Capital Gain (Loss) | 5<br>Change in Unrealized<br>Foreign Exchange<br>Capital Gain (Loss) |
|---|---|------------------------------------|---|---|--|
| 0904. Home Purchases .....  | (443,598)   |                                    | (443,598)   |   |  |
| 0905. Retirement Benefits .....                                       |   |                                    |   | 28,817  |  |
| 0997. Summary of remaining write-ins for Line 9 from<br>overflow page | (443,598)   |                                    | (443,598)   | 28,817  |  |

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Analysis of Operations Line 27

|   | 1<br>Total | 2<br>Industrial Life | Ordinary            |                           |                              | 6<br>Credit Life (Group and Individual) | Group                   |                | Accident and Health |                                     |             | 12<br>Aggregate of All Other Lines of Business |
|---|------------|----------------------|---------------------|---------------------------|------------------------------|---|-------------------------|----------------|---------------------|-------------------------------------|-------------|--|
|   |            |                      | 3<br>Life Insurance | 4<br>Individual Annuities | 5<br>Supplementary Contracts |   | 7<br>Life Insurance (a) | 8<br>Annuities | 9<br>Group          | 10<br>Credit (Group and Individual) | 11<br>Other |  |
| 2704.   |            |                      |                     |                           |                              |   |                         |                |                     |                                     |             |  |
| 2797. Summary of remaining write-ins for Line 27 from overflow page |            |                      |                     |                           |                              |   |                         |                |                     |                                     |             |  |



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Alabama

NAIC Group Code 0140 NAIC Company Code 66869

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

Person Completing This Exhibit

Title

Telephone Number

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |       |                         | Policies Issued in 2009; 2010; 2011 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|-------|-------------------------|-------------------------------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |       | 14                      | 15                                  | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | 12              | 13    | Number of Covered Lives | Premiums Earned                     | 16              | 17 | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 08/12/1982    | 05/11/2001              | 03/01/1992        |             | Medicare Supplement         | 7,600                        | 1,808           | 23.8  | .1                      |                                     |                 |    |                         |
| YES  | 2122AL             | B   | NO              | 0034000              | 06/08/1992    | 11/06/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 8,792                        | 3,092           | 35.2  | 3                       |                                     |                 |    |                         |
| YES  | 2123AL             | F   | NO              | 0034000              | 06/08/1992    | 11/06/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 44,590                       | 12,245          | 27.5  | 10                      |                                     |                 |    |                         |
| YES  | 2129-1             | C   | NO              | 0034000              | 08/03/1999    | 11/06/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 3,876                        | 4,023           | 103.8 | .1                      |                                     |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 64,858                       | 21,169          | 32.6  | 15                      |                                     |                 |    |                         |

