



ANNUAL STATEMENT

As of December 31, 2015
of the Condition and Affairs of the

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NAIC Group Code.....	0140,	0140	NAIC Company Code.....	23779	Employer's ID Number.....	31-4177110
(Current Period) (Prior Period)						
Organized under the Laws of OHIO			State of Domicile or Port of Entry OHIO			Country of Domicile
Incorporated/Organized..... December 27, 1933			Commenced Business..... April 15, 1934			US
Statutory Home Office			ONE WEST NATIONWIDE BLVD..... COLUMBUS OH US 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)			
Main Administrative Office			ONE WEST NATIONWIDE BLVD..... COLUMBUS OH US 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)			614-249-7111 (Area Code) (Telephone Number)
Mail Address			ONE WEST NATIONWIDE BLVD., 1-04-701..... COLUMBUS OH US 43215-2220 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records			ONE WEST NATIONWIDE BLVD., 1-04-701..... COLUMBUS OH US 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)			614-249-1545 (Area Code) (Telephone Number)
Internet Web Site Address			WWW.NATIONWIDE.COM			
Statutory Statement Contact			CHERYL M. DENNIS (Name) FINRPT@NATIONWIDE.COM (E-Mail Address)			614-249-1545 (Area Code) (Telephone Number) (Extension) 866-315-1430 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. MARK ALLEN BERVEN #	PRES & COO- PROP & CAS	2. ROBERT WILLIAM HORNER III	VP - CORP GOV & SECRETARY
3. DAVID PATRICK LAPAUL	SR VP & TREASURER		

J LYNN ANDERSON	SR VP - PRES - NW BANK	DAVID GERARD ARANGO	SR VP-PERSONAL LINES PRO
DAVID ALAN BANO	SR VP-CHIEF CLAIMS OFF	JAMES DAVID BENSON	SR VP-CONTROLLER
DAVID WILLIAM BERSON	SR VP-CHIEF ECONOMIST	PAMELA ANN BIESECKER	SR VP-HEAD OF TAXATION
MICHAEL ALOYSIUS BOYD #	SR VP-ENTERPRISE BRAND MRK	WILLIAM JOSEPH BURKE	SR VP- MARKETING -P&C OPS
JOHN LAUGHLIN CARTER	SR VP-NW RETIREMENT PLANS	THOMAS EDWARD CLARK	SR VP-NW EXCESS & SURPLUS
TAMMY CRAIG	SR VP- CIO CL & AGENCY	GARY ANTHONY DOUGLAS	SR VP-NW NATIONAL PARTNERS
SCOTT EDWARD FAILOR	SR VP - P&C LEGAL	TERRI LISA FORGY	SR VP- TALENT, DIV & ORG EFFECT
TIMOTHY GERARD FROMMEYER	SR VP	MARTHA LOVETTE FRYE #	SR REG VP-SOUTHEAST EXCL DIST
MARK ANTHONY GAETANO	SR VP-BTO	DAVID LUTHER GIERTZ #	SR VP- DISTRIBUTION & SALES
PETER ANTHONY GOLATO	SR VP- NW FINANCIAL NETWORK	SUSAN JEAN GUELI	SR VP - CIO NF SYSTEMS
MELISSA DOSS GUTIERREZ	SR VP - PCIO SALES SUPPORT	HARRY HANSEN HALLOWELL	SR VP - CHIEF INVEST OFF
PATRICIA RUTH HATLER	EXEC VP - CHIEF LEGAL & GOV OFF	ERIC SHAWN HENDERSON	SR VP - IND PROD & SOL
TIFFANIE J HIBNER #	SR VP- MARK SERVIS	TERRI LYNN HILL	SR VP-PRESIDENT,NW GROWTH SOL
GREGORY SCOTT JORDAN	SR VP- INTERNAL AUDIT	THOMAS WAYNE JURGENS #	SR VP-BROK-EXCES & SURPLS
CHETAN DHRUV KANDHARI #	SR VP- CIO ENTERPRISE APP	MICHAEL CRAIG KELLER	EXEC VP - CHIEF INFO OFFICER
GALE VERDELL KING	EXEC VP- CHIEF ADMIN OFF	JAMES RUSSELL KORCYKOSKI #	SR VP - ENTERPRISE CTO
MICHAEL PATRICK LEACH	SR VP- CFO - P&C	BRADLEY HIATT LEMONS #	SR VP-CUST INSIGTS & ANALYT
MICHAEL ALLEN LEX	SR VP-CMRCL LINES PROD MGMT	KATHERINE MARIE LIEBEL #	SR VP - P&C TRANSFORMATION
BRAD RAY LIGGETT #	SR VP- NW AGRIBUSINESS	LINDA ENN LU #	SR VP-CHIEF LITIGATION OFFC
NANCY KAREN MACKE	SR VP-COMP., BENEFITS&HR OPS	JENNIFER BOYD MACKENZIE	SR VP-MARKETING NF
MICHAEL WILLIAM MAHAFFEY #	SR VP-CHF STGY & RISK OFFC	JENNIFER LYNN MARSHALEK #	SR VP-ENTPRISE DIGI SALE & SERV
ORYSIA KSENIA MEYERS #	SR REG VP-CENTRL ATL EXL DIST	MICHAEL DEAN MILLER #	SR VP-PRESIDENT NW VENTRS
KAI VINCENT MONAHAN	SR VP- MORTGAGE OPERATIONS	GREGORY STEPHEN MORAN	SR VP - CIO IT INFRA
DAVID NEIL NELSON #	SR VP- CONTRT & PROG UNDWTR	JAMES MICHAEL PEDERSEN	SR VP-NW PVT CLIENT
MARK ANGELO PIZZI	PRES & COO-NW DIRECT & MEM SOL	STEVEN CHARLES POWER #	SR VP-NFS FIN SOLN & SPT SVCS
STEPHEN SCOTT RASMUSSEN	CEO	SANDRA LYNN RICH	SR VP - CHIEF COMPLIANCE OFF
MICHAEL ANTHONY RICHARDSON #	SR VP- CIO PL & DIRECT	JEFF MILLARD ROMMEL	SR VP-P&C INDEPENDENT DIST
AMY TAYLOR SHORE	SR VP-P&C EXCLUSIVE DISTR	ERIC EUGENE SMITH	SR VP-FIELD UNDERWRITING/PROD
MICHAEL SCOTT SPANGLER #	SR VP- INVEST MANAGMT GRP	SHELLY BRAZEAU TEMPLE	SR VP-P&C CUST SER & SAL
MARK RAYMOND THRESHER	EXEC VP - CFO	GURUPRASAD CHITRAPURA VASUDEVA #	SR VP - APPS & DATA SVCS CIO
ANDREW DAWNLY WALKER	SR VP-IT CFO & CH PROC OFF	KIRT ALAN WALKER	PRESIDENT & COO - NATIONWIDE FIN
TERRANCE WILLIAMS #	EXEC VP- CHIEF MARKT OFFC		

DIRECTORS OR TRUSTEES

JAMES BERNARD BACHMANN	ARTHUR IRVING BELL	TIMOTHY JOSEPH CORCORAN	YVONNE MONTGOMERY CURL
KENNETH DALE DAVIS	DANIEL THOMAS KELLEY	MARY DIANE KOKEN	LYDIA MICHEAUX MARSHALL
TERRY WAYNE MCCLURE	BARRY JAMES NALEBUFF	BRENT RINNER PORTEUS	SUKU RADIA
STEPHEN SCOTT RASMUSSEN	MICHAEL JOSEPH TOELLE	SPARKY RAY WEILNAU	JEFFREY WADE ZELLERS

State of..... OHIO

County of..... FRANKLIN

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

(Signature)	(Signature)	(Signature)
MARK ALLEN BERVEN	ROBERT WILLIAM HORNER III	DAVID PATRICK LAPAUL
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRES & COO- PROP & CAS	VP - CORP GOV & SECRETARY	SR VP & TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of _____

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

Yes [X] No []

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	3,865,401,964		3,865,401,964	3,764,783,480
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	291,223		291,223	291,224
2.2 Common stocks.....	217,219,740		217,219,740	212,856,809
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	104,234,739		104,234,739	113,471,877
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	4,766,060		4,766,060	5,564,818
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....3,091,074, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$....47,646,005, Schedule DA).....	50,737,079		50,737,079	16,196,219
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....	184,000		184,000	
8. Other invested assets (Schedule BA).....	264,726,791	35,025	264,691,766	247,891,044
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....	36,914,477		36,914,477	20,156,862
11. Aggregate write-ins for invested assets.....	801,135	0	801,135	1,844,668
12. Subtotals, cash and invested assets (Lines 1 to 11).....	4,545,277,208	35,025	4,545,242,183	4,383,057,001
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	43,100,396		43,100,396	43,725,062
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	332,934,708	4,436,762	328,497,946	318,707,940
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	701,160,096	1,855,352	699,304,744	698,319,314
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	60,126,064		60,126,064	66,881,327
16.2 Funds held by or deposited with reinsured companies.....	216,968		216,968	150,141
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	3,809,744		3,809,744	25,932,947
18.2 Net deferred tax asset.....	190,029,975		190,029,975	118,072,828
19. Guaranty funds receivable or on deposit.....	83,347		83,347	468,542
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	36,436,636	3,924	36,432,712	44,180,910
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	33,584,673	2,010,504	31,574,169	33,828,428
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	5,946,759,815	8,341,567	5,938,418,248	5,733,324,440
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	5,946,759,815	8,341,567	5,938,418,248	5,733,324,440

DETAILS OF WRITE-INS

1101. Derivative collateral and receivables.....	540,000		540,000	1,583,000
1102. Other investment receivables.....	261,135		261,135	261,668
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	801,135	0	801,135	1,844,668
2501. Deposits and prepaid assets.....	1,971,768	1,971,768	0	
2502. Funds held equity pools & associations.....	19,181,857		19,181,857	20,136,087
2503. Miscellaneous assets.....	7,789,873		7,789,873	8,553,265
2598. Summary of remaining write-ins for Line 25 from overflow page.....	4,641,175	38,736	4,602,439	5,139,076
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	33,584,673	2,010,504	31,574,169	33,828,428

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	1,329,692,445	1,216,195,950
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	114,819,743	106,447,580
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	268,190,011	265,665,907
4. Commissions payable, contingent commissions and other similar charges.....	49,343,628	45,883,656
5. Other expenses (excluding taxes, licenses and fees).....	13,929,623	15,152,525
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	14,044,000	13,645,599
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....737,915,953 and including warranty reserves of \$.....1,638,256 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	910,478,100	871,482,157
10. Advance premium.....	15,389,985	16,340,944
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	1,820,585	1,516,275
12. Ceded reinsurance premiums payable (net of ceding commissions).....	506,869,084	523,759,395
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	6,160	(678)
14. Amounts withheld or retained by company for account of others.....	39,788,002	41,231,683
15. Remittances and items not allocated.....	6,006,795	7,939,270
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....	71,000	6,000
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	5,844	4,296
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	5,115,577	12,578,329
20. Derivatives.....		657,000
21. Payable for securities.....	84,375	93,750
22. Payable for securities lending.....	38,732,985	23,006,466
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	19,697,238	12,611,486
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	3,334,085,180	3,174,217,590
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	3,334,085,180	3,174,217,590
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....		
31. Preferred capital stock.....		
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....		
35. Unassigned funds (surplus).....	2,604,333,068	2,559,106,850
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	2,604,333,068	2,559,106,850
38. TOTALS (Page 2, Line 28, Col. 3).....	5,938,418,248	5,733,324,440

DETAILS OF WRITE-INS

2501. Contingent suit liability.....	1,212,597	2,095,924
2502. Escrow liability.....	275,593	132,950
2503. Miscellaneous liabilities.....	9,026,325	1,970,958
2598. Summary of remaining write-ins for Line 25 from overflow page.....	9,182,723	8,411,654
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	19,697,238	12,611,486
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	0	0

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	2,203,503,108	2,116,811,677
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7).....	1,355,441,066	1,294,292,589
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	210,267,542	210,918,915
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	742,802,107	715,748,060
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	2,308,510,715	2,220,959,564
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(105,007,607)	(104,147,887)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	101,799,106	135,897,596
10. Net realized capital gains (losses) less capital gains tax of \$....2,791,635 (Exhibit of Capital Gains (Losses)).....	(19,520,636)	(7,935,876)
11. Net investment gain (loss) (Lines 9 + 10).....	82,278,470	127,961,720
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$....233,070 amount charged off \$....9,009,176).....	(8,776,106)	(8,720,141)
13. Finance and service charges not included in premiums.....	18,282,073	19,070,312
14. Aggregate write-ins for miscellaneous income.....	3,716,050	6,127,897
15. Total other income (Lines 12 through 14).....	13,222,017	16,478,068
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(9,507,120)	40,291,901
17. Dividends to policyholders.....	1,921,717	1,953,733
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(11,428,837)	38,338,168
19. Federal and foreign income taxes incurred.....	(811,306)	(25,717,691)
20. Net income (Line 18 minus Line 19) (to Line 22).....	(10,617,531)	64,055,859
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,559,106,850	2,445,077,332
22. Net income (from Line 20).....	(10,617,531)	64,055,859
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....1,958,047.....	(18,813,235)	30,633,533
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	73,915,194	24,643,720
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	6,368,573	(5,272,056)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(65,000)	(6,000)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	(5,561,783)	(25,538)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	45,226,218	114,029,518
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	2,604,333,068	2,559,106,850

DETAILS OF WRITE-INS

0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0
1401. Change in contingent suit liability.....	883,327	899,905
1402. Miscellaneous income.....	2,839,343	5,227,992
1403. Federal fines & penalties.....	(6,620)	
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	3,716,050	6,127,897
3701. Change in surplus- miscellaneous.....	(5,561,783)	(25,538)
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	(5,561,783)	(25,538)

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	2,213,630,043	2,133,570,987
2. Net investment income.....	167,907,012	181,325,219
3. Miscellaneous income.....	14,297,075	8,836,284
4. Total (Lines 1 through 3).....	2,395,834,130	2,323,732,490
5. Benefit and loss related payments.....	1,226,926,327	1,213,026,336
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.....	.....
7. Commissions, expenses paid and aggregate write-ins for deductions.....	947,531,497	917,741,825
8. Dividends paid to policyholders.....	1,617,406	1,518,432
9. Federal and foreign income taxes paid (recovered) net of \$....2 tax on capital gains (losses).....	(20,142,874)	(4,540,467)
10. Total (Lines 5 through 9).....	2,155,932,356	2,127,746,126
11. Net cash from operations (Line 4 minus Line 10).....	239,901,774	195,986,364
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	311,174,304	451,858,859
12.2 Stocks.....	.....	.....
12.3 Mortgage loans.....	13,500,617	6,460,822
12.4 Real estate.....	.....	8,917,000
12.5 Other invested assets.....	23,203,643	30,344,873
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(2,300)	(59)
12.7 Miscellaneous proceeds.....	105,860	450,208
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	347,982,124	498,031,703
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	463,423,061	646,663,044
13.2 Stocks.....	.....	.....
13.3 Mortgage loans.....	4,044,683	.....
13.4 Real estate.....	(126,610)	272,255
13.5 Other invested assets.....	84,852,350	36,859,253
13.6 Miscellaneous applications.....	15,803,021	1,384,728
13.7 Total investments acquired (Lines 13.1 to 13.6).....	567,996,505	685,179,280
14. Net increase (decrease) in contract loans and premium notes.....	.....	.....
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(220,014,381)	(187,147,577)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	.....	.....
16.2 Capital and paid in surplus, less treasury stock.....	.....	.....
16.3 Borrowed funds.....	.....	.....
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	.....	.....
16.5 Dividends to stockholders.....	.....	.....
16.6 Other cash provided (applied).....	14,653,468	(2,122,250)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	14,653,468	(2,122,250)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	34,540,861	6,716,537
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	16,196,218	9,479,681
19.2 End of year (Line 18 plus Line 19.1).....	50,737,079	16,196,218

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001 Tax free exchanges-Bonds.....	156,402,737	.....
20.0002 Taxable exchanges-Stocks.....	5,470,761	.....
20.0003 Capitalized interest.....	127,010	.....
20.0004 Tax credit commitments liability.....	6,797,971	.....

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	27,430,131	14,007,520	14,010,410	27,427,241
2. Allied lines.....	40,923,609	19,433,166	19,501,655	40,855,120
3. Farmowners multiple peril.....	53,009,339	23,285,410	25,652,508	50,642,241
4. Homeowners multiple peril.....	374,280,676	196,335,758	200,384,593	370,231,841
5. Commercial multiple peril.....	302,255,486	140,485,124	146,493,938	296,246,672
6. Mortgage guaranty.....				0
8. Ocean marine.....	1,020,263	339,619	356,896	1,002,986
9. Inland marine.....	29,531,007	12,797,459	13,741,700	28,586,766
10. Financial guaranty.....				0
11.1 Medical professional liability - occurrence.....	(327)	1,099	65	707
11.2 Medical professional liability - claims-made.....	733,312	235,078	262,100	706,290
12. Earthquake.....	5,517,104	2,796,518	2,782,348	5,531,274
13. Group accident and health.....	24,988,580	34,260	30,016	24,992,824
14. Credit accident and health (group and individual).....				0
15. Other accident and health.....	136,935	32,352	52,688	116,599
16. Workers' compensation.....	60,049,665	25,360,333	26,811,496	58,598,502
17.1 Other liability - occurrence.....	159,104,121	64,924,308	70,451,303	153,577,126
17.2 Other liability - claims-made.....	46,861,829	18,629,293	21,727,148	43,763,974
17.3 Excess workers' compensation.....				0
18.1 Products liability - occurrence.....	12,879,269	5,501,154	6,110,570	12,269,853
18.2 Products liability - claims-made.....	98,605	32,707	56,741	74,571
19.1, 19.2 Private passenger auto liability.....	528,290,135	152,998,982	156,268,249	525,020,868
19.3, 19.4 Commercial auto liability.....	159,146,208	69,669,551	72,488,559	156,327,200
21. Auto physical damage.....	410,884,896	121,892,023	130,096,623	402,680,296
22. Aircraft (all perils).....				0
23. Fidelity.....	452,497	250,145	276,731	425,911
24. Surety.....	3,708,094	878,428	1,711,108	2,875,414
26. Burglary and theft.....	576,279	360,745	276,905	660,119
27. Boiler and machinery.....	(33,503)	(315,302)	(333,651)	(15,154)
28. Credit.....	29,867	35,560	44,144	21,283
29. International.....				0
30. Warranty.....	645,449	1,871,571	1,638,256	878,764
31. Reinsurance - nonproportional assumed property.....	2,186	(368,345)	(369,826)	3,667
32. Reinsurance - nonproportional assumed liability.....	153	2,426	2,426	153
33. Reinsurance - nonproportional assumed financial lines.....				0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	2,242,521,865	871,506,942	910,525,699	2,203,503,108