**GENERAL INTERROGATORIES**

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address:
  - Contact Person and Phone Number:
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address:
  - Contact Person and Phone Number:
- Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Arkansas.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9                        | 10                          | Policies Issued Through 2008 |                 |        | Policies Issued in 2009; 2010; 2011 |                 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|--------------------------|-----------------------------|------------------------------|-----------------|--------|-------------------------------------|-----------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                          |                             | 11                           | Incurred Claims |        | 14                                  | 15              | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed              | Policy Marketing Trade Name | Premiums Earned              | 12              | 13     | Number of Covered Lives             | Premiums Earned | 16              | 17 | Number of Covered Lives |
| YES.....   | 1522.....          | P.....  | NO.....         | 0034000.....         | 08/31/1982..... | 04/30/2001.....         | 12/01/1989.....   | Medicare Supplement..... | 4,551.....                  | 833.....                     | 18.3.....       | 1..... |                                     |                 |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                          |                             |                              |                 |        |                                     |                 |                 |    |                         |
|  |                    |   |                 |                      |                 |                         |                   |                          |                             |                              |                 |        |                                     |                 |                 |    |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395s(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Connecticut.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |      | Policies Issued in 2009; 2010; 2011 |                 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|------|-------------------------------------|-----------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |      | 14                                  | 15              | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | 12              | 13   | Number of Covered Lives             | Premiums Earned | 16              | 17 | Number of Covered Lives |
| YES  | 2121CT94           | A.  | NO              | 0034060              | 07/28/1992    | 11/01/2002              | 08/01/2001        | 12/01/2001  | Medicare Supplement         | 78,961                       | 52,158          | 66.1 | .51                                 |                 |                 |    |                         |
| YES  | 2122CT94           | B.  | NO              | 0034060              | 07/28/1992    | 11/01/2002              | 08/01/2001        | 12/01/2001  | Medicare Supplement         | 179,540                      | 121,283         | 67.6 | .65                                 |                 |                 |    |                         |
| YES  | 2123CT94           | F.  | NO              | 0034000              | 07/28/1992    | 11/01/2002              | 08/01/2001        | 12/01/2001  | Medicare Supplement         | 367,368                      | 203,209         | 55.3 | .91                                 |                 |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 625,868                      | 376,651         | 60.2 | 207                                 |                 |                 |    |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Delaware .....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6                | 7                       | 8                 | 9                         | 10                          | Policies Issued Through 2008 |                 |                            |                         | Policies Issued in 2009; 2010; 2011 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|------------------|-------------------------|-------------------|---------------------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                  |                         |                   |                           |                             | 11                           | 12              |                            | 13                      | 14                                  | 15              | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved    | Date Approval Withdrawn | Date Last Amended | Date Closed               | Policy Marketing Trade Name | Premiums Earned              | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives |
| YES .....  | 1522 .....         | P .....                                       | NO .....        | 0034000 .....        | 09/13/1982 ..... | 05/16/2001 .....        | 01/01/1991 .....  | Medicare Supplement ..... | 6,296 .....                 | 7,292 .....                  | .115.8 .....    | 2 .....                    |                         |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                  |                         |                   |                           |                             |                              |                 |                            |                         |                                     |                 |                            |                         |
|  |                    |   |                 |                      |                  |                         |                   |                           |                             |                              |                 |                            |                         |                                     |                 |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395s(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Florida.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9                   | 10                          | Policies Issued Through 2008 |                 |        |                            | Policies Issued in 2009; 2010; 2011 |                 |        |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|---------------------|-----------------------------|------------------------------|-----------------|--------|----------------------------|-------------------------------------|-----------------|--------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |                     |                             | 11                           | Incurred Claims |        | 14                         | 15                                  | Incurred Claims |        | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed         | Policy Marketing Trade Name |                              | Premiums Earned | Amount | Percent of Premiums Earned |                                     | Premiums Earned | Amount | Number of Covered Lives |
| YES  | 1524               | P   | NO              | 0034000              | 12/16/1982    | 05/10/2001              | 12/01/1991        | Medicare Supplement | 177,423                     | 223,470                      | .126.0          | 105    |                            |                                     |                 |        |                         |
| YES  | 2121FL             | A   | NO              | 0034000              | 03/12/1992    | 12/03/2002              | 05/10/2001        | Medicare Supplement | 18,105                      | 6,826                        | .37.7           | 13     |                            |                                     |                 |        |                         |
| YES  | 2122FL             | B   | NO              | 0034000              | 03/12/1992    | 12/03/2002              | 05/10/2001        | Medicare Supplement | 180,682                     | 143,686                      | .79.5           | .97    |                            |                                     |                 |        |                         |
| YES  | 2123FL             | F   | NO              | 0034000              | 03/12/1992    | 12/03/2002              | 05/10/2001        | Medicare Supplement | 1,165,942                   | 1,084,041                    | .93.0           | 483    |                            |                                     |                 |        |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |                     |                             | 1,542,152                    | 1,458,023       | 94.5   | 698                        |                                     |                 |        |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Georgia

NAIC Group Code 0140 NAIC Company Code 66869

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

Person Completing This Exhibit

Title

Telephone Number

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |         |                            |                         | Policies Issued in 2009; 2010; 2011 |        |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|---------|----------------------------|-------------------------|-------------------------------------|--------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12      |                            | 13                      | 14                                  | 15     | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount  | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 11/17/1982    |                         | 05/31/2001        | 07/01/1989  | Medicare Supplement         | 36,906                       | 40,143  | .108.8                     | 16                      |                                     |        |                            |                         |
| YES  | 2121GA             | A   | NO              | 0034000              | 08/28/1992    | 11/01/2002              | 05/31/2001        | 12/01/2002  | Medicare Supplement         | 2,902                        | 1,104   | .38.0                      | 1                       |                                     |        |                            |                         |
| YES  | 2122GA             | B   | NO              | 0034000              | 08/28/1992    | 11/01/2002              | 05/31/2001        | 12/01/2002  | Medicare Supplement         | 16,771                       | 29,781  | .177.6                     | 7                       |                                     |        |                            |                         |
| YES  | 2123GA             | F   | NO              | 0034000              | 08/28/1992    | 11/01/2002              | 05/31/2001        | 12/01/2002  | Medicare Supplement         | 345,609                      | 198,388 | .57.4                      | 113                     |                                     |        |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 402,188                      | 269,416 | 67.0                       | 137                     |                                     |        |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Illinois.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |        | Policies Issued in 2009; 2010; 2011 |                 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|--------|-------------------------------------|-----------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |        | 14                                  | 15              | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | 12              | 13     | Number of Covered Lives             | Premiums Earned | 16              | 17 | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 11/20/1982    | 06/26/2001              | 12/01/1989        |             | Medicare Supplement         | 3,606                        | 3,789           | .105.1 | 1                                   |                 |                 |    |                         |
| YES  | 2123               | F   | NO              | 0034000              | 05/31/1994    | 12/19/2002              | 06/26/2001        | 12/01/2002  | Medicare Supplement         | 3,925                        | (10)            | (0.3)  |                                     |                 |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 7,531                        | 3,779           | 50.2   | 1                                   |                 |                 |    |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Indiana