DETAILS OF WRITE-INS

3401.				0
3402.				0
3403.				0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	14,016,761	(6,351)			14,010,410
2. Allied lines.....	19,350,819	150,836			19,501,655
3. Farmowners multiple peril.....	25,652,508	-			25,652,508
4. Homeowners multiple peril.....	200,176,577	208,016			200,384,593
5. Commercial multiple peril.....	146,253,529	240,409			146,493,938
6. Mortgage guaranty.....	-	-			0
8. Ocean marine.....	356,416	480			356,896
9. Inland marine.....	13,716,431	25,269			13,741,700
10. Financial guaranty.....	-	-			0
11.1 Medical professional liability - occurrence.....	65	-			65
11.2 Medical professional liability - claims-made.....	262,100	-			262,100
12. Earthquake.....	2,776,700	5,648			2,782,348
13. Group accident and health.....	30,016	-			30,016
14. Credit accident and health (group and individual).....	-	-			0
15. Other accident and health.....	10,302	-		42,386	52,688
16. Workers' compensation.....	26,810,635	861			26,811,496
17.1 Other liability - occurrence.....	68,747,508	1,703,795			70,451,303
17.2 Other liability - claims-made.....	21,204,438	517,497			21,721,935
17.3 Excess workers' compensation.....	-	-			0
18.1 Products liability - occurrence.....	6,039,970	70,600			6,110,570
18.2 Products liability - claims-made.....	56,741	-			56,741
19.1, 19.2 Private passenger auto liability.....	156,268,204	45			156,268,249
19.3, 19.4 Commercial auto liability.....	72,420,587	67,972			72,488,559
21. Auto physical damage.....	130,061,011	35,612			130,096,623
22. Aircraft (all perils).....	-	-			0
23. Fidelity.....	191,534	85,197			276,731
24. Surety.....	1,304,747	406,361			1,711,108
26. Burglary and theft.....	276,858	47			276,905
27. Boiler and machinery.....	(333,652)	1			(333,651)
28. Credit.....	1	44,143			44,144
29. International.....	-	-			0
30. Warranty.....	(5,513)	1,643,769			1,638,256
31. Reinsurance - nonproportional assumed property.....	(369,826)				(369,826)
32. Reinsurance - nonproportional assumed liability.....	2,426				2,426
33. Reinsurance - nonproportional assumed financial lines.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0
35. TOTALS.....	905,277,893	5,200,207	0	42,386	910,520,486
36. Accrued retrospective premiums based on experience.....					(42,386)
37. Earned but unbilled premiums.....					0
38. Balance (sum of Lines 35 through 37).....					910,478,100

DETAILS OF WRITE-INS

3401.....					0
3402.....					0
3403.....					0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case: See Notes to Financial Statement #1C

**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	54,479,970	27,430,131		54,479,970		27,430,131
2. Allied lines.....	153,057,809	40,923,609		45,423,627	107,634,182	40,923,609
3. Farmowners multiple peril.....		53,009,339				53,009,339
4. Homeowners multiple peril.....	766,734,806	374,280,676		766,546,021	188,785	374,280,676
5. Commercial multiple peril.....	114,446,911	302,255,486		114,348,357	98,554	302,255,486
6. Mortgage guaranty.....						0
8. Ocean marine.....		1,020,263				1,020,263
9. Inland marine.....	22,700,013	29,531,007		22,700,013		29,531,007
10. Financial guaranty.....						0
11.1 Medical professional liability - occurrence.....		(327)				(327)
11.2 Medical professional liability - claims-made.....		733,312				733,312
12. Earthquake.....	7,425,785	5,517,104		7,425,785		5,517,104
13. Group accident and health.....		24,988,580				24,988,580
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....		136,935				136,935
16. Workers' compensation.....	17,210,190	60,049,665		17,210,190		60,049,665
17.1 Other liability - occurrence.....	73,486,106	159,104,121		73,403,274	82,832	159,104,121
17.2 Other liability - claims-made.....		46,861,829				46,861,829
17.3 Excess workers' compensation.....						0
18.1 Products liability - occurrence.....	1,861,471	12,879,269		1,861,471		12,879,269
18.2 Products liability - claims-made.....		98,605				98,605
19.1, 19.2 Private passenger auto liability.....	227,827,559	528,290,135		227,827,559		528,290,135
19.3, 19.4 Commercial auto liability.....	30,236,422	159,146,208	33,336	30,269,758		159,146,208
21. Auto physical damage.....	161,596,691	410,884,896	183	161,596,874		410,884,896
22. Aircraft (all perils).....						0
23. Fidelity.....		452,497				452,497
24. Surety.....		3,708,094				3,708,094
26. Burglary and theft.....	7,104	576,279		7,104		576,279
27. Boiler and machinery.....	2,283,845	(33,503)			2,283,845	(33,503)
28. Credit.....		29,867				29,867
29. International.....						0
30. Warranty.....		645,449				645,449
31. Reinsurance - nonproportional assumed property.....	XXX.....	2,186				2,186
32. Reinsurance - nonproportional assumed liability.....	XXX.....	153				153
33. Reinsurance - nonproportional assumed financial lines.....	XXX.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	1,633,354,682	2,242,521,865	33,519	1,523,100,003	110,288,198	2,242,521,865

DETAILS OF WRITE-INS

3401.						0
3402.						0
3403.						0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0

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

If yes: 1. The amount of such installment premiums \$.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	23,384,951	16,191,796	23,384,951	16,191,796	7,611,020	4,084,021	19,718,795	71.9
2. Allied lines.....	71,267,298	27,911,797	71,267,298	27,911,797	7,465,828	7,681,854	27,695,771	67.8
3. Farmowners multiple peril.....	(397)	26,363,672	(397)	26,363,672	13,514,090	11,017,593	28,860,169	57.0
4. Homeowners multiple peril.....	370,058,825	202,361,295	370,058,825	202,361,295	72,799,283	63,876,443	211,284,135	57.1
5. Commercial multiple peril.....	46,188,654	136,333,522	46,188,654	136,333,522	235,144,872	212,882,586	158,595,808	53.5
6. Mortgage guaranty.....				0			0	0.0
8. Ocean marine.....		1,030,238		1,030,238	1,097,762	1,305,684	.822,316	82.0
9. Inland marine.....	7,755,965	11,888,831	7,755,965	11,888,831	3,044,288	4,715,819	10,217,300	35.7
10. Financial guaranty.....				0			0	0.0
11.1 Medical professional liability - occurrence.....		94,339		94,339	313,812	350,766	57,385	8,116.7
11.2 Medical professional liability - claims-made.....		188,065		188,065	861,832	480,675	.569,222	80.6
12. Earthquake.....	6	4,115	6	4,115	68,222	83,621	(11,284)	(0.2)
13. Group accident and health.....		17,208,376		17,208,376	135,707	122,229	17,221,854	68.9
14. Credit accident and health (group and individual).....				0			0	0.0
15. Other accident and health.....		421,340		421,340	344,131	446,113	319,358	273.9
16. Workers' compensation.....	8,532,754	26,974,161	8,532,754	26,974,161	137,967,695	133,737,183	31,204,673	53.3
17.1 Other liability - occurrence.....	15,356,220	63,016,067	15,356,220	63,016,067	231,464,357	204,178,041	.90,302,383	58.8
17.2 Other liability - claims-made.....		8,927,861		8,927,861	30,917,859	26,479,494	13,366,226	30.5
17.3 Excess workers' compensation.....				0			0	0.0
18.1 Products liability - occurrence.....	32,633	5,208,769	32,633	5,208,769	17,895,561	15,938,923	7,165,407	58.4
18.2 Products liability - claims-made.....		26,610		26,610	29,526	146,715	(90,579)	(121.5)
19.1, 19.2 Private passenger auto liability.....	150,615,558	349,141,256	150,618,058	349,138,756	365,502,220	342,570,136	372,070,840	70.9
19.3, 19.4 Commercial auto liability.....	15,798,323	95,256,397	15,801,563	95,253,157	197,516,555	178,418,544	114,351,168	73.1
21. Auto physical damage.....	98,015,650	252,160,340	98,015,772	252,160,218	7,383,234	8,942,357	250,601,095	62.2
22. Aircraft (all perils).....				0	2	8	(6)	0.0
23. Fidelity.....		93,960		93,960	19,034	48,055	64,939	15.2
24. Surety.....		63,514		63,514	245,917	112,640	.196,791	6.8
26. Burglary and theft.....		232,037		232,037	88,257	64,501	.255,793	38.7
27. Boiler and machinery.....	498,027	(2,479)	498,027	(2,479)	98,988	42,841	.53,668	(354.2)
28. Credit.....		18,253		18,253	73,560	71,760	20,053	94.2
29. International.....				0			0	0.0
30. Warranty.....		822,117		822,117	72,840	5,520	.889,437	101.2
31. Reinsurance - nonproportional assumed property.....	XXX	9,433		9,433	(2,066,887)	(1,690,867)	(366,587)	(9,996.9)
32. Reinsurance - nonproportional assumed liability.....	XXX	4,751		4,751	82,880	82,695	4,936	3,226.1
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	807,504,467	1,241,950,433	807,510,329	1,241,944,571	1,329,692,445	1,216,195,950	1,355,441,066	61.5

DETAILS OF WRITE-INS

3401.						0				0		0.0
3402.						0				0		0.0
3403.						0				0		0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0		0		0	0	0		0	0		XXX.....
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0		0		0	0	0		0	0		0.0

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

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	4,606,394	5,786,108	4,606,394	5,786,108	611,776	1,824,912	611,776	7,611,020	834,797
2. Allied lines.....	12,334,625	5,258,369	12,334,625	5,258,369	4,683,543	2,207,459	4,683,543	7,465,828	1,313,480
3. Farmowners multiple peril.....		11,444,501		11,444,501	51,345	2,069,589	51,345	13,514,090	2,650,416
4. Homeowners multiple peril.....	109,068,262	55,219,855	109,068,262	55,219,855	14,136,734	17,579,428	14,136,734	72,799,283	10,396,519
5. Commercial multiple peril.....	55,598,964	160,061,758	55,598,964	160,061,758	13,557,923	75,083,114	13,557,923	235,144,872	79,846,401
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....		828,722		828,722		269,040		1,097,762	293,667
9. Inland marine.....	984,733	1,772,997	984,733	1,772,997	935,201	1,271,291	935,201	3,044,288	450,888
10. Financial guaranty.....				0				0	
11.1 Medical professional liability - occurrence.....		304,616		304,616	2,755	9,196	2,755	313,812	.91,139
11.2 Medical professional liability - claims-made.....		486,110		486,110		375,722		861,832	622,718
12. Earthquake.....	(1,232)	439	(1,232)	439	265,329	67,783	265,329	68,222	26,297
13. Group accident and health.....				0		135,707		(a) 135,707	.11,576
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....		281,432		281,432	3,936	.62,699	3,936	(a) 344,131	17,475
16. Workers' compensation.....	69,177,721	103,502,391	69,177,721	103,502,391	14,547,286	34,465,304	14,547,286	137,967,695	14,997,625
17.1 Other liability - occurrence.....	34,778,357	116,251,893	34,778,357	116,251,893	34,739,070	115,212,464	34,739,070	231,464,357	52,336,068
17.2 Other liability - claims-made.....	491,061	9,187,689	491,061	9,187,689	928	21,730,170	928	30,917,859	22,797,348
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....	524,625	9,556,326	524,625	9,556,326	1,277,397	8,339,235	1,277,397	17,895,561	12,613,153
18.2 Products liability - claims-made.....		29,484		29,484	61	42	61	29,526	.37,027
19.1, 19.2 Private passenger auto liability.....	408,742,070	284,982,809	408,742,070	284,982,809	96,217,951	80,519,411	96,217,951	365,502,220	38,702,565
19.3, 19.4 Commercial auto liability.....	13,001,062	127,199,603	13,010,468	127,190,197	10,143,046	70,332,180	10,148,868	197,516,555	25,417,056
21. Auto physical damage.....	6,008,531	13,612,228	6,008,531	13,612,228	(1,681,182)	(6,228,990)	(1,681,178)	7,383,234	4,276,339
22. Aircraft (all perils).....		2		2				2	
23. Fidelity.....		2,558		2,558		16,476		19,034	17,704
24. Surety.....		113,768		113,768		132,149		245,917	271,190
26. Burglary and theft.....	(17)	79,063	(17)	79,063	(2)	.9,194	(2)	.88,257	.19,344
27. Boiler and machinery.....	97,700	(39,650)	97,700	(39,650)	.57,844	138,638	.57,844	.98,988	.150,030
28. Credit.....				0		73,560		.73,560	
29. International.....				0				0	
30. Warranty.....				0		.72,840		.72,840	(3)
31. Reinsurance - nonproportional assumed property.....	XXX	(1,138,097)		(1,138,097)	XXX	(928,790)		(2,066,887)	(808)
32. Reinsurance - nonproportional assumed liability.....	XXX	82,880		82,880	XXX			.82,880	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	715,412,856	904,867,854	715,422,262	904,858,448	189,550,941	424,839,823	189,556,767	1,329,692,445	.268,190,011

DETAILS OF WRITE-INS

3401.					0				0
3402.					0				0
3403.					0				0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	28,706,351			28,706,351
1.2 Reinsurance assumed.....	77,987,560			77,987,560
1.3 Reinsurance ceded.....	28,708,214			28,708,214
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	77,985,697	0	0	77,985,697
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		179,318,049		179,318,049
2.2 Reinsurance assumed, excluding contingent.....		290,765,499		290,765,499
2.3 Reinsurance ceded, excluding contingent.....		179,281,804		179,281,804
2.4 Contingent - direct.....		31,411,031		31,411,031
2.5 Contingent - reinsurance assumed.....		44,941,239		44,941,239
2.6 Contingent - reinsurance ceded.....		31,411,031		31,411,031
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	335,742,983	0	335,742,983
3. Allowances to manager and agents.....	11,761	2,674,305	2	2,686,068
4. Advertising.....	127,166	41,370,266	10	41,497,442
5. Boards, bureaus and associations.....	403,719	412,408	4,526	820,653
6. Surveys and underwriting reports.....	358,975	15,830,943		16,189,918
7. Audit of assureds' records.....	1,082	535,277		536,359
8. Salary and related items:				
8.1 Salaries.....	80,057,243	140,566,481	155,295	220,779,019
8.2 Payroll taxes.....	9	20,405,236		20,405,245
9. Employee relations and welfare.....	17,221,944	11,271,504	39,003	28,532,451
10. Insurance.....	429,114	1,098,199	3,640	1,530,953
11. Directors' fees.....	60,290	340,432	7,006	407,728
12. Travel and travel items.....	6,101,306	10,945,334	7,104	17,053,744
13. Rent and rent items.....	4,623,391	21,328,582	2,113	25,954,086
14. Equipment.....	3,362,991	11,387,673	1,183	14,751,847
15. Cost or depreciation of EDP equipment and software.....	2,216,944	10,800,253	2	13,017,199
16. Printing and stationery.....	970,647	5,344,264	155	6,315,066
17. Postage, telephone and telegraph, exchange and express.....	2,216,347	6,717,151	23,086	8,956,584
18. Legal and auditing.....	3,924,840	37,227,821	5,937	41,158,598
19. Totals (Lines 3 to 18).....	122,087,769	338,256,129	249,062	460,592,960
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		39,766,987		39,766,987
20.2 Insurance department licenses and fees.....		5,581,258		5,581,258
20.3 Gross guaranty association assessments.....		(841,131)		(841,131)
20.4 All other (excluding federal and foreign income and real estate).....		4,527,124		4,527,124
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	49,034,238	0	49,034,238
21. Real estate expenses.....			143,672	143,672
22. Real estate taxes.....		333,328	149,321	482,649
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	10,194,076	19,435,429	2,694,190	32,323,695
25. Total expenses incurred.....	210,267,542	742,802,107	3,236,245	(a).....956,305,894
26. Less unpaid expenses - current year.....	268,190,011	77,233,905		345,423,916
27. Add unpaid expenses - prior year.....	265,665,906	74,213,237		339,879,143
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	207,743,437	739,781,439	3,236,245	950,761,122

DETAILS OF WRITE-INS

2401. Service fees.....		2,915,046		2,915,046
2402. Other expenses.....	9,851,514	12,611,416	2,693,963	25,156,893
2403. Outside services and income.....	342,562	3,899,968	227	4,242,757
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	8,999	0	8,999
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	10,194,076	19,435,429	2,694,190	32,323,695

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....11,562,759	.....11,564,087
1.1 Bonds exempt from U.S. tax.....	(a).....49,650,022	.....48,054,695
1.2 Other bonds (unaffiliated).....	(a).....94,921,321	.....95,957,111
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....25,572	.....25,572
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....57,140	.....57,140
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....5,577,865	.....5,499,100
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....20,474	.....20,474
7. Derivative instruments.....	(f).....47,415	.....54,052
8. Other invested assets.....	.....(56,726,605)	.....(56,726,605)
9. Aggregate write-ins for investment income.....	.....535,536	.....535,536
10. Total gross investment income.....	.....105,671,499	.....105,041,162
11. Investment expenses.....	(g).....2,414,776	.....
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g).....149,321	.....
13. Interest expense.....	(h).....	.....
14. Depreciation on real estate and other invested assets.....	(i).....672,148	.....
15. Aggregate write-ins for deductions from investment income.....	.....5,811	.....
16. Total deductions (Lines 11 through 15).....	.....3,242,056	.....
17. Net investment income (Line 10 minus Line 16).....	.....101,799,106	.....

DETAILS OF WRITE-INS

0901. Misc. Income.....	(27,270)	.....(27,270)
0902. Securities Lending.....	.564,059	.....564,059
0903. Interest on Collateral/Futures.....	.....(1,253)	.....(1,253)
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....535,536	.....535,536
1501. Misc. Exp.....	.....	.....5,811
1502. .....	.....	.....
1503. .....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....5,811

- (a) Includes \$....9,477,554 accrual of discount less \$....17,167,192 amortization of premium and less \$....2,184,510 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$....672,148 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....0	.....	.....0	.....807,970	.....
1.1 Bonds exempt from U.S. tax.....	.....0	.....	.....0	.....(533,257)	.....
1.2 Other bonds (unaffiliated).....	(6,475,960)	(13,042,426)	.....(19,518,386)	.....(18,385,199)	.....(841,000)
1.3 Bonds of affiliates.....	.....	.....	.....0	.....(1)	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....(1,139,519)	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....31,688	.....
3. Mortgage loans.....	.....	.....	.....0	.....91,786	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	(766,208)	.....	.....(766,208)	.....(173,437)	.....841,000
8. Other invested assets.....	3,555,920	.....	3,555,920	2,585,519	.....
9. Aggregate write-ins for capital gains (losses).....	.0	(329)	.....(329)	.....(140,738)	.....0
10. Total capital gains (losses).....	(3,686,248)	(13,042,755)	.....(16,729,003)	.....(16,855,188)	.....0

DETAILS OF WRITE-INS

0901. Securities Lending.....	.....0	.....(140,738)	.....
0902. Misc.....	1,971	1,971	.....
0903. FX on Currency.....	(2,300)	(2,300)	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	(329)	.....(140,738)

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....	.35,025	.39,683	.4,658
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....		1,104,709	1,104,709
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.35,025	1,144,392	1,109,367
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	4,436,762	4,420,164	(16,598)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	1,855,352	1,619,792	(235,560)
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....	.3,924	.3,525	(399)
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other than invested assets.....	2,010,504	7,522,267	5,511,763
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	8,341,567	14,710,140	6,368,573
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	8,341,567	14,710,140	6,368,573

DETAILS OF WRITE-INS

1101.				0
1102.				0
1103.				0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0		0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0		0
2501. Deposits and prepaid assets.....	1,971,768	7,462,909		5,491,141
2502. Deductible receivables.....	.34,322	.51,283		.16,961
2503. Other assets nonadmitted.....	.4,414	.8,075		.3,661
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0		0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	2,010,504	7,522,267		5,511,763

NOTES TO THE FINANCIAL STATEMENTS**Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

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

The Ohio Department of Insurance recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance law. The NAIC's *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

Eagle Captive Reinsurance, LLC (Eagle) is special purpose financial captive insurance company domiciled in the State of Ohio. The Company has an indirect partial ownership of Eagle through the Company's ownership of Nationwide Corporation. See the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement. Pursuant to Ohio Revised Code Chapter 3964 and the approval by the Department, Eagle has applied a prescribed practice which values Eagle's reserves on an alternative reserving basis that differs from the NAIC's accounting practices and procedures manual. The prescribed practice decreased the subsidiary's valuation by \$3.5 million as of December 31, 2015.

Olentangy Reinsurance, LLC (Olentangy) is a special purpose financial insurance company domiciled in the State of Vermont. The Company has an indirect partial ownership of Olentangy through the Company's ownership of Nationwide Corporation. See the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement. Olentangy was granted a permitted practice from the State of Vermont which increased the subsidiary's valuation by \$3.1 million as of December 31, 2015.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

			State of Domicile	2015	2014
<u>Net Income</u>					
(1) Nationwide Mutual Fire Insurance Company state basis (Page 4, Line 20, Columns 1&3)	OH	\$	(10,617,531)	\$	64,055,859
(2) State prescribed practices that increase/(decrease) NAIC SAP	OH		-		-
(3) State permitted practices that increase/(decrease) NAIC SAP	OH		-		-
(4) NAIC SAP (1-2-3=4)	OH	\$	<u>(10,617,531)</u>	\$	<u>64,055,859</u>
<u>Surplus</u>					
(5) Nationwide Mutual Fire Insurance Company state basis (Page 3, Line 27, Columns 1&2)	OH	\$	2,604,333,068	\$	2,559,106,850
(6) State prescribed practices that increase/(decrease) NAIC SAP Subsidiary valuation - Eagle	OH		(3,525,679)		-
(7) State permitted practices that increase/(decrease) NAIC SAP Subsidiary valuation - Olentangy	OH		3,066,055		-
(8) NAIC SAP (5-6-7=8)	OH	\$	<u>2,604,792,692</u>	\$	<u>2,559,106,850</u>

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

The preparation of statutory financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Federal Income Taxes. The Company files its own consolidated returns with its subsidiary, Retention Alternatives, Ltd. The Company provides for federal income taxes based on amounts the Company believes it ultimately will owe. Inherent in the provision for federal income taxes are estimates regarding the deductibility of certain items and the realization of certain tax credits. In the event the ultimate deductibility of certain items or the realization of certain tax credits differs from estimates, the Company may be required to change the provision for federal income taxes recorded in the financial statements significantly. Management has used best estimates to establish reserves based on current facts and circumstances regarding tax exposure items where the ultimate deductibility is open to interpretation.

In accordance with guidance specified in the NAIC SAP, the Company utilizes the asset and liability method of accounting for income taxes. Under this method, deferred tax assets (DTA), net of any non-admitted portion and statutory valuation allowance, and deferred tax liabilities are recognized for the future tax consequences attributable to differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax basis. DTAs and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled. The change in deferred taxes, excluding the impact of taxes on unrealized capital gains or losses and nonadmitted deferred taxes, is charged directly to surplus.

Reinsurance Recoverables. The Company cedes insurance to other companies in order to limit potential losses and diversify its exposure. Such agreements do not relieve the Company of its primary obligation to the policyholder in the event the reinsurer is unable to meet the obligations it has assumed. The Company monitors the financial condition of reinsurers on an ongoing basis and reviews its reinsurance agreements regularly in an attempt to minimize its exposure to significant losses from reinsurer insolvencies. Reinsurance recoverables include amounts billed to reinsurers on losses paid. Estimates of amounts expected to be recovered from reinsurers that have not yet been paid on losses are estimated in a manner consistent with the claim liability associated with the underlying policy. Such reinsurance recoverables and reserved deductions partially offset claim costs in the Company's statutory statements of operations and are included as an offset to losses and loss expense reserves in the accompanying statutory statements of admitted assets, liabilities and surplus. There were no contracts using deposit accounting as of December 31, 2015 and 2014.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. The conditional reserves were \$71 thousand and \$6 thousand as of December 31, 2015 and 2014, respectively.

In addition, the Company uses the following accounting policies:

1. Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
2. Bonds, excluding loan-backed and structured securities, are stated at amortized cost except those with a NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method.

NOTES TO THE FINANCIAL STATEMENTS

3. Unaffiliated common stocks are stated at fair value.
4. Redeemable preferred stocks are stated at amortized cost except those with an NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value. Perpetual preferred stocks are stated at fair value except those with an NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value.
5. Mortgage loans are carried at the unpaid principal balance adjusted for premiums, discounts, less a valuation allowance. The valuation allowance for mortgage loans reflects management's best estimate of probable credit losses.
6. Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method.
7. Investments in subsidiary and affiliated companies are stated as follows:

With the exception of Nationwide Corporation, the admitted investments in all subsidiary, controlled, and affiliated (SCA) entities are valued using an equity method approach. Under this approach, investments in insurance affiliated companies are stated at underlying audited statutory surplus adjusted for unamortized goodwill. Investments in non-insurance affiliated companies that have no significant ongoing operations other than to hold assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity adjusted to a statutory basis of accounting. Investments in non-insurance affiliated companies that have significant ongoing operations beyond holding assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity. Unaudited affiliated companies of the reporting entity or its affiliates are non-admitted under prescribed SAP accounting practices. Goodwill arising from the acquisition of subsidiaries or affiliated companies is amortized over a period of ten years. Investments in affiliated companies are generally included in stocks. Unamortized goodwill at December 31, 2015 and 2014 was \$26.6 million and \$35.5 million, respectively, which was fully admitted based upon adjusted policyholder surplus.

8. Other invested assets consist primarily of investments in partnerships, limited liability companies and joint ventures. Underlying investments primarily include hedge funds, private equity funds, emerging market and private debt funds, real estate funds and tax credit partnerships. Except for investments in tax credit partnerships, interests are reported using the equity method of accounting. Changes in carrying value as a result of the equity method are reflected as net unrealized capital gains and losses as a direct adjustment to surplus. Realized gains and losses are generally recognized through income at the time of disposal or when operating distributions are received. Partnership interests in tax credits are carried at amortized cost with amortization charged to investment income over the period in which the tax benefits, primarily credits, are earned.

9. Accounting for derivatives

The Company uses derivative instruments to manage exposures and mitigate risks primarily associated with interest rates and foreign currency. These derivative instruments primarily include interest rate swaps and futures.

Derivative instruments used in hedging transactions considered to be effective hedges are valued and reported in a manner consistent with the hedged items (i.e., hedge accounting). Derivative instruments used in hedging transactions that do not meet or no longer meet the criteria of an effective hedge are accounted for at fair value and the changes in the fair value are recorded in surplus as unrealized gains or unrealized losses. Derivative instrument cash flows and payment accruals are recorded in net investment income.

10. Insurance premiums are generally earned ratably over the policy term. The liability for unearned premiums represents the portion of premiums written relating to the unexpired terms of coverage. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Premiums in course of collection represent agent balances and uncollected premiums from policyholders for current policies in force and policy premiums assumed from others, including amounts placed with affiliates. As of December 31, 2015 and 2014, the Company had no liabilities related to premium deficiency reserves. The Company includes anticipated investment income when calculating its premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums.

11. The Company establishes losses and loss expense reserves for reported claims and claims incurred but not yet reported (IBNR). Estimating the liability for losses and loss expense reserves involves significant judgment and multiple assumptions. Management considers the Company's experience with similar claims, historical trends, economic factors and judicial, legislative and regulatory changes in establishing reserves. The Company's losses and loss expense reserves are recorded net of reinsurance and amounts expected to be received from salvage (the amount recovered from property after the Company pays for a total loss) and subrogation (the right to recover payments from third parties).

Assumptions and estimates for losses and loss expense reserves are updated as new information becomes available. Due to the inherent uncertainty in estimating losses and loss expense reserves, the actual cost of settling claims may differ materially from recorded amounts. Changes in losses and loss expense reserve estimates are included in results of operations in the period the estimates are revised.

12. The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The Company has not modified its capitalization policy from the prior period.

13. Not applicable as the Company does not write major medical insurance with prescription drug coverage.

D. Going Concern

Not applicable.

Note 2 - Accounting Changes and Corrections of Errors

A. Accounting Changes and Corrections of Errors

Adopted Accounting Standards

In March 2015, the Company adopted SSAP No. 69, Treatment of Non-Cash Items in the Cash-Flow Statements. The adopted revisions clarify that the cash flow statement is limited to transactions involving "cash," which is defined to include cash, cash equivalents and short-term investments, and expand disclosures to include non-cash operating items. The adoption of the guidance resulted in a change in the current year presentation of the Cash-Flow Statement.

In June 2015, the Company adopted revisions to SSAP No. 93, Accounting for Low Income Housing Tax Credits Property Investments. The revisions adopt with modification FASB ASU 2014-01 and explicitly identifies that the revisions continue the previous statutory accounting treatment for low income housing tax credits, referred to as proportional amortized cost with gross income statement presentation. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements.

NOTES TO THE FINANCIAL STATEMENTS

In December 2015, the Company adopted revisions to SSAP No. 97, Investments in Subsidiary, Controlled and Affiliated Entities. The revisions clarify accounting for non-insurance SCAs, add disclosure of permitted or prescribed practices for insurance SCAs, and clarify adjustments for non-insurance SCAs meeting the revenue and activity test. The adoption resulted in increased disclosures only and did not impact statutory surplus.

In November 2015, the Company adopted revisions to SSAP No. 97, Investments in Subsidiary, Controlled and Affiliated Entities. The revisions incorporate a new disclosure detailing the reported value for SCAs, as well as information received after filing the SCA with the NAIC. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements.

On July 1, 2014, the Company adopted revisions to SSAP No. 26, Bonds and SSAP No. 43R, Loan-Backed and Structured Securities. The revisions require expanded disclosures around structured notes to assist financial statement users in assessing risk by CUSIP level. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements. Refer to Note 5 K. for the disclosure requirements in accordance with the adopted guidance.

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

1. On January 1, 2009, the Company, along with Nationwide Mutual Insurance Company (Mutual) and Nationwide Corporation, an affiliated company, acquired the remaining 33.5% interest in the Nationwide Financial Services, Inc. (NFS). Upon the closing of the transaction on January 1, 2009, NFS became a wholly owned, privately held subsidiary of Nationwide Corporation through a merger of NFS and NWM Merger Sub, Inc., a wholly owned subsidiary of Nationwide Corporation. On that date, all 100 of NWM Merger Sub's issued and outstanding common stock became the issued and outstanding common stock of NFS and all such shares are held by Nationwide Corporation. On the date of acquisition, statutory surplus decreased \$2.9 billion as a result of the change in valuation methodology under prescribed SAP.
2. The transaction above was accounted for as a statutory purchase.
3. The Company, along with Mutual and Nationwide Corporation, an affiliated company, acquired the remaining interest in NFS outstanding publicly held Class A common stock in exchange for cash consideration of \$2.4 billion through its subsidiary Nationwide Corporation. The acquisition resulted in goodwill of \$88.7 million.
4. Goodwill amortization for the year ended December 31, 2015 related to the purchase of NFS was \$8.9 million.

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans

1. The minimum and maximum rates of interest received for new loans during 2015 were both 3.2%.
2. At December 31, 2015, the maximum percentage of any one loan to the value of the security at the time of the loan was 80.0%.

					December 31, 2015		December 31, 2014	
3. Taxes, assessments, and any amounts advanced and not included in the mortgage loan total			\$		\$		\$	
4. Age analysis of mortgage loans.								

Farm	Residential		Commercial		Mezzanine	Total
	Insured	All Other	Insured	All Other		

a. Current Year								
1. Recorded Investment (All)								
(a) Current	\$	-\$	-\$	-\$	-\$	\$104,397,694	\$	-\$ 104,397,694
(b) 30-59 Days Past Due	-	-	-	-	-	-	-	-
(c) 60-89 Days Past Due	-	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-	-
2. Accruing Interest								
90-179 Days Past Due								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	- \$	-\$	-
(b) Interest Accrued	-	-	-	-	-	-	-	-
3. Accruing Interest								
180+ Days Past Due								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	- \$	-\$	-
(b) Interest Accrued	-	-	-	-	-	-	-	-
4. Interest Reduced								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	- \$	-\$	-
(b) Number of Loans	-	-	-	-	-	-	-	-
(c) Percent Reduced	%	%	%	%	%	%	%	%

NOTES TO THE FINANCIAL STATEMENTS

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$	-\$	-\$	-\$	-\$	113,726,618	\$
(b) 30-59 Days Past Due	-	-	-	-	-	-	-
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest							
90-179 Days Past Due							
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	- \$	-\$
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest							
180+ Days Past Due							
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	- \$	-\$
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	- \$	-\$
(b) Number of Loans	-	-	-	-	-	-	-
(c) Percent Reduced	%	%	%	%	%	%	%

5. Investments in impaired loans with or without allowance for credit losses:

Not applicable.

6. Investment in impaired loans - Average recorded investment, interest income recognized, recorded investment in nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:

Not applicable.

7. Allowance for credit losses:

	December 31, 2015	December 31, 2014
(a) Balance at beginning of period	\$ 254,742	\$ 249,190
(b) Additions charged to operations	-	-
(c) Direct write-downs charged against the allowances	(91,786)	5,552
(d) Recoveries of amounts previously charged off	-	-
(e) Balances at end of period	\$ <u>162,956</u>	\$ <u>254,742</u>

8. Mortgage loans derecognized as a result of foreclosure

Current Year	
(a) Aggregate amount of mortgage loans derecognized	\$ -
(b) Real estate collateral recognized	\$ -
(c) Other collateral recognized	\$ -
(d) Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ -

9. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continue to perform under its original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.

B. Troubled Debt Restructuring

	December 31, 2015	December 31, 2014
1. The total recorded investment in restructured loans, as of year end	\$ -	\$ -
2. The realized capital losses related to these loans	\$ -	\$ -
3. Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructuring	\$ -	\$ -
4. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.		

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
2. None
3. None

NOTES TO THE FINANCIAL STATEMENTS

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ <u>(2,978,009)</u>
2. 12 Months or Longer	\$ <u>(1,665,947)</u>

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ <u>271,593,144</u>
2. 12 Months or Longer	\$ <u>70,094,444</u>

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security.

If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security then the security is deemed not to be other-than-temporarily impaired.

E. Repurchase Agreements and Securities Lending Transactions

1. For repurchase agreements, the Company policy requires that the reporting entity receive collateral having a fair value of at least 95% of the fair value of the securities transferred.

For reverse repurchase agreements, the Company policy requires that the reporting entity receive as collateral transferred securities having a fair value at least equal to 102% of the purchase price paid by the reporting entity for the securities.

The Company's securities lending agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received is invested in short-term investments and reported on the Asset page as Securities Lending Reinvested Collateral assets. The offsetting collateral liability is reported in the Payable for Securities Lending line on the Liabilities page.

2. No assets were pledged as collateral as of year-end.

NOTES TO THE FINANCIAL STATEMENTS

3. Collateral Received

a. Aggregate Amount Cash Collateral Received

	<u>Fair Value</u>
1. Repurchase Agreement	
(a) Open	\$ -
(b) 30 Days or Less	- -
(c) 31 to 60 Days	- -
(d) 61 to 90 Days	- -
(e) Greater Than 90 Days	- -
(f) Subtotal	\$ - -
(g) Securities Received	- -
(h) Total Collateral Received	\$ - -

2. Securities Lending

(a) Open	\$ 38,732,985
(b) 30 Days or Less	- -
(c) 31 to 60 Days	- -
(d) 61 to 90 Days	- -
(e) Greater Than 90 Days	- -
(f) Subtotal	\$ 38,732,985
(g) Securities Received	22,228,793
(h) Total Collateral Received	\$ 60,961,778

3. Dollar Repurchase Agreement

(a) Open	\$ -
(b) 30 Days or Less	- -
(c) 31 to 60 Days	- -
(d) 61 to 90 Days	- -
(e) Greater Than 90 Days	- -
(f) Subtotal	\$ - -
(g) Securities Received	- -
(h) Total Collateral Received	\$ - -

- b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged was \$36,914,477 and \$21,261,571 as of December 31, 2015 and 2014, respectively.
- c. The reporting entity receives primarily cash collateral in an amount in excess of the fair value of the securities lent. The reporting entity invests the cash collateral (primarily in short-term investments) to earn additional yield.

4. The Company did not have any securities lending activities with an affiliated agent.

NOTES TO THE FINANCIAL STATEMENTS

5. Collateral Reinvestment

a. Aggregate Amount Cash Collateral Reinvested

		Amortized Cost	Fair Value
1.	Repurchase Agreement		
(a)	Open	\$ -	\$ -
(b)	30 Days or Less	\$ -	\$ -
(c)	31 to 60 Days	\$ -	\$ -
(d)	61 to 90 Days	\$ -	\$ -
(e)	91 to 120 Days	\$ -	\$ -
(f)	121 to 180 Days	\$ -	\$ -
(g)	181 to 365 Days	\$ -	\$ -
(h)	1 to 2 years	\$ -	\$ -
(i)	2 to 3 years	\$ -	\$ -
(j)	Greater Than 3 years	\$ -	\$ -
(k)	Subtotal	\$ -	\$ -
(l)	Securities Received	\$ -	\$ -
(m)	Total Collateral Reinvested	<u>\$ -</u>	<u>\$ -</u>
2.	Securities Lending		
(a)	Open	\$ -	\$ -
(b)	30 Days or Less	\$ 34,562,913	\$ 34,562,913
(c)	31 to 60 Days	\$ -	\$ -
(d)	61 to 90 Days	\$ -	\$ -
(e)	91 to 120 Days	\$ -	\$ -
(f)	121 to 180 Days	\$ -	\$ -
(g)	181 to 365 Days	\$ -	\$ -
(h)	1 to 2 years	\$ -	\$ -
(i)	2 to 3 years	\$ -	\$ -
(j)	Greater Than 3 years	\$ 3,335,290	\$ 2,351,564
(k)	Subtotal	\$ 37,898,203	\$ 36,914,477
(l)	Securities Received	\$ -	\$ -
(m)	Total Collateral Reinvested	<u>\$ 37,898,203</u>	<u>\$ 36,914,477</u>
3.	Dollar Repurchased Agreement		
(a)	Open	\$ -	\$ -
(b)	30 Days or Less	\$ -	\$ -
(c)	31 to 60 Days	\$ -	\$ -
(d)	61 to 90 Days	\$ -	\$ -
(e)	91 to 120 Days	\$ -	\$ -
(f)	121 to 180 Days	\$ -	\$ -
(g)	181 to 365 Days	\$ -	\$ -
(h)	1 to 2 years	\$ -	\$ -
(i)	2 to 3 years	\$ -	\$ -
(j)	Greater Than 3 years	\$ -	\$ -
(k)	Subtotal	\$ -	\$ -
(l)	Securities Received	\$ -	\$ -
(m)	Total Collateral Reinvested	<u>\$ -</u>	<u>\$ -</u>

b. Since the borrower or the Company may terminate a securities lending transaction at any time, to the extent loans are terminated in advance of reinvestment collateral maturities, the Company would repay its securities lending payable obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.

6. The Company has accepted securities as collateral that is not permitted by contract or custom to repledge or sell. The fair value of the securities received as collateral was \$22,228,793 as of December 31, 2015. The Company did not accept collateral that is not permitted by contract or custom to sell or repledge as of December 31, 2014.

7. There are no securities lending transactions that extend beyond one year as of the reporting date.

F. Real Estate

Not applicable.

G. Low-Income Housing Tax Credits

- For the Company's LIHTC property investments, the number of remaining years of unexpired tax credits ranged from 4 to 11 years and 1 to 13 years as of December 31, 2015 and 2014, respectively. These investments generally have a required holding period of 15 years.
- The amounts of low-income housing tax credits and other tax benefits recognized were \$44,926,104 and \$29,732,256, as of December 31, 2015 and 2014, respectively.
- The balance of the investment recognized in the statement of financial position was \$119,592,691 and \$110,166,357 as of December 31, 2015 and 2014, respectively.

NOTES TO THE FINANCIAL STATEMENTS

4. The Company's investment funds hold underlying LIHTC property investments which are subject to periodic reviews by the U.S. Department of Housing and Urban Development (HUD), if applicable, and state housing agencies. Management is not aware of any open or outstanding items with regard to any of these reviews. The fund investments themselves are not currently under any regulatory review.
5. Aggregate LIHTC investments do not exceed 10 percent of the total admitted assets.
6. For the current year, impairments on LIHTC investments totaled \$0.
7. No write-downs or reclassifications were made during the year due to the forfeiture or ineligibility of LIHTC investments.