NAIC Group Code 0140

NAIC Company Code 66869

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

Person Completing This Exhibit

Title

Telephone Number

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |                            |                         | Policies Issued in 2009; 2010; 2011 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12              |                            | 13                      | 14                                  | 15              | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 09/21/1982    |                         | 05/21/2001        | 12/01/1991  | Medicare Supplement         | 37,843                       | 36,968          | 97.7                       | 10                      |                                     |                 |                            |                         |
| YES  | 2121IN             | A   | NO              | 0034000              | 01/09/1995    | 11/04/2002              | 05/21/2001        | 12/01/2002  | Medicare Supplement         | 4,284                        | 397             | 9.3                        | 3                       |                                     |                 |                            |                         |
| YES  | 2122IN             | B   | NO              | 0034000              | 01/09/1995    | 11/04/2002              | 05/21/2001        | 12/01/2002  | Medicare Supplement         | 5,581                        | (286)           | (5.1)                      | 2                       |                                     |                 |                            |                         |
| YES  | 2123IN             | F   | NO              | 0034000              | 01/09/1995    | 11/04/2002              | 05/21/2001        | 12/01/2002  | Medicare Supplement         | 17,262                       | 12,292          | 71.2                       | 4                       |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 64,970                       | 49,371          | 76.0                       | 19                      |                                     |                 |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Kentucky.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9                   | 10                          | Policies Issued Through 2008 |                 |                            |                         | Policies Issued in 2009; 2010; 2011 |                 |                            |                         |    |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|---------------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|----|
|  |                    |   |                 |                      |               |                         |                   |                     |                             | 11                           | 12              |                            | 13                      | 14                                  | 15              | 16                         |                         | 18 |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed         | Policy Marketing Trade Name | Premiums Earned              | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives |    |
| YES  | 1522               | P   | NO              | 0034000              | 09/27/1982    | 05/14/2001              | 12/01/1991        | Medicare Supplement | 31,835                      | 6,782                        | 21.3            | 9                          |                         |                                     |                 |                            |                         |    |
| YES  | 2121KY             | A   | NO              | 0034060              | 06/28/1994    | 11/04/2002              | 05/14/2001        | 12/01/2002          | Medicare Supplement         | 1,962                        | .98             | 5.0                        | 1                       |                                     |                 |                            |                         |    |
| YES  | 2122KY             | B   | NO              | 0034060              | 06/28/1994    | 11/04/2002              | 05/14/2001        | 12/01/2002          | Medicare Supplement         | 9,148                        | 3,107           | 34.0                       | 4                       |                                     |                 |                            |                         |    |
| YES  | 2123KY             | F   | NO              | 0034060              | 06/28/1994    | 11/04/2002              | 05/14/2001        | 12/01/2002          | Medicare Supplement         | 56,672                       | 23,363          | 41.2                       | 16                      |                                     |                 |                            |                         |    |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |                     |                             | 99,617                       | 33,350          | 33.5                       | 30                      |                                     |                 |                            |                         |    |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Maryland.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |         |                            |                         | Policies Issued in 2009; 2010; 2011 |        |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|---------|----------------------------|-------------------------|-------------------------------------|--------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12      |                            | 13                      | 14                                  | 15     | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount  | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 2121MD             | A   | NO              | 0034000              | 08/27/1992    | 12/09/2002              | 01/25/2002        | 12/01/2002  | Medicare Supplement         | 13,838                       | 7,938   | 57.4                       | 9                       |                                     |        |                            |                         |
| YES  | 2122MD             | B   | NO              | 0034000              | 08/27/1992    | 12/09/2002              | 01/25/2002        | 12/01/2002  | Medicare Supplement         | 60,643                       | 52,999  | 87.4                       | 33                      |                                     |        |                            |                         |
| YES  | 2123MD             | F   | NO              | 0034000              | 08/27/1992    | 12/09/2002              | 01/25/2002        | 12/01/2002  | Medicare Supplement         | 1,053,636                    | 642,469 | 61.0                       | 306                     |                                     |        |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 1,128,117                    | 703,406 | 62.4                       | 348                     |                                     |        |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Minnesota.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                                   | Policies Issued Through 2008 |                 |       |                            | Policies Issued in 2009; 2010; 2011 |                 |    |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|--------------------------------------|------------------------------|-----------------|-------|----------------------------|-------------------------------------|-----------------|----|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                                      | 11                           | Incurred Claims |       | 14                         | 15                                  | Incurred Claims |    | 18                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name          | Premiums Earned              | 12              | 13    | Percent of Premiums Earned | Number of Covered Lives             | 16              | 17 | Percent of Premiums Earned | Number of Covered Lives |
| YES  | MS-1 0990          | 0   | NO              | 0000007              |               |                         |                   | 12/31/1993  | Medicare Supplement - Extended Basic | 26,598                       | 28,809          | 108.3 | 9                          |                                     |                 |    |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                                      |                              |                 |       |                            |                                     |                 |    |                            |                         |
|  |                    |   |                 |                      |               |                         |                   |             |                                      |                              |                 |       |                            |                                     |                 |    |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Mississippi.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |       |                         | Policies Issued in 2009; 2010; 2011 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|-------|-------------------------|-------------------------------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |       | 14                      | 15                                  | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | 12              | 13    | Number of Covered Lives | Premiums Earned                     | 16              | 17 | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 08/24/1982    | 04/27/2001              | 06/01/1992        |             | Medicare Supplement         | 34,080                       | 3,401           | 10.0  | 7                       |                                     |                 |    |                         |
| YES  | 2122               | B   | NO              | 0034000              | 06/22/1992    | 11/18/2002              | 04/27/2001        | 12/01/2002  | Medicare Supplement         | 6,476                        | 32,447          | 501.0 | 2                       |                                     |                 |    |                         |
| YES  | 2123               | F   | NO              | 0034000              | 06/22/1992    | 11/18/2002              | 04/27/2001        | 12/01/2002  | Medicare Supplement         | 103,750                      | 47,669          | 45.9  | 24                      |                                     |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 144,306                      | 83,517          | 57.9  | 33                      |                                     |                 |    |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF North Carolina.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |      |                         | Policies Issued in 2009; 2010; 2011 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|------|-------------------------|-------------------------------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |      | 14                      | 15                                  | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | 12              | 13   | Number of Covered Lives | Premiums Earned                     | 16              | 17 | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 09/13/1982    | 04/24/2001              | 12/01/1991        | 04/24/2001  | Medicare Supplement         | 225,148                      | 170,715         | 75.8 | .81                     |                                     |                 |    |                         |
| YES  | 2121NC             | A   | NO              | 0034060              | 06/16/1992    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 30,191                       | 12,914          | 42.8 | 14                      |                                     |                 |    |                         |
| YES  | 2122NC             | B   | NO              | 0034000              | 06/16/1992    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 41,612                       | 10,139          | 24.4 | .15                     |                                     |                 |    |                         |
| YES  | 2123NC             | F   | NO              | 0034000              | 06/16/1992    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 953,953                      | 630,505         | 66.1 | 310                     |                                     |                 |    |                         |
| YES  | 2124NC             | I   | NO              | 0034000              | 06/16/1992    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 47,923                       | 8,967           | 18.7 | .8                      |                                     |                 |    |                         |
| YES  | 2129NC             | C   | NO              | 0034060              | 07/05/2000    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 16,921                       | 6,984           | 41.3 | .4                      |                                     |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 1,315,748                    | 840,224         | 63.9 | 432                     |                                     |                 |    |                         |