H. Restricted Assets**1. Restricted Assets (Including Pledged)**

Restricted Asset Category (Including pledged)	Gross Restricted						8	Percentage		
	Current Year					6	7	9	10	
	1	2	3	4	5					
Restricted Asset Category (Including pledged)	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
A Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	0.00%	0.00%
B Collateral held under security lending agreements	36,914,477	-	-	-	36,914,477	21,261,571	15,652,906	36,914,477	0.62%	0.62%
C Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
D Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
E Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
F Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
G Placed under contracts	-	-	-	-	-	-	-	-	0.00%	0.00%
H Letter stock or securities restricted as to sale-excluding FHLB capital stock	2,734,263	-	-	-	2,734,263	-	2,734,263	2,734,263	0.05%	0.05%
I FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
J On deposit with states	7,284,378	-	-	-	7,284,378	7,566,659	(282,281)	7,284,378	0.12%	0.12%
K On deposit with other regulatory bodies	500,129	-	-	-	500,129	122,093	378,036	500,129	0.01%	0.01%
L Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	0.00%	0.00%
M Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
N Other restricted assets	64,561,557	-	-	-	64,561,557	21,916,699	42,644,858	64,561,557	1.09%	1.09%
O Total Restricted assets	111,994,804	-	-	-	111,994,804	50,867,022	61,127,782	111,994,804	1.88%	1.89%

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

3. Detail of Other Restricted Assets

Description of Assets	Gross Restricted					8	Percentage		
	Current Year						6	7	
	1	2	3	4	5				
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	
Loaned to others under conforming securities lending program	\$64,561,557	\$-	\$-	\$-	\$64,561,557	\$21,916,699	\$42,644,858	\$64,561,557	
Total	\$64,561,557	\$-	\$-	\$-	\$64,561,557	\$21,916,699	\$42,644,858	\$64,561,557	
								Admitted Restricted to Total Admitted Assets	
								1.09%	
								1.09%	

I. Working Capital Finance Investments

Not applicable.

J. Offsetting and Netting of Assets and Liabilities

No assets or liabilities are offset and reported net in accordance with a valid right to offset per SSAP No 64, Offsetting and Netting of Assets and Liabilities.

K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage- Referenced Security (YES/NO)
391164AF7	\$ 6,864,381	\$ 6,600,637	\$ 12,250,036	NO
71884WAM3	\$ 3,431,396	\$ 5,438,247	\$ 4,757,713	NO
912810FH6	\$ 40,357,415	\$ 49,135,695	\$ 42,714,488	NO
912810FR4	\$ 53,739,741	\$ 71,721,530	\$ 94,354,556	NO
912810FS2	\$ 128,582,548	\$ 166,417,698	\$ 147,852,725	NO
912810PZ5	\$ 102,140,968	\$ 131,233,191	\$ 112,816,998	NO
912828MF4	\$ 50,249,527	\$ 57,164,979	\$ 99,200,404	NO
Total	\$ 385,365,976	\$ 487,711,977	\$ 513,946,920	

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

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

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its total admitted assets.

B. Write-downs for Impairments

The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Liability Companies in 2015.

Note 7 - Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due with the exception of mortgage loans in default which are nonadmitted if amounts are over 180 days past due.

B. Amounts Nonadmitted

The total amount of investment income nonadmitted at December 31, 2015 was \$0.

Note 8 - Derivative Instruments

A. The Company is exposed to certain risks relating to its ongoing business operations which are managed using derivative instruments. The primary risks managed by using derivative instruments are foreign currency and interest rate risks. The Company uses cross currency swaps and interest rate futures hedge these risks.

The Company is exposed to credit-related losses in the event of nonperformance by the exchange on which these contracts reside. Potential credit losses are minimized through the mark-to-market nature of exchange-traded futures contracts, where the change in value is monitored and settled with the exchange daily.

The cash requirements of a derivative will vary by contract. In a cross currency swap, notional amounts are typically exchanged in the respective contracted currencies at both settlement date and at expiration. Interest payments are also exchanged in the contracted currencies, timing and amounts. For exchange-traded futures, the broker for the various types of contracts that the Company may employ establishes margin requirements. The margin account is settled daily for movements in market values of open contracts and settlement of closed contracts. The Company uses cash to settle variation margin requirements and either cash or highly liquid securities to settle initial margin requirements.

B. Interest Rate Risk Management. The Company uses interest rate futures to reduce and/or alter interest rate exposure arising from mismatches between assets and liabilities. Interest rate futures are based off an underlying security that changes in value as interest rates change. As the value of the underlying referenced security changes, the promise to deliver or cash settle in the future at a fixed price through the futures contract also changes to offset interest rate risks the Company faces.

Foreign currency risk management. As part of its regular investing activities, the Company may purchase foreign currency denominated investments. These investments and the associated income expose the Company to volatility associated with movements in foreign exchange rates. In an effort to mitigate this risk, the Company uses cross-currency swaps. As foreign exchange rates change, the increase or decrease in the cash flows of the derivative instrument generally offset the changes in the functional-currency equivalent cash flows of the hedged item.

C. Periodic cash flows and accruals of income/expense are reported in a manner consistent with the hedged item, generally as other investment income. Realized gains and losses on commitment and anticipatory hedges are used to adjust the basis of the hedged item.

NOTES TO THE FINANCIAL STATEMENTS

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include pricing provided daily by the particular futures exchange where the open positions reside.

Derivative instruments used in hedging transactions considered to be effective hedges are valued and reported in a manner consistent with the hedged items (i.e., hedge accounting). Derivative instruments used in hedging transactions that do not meet or no longer meet the criteria of an effective hedge are accounted for at fair value with changes in fair value recorded in surplus as unrealized gains or losses.

D. No gain or loss recognized in derivative instruments' unrealized gains or losses during the year were excluded from the assessment of hedge effectiveness.

E. There is also no net gain or loss recognized during the year resulting from derivatives that no longer qualify for hedge accounting.

1. The Company is not currently engaged in written covered options used for income generation or derivatives accounted for as cash flow hedges of a forecasted transaction, other than the payment of variable interest on existing financial instruments.

2. In addition, no amounts of gains or losses were classified in unrealized gains/losses related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transaction would occur as anticipated.

Note 9 - Income Taxes

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

	December 31, 2015		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 200,371,502	\$ 43,671,396	\$ 244,042,897
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 200,371,502	\$ 43,671,396	\$ 244,042,897
(1d) Deferred tax assets nonadmitted	-	-	-
(1e) Subtotal net admitted deferred tax asset	\$ 200,371,502	\$ 43,671,396	\$ 244,042,897
(1f) Deferred tax liabilities	1,032,623	52,980,299	54,012,922
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 199,338,878	\$ (9,308,903)	\$ 190,029,975

	December 31, 2014		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 153,264,449	\$ 25,772,151	\$ 179,036,600
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 153,264,449	\$ 25,772,151	\$ 179,036,600
(1d) Deferred tax assets nonadmitted	-	-	-
(1e) Subtotal net admitted deferred tax asset	\$ 153,264,449	\$ 25,772,151	\$ 179,036,600
(1f) Deferred tax liabilities	1,282,177	59,681,595	60,963,772
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 151,982,272	\$ (33,909,444)	\$ 118,072,828

	Change		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 47,107,053	\$ 17,899,245	\$ 65,006,297
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 47,107,053	\$ 17,899,245	\$ 65,006,297
(1d) Deferred tax assets nonadmitted	-	-	-
(1e) Subtotal net admitted deferred tax asset	\$ 47,107,053	\$ 17,899,245	\$ 65,006,297
(1f) Deferred tax liabilities	(249,554)	(6,701,296)	(6,950,850)
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 47,356,606	\$ 24,600,541	\$ 71,957,147

NOTES TO THE FINANCIAL STATEMENTS**Admission Calculation Components SSAP No. 101**

		December 31, 2015		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 1,756,421	\$ 942,726	\$ 2,699,147
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 178,875,551	\$ 8,455,278	\$ 187,330,828
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 178,875,551	\$ 8,455,278	\$ 187,330,828
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 362,145,464
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 19,739,530	\$ 34,273,392	\$ 54,012,922
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 200,371,502	\$ 43,671,396	\$ 244,042,897
December 31, 2014				
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 11,080,949	\$ 2,472,690	\$ 13,553,639
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 131,942,289	\$ -	\$ 131,942,289
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 131,942,289	\$ -	\$ 131,942,289
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 366,227,316
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 10,241,211	\$ 23,299,461	\$ 33,540,672
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 153,264,449	\$ 25,772,151	\$ 179,036,600
Change				
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ (9,324,528)	\$ (1,529,964)	\$ (10,854,492)
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 46,933,262	\$ 8,455,278	\$ 55,388,539
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 46,933,262	\$ 8,455,278	\$ 55,388,539
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ (4,081,852)
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 9,498,319	\$ 10,973,931	\$ 20,472,250
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 47,107,053	\$ 17,899,245	\$ 65,006,297
December 31, 2015		December 31, 2014		
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount		1,110.885%	1,154.712%
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 2,414,303,093	\$ 2,441,034,022	

NOTES TO THE FINANCIAL STATEMENTS**Impact of Tax Planning Strategies**

	December 31, 2015		
	Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 200,371,502	\$ 43,671,396	\$ 244,042,897
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 200,371,502	\$ 43,671,396	\$ 244,042,897
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	4.95%	0.00%	4.95%
December 31, 2014			
	Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 153,264,449	\$ 25,772,151	\$ 179,036,600
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 153,264,449	\$ 25,772,151	\$ 179,036,600
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%
Change			
	Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 47,107,053	\$ 17,899,245	\$ 65,006,297
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 47,107,053	\$ 17,899,245	\$ 65,006,297
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	4.95%	0.00%	4.95%
(4b) Does this Company's tax-planning strategies include the use of reinsurance?	Yes []	No [X]	

B. There are no temporary differences for which deferred tax liabilities are not recognized.

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

	December 31, 2015		December 31, 2014	Change
	Ordinary	Capital		
1. Current Income Tax				
(a) Federal	\$ (811,306)	\$ (25,717,691)		\$ 24,906,385
(b) Foreign	\$ -	\$ -		\$ -
(c) Subtotal	\$ (811,306)	\$ (25,717,691)		\$ 24,906,385
(d) Federal income tax on net capital gains	\$ 2,791,635	\$ 260,771		\$ 2,530,864
(e) Utilization of capital loss carry-forwards	\$ -	\$ -		\$ -
(f) Other	\$ -	\$ -		\$ -
(g) Federal and foreign income taxes incurred	\$ 1,980,329	\$ (25,456,920)		\$ 27,437,249

NOTES TO THE FINANCIAL STATEMENTS

		December 31, 2015	December 31, 2014	Change
2. Deferred Tax Assets				
(a) Ordinary:				
(1) Discounting of unpaid losses	\$ 24,483,584	\$ 26,393,306	\$ (1,909,722)	
(2) Unearned premium reserve	63,999,432	61,284,022	2,715,410	
(3) Policyholder reserves	-	-	-	
(4) Investments	18,069	3,888,204	(3,870,135)	
(5) Deferred acquisition costs	-	-	-	
(6) Policyholder dividends accrual	-	-	-	
(7) Fixed Assets	94,479	12,124	82,355	
(8) Compensation benefits accrual	18,807,506	15,649,353	3,158,153	
(9) Pension accrual	2,590,632	1,302,036	1,288,596	
(10) Receivables - nonadmitted	2,918	4,060	(1,142)	
(11) Net operating loss carry-forward	-	-	-	
(12) Tax credit carry-forward	85,407,291	37,992,289	47,415,002	
(13) Other (including items <5% of total ordinary tax assets)	2,063,219	6,739,055	(4,675,836)	
(14) Nonadmitted miscellaneous	702,132	-	702,132	
(15) Intangibles	-	-	-	
(16) Capitalized R&E	-	-	-	
(17) Nonadmitted premiums and agent bal	2,202,240	-	2,202,240	
(18) Premium deficiency reserve	-	-	-	
(99) Subtotal	\$ 200,371,502	\$ 153,264,449	\$ 47,107,053	
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -	
(c) Nonadmitted	-	-	-	
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 200,371,502	\$ 153,264,449	\$ 47,107,053	
(e) Capital:				
(1) Investments	\$ 43,671,396	\$ 25,772,151	\$ 17,899,245	
(2) Net capital loss carry-forward	-	-	-	
(3) Real estate	-	-	-	
(4) Other (including items <5% of total capital tax assets)	-	-	-	
(99) Subtotal	\$ 43,671,396	\$ 25,772,151	\$ 17,899,245	
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -	
(g) Nonadmitted	-	-	-	
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 43,671,396	\$ 25,772,151	\$ 17,899,245	
(i) Admitted deferred tax assets (2d + 2h)	\$ 244,042,897	\$ 179,036,600	\$ 65,006,297	
3. Deferred Tax Liabilities				
(a) Ordinary:				
(1) Investments	\$ 64,816	\$ 7	\$ 64,809	
(2) Fixed assets	-	-	-	
(3) Deferred and uncollected premium	-	-	-	
(4) Policyholder reserves	-	-	-	
(5) Other (including items <5% of total ordinary tax liabilities)	23,457	23,037	420	
(6) Compensation and benefit accrual	-	-	-	
(7) Guaranty assessments	-	-	-	
(8) Agent acquisitions	-	-	-	
(9) Surplus note interest accrual	-	-	-	
(10) Pension accrual	-	-	-	
(11) Other liabilities	944,350	1,259,133	(314,783)	
(12) Unrealized miscellaneous	-	-	-	
(99) Subtotal	\$ 1,032,623	\$ 1,282,177	\$ (249,554)	
(b) Capital:				
(1) Investments	\$ 52,980,299	\$ 59,681,595	\$ (6,701,296)	
(2) Real estate	-	-	-	
(3) Other (including items <5% of total capital tax liabilities)	-	-	-	
(99) Subtotal	\$ 52,980,299	\$ 59,681,595	\$ (6,701,296)	
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 54,012,922	\$ 60,963,772	\$ (6,950,850)	
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 190,029,975	\$ 118,072,828	\$ 71,957,147	

NOTES TO THE FINANCIAL STATEMENTS

5. The change in deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted assets as the Change in Nonadmitted Assets are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2015	December 31, 2014	Change
(a) Adjusted gross deferred tax assets	\$ 244,042,897	\$ 179,036,600	\$ 65,006,297
(b) Deferred tax liabilities	<u>54,012,922</u>	<u>60,963,772</u>	(6,950,850)
(c) Net deferred tax assets (liabilities)	\$ 190,029,975	\$ 118,072,828	\$ 71,957,147
(d) Tax effect of unrealized gains (losses)			(1,958,047)
(e) Tax effect of unrealized postretirement benefits			-
(f) Change in deferred income tax			<u>\$ 73,915,194</u>

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to pre-tax income. The significant book to tax adjustments causing this difference are as follows:

	December 31, 2015	December 31, 2014
(a) Current income taxes incurred	\$ 1,980,329	\$ (25,456,920)
(b) Change in deferred income tax	<u>(73,915,194)</u>	<u>(24,643,720)</u>
(c) Total income tax reported	\$ (71,934,865)	\$ (50,100,640)
(d) Income before taxes	\$ (8,637,202)	\$ 38,598,938
(e) Federal statutory tax rate	35%	35%
(f) Expected income tax expense (benefit) at 35% statutory rate	\$ (3,023,021)	\$ 13,509,628
(1) Tax-exempt income	\$ (14,112,603)	\$ (15,536,960)
(2) Dividends received deduction	(104,094)	(5,354,495)
(3) Nondeductible expenses	411,065	372,160
(4) Deferred tax benefit on nonadmitted assets	1,630,817	(1,845,220)
(5) Change in tax reserves	-	(161,482)
(6) Tax credits	(56,412,808)	(40,851,587)
(7) Other	(324,221)	(232,684)
(8) Extraordinary distribution	-	-
(9) COLI - change in CSV	-	-
(10) Dividends - Return of Capital	-	-
(g) Total	<u>\$ (71,934,865)</u>	<u>\$ (50,100,640)</u>

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ -	2002-2011	2017-2027
Operating loss carryforwards	\$ -	2011	2031
Operating loss carryforwards	\$ -	2012	2032
Operating loss carryforwards	\$ -	2013	2033
Operating loss carryforwards	\$ -	2014	2034
Amount of AMT tax credits	\$ -	2008	N/A
Amount of AMT tax credits	\$ 10,792,396	2009	N/A
Amount of AMT tax credits	\$ 8,827,904	2010	N/A
Amount of AMT tax credits	\$ -	2011	N/A
Amount of AMT tax credits	\$ 4,854,688	2012	N/A
Amount of AMT tax credits	\$ -	2013	N/A
Amount of AMT tax credits	\$ 5,706,100	2014	N/A
Amount of AMT tax credits	\$ 1,660,528	2015	-
Business credits	\$ -	2009	2029
Business credits	\$ -	2010	2030
Business credits	\$ -	2011	2031
Business credits	\$ -	2012	2032
Business credits	\$ -	2013	2033
Business credits	\$ -	2014	2034
Business credits	\$ 53,565,675	2015	-

2. The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

2015	\$ 1,814,527
2014	\$ 884,620

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The company's federal income tax return is consolidated with the following entities:

Retention Alternatives, Ltd.

2. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies in the consolidated return.

NOTES TO THE FINANCIAL STATEMENTS

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationships

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

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

The Company is a party to various reinsurance agreements including a pooling agreement with several affiliated companies. See Note 26.

The Company and various affiliates have entered into agreements with Nationwide Cash Management Company (NCMC) a subsidiary of Mutual, under which NCMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. Amounts on deposit with NCMC were \$47.6 million and \$15.1 million as of December 31, 2015 and 2014, respectively.

B. Detail of Transactions Greater than 1/2 % of Admitted Assets

On February 23, 2015, the Company purchased interests in low income housing tax credit investments for \$62.0 million from Mutual.

C. Change in Terms of Intercompany Arrangements

Not applicable.

D. Amounts Due to or from Related Parties

Affiliate receivables and payables are the result of cost sharing and intercompany service agreements between the Company and its affiliates in which settlement has not yet occurred. Affiliate receivables are presented gross of affiliate payables when the Company has the right to offset. The gross amounts due from parent and affiliates were \$36.4 million and \$44.2 as of December 31, 2015 and 2014, respectively. The gross amounts due to parent and affiliates were \$5.1 million and \$12.6 million as of December 31, 2015 and 2014, respectively. These arrangements are subject to written agreements which require that intercompany balances be settled within 30 days.

E. Guarantees or Undertakings for Related Parties

The Company has no guarantees or contingent commitments to affiliates.

F. Management, Service Contracts, Cost Sharing Arrangements

The Company and various affiliates share a home office, other facilities, equipment, common management and administrative services. Pursuant to a cost sharing agreement between the companies, the amounts associated with these services are subject to allocation based on standard allocation techniques and procedures acceptable under general cost accounting techniques and procedures in conformity with the NAIC SAP. Measures used to determine the allocation among companies includes individual employee estimates of time spent, special cost studies, claims counts, policies in force, direct written premium, paid losses, pro rata share of employees or their salaries, and other methods agreed to by the participating companies. The Company does not believe amounts recognized under the intercompany agreement are materially different than what would have been recognized had the Company operated on a stand-alone basis. A new cost sharing agreement was in effect beginning January 1, 2014 where the methods of allocation remained the same. At December 31, 2015, there have been no changes to the cost sharing agreement.

G. Nature of Relationships that Could Affect Operations

Not applicable.

H. Amount Deducted for Investment in Upstream Company

Not applicable.

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

Not applicable.

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

Not applicable.

K. Investment in a foreign insurance subsidiary

Not applicable.

L. Downstream Holding Company

Nationwide Corporation is an unaudited, downstream, noninsurance holding company. In accordance with the "look through" provisions of SSAP No. 97, *Investments in Subsidiary, Controlled, and Affiliated Entities*, valuation of the admitted investments are based on the individual audited SCA entities owned by the holding companies. Additionally, all non-affiliated liabilities, commitments, contingencies, guarantees or obligations of the holding companies are reflected in its carrying value. The unaudited assets and the unaudited SCA entities of the holding company, both of which are immaterial, are non-admitted. The carrying value of the investment in Nationwide Corporation at December 31, 2015 is \$210.3 million.

NOTES TO THE FINANCIAL STATEMENTS**M. Investments in non-insurance SCA entities**

Description of SCA Investment (excluding 8.b.i entities)	12/31/2014 Gross Amount (Balance Sheet column 1)	12/31/2014 Nonadmitted Amount (Balance Sheet Column 2)	12/31/2014 Admitted Asset Amount (Balance Sheet Column 3)	Date of Filing to NAIC	Type of NAIC Filing (Sub1 or Sub2)	NAIC Response Received (yes or no)	NAIC Valuation (Amount)	NAIC Disallowed Entity's Valuation Method, Resubmission Required (yes/no)
NW Corp	\$ 210,247,673	\$ -	\$ 210,247,673	8/6/2015	Sub 2	Yes	\$ 210,247,673	No
Total	\$ 210,247,673	\$ -	\$ 210,247,673				\$ 210,247,673	

N. Investments in insurance SCA entities

Not applicable.

Note 11 - Debt**A. All Other Debt**

Not applicable.

B. Funding Agreements with Federal Home Loan Bank (FHLB)

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**A-D. Defined Benefit Plans**

Not applicable.

E. Defined Contribution Plans

Not applicable.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, participates in non-qualified deferred compensation and defined benefit arrangements for certain employees and agents. Expenses are allocated to the Company based on individual participants. Total Plan liabilities for non-qualified deferred compensation plans were \$274.4 million and \$278.9 million on December 31, 2015 and 2014, respectively. Total Plan liabilities for non-qualified defined benefit plans were \$336.7 million and \$322.3 million on December 31, 2015 and 2014, respectively. Total expense related to the non-qualified benefit plans was \$22.5 million and \$14.3 million for years ended December 31, 2015 and 2014, respectively.

The ASCP is a non-qualified, unfunded deferred compensation program available to eligible agents. The designated agents covered by the ASCP are not employees of the Company, but they are independent contractors exclusively representing the Company in the sale of insurance and related products. Accordingly, the Company believes it is appropriate to apply the concepts of SSAP No. 89, *Accounting for Pensions, A Replacement of SSAP No. 8*, by analogy to the ASCP.

Total liabilities related to the ASCP were \$1.03 billion and \$1.15 billion at December 31, 2015 and 2014, respectively. Total expense recorded for this program was \$61.1 million and \$62.2 million for the years ended December 31, 2015 and 2014, respectively.

H. Postemployment Benefits and Compensated Absences

Not applicable

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not applicable

Note 13 - Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**A. Outstanding Shares**

Not applicable.

B. Dividend Rate of Preferred Stock

Not applicable.

C. Dividend Restrictions

The maximum amount of dividends which can be paid to shareholders by a State of Ohio domiciled insurance company without prior approval of the Director of Insurance is limited to, together with that of other dividends or distributions made within the preceding twelve months, the greater of either 10% of surplus as regards policyholders as of the preceding December 31, or the net income for the twelve month period ending December 31 of the previous calendar year. Additionally, any dividend or distribution paid from other than earned surplus shall require prior approval of the Director of Insurance. Subject to applicable regulatory approval(s), dividends are paid as determined by the insurer's board of directors.

D. Dividends Paid

No dividends were paid by the Company during 2015 and 2014.

E. Profits Available for Ordinary Dividends

Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

F. Restrictions on Surplus

There is no restriction on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.

NOTES TO THE FINANCIAL STATEMENTS**G. Advances to Surplus Not Repaid**

Not applicable.

H. Stock Held by Company for Special Purposes

Not applicable.

I. Changes in Special Surplus Funds

Not applicable.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$101.9 million less applicable deferred taxes of \$68.6 million for a net unrealized capital gain of \$33.3 million.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies**A. Contingent Commitments**

At December 31, 2015, the Company has unfunded commitments of \$22.5 million related to its investments in limited partnerships and limited liability companies.

As indicated in Note 10E, the Company has made no guarantees on behalf of affiliates or on indebtedness of others.

B. Guaranty Fund and Other Assessments

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

As of December 31, 2015 and 2014, the Company accrued a liability for guaranty fund and other assessments of \$48 thousand and \$1.4 million and a related premium tax benefit asset of \$78 thousand and \$60 thousand, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

(1) Description	(2) Amount
a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$ 59,848
b. Decreases current year:	
Premium tax offsets applied	\$ 12,485
c. Increases current year:	
Change in accrued premium tax offsets	\$ 30,378
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 77,741

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

Claims related ECO and bad faith losses paid during the reporting period: \$932 thousand

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0 - 25 claims	(b) 26 - 50 claims	(c) 51 - 100 claims	(d) 101 - 500 claims	(e) More than 500 claims
X				

(f) Per Claim [X] Per Claimant []

E. Product Warranties

Not applicable.

F. All Other Contingencies

Various lawsuits arise against the Company in the normal course of the Company's business. Contingent liabilities arising from litigation were reserved net of anticipated recoveries for \$5.2 million and \$6.2 million at December 31, 2015 and 2014, respectively.

Note 15 – Leases**A. Lessee Leasing Arrangements**

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**B. Lessor Leasing Arrangements**

Not applicable.

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

A. The table below summarizes the face amount of the Company's financial instruments with off balance sheet risk.

Description	Assets		Liabilities	
	2015 Notional	2014 Notional	2015 Notional	2014 Notional
a. Swaps	\$ 14,920,000	\$ -	\$ -	\$ 14,920,000
b. Futures	600,000	600,000	-	-
c. Options	-	-	-	-
Total	\$ 15,520,000	\$ 600,000	\$ -	\$ 14,920,000

B. Notional amounts of derivative financial instruments significantly exceed the credit risk associated with these instruments and represent contractual balances on which calculations of amounts to be exchanged are based. Credit exposure is limited to the sum of the aggregate fair value of positions that have become favorable to the Company, including accrued interest receivable due from counterparties, net of collateral received.

C. Potential credit losses from derivative counterparties are minimized through careful evaluation of counterparty credit standing, selection of counterparties from a limited group of high quality institutions, collateral agreement and other contract provisions.

D. Collateral requirements for over-the-counter derivative instruments are controlled by the International Swap Dealers Association and Credit Support Annex documents that are negotiated with each counterparty. Generally, these documents outline each party's rights and obligations for receiving and posting collateral. These documents address such issues as calculating collateral due/owed, delivery and return of collateral, uses and substitution for collateral, distributions and interest rights and remedies for both parties, credit thresholds and eligible collateral (typically cash, debt obligations issued by the United States Treasury, or obligations issued by government agencies). The Company monitors their collateral position on a daily basis, adjusting positions as necessary, and in accordance with the terms of these agreements. For future contracts, the broker for the various types of futures contracts that the Company may employ establishes margin requirements. The margin account is settled daily for changes in contracts outstanding and movements in market values of open contracts. The Company uses cash to cover the margin account for future activity.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**A. Transfers of Receivables Reported as Sales**

Not applicable.

B. Transfers and Servicing of Financial Assets

1. The Company has entered into a securities lending agreement with an agent bank whereby eligible securities may be loaned to third parties, primarily major brokerage firms. These transactions are used to generate additional income on the securities portfolio. Loaned securities continue to be reported as invested assets and the Company is entitled to receive any payments of interest or dividends paid on loaned securities. The agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received from borrowers is reflected as a "Payable for securities lending" on the "Statement of Liabilities, Surplus and Other Funds" while non-cash collateral is recorded off-balance sheet. Cash collateral received is reinvested by the agent bank in accordance with the Company's authorized investment policy and included in "Securities lending reinvested collateral assets" in the "Statement of Assets". If the fair value of the reinvested collateral assets is less than the fair value of the securities loaned, the shortfall is non-admitted. Because the borrower or the Company may terminate a securities lending transaction at any time, if loans are terminated in advance of the reinvested collateral asset maturities, the Company would repay its securities lending obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.

The fair value of loaned securities was \$59,507,525 at December 31, 2015. The Company holds \$22,228,793 of non-cash collateral for loaned securities as of December 31, 2015.

Reinvested collateral assets reported on Schedule DL are excluded from other statutory schedules and disclosures.

See Note 5 E. for additional information concerning securities lending.

2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no transfers of financial assets accounted for as a secured borrowing.
6. There were no transfers of receivables with recourse.
7. (a) As part of the Company's securities lending program a reverse repurchase agreement was entered into on December 31, 2015 that matures on January 4, 2016. The underlying assets are U.S. Government securities with a market value at December 31, 2015 of \$35.2 million.
- (b) Not applicable.
- (c) Not applicable.
- (d) Not applicable.

C. Wash Sales

Not Applicable.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**A. Administrative Services Only (ASO) Plans**

Not applicable.

B. Administrative Services Contract (ASC) Plans

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company's view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market, income and cost approaches.

The Company categorizes its financial assets and liabilities into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The Company categorizes financial assets and liabilities as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means. Primary inputs to this valuation technique may include comparative trades, bid/asks, interest rate movements, U.S. Treasury rates, U.S. LIBOR, prime rates, cash flows, maturity dates, callability, estimated prepayments and/or underlying collateral values.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimate about the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes and comparative trades.

The Company reviews its fair value hierarchy classifications for financial assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

To determine the fair value of bonds and stocks for which market quotations are available, independent pricing services are most often utilized. For these bonds and stocks, the Company obtains the pricing services' methodologies, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

A corporate pricing matrix is used in valuing certain corporate bonds. The corporate pricing matrix was developed using publicly available spreads for privately placed corporate securities with varying weighted average lives and credit quality ratings. The weighted average life and credit quality rating of a particular bond to be priced using the corporate pricing matrix are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular bond.

Non-binding broker quotes are also utilized to determine the fair value of certain bonds when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified accordingly in the fair value hierarchy as only one broker quote is ordinarily obtained, the investment is not traded on an exchange, the pricing is not available to other entities and/or the transaction volume in the same or similar investments has decreased. Inputs used in the development of prices are not provided to the Company by the brokers as the brokers often do not provide the necessary transparency into their quotes and methodologies. Broker quotes are subject to validation of price movements that require approval from the Company's management. Management uses its knowledge of the investment and current market conditions to determine if the price is indicative of the investment's fair value.

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include interest rate swap curves, credit spreads, interest rates, counterparty credit risk, equity volatility and equity index levels. In cases where observable inputs are not available, the Company will utilize non-binding broker quotes to determine fair value and these instruments are classified accordingly in the fair value hierarchy.

NOTES TO THE FINANCIAL STATEMENTS

The following table summarizes financial assets and liabilities measured at fair value as of December 31, 2015:

	Level 1	Level 2	Level 3	Total
Assets at Fair Value				
U.S. Government bonds	\$	\$	\$	\$
States, Territories and Possessions	-	-	-	-
Political subdivisions	-	13,974,517	-	13,974,517
Special revenues	-	-	-	-
Hybrid Securities	-	-	-	-
Credit tenant loans	-	-	-	-
Industrial & Misc.	-	162,573,622	295,250	162,868,872
Total Bonds	\$	176,548,139	\$	295,250
				\$ 176,843,389
Sec Lending	-	2,351,564	-	2,351,564
Preferred Stocks	-	273,500	17,723	291,223
Common Stocks	-	-	6,940,408	6,940,408
Loans held for sale	-	-	-	-
Separate Account Assets	-	-	-	-
Derivative Assets	-	-	-	-
Total Assets at Fair Value	\$	179,173,203	\$	7,253,381
				\$ 186,426,584
Liabilities at Fair Value				
Derivatives Liabilities	\$	\$	\$	\$
Total Liabilities at Fair Value	\$	-	\$	-

The following table presents the rollforward of Level 3 financial assets and liabilities held at fair value during the twelve months ended December 31, 2015:

	Beginning Balance at 12/31/2014	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
Assets at Fair Value										
U.S. Government bonds	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
States, Territories and Possessions	-	-	-	-	-	-	-	-	-	-
Political subdivisions	-	-	-	-	-	-	-	-	-	-
Special revenues	-	-	-	-	-	-	-	-	-	-
Hybrid Securities	-	-	-	-	-	-	-	-	-	-
Credit tenant loans	-	-	-	-	-	-	-	-	-	-
Industrial & Misc.	2,023,000	-	-	2,273,188	-	-	(4,000,000)	(938)	295,250	
Total Bonds	\$2,023,000	\$-	\$-	\$2,273,188	\$-	\$-	\$(4,000,000)	\$(938)	\$295,250	
Sec Lending	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	17,724	-	-	(1)	-	-	-	-	-	17,723
Common Stocks	2,609,166	5,470,761	-	(1,139,519)	-	-	-	-	-	6,940,408
Loans held for sale	-	-	-	-	-	-	-	-	-	-
Separate Account Assets	-	-	-	-	-	-	-	-	-	-
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets at Fair Value	\$4,649,890	5,470,761	\$-	\$1,133,668	\$-	\$-	\$(4,000,000)	\$(938)	\$7,253,381	
Liabilities at Fair Value										
Derivative liabilities	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Total Liabilities	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-

The following table summarizes aggregate carrying value and fair value, by level, for all financial assets and liabilities, excluding assets and liabilities reported at fair value, as of December 31, 2015:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$3,884,430,560	\$3,688,558,575	\$698,186,617	\$3,169,183,241	\$17,060,702	\$-
Common Stocks	210,279,332	210,279,332	-	-	210,279,332	
Mortgage loans	104,397,695	104,234,739	-	-	104,397,695	
Short-term investments	47,646,005	47,646,005	-	47,646,005	-	
Derivative assets	233,501	184,000	-	233,501	-	
Policy loans	-	-	-	-	-	
Securities lending collateral assets ¹	34,562,913	34,562,913	34,562,913	-	-	
Total Assets	\$4,281,550,006	\$4,085,465,564	\$732,749,530	\$3,217,062,747	\$331,737,729	\$-
Liabilities						
Derivatives Liabilities	\$-	\$-	\$-	\$-	\$-	\$-
Total Liabilities	\$-	\$-	\$-	\$-	\$-	\$-

1 Includes nonadmitted assets

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**B. Troubled Debt Restructuring for Debtors**

Not applicable.

C. Other Disclosures

As of December 31, 2015 the Company had posted cash collateral of \$540 thousand to counterparties and held cash collateral of \$0 for open derivatives contracts. Cash collateral posted to counterparties is recorded as a receivable asset on Page 2 while cash collateral received and held is recorded as a payable liability on Page 3. Cash collateral received is invested in short-term investments and bonds. The Company held no material securities as off-balance sheet collateral pledged by derivative counterparties as of December 31, 2015.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

1. Description of State Transferable and Non-Transferable Tax Credits

	State	Carrying Value	Unused Amount
1717 East 9th LLC	OH	\$ -	\$ 600,000
CCP NI Master Tenant LLC	NC	-	24,866
CDS Enterprises Master Tenant LLC	OH	1,525,664	360,000
Mayberry Solar LLC	NC	-	92,640
Nationwide Affordable Housing Fund 51: Red Stone Equity Fund 39 LLC	NC	-	339,415
Rose Hill Owner LLC	NC	-	128,033
SC State Tax Credit Partner LLC	SC	-	28,263
STCE NC Nationwide Fund LLC	NC	-	18,000
Stonehenge Investor III LLC	NC	8,390	1,295,870
Strata Fund 24 Lessee LLC	NC	5,662,440	104,492
Strata Fund 25 Lessee LLC	NC	-	126,675
The Historic Granville Inn LLC	OH	-	168,000
The Old Cotton Factory Investor LLC	SC	-	7,932
Town Of Dunn Solar Farm - Owner	NC	-	127,769
Total		\$ 7,196,494	\$ 3,421,955

2. The Company estimates the utilization of remaining transferable and non-transferable state tax credits by projecting future premium and taking into account policy growth, while also projecting future tax liability in the relevant jurisdiction.

3. The Company did not recognize any impairment on state tax credits in 2015.

4. State Tax Credits Admitted and Nonadmitted

State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ -	\$ -
b. Non-transferable	\$ 3,421,955	\$ -

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.

2. The Company has no direct exposure through investments in subprime mortgage loans.

3. Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$80,189,200	\$80,664,793	\$79,790,432	\$1,264,857
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investments in SCAs*	18,495,000	18,622,559	18,942,723	3,526,193
f. Other assets.				
g. Total	\$98,684,200	\$99,287,352	\$98,733,155	\$4,791,050

* The Company's subsidiary, Nationwide Corporation (through its subsidiaries) has investments in subprime residential mortgage backed securities and residential mortgage loans. These investments comprise 0.72% of the companies invested assets

4. The Company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Insurance-Linked Securities

Not applicable.

Note 22 - Events Subsequent**Type I – Recognized Subsequent Events:**

Subsequent events have been considered through February 23, 2016 for the statutory statement issued on February 24, 2016.

There were no material Type I events occurring subsequent to the end of the year that merited recognition or disclosure in these statements that have not already been reflected as required.

NOTES TO THE FINANCIAL STATEMENTSType II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 23, 2016 for the statutory statement issued on February 24, 2016.

There were no material Type II events occurring subsequent to the end of the year that merited disclosure in these statements that have not already been reflected as required.

Note 23 – Reinsurance**A. Unsecured Reinsurance Recoverables**

The Company has unsecured aggregate reinsurance recoverable for paid and unpaid losses, loss adjustment expenses, and unearned premiums from an individual reinsurer that exceeds 3% of policyholders' surplus. The amount is shown below by reinsurer.

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance (000's)
0140	Nationwide Mutual Ins Co	31-4177100	\$1,708,404

B. Reinsurance Recoverable in Dispute

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

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2015.

(000's)	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	\$910,478	\$138,467	\$676,078	\$7,436	\$234,400	\$131,031
b. All Others	17	4	61,838	16,160	(61,821)	(16,156)
c. Totals	\$910,495	\$138,471	\$737,916	\$23,596	\$172,579	\$114,875
d. Direct Unearned Premium Reserve			\$737,898			

2. Certain agency agreements and ceded reinsurance contracts provide for additional or return commissions based on the actual loss experience of the produced or reinsured business. Amounts accrued at December 31, 2015 are as follows:

(\$000's) Description	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$12,913	\$30,843	\$12,913	\$30,843
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commissions	-	-	-	-
d. Totals	\$12,913	\$30,843	\$12,913	\$30,843

3. The Company does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2015.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation during 2015.

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2015.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2015.

H. There was no transfer of any property and casualty run-off agreements requiring approval of regulators and qualifying under SSAP No. 62R, Property and Casualty Reinsurance, to receive property & casualty run-off accounting treatment.**I. Certified Reinsurer Rating Downgrades or Status Subject to Revocation**

Not applicable.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination**A. Method Used to Estimate**

The Company sells accident and health policies for which the premiums vary based on loss experience. Future premium adjustments for these retrospective policies are estimated and accrued. The Company estimates these accrued retrospective premium adjustments through the review of each individual retrospectively rated risk, comparing case basis loss development with that anticipated in the policy contracts to arrive at the best estimates of return or additional premiums.

B. Method Used to Record

The Company records retrospective premium accruals as earned by adjusting unearned premiums. These amounts are not recorded as premiums written until they are billed to the policyholders. Return premiums are recorded as liabilities and additional premiums are recorded as assets.

NOTES TO THE FINANCIAL STATEMENTS**C. Amount and Percent of Net Retrospective Premiums**

Net premiums written for the current year on retrospective accident and health policies were \$68 thousand, or 0.02% of accident and health premiums written.

D. Medical Loss Ratio Rebates

Not applicable.

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

(in thousands) Line of Business	2015 Calendar Year Losses and LAE Incurred			2015 Loss Year Losses and LAE Incurred	Shortage (Redundancy)	Loss & DCC Shortage Redundancy)	Impact of AO on Total Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals				
Homeowners / Farmowners	\$240,144	\$32,390	\$272,534	\$271,615	\$919	(\$444)	\$1,363
Commercial Multiple Peril	158,596	33,080	191,676	187,287	4,389	3,017	1,372
Workers' Compensation	31,205	5,814	37,018	41,215	(4,197)	(4,246)	49
Other Liability	103,669	25,228	128,897	118,991	9,906	8,110	1,796
Product Liability	7,075	3,266	10,341	7,941	2,400	2,294	106
Auto	737,023	102,854	839,877	818,592	21,285	17,353	3,932
All Others	77,730	7,635	85,365	84,805	560	316	244
Totals	\$1,355,441	\$210,268	\$1,565,709	\$1,530,446	\$35,263	\$26,400	\$8,863

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years increased by \$35.3 million (2.4% of prior year reserves) during 2015, as shown in the chart above. The shortage was primarily driven through higher than expected claim emergence levels in the commercial auto liability line, the excess/surplus segment, and contractor exposures. Partially offsetting these adverse impacts, favorable development occurred in workers compensation and the agribusiness segment stemming from claims process improvements and the increased adequacy of case reserve levels.