**GENERAL INTERROGATORIES**

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address:
  - Contact Person and Phone Number:
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address:
  - Contact Person and Phone Number:
- Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Ohio.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |                            |                         | Policies Issued in 2009; 2010; 2011 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12              |                            | 13                      | 14                                  | 15              | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 07/15/1982    |                         | 05/15/2001        | 04/01/1992  | Medicare Supplement         | 281,293                      | 160,379         | 57.0                       | 88                      |                                     |                 |                            |                         |
| YES  | 2121               | A   | NO              | 0034000              | 03/20/1992    | 11/01/2001              | 05/15/2001        | 12/01/2002  | Medicare Supplement         | 26,476                       | 12,645          | 47.8                       | 15                      |                                     |                 |                            |                         |
| YES  | 2122               | B   | NO              | 0034000              | 03/20/1992    | 11/01/2001              | 05/15/2001        | 12/01/2002  | Medicare Supplement         | 238,146                      | 154,240         | 64.8                       | 109                     |                                     |                 |                            |                         |
| YES  | 2123               | F   | NO              | 0034000              | 03/20/1992    | 11/01/2001              | 05/15/2001        | 12/01/2002  | Medicare Supplement         | 1,843,789                    | 1,015,622       | 55.1                       | 578                     |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 2,389,704                    | 1,342,886       | 56.2                       | 790                     |                                     |                 |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Oregon