Note 26 - Intercompany Pooling Arrangements

Mutual is the lead company in the Nationwide Pool. Each pool member company contributes 100% of its underwriting results to the Nationwide Pool through the reinsurance pooling agreement.

As of December 31, 2015 and 2014, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	2015 Pool	2014 Pool
Nationwide Mutual Insurance Company	23787	83.0%	83.0%
Nationwide Mutual Fire Insurance Company	23779	12.0%	12.0%
Scottsdale Insurance Company	41297	4.0%	4.0%
Farmland Mutual Insurance Company	13838	1.0%	1.0%

All of the other companies in the Nationwide Pool have a 0% retrocession. The zero percent participants in the Nationwide Pool are: Nationwide General Insurance Company (NAIC # 23760), Nationwide Property and Casualty Insurance Company (NAIC # 37877), Nationwide Affinity Insurance Company of America (NAIC # 26093), Crestbrook Insurance Company (NAIC # 18961), Allied Insurance Company of America (NAIC # 10127), AMCO Insurance Company (NAIC # 19100), Allied Property and Casualty Insurance Company (NAIC # 42579), Depositors Insurance Company (NAIC # 42587), Nationwide Agribusiness Insurance Company (NAIC # 28223), Victoria Fire & Casualty Company (NAIC # 42889), Victoria Automobile Insurance Company (NAIC # 10644), Victoria Specialty Insurance Company (NAIC # 10777), Victoria Select Insurance Company (NAIC # 10105), Victoria National Insurance Company (NAIC # 10778), Harleysville Preferred Insurance Company (NAIC #35696), Harleysville Insurance Company of New Jersey (NAIC #42900), Harleysville Worcester Insurance Company (NAIC #26182), Harleysville Insurance Company of New York (NAIC #10674), Harleysville Lake States Insurance Company (NAIC #14516) and Harleysville Insurance Company (NAIC #23582).

All lines of business are subject to the pooling agreements.

There are no discrepancies related to the pooled business between the assumed and ceded reinsurance schedules of the pool participants.

NOTES TO THE FINANCIAL STATEMENTS

Amounts due to/from the lead entity and pool participants as of December 31, 2015:

Name of Insurer	Amounts Receivable	Amounts Payable
Nationwide Mutual Insurance Company (Lead Insurer)	\$ 96,973,573	\$ 189,438,423
Nationwide Mutual Fire Insurance Company	\$ 14,713,975	\$ 4,662,247
Scottsdale Insurance Company	\$ 15,386,868	\$ 16,963
Farmland Mutual Insurance Company	\$ 65,288,536	\$ 54,997,455
Nationwide General Insurance Company	\$ 9,138,878	\$ 342,175
Nationwide Property & Casualty Insurance Company	\$ 63,256	\$ 11,606,857
Nationwide Affinity Insurance Company of America	\$ 5,595	\$ 13,078,255
Crestbrook Insurance Company	\$ 608,255	\$ 616,026
Allied Insurance Company of America	\$ 4,095,307	\$ 3,726,031
AMCO Insurance Company	\$ 166,228,179	\$ 82,604,757
Allied Property & Casualty Insurance Company	\$ 24,668,336	\$ 24,830,631
Depositors Insurance Company	\$ 8,424,224	\$ 7,135,556
Nationwide Agribusiness Insurance Company	\$ 27,940,190	\$ 18,154,223
Victoria Fire & Casualty Company	\$ 113,216	\$ 24,309,908
Victoria Automobile Insurance Company	\$ 2,946,084	\$ 3,632,160
Victoria Specialty Insurance Company	\$ 2,526,227	\$ 3,152,503
Victoria Select Insurance Company	\$ 2,385,258	\$ 3,558,361
Victoria National Insurance Company	\$ -	\$ 251
Harleysville Worcester Insurance Company	\$ 1,971,018	\$ 50,430
Harleysville Insurance Company of New Jersey	\$ 307,908	\$ 6,025
Harleysville Preferred Insurance Company	\$ 672	\$ 1,274,966
Harleysville Lake States Insurance Company	\$ 1,074,749	\$ 46,115
Harleysville Insurance Company	\$ 7,955,777	\$ 60,707
Harleysville Insurance Company of New York	\$ 1,066,083	\$ 3,001

Note 27 - Structured Settlements

A. Reserves Released due to Purchases of Annuities

The Company has settled certain losses with structured settlement agreements whereby the Company has purchased an annuity with the claimant as the payee. Certain of these annuities are without qualified assignments. The Company is contingently liable under the settlement agreements without qualified assignments if the annuity-issuing company is unable to meet the payment obligations to the Company's claimant under the settlement agreement. The amortized value of the annuities under such agreements for direct losses as of December 31, 2015 and 2014 is \$16.1 million and \$17.4 million, respectively.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$16.1 million	\$0

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

There were no annuity insurers with balances due greater than 1% of policyholders' surplus in 2015.

Note 28 - Health Care Receivables

A. Pharmaceutical Rebate Receivables

Not applicable.

B. Risk Sharing Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2015 is as follows:

1. Liability carried for premium deficiency reserves	\$0.00
2. Date of the most recent evaluation of this liability	January 15, 2016
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 – High Deductibles

Not applicable.

Note 32 - Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company discounts the liabilities for unpaid losses and loss expenses for long-term accident and health claims. The Company does not discount IBNR for accident and health claims. Different companies service our long-term accident and health unpaid disability claims and supply the reserves and tabular discount; thus, different methodologies have been utilized.

A. Tabular Discounts

1. 1987 Commissioner's Group Disability Table (CGDT)
2. For the 1987 CGDT, rate used was the maximum interest rate permitted by law in the valuation of a single premium immediate annuity issued on the same date as the claim incurrable date, reduced by one hundred basis points (rates used vary from 3.0% to 10.25%).
3. The December 31, 2015 liabilities include \$34 thousand of such discounted reserves.

NOTES TO THE FINANCIAL STATEMENTS

4. The table below represents the amount of tabular discount as of December 31, 2015:

Schedule P Lines of Business	Tabular Discount Included in Schedule P, Part 1*	
	1 Case	2 IBNR
1. Homeowners/Farmowners	\$ -	\$ -
2. Private Passenger Auto Liability/Medical	-	-
3. Commercial Auto/Truck Liability/Medical	-	-
4. Workers' Compensation	-	-
5. Commercial Multiple Peril	-	-
6. Medical Professional Liability - occurrence	-	-
7. Medical Professional Liability - claims-made	-	-
8. Special Liability	-	-
9. Other Liability - occurrence	-	-
10. Other Liability - claims-made	-	-
11. Special Property	-	-
12. Auto Physical Damage	-	-
13. Fidelity, Surety	-	-
14. Other (including Credit, Accident & Health)	34,168	-
15. International	-	-
16. Reinsurance Nonproportional Assumed Property	-	-
17. Reinsurance Nonproportional Assumed Liability	-	-
18. Reinsurance Nonproportional Assumed Financial Lines	-	-
19. Products Liability - occurrence	-	-
20. Products Liability - claims-made	-	-
21. Financial Guaranty/Mortgage Guaranty	-	-
22. Warranty	-	-
23. Total	\$ 34,168	\$ -

* Must exclude medical loss reserves and all loss adjustment expense reserves.

B. Non-Tabular Discounts

The Company does not have any non-tabular discount.

C. Changes in Discount Assumptions

None

NOTES TO THE FINANCIAL STATEMENTS**Note 33 - Asbestos/Environmental Reserves**

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

This schedule includes all loss segments that now reside in the Company. The Company's asbestos and environmental related losses for calendar years 2011 through 2012 have been restated to reflect the pooling changes that were effective January 1, 2013, in conjunction with Mutual's merger with Harleysville, and are as follows:

(1) Asbestos Claims - Direct	2011	2012	2013	2014	2015
Beginning Reserves:	\$ 5,972,621	\$ 5,264,131	\$ 4,847,919	\$ 5,465,028	\$ 6,316,965
Incurred Loss and Loss Adj. Expense:	\$ 56,394	\$ 302,381	\$ 1,658,048	\$ 1,630,339	\$ 1,643,922
Calendar Year Payments:	\$ 764,884	\$ 718,593	\$ 1,040,940	\$ 778,401	\$ 1,688,933
Ending Reserve:	\$ 5,264,131	\$ 4,847,919	\$ 5,465,028	\$ 6,316,965	\$ 6,271,954
(2) Asbestos Claims - Assumed	2011	2012	2013	2014	2015
Beginning Reserves:	\$ 15,054,666	\$ 14,988,830	\$ 14,527,994	\$ 12,461,255	\$ 10,837,210
Incurred Loss and Loss Adj. Expense:	\$ 23,668	\$ (539,669)	\$ (935,605)	\$ (360,000)	\$ 360,000
Calendar Year Payments:	\$ 89,504	\$ (78,833)	\$ 1,131,134	\$ 1,264,045	\$ (575,414)
Ending Reserve:	\$ 14,988,830	\$ 14,527,994	\$ 12,461,255	\$ 10,837,210	\$ 11,772,624
(3) Asbestos Claims - Net	2011	2012	2013	2014	2015
Beginning Reserves:	\$ 1,794,903	\$ 1,518,856	\$ 2,342,023	\$ 1,250,384	\$ 1,439,936
Incurred Loss and Loss Adj. Expense:	\$ (203,753)	\$ 431,086	\$ (270,889)	\$ 107,459	\$ 388,217
Calendar Year Payments:	\$ 72,294	\$ (392,081)	\$ 820,750	\$ (82,092)	\$ 448,129
Ending Reserve:	\$ 1,518,856	\$ 2,342,023	\$ 1,250,384	\$ 1,439,936	\$ 1,380,024
B. Bulk and IBNR Losses and LAE					
(1) Direct					\$ 5,051,213
(2) Assumed					\$ 8,747,926
(3) Net of Ceded Reinsurance					\$ 706,933
C. Case, Bulk and IBNR LAE					
(1) Direct					\$ 3,526,456
(2) Assumed					\$ 58,614
(3) Net of Ceded Reinsurance					\$ 261,257
D. See A above					
(1) Environmental Claims - Direct	2011	2012	2013	2014	2015
Beginning Reserves:	\$ 4,473,878	\$ 4,528,964	\$ 5,382,377	\$ 5,260,301	\$ 3,981,951
Incurred Loss & Loss Adj. Expense:	\$ 457,153	\$ 155,554	\$ 209,388	\$ (1,070,590)	\$ 242,614
Calendar Year Payments:	\$ 402,067	\$ (697,859)	\$ 331,464	\$ 207,761	\$ 457,316
Ending Reserve:	\$ 4,528,964	\$ 5,382,377	\$ 5,260,301	\$ 3,981,951	\$ 3,767,249
(2) Environmental Claims - Assumed	2011	2012	2013	2014	2015
Beginning Reserves:	\$ 5,810,981	\$ 4,713,391	\$ 3,900,709	\$ 3,089,865	\$ 2,034,145
Incurred Loss & Loss Adj. Expense:	\$ (1,091,309)	\$ (865,269)	\$ (248,715)	\$ (720,000)	\$ 624,000
Calendar Year Payments:	\$ 6,281	\$ (52,587)	\$ 562,129	\$ 335,719	\$ (179,968)
Ending Reserve:	\$ 4,713,391	\$ 3,900,709	\$ 3,089,865	\$ 2,034,145	\$ 2,838,113
(3) Environmental Claims - Net	2011	2012	2013	2014	2015
Beginning Reserves:	\$ 4,044,020	\$ 4,182,668	\$ 5,094,979	\$ 4,969,709	\$ 3,701,181
Incurred Loss and Loss Adj. Expense:	\$ 531,162	\$ 163,592	\$ 202,301	\$ (1,070,590)	\$ 237,958
Calendar Year Payments:	\$ 392,514	\$ (748,719)	\$ 327,571	\$ 197,938	\$ 441,014
Ending Reserve:	\$ 4,182,668	\$ 5,094,979	\$ 4,969,709	\$ 3,701,181	\$ 3,498,125
E. Bulk and IBNR Losses and LAE					
(1) Direct					\$ 3,080,922
(2) Assumed					\$ 2,079,470
(3) Net of Ceded Reinsurance					\$ 2,877,161
F. Case, Bulk and IBNR LAE					
(1) Direct					\$ 1,021,007
(2) Assumed					\$ 20,284
(3) Net of Ceded Reinsurance					\$ 851,555

NOTES TO THE FINANCIAL STATEMENTS

Note 34 – Subscriber Savings Accounts

Not applicable.

Note 35 – Multiple Peril Crop Insurance

Not applicable.

Note 36 – Financial Guaranty Insurance

Not applicable.

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES****GENERAL**

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1, 1A and 2.	Yes [X] No []				
1.2	If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [X] No [] N/A []				
1.3	State regulating? <u>OH</u>					
2.1	Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?	Yes [X] No []				
2.2	If yes, date of change:	12/16/2015				
3.1	State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2011				
3.2	State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.	12/31/2011				
3.3	State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).	04/07/2013				
3.4	By what department or departments? <u>OH</u>					
3.5	Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?	Yes [] No [] N/A [X]				
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes [] No [] N/A [X]				
4.1	During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:	Yes [] No [X]				
4.11	sales of new business?	Yes [] No [X]				
4.12	renewals?	Yes [] No [X]				
4.2	During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums of:	Yes [] No [X]				
4.21	sales of new business?	Yes [] No [X]				
4.22	renewals?	Yes [] No [X]				
5.1	Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes [] No [X]				
5.2	If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.					
	1 Name of Entity	2 NAIC Company Code	3 State of Domicile			
6.1	Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?	Yes [] No [X]				
6.2	If yes, give full information:					
7.1	Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?	Yes [] No [X]				
7.2	If yes,					
7.21	State the percentage of foreign control	%				
7.22	State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).					
	1 Nationality	2 Type of Entity				
8.1	Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?	Yes [] No [X]				
8.2	If response to 8.1 is yes, please identify the name of the bank holding company.					
8.3	Is the company affiliated with one or more banks, thrifts or securities firms?	Yes [X] No []				
8.4	If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.					
	1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
	Nationwide Bank	Columbus, OH	NO	YES	NO	NO
	Nationwide Mutual Insurance Company	Columbus, OH	YES	NO	NO	NO
	Nationwide Mutual Fire Insurance Company	Columbus, OH	YES	NO	NO	NO
	Nationwide Corporation	Columbus, OH	YES	NO	NO	NO
	Nationwide Financial Services, Inc.	Columbus, OH	YES	NO	NO	NO
	Nationwide Investment Services Corp	Columbus, OH	NO	NO	NO	YES
	Nationwide Investment Advisors, LLC	Columbus, OH	NO	NO	NO	YES
	Nationwide Securities, LLC	Dublin, OH	NO	NO	NO	YES
	Nationwide Fund Advisors	King of Prussia, PA	NO	NO	NO	YES
	Nationwide Fund Distributors, LLC	King of Prussia, PA	NO	NO	NO	YES
	Nationwide Asset Management, LLC	Columbus, OH	NO	NO	NO	YES
9.	What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? <u>KPMG LLP, 191 W. NATIONWIDE BLVD., SUITE 500 COLUMBUS, OH 43215</u>					

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
G. Chris Nyce, FCAS, MAAA, KPMG LLP, Three Radnor Corporate Center Suite 105, 100 Matsonford Road Radnor, PA 19087-4568

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []

12.11 Name of real estate holding company 520 Park Master Tenant LLC, 526 Superior Avenue Ltd, Bay Area Historic 2011 Fund LLC, CDS Enterprises Master Tenant LLC, Charlton MT LLC, Laurel Hill Venture LLC, NTW Master Tenant LLC, Penelope Solar LLC, Stonehenge Investor III LLC, Plant 64 Master Tenant LLC, Strata Fund 24 Lessee LLC, Telemachus Solar LLC, Woodward Landlord LLC

12.12 Number of parcels involved	13
12.13 Total book/adjusted carrying value	\$ 13,039,033

12.2 If yes, provide explanation
The Company holds real estate indirectly through tax credit vehicles.

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinator committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers	\$ 0
20.12 To stockholders not officers	\$ 0
20.13 Trustees, supreme or grand (Fraternal only)	\$ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers	\$ 0
20.22 To stockholders not officers	\$ 0
20.23 Trustees, supreme or grand (Fraternal only)	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

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

21.21 Rented from others	\$ 0
21.22 Borrowed from others	\$ 0
21.23 Leased from others	\$ 0
21.24 Other	\$ 0

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment	\$ 0
22.22 Amount paid as expenses	\$ 0
22.23 Other amounts paid	\$ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$ 14,700,376

INVESTMENT

24.01 Were all of the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [X] No []

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

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off balance sheet (an alternative is to reference Note 17 where this information is also provided).

Nationwide utilizes a third party to administer its Securities Lending program. Securities are loaned to approved counterparties, who in turn post cash collateral to Nationwide. The amount of cash collateral received is calculated as a percentage of the market value of the security being lent. The cash is subsequently reinvested based upon a Nationwide approved Investment Policy. The collateral received by Nationwide and the corresponding payable to the counterparties are recorded on balance sheet. Additionally, Nationwide participates in a Cash Release Program. Nationwide can borrow a limited amount of cash from the program subject to the underwriting of the plan administrator. Nationwide pays 1 month LIBOR on the borrowings, a majority of which comes back to Nationwide as earnings on the securities lending program. As of December 31, 2015, Nationwide had loaned \$59,507,525 to approved counterparties and received cash collateral amounts of \$38,732,984 and non-cash off-balance sheet collateral of \$22,228,793.