NAIC Group Code 0140 NAIC Company Code 66869

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

Person Completing This Exhibit

Title

Telephone Number

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                            |                            | Policies Issued in 2009; 2010; 2011 |                            |                         |                            |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|----------------------------|----------------------------|-------------------------------------|----------------------------|-------------------------|----------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12                         | 13                         | 14                                  | 15                         | 16                      | 17                         |
|  |                    |   |                 |                      |               |                         |                   |             |                             | Incurred Claims              | Percent of Premiums Earned | Number of Covered Lives    | Incurred Claims                     | Percent of Premiums Earned | Number of Covered Lives |                            |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount                     | Percent of Premiums Earned | Number of Covered Lives             | Premiums Earned            | Amount                  | Percent of Premiums Earned |
| YES  | 1522               | P   | NO              | 0034000              | 02/05/1986    | 06/01/2001              | 01/01/1989        |             | Medicare Supplement         | 6,932                        | 1,211                      | 17.5                       | 2                                   |                            |                         |                            |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 6,932                        | 1,211                      | 17.5                       | 2                                   |                            |                         |                            |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              |                            |                            |                                     |                            |                         |                            |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              |                            |                            |                                     |                            |                         |                            |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395s(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Pennsylvania.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |                            |                         | Policies Issued in 2009; 2010; 2011 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12              |                            | 13                      | 14                                  | 15              | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 11/30/1982    | 05/07/2001              | 08/01/1989        |             | Medicare Supplement         | 221,470                      | 144,008         | 65.0                       | .66                     |                                     |                 |                            |                         |
| YES  | 2121PA             | A   | NO              | 0034060              | 09/04/1992    | 11/20/2002              | 05/07/2001        | 12/01/2002  | Medicare Supplement         | 49,302                       | 39,990          | 81.1                       | .30                     |                                     |                 |                            |                         |
| YES  | 2122PA             | B   | NO              | 0034060              | 09/04/1992    | 11/20/2002              | 05/07/2001        | 12/01/2002  | Medicare Supplement         | 240,177                      | 141,846         | 59.1                       | .97                     |                                     |                 |                            |                         |
| YES  | 2129               | C   | NO              | 0034060              | 09/04/1992    | 11/20/2002              | 05/07/2001        | 12/01/2002  | Medicare Supplement         | 1,581,997                    | 903,370         | 57.1                       | 453                     |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 2,092,946                    | 1,229,214       | 58.7                       | 646                     |                                     |                 |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF South Carolina.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |         |                            |                         | Policies Issued in 2009; 2010; 2011 |        |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|---------|----------------------------|-------------------------|-------------------------------------|--------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12      |                            | 13                      | 14                                  | 15     | 16                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount  | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 10/06/1982    | 04/24/2001              | 04/01/1992        | 04/24/2001  | Medicare Supplement         | 94,399                       | 40,368  | 42.8                       | 32                      |                                     |        |                            |                         |
| YES  | 2121SC             | A   | NO              | 0034000              | 02/05/1993    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 1,843                        |         |                            | 1                       |                                     |        |                            |                         |
| YES  | 2122SC             | B   | NO              | 0034000              | 02/05/1993    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 22,657                       | 9,319   | 41.1                       | 9                       |                                     |        |                            |                         |
| YES  | 2123SC             | F   | NO              | 0034000              | 02/05/1993    | 11/05/2002              | 04/24/2001        | 12/01/2002  | Medicare Supplement         | 282,166                      | 158,004 | 56.0                       | 82                      |                                     |        |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 401,065                      | 207,691 | 51.8                       | 124                     |                                     |        |                            |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Tennessee.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9                   | 10                          | Policies Issued Through 2008 |                 |        |                            | Policies Issued in 2009; 2010; 2011 |                 |        |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|---------------------|-----------------------------|------------------------------|-----------------|--------|----------------------------|-------------------------------------|-----------------|--------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |                     |                             | 11                           | Incurred Claims |        | 14                         | 15                                  | Incurred Claims |        | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed         | Policy Marketing Trade Name |                              | Premiums Earned | Amount | Percent of Premiums Earned |                                     | Premiums Earned | Amount | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 09/01/1982    | 05/31/2001              | 06/01/1992        | Medicare Supplement | 48,853                      | 63,148                       | .129.3          | 14     |                            |                                     |                 |        |                         |
| YES  | 2122TN             | B   | NO              | 0034000              | 06/30/1992    | 11/19/2002              | 05/31/2001        | 12/01/2002          | Medicare Supplement         | 8,955                        | 5,074           | .56.7  | 3                          |                                     |                 |        |                         |
| YES  | 2123TN             | F   | NO              | 0034000              | 06/30/1992    | 11/19/2002              | 05/31/2001        | 12/01/2002          | Medicare Supplement         | 203,483                      | 123,484         | .60.7  | 57                         |                                     |                 |        |                         |
| YES  | 2129TN             | C   | NO              | 0034000              | 03/10/2000    | 11/19/2002              | 05/31/2001        | 12/01/2002          | Medicare Supplement         | (103)                        |                 |        |                            |                                     |                 |        |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |                     |                             | 261,291                      | 191,603         | 73.3   | 74                         |                                     |                 |        |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O". \_\_\_\_\_



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF **Texas**.....

NAIC Group Code **0140**..... NAIC Company Code **66869**.....

ADDRESS (City, State and Zip Code) **Columbus, OH 43215-2220**.....

Person Completing This Exhibit.....

Title.....

Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |      | Policies Issued in 2009; 2010; 2011 |                 |                 |    |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|------|-------------------------------------|-----------------|-----------------|----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |      | 14                                  | 15              | Incurred Claims |    | 18                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | 12              | 13   | Number of Covered Lives             | Premiums Earned | 16              | 17 | Number of Covered Lives |
| YES  | 2121TX             | A   | NO              | 0034060              | 06/02/1994    | 11/13/2002              | 06/15/2001        | 12/01/2002  | Medicare Supplement         | 10,493                       | 3,967           | 37.8 | 4                                   |                 |                 |    |                         |
| YES  | 2123TX             | F   | NO              | 0034000              | 06/02/1994    | 11/13/2002              | 06/15/2001        | 12/01/2002  | Medicare Supplement         | 76,560                       | 41,298          | 53.9 | 13                                  |                 |                 |    |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 87,053                       | 45,265          | 52.0 | 17                                  |                 |                 |    |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF Virginia

NAIC Group Code 0140 NAIC Company Code 66869

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

Person Completing This Exhibit

Title

Telephone Number

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |                            | 14                      | Policies Issued in 2009; 2010; 2011 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | 12              | 13                         |                         | 15                                  | 16                         | 17                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Incurred Claims | Percent of Premiums Earned | Number of Covered Lives | Incurred Claims                     | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 09/27/1982    |                         | 05/11/2001        | 02/01/1989  | Medicare Supplement         | 161,415                      | 89,344          | 55.4                       | 47                      |                                     |                            |                         |
| YES  | 2121VA             | A   | NO              | 0034000              | 07/30/1992    | 11/21/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 5,775                        | 2,550           | 44.2                       | 4                       |                                     |                            |                         |
| YES  | 2122VA             | B   | NO              | 0034000              | 07/30/1992    | 11/21/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 59,957                       | 25,617          | 42.7                       | 33                      |                                     |                            |                         |
| YES  | 2123VA             | F   | NO              | 0034000              | 07/30/1992    | 11/21/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 904,950                      | 604,299         | 66.8                       | 281                     |                                     |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 1,132,097                    | 721,810         | 63.8                       | 365                     |                                     |                            |                         |

**GENERAL INTERROGATORIES**

- If response in Column 1 is no, give full and complete details
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address:
  - Contact Person and Phone Number:
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address:
  - Contact Person and Phone Number:
- Explain any policies identified above as policy type "O".



**SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2011  
 (To Be Filed by March 1)

FOR THE STATE OF West Virginia.....

NAIC Group Code 0140 .....

NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220 .....

Person Completing This Exhibit .....

Title .....

Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2008 |                 |         |         | Policies Issued in 2009; 2010; 2011 |                            |     |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|---------|---------|-------------------------------------|----------------------------|-----|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |         | 14      | 15                                  | Incurred Claims            |     | 18                      |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              | Premiums Earned | Amount  | 12      | 13                                  | Percent of Premiums Earned | 16  | 17                      |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name |                              |                 |         |         |                                     |                            |     | Number of Covered Lives |
| YES  | 1523               | P   | NO              | 0034000              | 09/22/1982    |                         | 05/30/2001        | 12/01/1991  | Medicare Supplement         | 189,251                      |                 | 134,543 |         | 71.1                                | 58                         |     |                         |
| YES  | 2121WV             | A   | NO              | 0034000              | 02/27/1992    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 6,731                        |                 | 961     |         | 14.3                                | 4                          |     |                         |
| YES  | 2122WV             | B   | NO              | 0034000              | 02/27/1992    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 49,393                       |                 | 31,044  |         | 62.9                                | .21                        |     |                         |
| YES  | 2123WV             | F   | NO              | 0034000              | 02/27/1992    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 636,812                      |                 | 367,822 |         | 57.8                                | 179                        |     |                         |
| YES  | 2129WV             | C   | NO              | 0034000              | 08/02/1999    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 3,325                        |                 | 1,241   |         | 37.3                                | .1                         |     |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             |                              | 885,512         |         | 535,611 |                                     | 60.5                       | 263 |                         |

**GENERAL INTERROGATORIES**

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: \_\_\_\_\_
  - 2.2 Contact Person and Phone Number: \_\_\_\_\_
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: \_\_\_\_\_
  - 3.2 Contact Person and Phone Number: \_\_\_\_\_
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE O SUPPLEMENT**

For The Year Ended December 31, 2011  
(To Be Filed by March 1)

Of The Nationwide Life Insurance Company  
ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220  
NAIC Group Code 0140 NAIC Company Code 66869 Employer's Identification Number (FEIN) 31-4156830

**SUPPLEMENTAL SCHEDULE O - PART 1**

**Development of Incurred Losses  
(\$000 OMITTED)**

**Section A - Group Accident and Health**

| Years in Which Losses Were Incurred | Net Amount Paid Policyholders |           |           |           |              |
|-------------------------------------|-------------------------------|-----------|-----------|-----------|--------------|
|                                     | 1<br>2007                     | 2<br>2008 | 3<br>2009 | 4<br>2010 | 5<br>2011(a) |
| 1. Prior                            | (469)                         | (1,063)   | 505       | 132       | 106          |
| 2. 2007                             | 437                           | 320       | 19        | 5         | 13           |
| 3. 2008                             | XXX                           | 861       | 342       | 34        | 16           |
| 4. 2009                             | XXX                           | XXX       | 586       | 422       | 30           |
| 5. 2010                             | XXX                           | XXX       | XXX       | 371       | 435          |
| 6. 2011                             | XXX                           | XXX       | XXX       | XXX       | 223          |