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes [X] No [] N/A []

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$ 59,143,270

24.06 If answer to 24.04 is no, report amount of collateral for other programs

\$ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [X] No [] N/A []

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [X] No [] N/A []

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [X] No [] N/A []

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

\$ 36,914,477

\$ 36,914,477

\$ 38,732,985

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

24.103 Total payable for securities lending reported on the liability page:

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes [X] No []

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

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

\$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
We do not hold the stock certificates.	MGM Common Stock CUSIP 55303C2#7	\$ 2,734,263

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [X] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [X] No [] N/A []

If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

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

\$ 0

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES**28.01 For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

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

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]

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

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

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
N/A	Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution	One Nationwide Plaza, Columbus, Ohio 43215

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holdings	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	3,865,401,964	4,061,425,333	196,023,369
30.2	Preferred Stocks	291,223	291,223	0
30.3	Totals	3,865,693,187	4,061,716,556	196,023,369

30.4 Describe the sources or methods utilized in determining fair values:

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private placement securities without quoted market prices), an internally developed pricing model or "corporate pricing matrix" is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliance pricing source for purposes of disclosure of fair value for Schedule D:

Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] No []

32.2 If no, list exceptions:

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES****OTHER**

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ _____ 0

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

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

34.1 Amount of payments for legal expenses, if any? \$ _____ 0

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

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

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ _____ 0

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

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

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$	0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	0
1.31	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	0
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$	0
1.62	Total incurred claims	\$	0
1.63	Number of covered lives		0
	All years prior to most current three years:		
1.64	Total premium earned	\$	0
1.65	Total incurred claims	\$	0
1.66	Number of covered lives		0
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$	0
1.72	Total incurred claims	\$	0
1.73	Number of covered lives		0
	All years prior to most current three years:		
1.74	Total premium earned	\$	0
1.75	Total incurred claims	\$	0
1.76	Number of covered lives		0
2.	Health Test:		
		1 Current Year	2 Prior Year
2.1	Premium Numerator	\$ 0	\$ 0
2.2	Premium Denominator	\$ 2,203,503,108	\$ 2,116,811,677
2.3	Premium Ratio (2.1/2.2)		
2.4	Reserve Numerator	\$ 549,207	\$ 648,554
2.5	Reserve Denominator	\$ 2,623,180,299	\$ 2,459,791,593
2.6	Reserve Ratio (2.4/2.5)	0.021	0.026
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [X]	No []
3.2	If yes, state the amount of calendar year premiums written on:		
3.21	Participating policies	\$ 12,130,618	
3.22	Non-participating policies	\$ 1,621,224,064	
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:		
4.1	Does the reporting entity issue assessable policies?	Yes []	No [X]
4.2	Does the reporting entity issue non-assessable policies?	Yes []	No [X]
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?		%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ 0	
5.	FOR RECIPROCAL EXCHANGES ONLY:		
5.1	Does the exchange appoint local agents?	Yes []	No []
5.2	If yes, is the commission paid:		
5.21	Out of Attorney's-in-fact compensation	Yes []	N/A []
5.22	As a direct expense of the exchange	Yes []	N/A []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?		
5.4	Has any Attorney-in-fact compensation, contingent on fulfillments of certain conditions, been deferred?	Yes []	No []
5.5	If yes, give full information:		
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?		
	<u>The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool. Exposure of the Pooled Companies to a Workers' Compensation catastrophe is protected by a Liability Excess of Loss (Clash) treaty providing \$90M limit excess of \$10M per occurrence retention and containing a \$10M per claimant limit.</u>		
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:		
	<u>The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool. Catastrophic risk to the Pool arises primarily from windstorm events in the eastern United States affecting personal and commercial lines. The company's property exposures are aggregated with the other Nationwide companies and modeled using Applied Insurance Research (AIR) software.</u>		
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?		
	<u>The company's net property-catastrophe exposures, if any, are mitigated through managed coastal growth, purchase of excess of loss reinsurance, policy provisions such as higher deductibles, and enforcement of underwriting guidelines related to building construction, etc.</u>		
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?	Yes [X]	No []
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:		

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes [] No [X]
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	0
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [] No []
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes [] No [X]
8.2	If yes, give full information	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:	
	(a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;	
	(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;	
	(c) Aggregate stop loss reinsurance coverage;	
	(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;	
	(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or	
	(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:	
	(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or	
	(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes [] No [X]
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:	
	(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;	
	(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and	
	(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:	
	(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or	
	(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:	
	(a) The entity does not utilize reinsurance; or,	Yes [] No [X]
	(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or	Yes [] No [X]
	(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes [] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [X] No [] N/A []
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes [] No [X]
11.2	If yes, give full information	
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:	
12.11	Unpaid losses	\$ _____ 0
12.12	Unpaid underwriting expenses (including loss adjustment expenses)	\$ _____ 0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$ _____ 0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes [] No [X] N/A []
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement:	
12.41	From	% _____
12.42	To	% _____
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes [] No [X]
12.6	If yes, state the amount thereof at December 31 of current year:	
12.61	Letters of Credit	\$ _____ 0
12.62	Collateral and other funds	\$ _____ 0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$ _____ 2,900,000

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 3

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Companies that are not part of the Nationwide Mutual Insurance Company Pooling and Quota Share Arrangements receive a fair and equitable allocation of ceded premium and loss.
The terms of the Nationwide Pooling and Quota Share Agreements govern the allocation and recording of ceded premium and loss for the participating companies.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No [X]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No [X]

14.5 If the answer to 14.4 is no, please explain:
Written agreements are in place for all multi-cedent reinsurance treaties that cover any company that does not participate in the Nationwide Mutual Insurance Company Pooling and Quota Share Arrangements.

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$ 0 \$	0 \$	0 \$	0 \$	0
16.12 Products	\$ 0 \$	0 \$	0 \$	0 \$	0
16.13 Automobile	\$ 0 \$	0 \$	0 \$	0 \$	0
16.14 Other*	\$ 0 \$	0 \$	0 \$	0 \$	0

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that it excludes from Schedule F – Part 5. Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F – Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$ 0
17.12 Unfunded portion of Interrogatory 17.11	\$ 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$ 0
17.14 Case reserves portion of Interrogatory 17.11	\$ 0
17.15 Incurred but not reported portion of Interrogatory 17.11	\$ 0
17.16 Unearned premium portion of Interrogatory 17.11	\$ 0
17.17 Contingent commission portion of Interrogatory 17.11	\$ 0

Provide the following information for all other amounts included in Schedule F – Part 3 and excluded from Schedule F – Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$ 0
17.19 Unfunded portion of Interrogatory 17.18	\$ 0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$ 0
17.21 Case reserves portion of Interrogatory 17.18	\$ 0
17.22 Incurred but not reported portion of Interrogatory 17.18	\$ 0
17.23 Unearned premium portion of Interrogatory 17.18	\$ 0
17.24 Contingent commission portion of Interrogatory 17.18	\$ 0

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ 0

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**FIVE-YEAR HISTORICAL DATA**

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,317,817,901	1,274,572,439	1,235,678,757	1,057,503,499	1,009,297,556
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	914,130,581	899,581,833	871,335,794	805,801,329	787,519,689
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,613,997,823	1,618,949,425	1,637,712,430	1,436,134,942	1,454,460,909
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	29,961,422	28,606,787	24,786,636	22,894,108	30,606,211
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,339	(21,262)	(30,268)	(31)	144
6. Total (Line 35)	3,875,910,066	3,821,689,222	3,769,483,349	3,322,333,847	3,281,884,509
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	967,162,817	935,019,628	936,966,380	747,093,054	708,468,415
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	514,863,026	492,865,775	487,258,972	407,129,841	391,423,189
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	730,532,261	706,806,437	713,450,441	514,801,230	486,630,883
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	29,961,422	28,606,556	24,784,497	22,891,652	30,596,501
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	2,339	(21,262)	(30,268)	(31)	144
12. Total (Line 35)	2,242,521,865	2,163,277,134	2,162,430,022	1,691,915,746	1,617,119,132
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(105,007,607)	(104,147,887)	(45,163,353)	(120,338,230)	(176,279,459)
14. Net investment gain (loss) (Line 11)	82,278,470	127,961,720	136,865,652	143,634,021	138,380,641
15. Total other income (Line 15)	13,222,017	16,478,068	14,928,613	14,789,968	18,599,191
16. Dividends to policyholders (Line 17)	1,921,717	1,953,733	1,426,218	912,900	867,156
17. Federal and foreign income taxes incurred (Line 19)	(811,306)	(25,717,691)	31,492,831	3,236,769	(11,526,825)
18. Net income (Line 20)	(10,617,531)	64,055,859	73,711,863	33,936,090	(8,639,958)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	5,938,418,248	5,733,324,440	5,410,139,901	4,729,713,281	4,553,400,810
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	328,497,946	318,707,940	294,120,400	231,275,143	218,040,757
20.2 Deferred and not yet due (Line 15.2)	699,304,744	698,319,314	626,782,612	555,153,567	509,041,749
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	3,334,085,180	3,174,217,590	2,965,062,569	2,412,362,929	2,310,246,490
22. Losses (Page 3, Line 1)	1,329,692,445	1,216,195,950	1,137,252,207	886,706,882	878,018,415
23. Loss adjustment expenses (Page 3, Line 3)	268,190,011	265,665,907	262,012,884	191,451,390	189,004,168
24. Unearned premiums (Page 3, Line 9)	910,478,100	871,482,157	825,016,699	664,590,714	634,693,274
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	2,604,333,068	2,559,106,850	2,445,077,332	2,317,350,352	2,243,154,320
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	239,901,774	195,986,364	506,520,057	382,690,263	(343,619,312)
Risk-Based Capital Analysis					
28. Total adjusted capital	2,655,083,427	2,559,106,850	2,460,238,597	2,317,350,352	2,243,154,320
29. Authorized control level risk-based capital	221,899,882	211,397,579	203,543,010	170,793,807	155,969,289
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	85.0	85.9	85.3	85.5	87.1
31. Stocks (Lines 2.1 & 2.2)	4.8	4.9	4.2	5.3	5.5
32. Mortgage loans on real estate (Lines 3.1 & 3.2)	2.3	2.6	2.9	2.1	1.3
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.1	0.1	0.3	0.4	0.4
34. Cash, cash equivalents and short-term investments (Line 5)	1.1	0.4	0.2	2.0	1.7
35. Contract loans (Line 6)					
36. Derivatives (Line 7)	0.0				
37. Other invested assets (Line 8)	5.8	5.7	6.6	4.5	3.8
38. Receivable for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)	0.8	0.5	0.3	0.3	0.2
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.1		
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	210,279,332	210,247,643	175,398,081	193,200,256	196,860,054
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated	35,239,020	40,118,049	31,441,071	176,655	
48. Total of above lines 42 to 47	245,518,352	250,365,692	206,839,152	193,376,911	196,860,054
49. Total investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	9.4	9.8	8.5	8.3	8.8

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	.....(18,813,235)	.....30,633,533	.....17,916,475	.....10,515,927	.....6,069,129
52. Dividends to stockholders (Line 35).....	.....	.....	.....	.....	.....
53. Change in surplus as regards policyholders for the year (Line 38).....	.....45,226,218	.....114,029,518	.....127,726,980	.....74,196,032	.....17,197,795
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	.....739,169,013	.....689,886,695	.....524,745,449	.....630,868,098	.....679,641,927
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	.....508,812,786	.....461,519,581	.....525,724,113	.....454,273,528	.....474,345,593
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	.....782,831,357	.....875,643,441	.....704,951,413	.....928,676,024	.....1,256,732,052
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	.....18,627,560	.....18,011,719	.....15,970,063	.....16,657,468	.....22,491,499
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....14,184	.....115,767	.....1,222,724	.....	.....
59. Total (Line 35).....	.....2,049,454,900	.....2,045,177,203	.....1,772,613,762	.....2,030,475,118	.....2,433,211,071
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	.....548,827,785	.....509,405,245	.....337,858,323	.....427,991,202	.....427,532,154
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	.....308,388,794	.....290,145,210	.....261,612,717	.....239,656,076	.....243,730,968
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	.....366,086,248	.....397,670,907	.....250,412,390	.....318,288,729	.....398,342,873
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	.....18,627,560	.....18,011,719	.....15,970,063	.....16,657,468	.....22,491,499
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....14,184	.....115,767	.....1,222,724	.....	.....
65. Total (Line 35).....	.....1,241,944,571	.....1,215,348,848	.....867,076,217	.....1,002,593,475	.....1,092,097,494
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	.....100.0	.....100.0	.....100.0	.....100.0	.....100.0
67. Losses incurred (Line 2).....	.....61.5	.....61.1	.....55.8	.....60.8	.....65.6
68. Loss expenses incurred (Line 3).....	.....9.5	.....10.0	.....10.4	.....11.1	.....11.3
69. Other underwriting expenses incurred (Line 4).....	.....33.7	.....33.8	.....36.1	.....35.3	.....34.0
70. Net underwriting gain (loss) (Line 8).....	.....(4.8)	.....(4.9)	.....(2.3)	.....(7.2)	.....(11.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	.....32.5	.....32.3	.....32.7	.....33.8	.....32.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	.....71.1	.....71.1	.....66.2	.....71.9	.....76.9
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	.....86.1	.....84.5	.....88.4	.....73.0	.....72.1
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	.....26,400	.....12,036	.....(8,473)	.....(22,308)	.....(47,072)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	.....1.0	.....0.5	.....(0.4)	.....(1.0)	.....(2.1)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	.....20,455	.....(7,099)	.....(29,428)	.....(74,170)	.....(92,889)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	.....0.8	.....(0.3)	.....(1.3)	.....(3.3)	.....(4.4)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes No

If no, please explain:

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	.....13,784	.....7,216	.....2,967	.....1,250	.....784	.....210	.....949	.....8,860	....XXX.....
2. 2006.....	....2,186,599	....219,435	....1,967,164	....1,097,482	....105,913	....63,770	....6,951	....194,332	....9,308	....55,858	....1,233,412	....XXX.....
3. 2007.....	....2,219,924	....233,149	....1,986,775	....1,166,516	....126,543	....64,137	....5,707	....110,568	....5,693	....69,136	....1,203,278	....XXX.....
4. 2008.....	....2,261,837	....302,095	....1,959,742	....1,350,775	....154,358	....63,479	....5,236	....164,939	....11,458	....60,634	....1,408,141	....XXX.....
5. 2009.....	....2,198,391	....301,434	....1,896,957	....1,247,136	....152,686	....60,614	....5,963	....150,765	....13,606	....59,141	....1,286,260	....XXX.....
6. 2010.....	....2,137,286	....289,733	....1,847,553	....1,199,891	....129,483	....56,587	....5,171	....150,891	....14,033	....61,817	....1,258,682	....XXX.....
7. 2011.....	....2,025,122	....195,518	....1,829,604	....1,326,557	....111,062	....62,423	....7,345	....153,208	....6,012	....68,026	....1,417,768	....XXX.....
8. 2012.....	....2,096,896	....211,614	....1,885,282	....1,247,261	....154,341	....49,215	....4,414	....149,965	....8,425	....69,811	....1,279,261	....XXX.....
9. 2013.....	....2,228,806	....226,807	....2,001,999	....1,085,832	....87,340	....36,022	....3,478	....139,859	....5,572	....70,614	....1,165,323	....XXX.....
10. 2014.....	....2,348,387	....231,577	....2,116,810	....1,089,072	....77,759	....20,511	....1,543	....137,721	....5,275	....69,012	....1,162,726	....XXX.....
11. 2015.....	....2,445,432	....241,929	....2,203,503	....798,070	....60,601	....6,651	....253	....115,712	....3,964	....45,665	....855,614	....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	....11,622,375	....1,167,302	....486,376	....47,310	....1,468,744	....83,557	....630,664	....12,279,325	....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....	....164,610	....103,062	....40,585	....22,140	....3,995	....2,149	....11,684	....4,508	....3,130	....14	....1,304	....92,132	....XXX.....
2. 2006.....	....14,156	....10,212	....3,542	....1,577	....688	....38	....1,945	....143	....660	....4	....209	....9,015	....XXX.....
3. 2007.....	....16,494	....3,871	....3,668	....898	....745	....68	....2,676	....156	....541	....29	....372	....19,104	....XXX.....
4. 2008.....	....16,464	....4,170	....4,581	....941	....878	....196	....3,507	....81	....1,147	....116	....416	....21,073	....XXX.....
5. 2009.....	....20,882	....5,906	....6,391	....2,124	....878	....144	....4,454	....207	....1,207	....59	....622	....25,373	....XXX.....
6. 2010.....	....25,925	....4,871	....10,460	....3,920	....1,423	....238	....6,158	....428	....1,669	....99	....998	....36,080	....XXX.....
7. 2011.....	....58,300	....12,927	....17,287	....7,328	....2,870	....763	....11,069	....812	....2,704	....321	....1,950	....70,080	....XXX.....
8. 2012.....	....80,840	....12,390	....25,588	....9,521	....4,138	....826	....16,402	....1,198	....3,697	....334	....2,742	....106,395	....XXX.....
9. 2013.....	....135,661	....11,485	....48,564	....14,257	....6,270	....1,152	....29,816	....2,426	....5,925	....488	....5,211	....196,429	....XXX.....
10. 2014.....	....225,785	....20,332	....102,612	....22,225	....6,322	....1,283	....51,273	....4,447	....10,500	....836	....10,016	....347,369	....XXX.....
11. 2015.....	....358,240	....23,271	....286,344	....39,857	....5,003	....1,152	....73,034	....7,246	....25,425	....1,688	....37,395	....674,832	....XXX.....
12. Totals....	....1,117,357	....212,499	....549,622	....124,788	....33,209	....8,009	....212,020	....21,650	....56,606	....3,987	....61,237	....1,597,882	....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior..	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....	.....	....XXX.....	....79,993	....12,139
2. 2006.....	....1,376,574	....134,147	....1,242,428	....63.0	....61.1	....63.2	.....	.....	....12.00	....5,908	....3,108
3. 2007.....	....1,365,346	....142,964	....1,222,382	....61.5	....61.3	....61.5	.....	.....	....12.00	....15,394	....3,710
4. 2008.....	....1,605,771	....176,557	....1,429,214	....71.0	....58.4	....72.9	.....	.....	....12.00	....15,933	....5,140
5. 2009.....	....1,492,328	....180,695	....1,311,633	....67.9	....59.9	....69.1	.....	.....	....12.00	....19,244	....6,129
6. 2010.....	....1,453,004	....158,242	....1,294,762	....68.0	....54.6	....70.1	.....	.....	....12.00	....27,595	....8,485
7. 2011.....	....1,634,419	....146,570	....1,487,849	....80.7	....75.0	....81.3	.....	.....	....12.00	....55,333	....14,748
8. 2012.....	....1,577,106	....191,449	....1,385,657	....75.2	....90.5	....73.5	.....	.....	....12.00	....84,516	....21,879
9. 2013.....	....1,487,949	....126,197	....1,361,752	....66.8	....55.6	....68.0	.....	.....	....12.00	....158,484	....37,946
10. 2014.....	....1,643,795	....133,700	....1,510,095	....70.0	....57.7	....71.3	.....	.....	....12.00	....285,840	....61,530
11. 2015.....	....1,668,478	....138,031	....1,530,446	....68.2	....57.1	....69.5	.....	.....	....12.00	....581,455	....93,378
12. Totals....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....0	....0	....XXX.....	....1,329,693	....268,190

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of

Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior.....	733,749	735,753	735,353	727,404	723,899	719,051	712,931	710,243	702,629	697,288	(5,341)	(12,955)
2. 2006.....	1,091,169	1,079,937	1,079,018	1,071,824	1,064,162	1,059,801	1,057,609	1,057,185	1,057,170	1,056,748	(422)	(437)
3. 2007.....	XXX.....	1,147,480	1,154,113	1,139,316	1,128,721	1,121,445	1,120,318	1,117,991	1,116,374	1,116,995	621	(996)
4. 2008.....	XXX.....	XXX.....	1,295,663	1,304,652	1,289,722	1,277,486	1,276,685	1,275,192	1,274,262	1,274,701	439	(491)
5. 2009.....	XXX.....	XXX.....	XXX.....	1,224,828	1,190,677	1,178,938	1,174,755	1,172,575	1,173,383	1,173,324	(59)	749
6. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	1,181,293	1,167,539	1,162,005	1,157,515	1,156,803	1,156,333	(470)	(1,182)
7. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,324,072	1,321,724	1,328,199	1,334,460	1,338,271	3,811	10,072
8. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,234,529	1,233,180	1,238,370	1,240,754	2,384	7,574
9. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,203,907	1,214,567	1,222,028	7,461	18,121
10. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,350,012	1,367,988	17,976	XXX.....
11. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,394,960	XXX.....	XXX.....	XXX.....
									12. Totals.....	26,400		20,455

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior.....	000.....	240,443	379,201	471,788	522,303	555,713	574,635	589,582	599,953	608,239	XXX.....	XXX.....
2. 2006.....	576,771	805,945	904,435	965,940	1,003,717	1,023,664	1,033,507	1,041,129	1,045,631	1,048,388	XXX.....	XXX.....
3. 2007.....	XXX.....	614,556	853,622	948,023	1,013,705	1,052,677	1,075,490	1,086,562	1,093,083	1,098,404	XXX.....	XXX.....
4. 2008.....	XXX.....	XXX.....	733,329	1,003,047	1,104,438	1,174,178	1,214,729	1,235,912	1,247,479	1,254,660	XXX.....	XXX.....
5. 2009.....	XXX.....	XXX.....	XXX.....	670,659	911,143	1,014,020	1,079,568	1,115,286	1,136,064	1,149,101	XXX.....	XXX.....
6. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	668,664	908,022	1,004,855	1,067,995	1,104,131	1,121,824	XXX.....	XXX.....
7. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	796,757	1,048,830	1,153,896	1,225,847	1,270,573	XXX.....	XXX.....
8. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	697,121	954,376	1,064,399	1,137,721	XXX.....	XXX.....
9. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	662,915	917,396	1,031,035	XXX.....	XXX.....
10. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	753,615	1,030,281	XXX.....	XXX.....
11. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	743,866	XXX.....	XXX.....