**Section B - Other Accident and Health**

|          |      |       |     |     |    |
|----------|------|-------|-----|-----|----|
| 1. Prior | (50) | (107) | 184 | 154 | 88 |
| 2. 2007  | 37   | 34    | 15  | 14  | 13 |
| 3. 2008  | XXX  | 46    | 13  | 18  | 14 |
| 4. 2009  | XXX  | XXX   | 53  | 69  | 18 |
| 5. 2010  | XXX  | XXX   | XXX | 69  | 51 |
| 6. 2011  | XXX  | XXX   | XXX | XXX | 50 |

**Section C - Credit Accident and Health**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2007  |     |     |     |     |  |
| 3. 2008  | XXX |     |     |     |  |
| 4. 2009  | XX  | XX  |     |     |  |
| 5. 2010  | XXX | XXX | XXX | XXX |  |
| 6. 2011  | XXX | XXX | XXX | XXX |  |

**Section D -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2007  |     |     |     |     |  |
| 3. 2008  | XXX |     |     |     |  |
| 4. 2009  | XX  | XX  |     |     |  |
| 5. 2010  | XXX | XXX | XXX | XXX |  |
| 6. 2011  | XXX | XXX | XXX | XXX |  |

**Section E -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2007  |     |     |     |     |  |
| 3. 2008  | XXX |     |     |     |  |
| 4. 2009  | XX  | XX  |     |     |  |
| 5. 2010  | XXX | XXX | XXX | XXX |  |
| 6. 2011  | XXX | XXX | XXX | XXX |  |

**Section F -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2007  |     |     |     |     |  |
| 3. 2008  | XXX |     |     |     |  |
| 4. 2009  | XX  | XX  |     |     |  |
| 5. 2010  | XXX | XXX | XXX | XXX |  |
| 6. 2011  | XXX | XXX | XXX | XXX |  |

**Section G -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2007  |     |     |     |     |  |
| 3. 2008  | XXX |     |     |     |  |
| 4. 2009  | XX  | XX  |     |     |  |
| 5. 2010  | XXX | XXX | XXX | XXX |  |
| 6. 2011  | XXX | XXX | XXX | XXX |  |

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

Supplement Schedule O - Part 2 Section A  
**N O N E**

Supplement Schedule O - Part 2 Section B  
**N O N E**

Supplement Schedule O - Part 2 Section C  
**N O N E**

Supplement Schedule O - Part 2 Section D  
**N O N E**

Supplement Schedule O - Part 2 Section E  
**N O N E**

Supplement Schedule O - Part 2 Section F  
**N O N E**

Supplement Schedule O - Part 2 Section G  
**N O N E**

SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 3**

Development of Incurred Losses  
 (\$000 OMITTED)

**Section A - Group Accident and Health**

| Years in Which Losses<br>Were Incurred | Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year |           |           |           |           |
|--|--|-----------|-----------|-----------|-----------|
|  | 1<br>2007  | 2<br>2008 | 3<br>2009 | 4<br>2010 | 5<br>2011 |
| 1. 2007 .....                          | 1,268  | 767       | 96        | XXX       | XXX       |
| 2. 2008 .....                          | XXX  | 1,751     | 817       | 110       | XXX       |
| 3. 2009 .....                          | XXX  | XXX       | 1,368     | 736       | 32        |
| 4. 2010 .....                          | XXX  | XXX       | XXX       | 1,151     | 647       |
| 5. 2011 .....                          | XXX  | XXX       | XXX       | XXX       | 998       |

**Section B - Other Accident and Health**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | 269 | 162 | 126 | XXX | XXX |
| 2. 2008 ..... | XXX | 283 | 136 | 130 | XXX |
| 3. 2009 ..... | XXX | XXX | 286 | 193 | 133 |
| 4. 2010 ..... | XXX | XXX | XXX | 302 | 179 |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | 287 |

**Section C - Credit Accident and Health**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... |     |     |     | XXX | XXX |
| 2. 2008 ..... | XXX |     |     |     | XXX |
| 3. 2009 ..... | XXX |     |     |     |     |
| 4. 2010 ..... | XX  | XX  | XXX |     |     |
| 5. 2011 ..... | XXX | XXX | XXX | XXX |     |

**Section D -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... |     |     |     | XXX | XXX |
| 2. 2008 ..... | XXX |     |     |     | XXX |
| 3. 2009 ..... | XXX |     |     |     |     |
| 4. 2010 ..... | XX  | XX  | XXX | XXX |     |
| 5. 2011 ..... | XXX | XXX | XXX | XXX |     |

**Section E -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... |     |     |     | XXX | XXX |
| 2. 2008 ..... | XXX |     |     |     | XXX |
| 3. 2009 ..... | XXX |     |     |     |     |
| 4. 2010 ..... | XX  | XX  | XXX | XXX |     |
| 5. 2011 ..... | XXX | XXX | XXX | XXX |     |

**Section F -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... |     |     |     | XXX | XXX |
| 2. 2008 ..... | XXX |     |     |     | XXX |
| 3. 2009 ..... | XXX |     |     |     |     |
| 4. 2010 ..... | XX  | XX  | XXX | XXX |     |
| 5. 2011 ..... | XXX | XXX | XXX | XXX |     |

**Section G -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... |     |     |     | XXX | XXX |
| 2. 2008 ..... | XXX |     |     |     | XXX |
| 3. 2009 ..... | XXX |     |     |     |     |
| 4. 2010 ..... | XX  | XX  | XXX | XXX |     |
| 5. 2011 ..... | XXX | XXX | XXX | XXX |     |

SUPPLEMENT FOR THE YEAR 2011 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE O SUPPLEMENT**  
**SUPPLEMENTAL SCHEDULE O - PART 4**

**Development of Incurred Losses**  
(\$000 OMITTED)

**Section A - Group Accident and Health**

| Years in Which Losses Were Incurred | Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year |           |           |           |           |
|-------------------------------------|---|-----------|-----------|-----------|-----------|
|                                     | 1<br>2007   | 2<br>2008 | 3<br>2009 | 4<br>2010 | 5<br>2011 |
| 1. 2007 .....                       | 1,268   | 767       | .96       | 18        | 164       |
| 2. 2008 .....                       | XXX   | 1,751     | 817       | 110       | 92        |
| 3. 2009 .....                       | XXX   | XXX       | 1,368     | 736       | 32        |
| 4. 2010 .....                       | XXX   | XXX       | XXX       | 1,151     | 647       |
| 5. 2011 .....                       | XXX   | XXX       | XXX       | XXX       | 998       |

**Section B - Other Accident and Health**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | 269 | 162 | 126 | 125 | 128 |
| 2. 2008 ..... | XXX | 283 | 136 | 130 | 129 |
| 3. 2009 ..... | XXX | XXX | 286 | 193 | 133 |
| 4. 2010 ..... | XXX | XXX | XXX | 302 | 179 |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | 287 |

**Section C - Credit Accident and Health**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | XXX | XXX | XXX | XXX | XXX |
| 2. 2008 ..... | XXX | XXX | XXX | XXX | XXX |
| 3. 2009 ..... | XXX | XXX | XXX | XXX | XXX |
| 4. 2010 ..... | XXX | XXX | XXX | XXX | XXX |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | XXX |

**Section D -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | XXX | XXX | XXX | XXX | XXX |
| 2. 2008 ..... | XXX | XXX | XXX | XXX | XXX |
| 3. 2009 ..... | XXX | XXX | XXX | XXX | XXX |
| 4. 2010 ..... | XXX | XXX | XXX | XXX | XXX |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | XXX |

**Section E -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | XXX | XXX | XXX | XXX | XXX |
| 2. 2008 ..... | XXX | XXX | XXX | XXX | XXX |
| 3. 2009 ..... | XXX | XXX | XXX | XXX | XXX |
| 4. 2010 ..... | XXX | XXX | XXX | XXX | XXX |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | XXX |

**Section F -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | XXX | XXX | XXX | XXX | XXX |
| 2. 2008 ..... | XXX | XXX | XXX | XXX | XXX |
| 3. 2009 ..... | XXX | XXX | XXX | XXX | XXX |
| 4. 2010 ..... | XXX | XXX | XXX | XXX | XXX |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | XXX |

**Section G -**

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2007 ..... | XXX | XXX | XXX | XXX | XXX |
| 2. 2008 ..... | XXX | XXX | XXX | XXX | XXX |
| 3. 2009 ..... | XXX | XXX | XXX | XXX | XXX |
| 4. 2010 ..... | XXX | XXX | XXX | XXX | XXX |
| 5. 2011 ..... | XXX | XXX | XXX | XXX | XXX |

**SUPPLEMENTAL SCHEDULE O - PART 5**

(\$000 OMITTED)

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

| Line of Business                    | 1<br>Methodology                    | 2<br>Amount |
|-------------------------------------|-------------------------------------|-------------|
| 1. Industrial Life .....            | Other .....                         | 45,533      |
| 2. Ordinary Life .....              |                                     |             |
| 3. Individual Annuity .....         |                                     |             |
| 4. Supplementary Contracts .....    |                                     |             |
| 5. Credit Life .....                | Other .....                         | 4,867       |
| 6. Group Life .....                 | Other .....                         | 316         |
| 7. Group Annuities .....            | Other .....                         |             |
| 8. Group Accident and Health .....  | Standard Factor & Development ..... | 35,945      |
| 9. Credit Accident and Health ..... |                                     |             |
| 10. Other Accident and Health ..... | Standard Factor & Development ..... | 1,507       |
| 11. Total .....                     |                                     | 88,168      |

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