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior.....	320,667	214,500	152,564	117,438	97,644	72,719	60,649	50,316	35,257	25,642
2. 2006.....	281,361	135,713	79,096	46,247	27,058	17,098	11,422	8,436	5,942	3,767
3. 2007.....	XXX.....	279,405	134,438	81,435	46,408	26,515	17,060	11,367	7,516	5,291
4. 2008.....	XXX.....	XXX.....	283,737	139,519	77,774	40,596	24,253	15,737	10,196	7,067
5. 2009.....	XXX.....	XXX.....	XXX.....	283,163	119,453	63,791	35,775	21,843	13,031	8,514
6. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	257,182	107,498	59,890	32,860	18,876	12,271
7. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	252,388	107,728	60,288	31,823	20,217
8. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	266,976	113,551	60,456	31,271
9. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	261,187	115,890	61,698
10. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	280,692	127,213
11. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	312,275

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....	AL.....	49,810,198	51,303,098		25,022,181	25,278,644	16,246,705	370,876	
2. Alaska.....	AK.....	L.....			(2,120)	(1,788)	170,628		
3. Arizona.....	AZ.....	L.....	1,813,954	1,913,201		1,330,440	1,441,804	201,313	6,090
4. Arkansas.....	AR.....	L.....	31,728,648	31,757,343		17,264,617	19,711,260	6,983,610	123,818
5. California.....	CA.....	L.....	10,341,989	10,003,945		3,542,458	3,703,804	3,071,503	25,687
6. Colorado.....	CO.....	L.....	194,486	194,241		26,172	(289,374)	590,369	
7. Connecticut.....	CT.....	L.....	33,036,754	33,621,460	49,328	15,422,163	18,362,539	14,998,424	222,164
8. Delaware.....	DE.....	L.....	22,806,623	23,345,980	29,008	11,192,772	10,005,353	7,902,004	145,667
9. District of Columbia.....	DC.....	L.....	8,209,558	8,235,163		5,333,463	6,074,026	2,958,784	45,693
10. Florida.....	FL.....	L.....	32,274,448	34,134,029		3,619,583	1,840,741	17,311,820	
11. Georgia.....	GA.....	L.....	70,581,187	72,041,319		38,630,115	39,265,163	19,366,346	541,460
12. Hawaii.....	HI.....	L.....					928	.22	
13. Idaho.....	ID.....	L.....	.56,308	.59,990		(10)	(524)	1,137	
14. Illinois.....	IL.....	L.....	37,493,676	37,000,628	88,482	23,094,735	25,659,114	12,610,866	182,511
15. Indiana.....	IN.....	L.....	20,123,663	21,080,353		11,800,863	11,621,902	3,282,376	112,434
16. Iowa.....	IA.....	L.....	896,975	898,586		80,299	54,300	52,637	(5)
17. Kansas.....	KS.....	L.....	402,096	430,897		23,258	13,894	24,522	
18. Kentucky.....	KY.....	L.....	28,933,005	30,480,911		15,210,049	15,368,938	7,449,975	111,667
19. Louisiana.....	LA.....	L.....		5,913			5,855	(6,580)	
20. Maine.....	ME.....	L.....	3,060,077	3,172,999		1,554,374	1,422,318	639,252	.33,276
21. Maryland.....	MD.....	L.....	96,535,127	98,300,289	249,331	53,424,918	68,499,678	51,455,680	.436,348
22. Massachusetts.....	MA.....	L.....	(5,042)	(5,042)			(4,314)	10,289	
23. Michigan.....	MI.....	L.....	37,490,221	38,625,656	(716)	24,625,336	(7,718,699)	390,187,815	234,794
24. Minnesota.....	MN.....	L.....	147,468	140,859		48,804	5,730	2,042,113	
25. Mississippi.....	MS.....	L.....	32,391,572	33,602,141		6,627,937	6,320,455	6,898,433	111,664
26. Missouri.....	MO.....	L.....	222,151	.214,586		21,820	(30,352)	502,780	.8
27. Montana.....	MT.....	L.....	9,271	16,599			(7,259)	4,107	
28. Nebraska.....	NE.....	L.....	436,929	450,735		238,396	256,131	25,232	
29. Nevada.....	NV.....	L.....	.36,453	.46,165			1,372	(2,583)	
30. New Hampshire.....	NH.....	L.....	3,957,381	4,071,541		1,834,772	1,591,158	659,274	.27,673
31. New Jersey.....	NJ.....	L.....	(388)	7,452		32,771	(9,504)	542,213	
32. New Mexico.....	NM.....	L.....					234	1,398	
33. New York.....	NY.....	L.....	101,273,191	103,965,513	24,444	44,998,232	.37,040,912	59,953,813	.643,991
34. North Carolina.....	NC.....	L.....	196,919,139	201,852,160		74,702,714	.67,504,459	34,027,932	1,273,880
35. North Dakota.....	ND.....	L.....	119,065	114,144			(4)	(14)	
36. Ohio.....	OH.....	L.....	265,459,592	250,380,124		138,199,115	144,198,821	72,774,905	2,594,738
37. Oklahoma.....	OK.....	L.....	2,380,931	2,378,469		2,144,468	2,153,848	.468,256	.6,343
38. Oregon.....	OR.....	L.....	3,261,699	3,358,627		1,169,219	1,655,039	1,164,971	.10,462
39. Pennsylvania.....	PA.....	L.....	164,327,124	167,811,251	98,463	81,537,475	.84,217,100	56,206,181	1,514,268
40. Rhode Island.....	RI.....	L.....	18,002,267	18,315,423		15,679,236	16,081,335	4,815,763	135,798
41. South Carolina.....	SC.....	L.....	144,390,586	148,350,764		76,933,757	.87,611,047	43,830,875	1,762,975
42. South Dakota.....	SD.....	L.....	199,784	.213,050		2,512	.2,260	4,574	
43. Tennessee.....	TN.....	L.....	30,367,735	30,779,282		14,744,908	.14,931,648	.6,716,462	.185,994
44. Texas.....	TX.....	L.....	28,752,456	28,766,063		30,280,731	.37,882,865	.17,195,697	.66,299
45. Utah.....	UT.....	L.....	.57,409	.56,350		2,353	.1,414	.2,722	
46. Vermont.....	VT.....	L.....	5,805,710	.6,079,628		2,811,050	.2,191,917	.1,305,821	.72,758
47. Virginia.....	VA.....	L.....	108,887,153	110,605,694	116,362	43,481,014	.45,402,263	.30,280,070	.645,030
48. Washington.....	WA.....	L.....	4,593,138	4,781,731		2,442,063	3,169,585	.2,366,041	.13,500
49. West Virginia.....	WV.....	L.....	35,364,116	36,521,926		18,362,683	.17,902,524	.7,484,429	.238,546
50. Wisconsin.....	WI.....	L.....	.90,743	.91,834		(35)	(1,628)	.3,815	
51. Wyoming.....	WY.....	L.....	118,056	.128,329		6,951	.7,710	.214	
52. American Samoa.....	AS.....	N.....							
53. Guam.....	GU.....	N.....							
54. Puerto Rico.....	PR.....	N.....							
55. US Virgin Islands.....	VI.....	L.....							
56. Northern Mariana Islands.....	MP.....	N.....							
57. Canada.....	CAN.....	N.....							
58. Aggregate Other Alien.....	OT.....	XXX.....	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0
59. Totals.....		(a) 52.....	1,633,354,682	1,649,701,399	654,702	.807,504,467	.810,384,207	.904,963,797	.11,896,407

DETAILS OF WRITE-INS

58001.....	XXX.....								
58002.....	XXX.....								
58003.....	XXX.....								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0

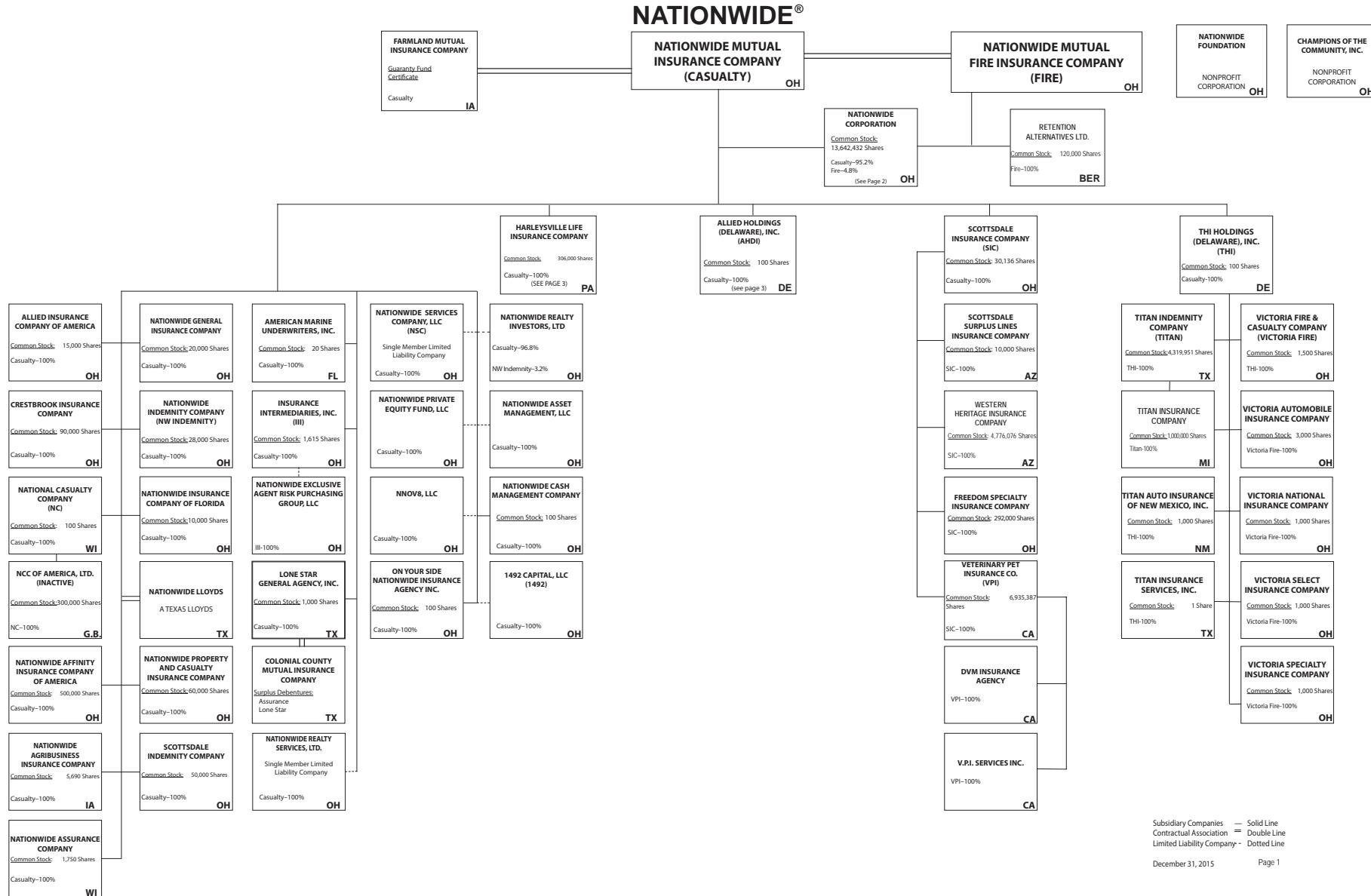
(a) Insert the number of "L" responses except for Canada and Other Alien.

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

Explanation of Basis of Allocation of Premiums by States, etc.

Premiums are allocated to those states where the insured risks are located: principle garage for automobile, physical address for homeowners, commercial multiple peril and other liability and main place of work for workers' compensation. Allocation of premiums for individual and group health insurance is based on the situs of the contract.

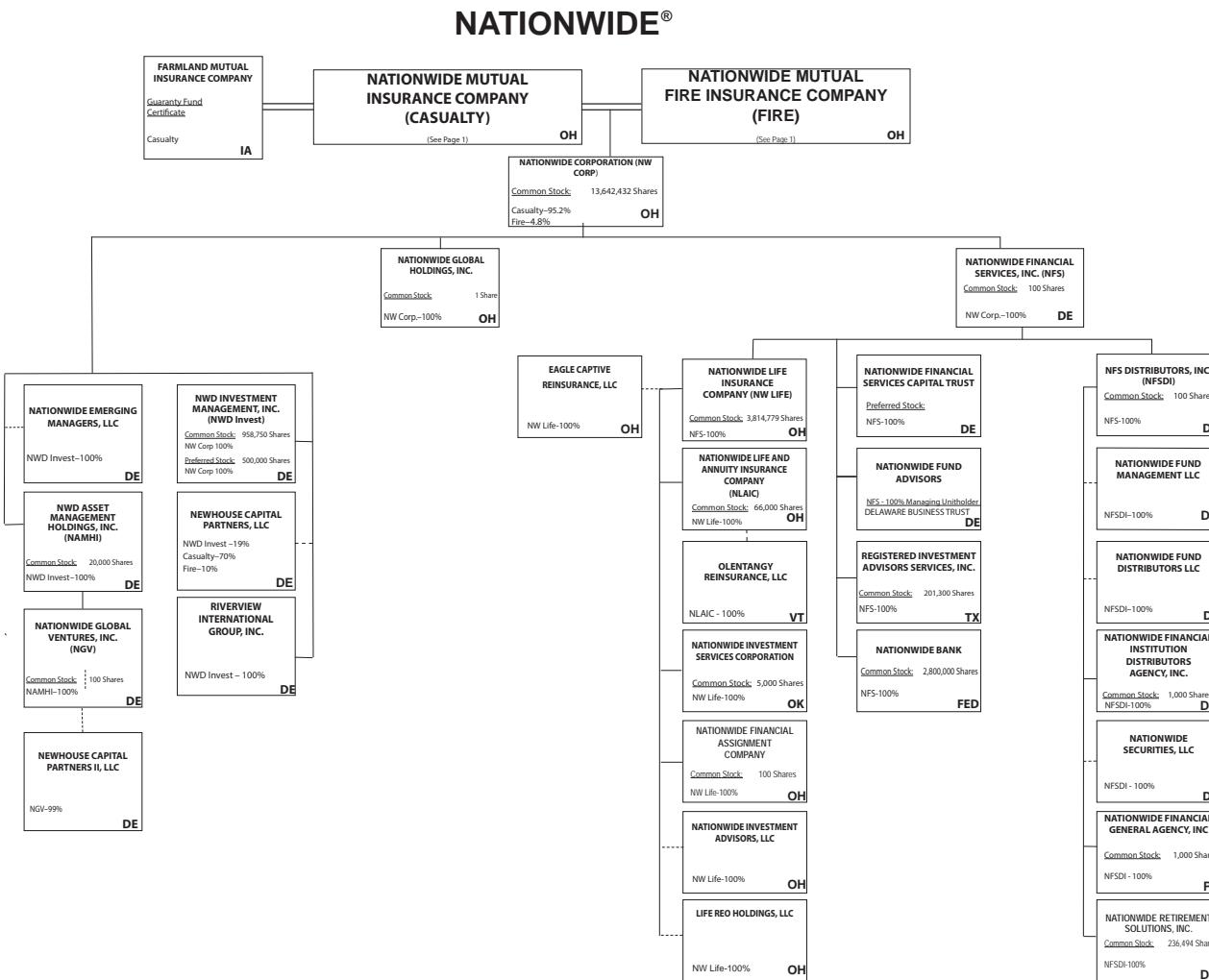


(Casualty/Fire subsidiaries)

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

December 31, 2015

Page 1



(Nationwide Corp. subsidiaries)

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

December 31, 2015

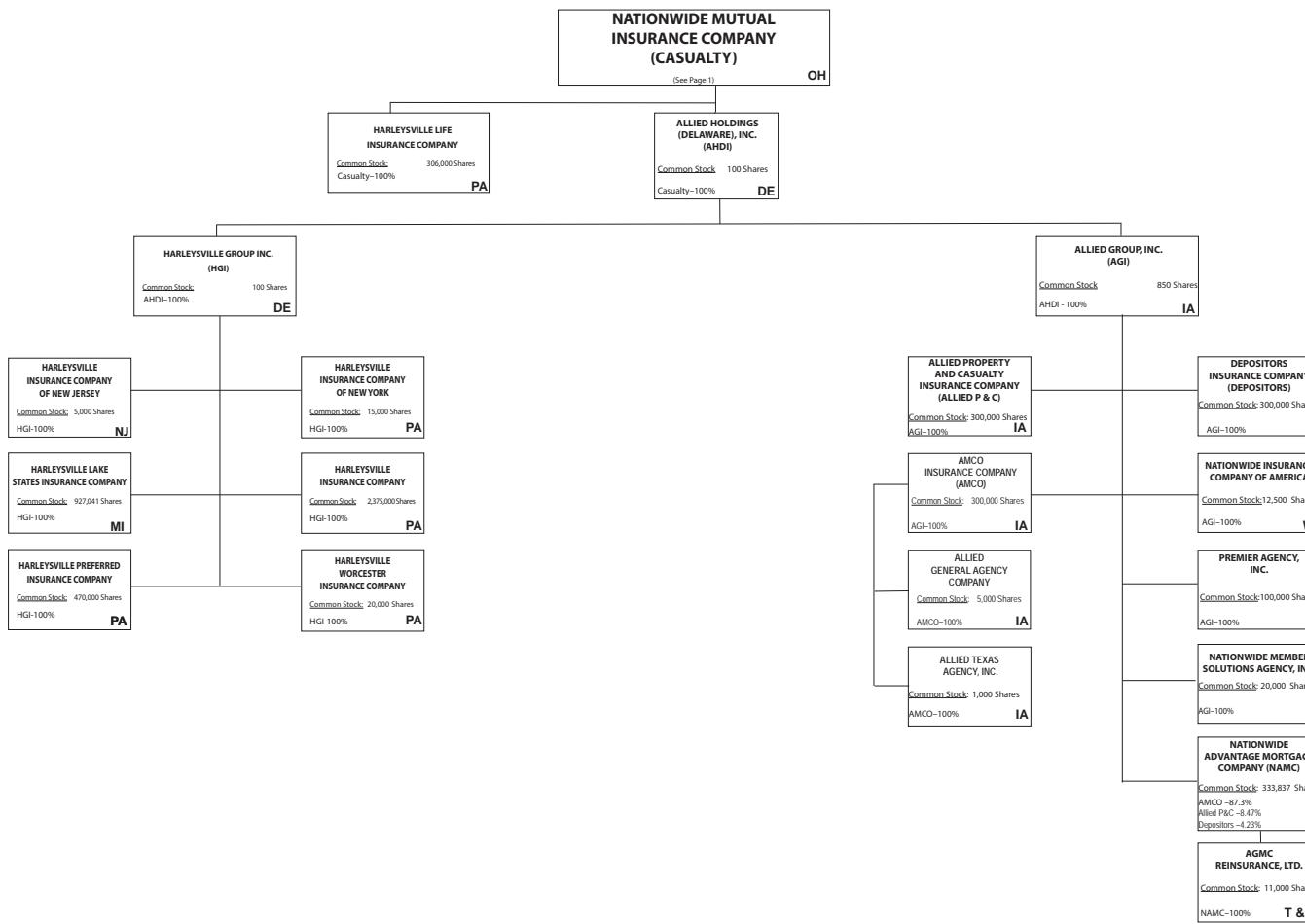
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NATIONWIDE®



Subsidiary Companies
Contractual Association
Limited Liability Company

— Solid Line
— Double Line
- - Dotted Line

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(ALLIED/Harleysville subsidiaries)

NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	15821	OH	42-4523959	Eagle Captive Reinsurance, LLC
0140	Nationwide	13838	IA	42-0618271	Farmland Mutual Insurance Company
0140	Nationwide	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	PA	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	PA	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	PA	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	35696	PA	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	PA	04-1989660	Harleysville Worcester Insurance Company
0140	Nationwide	11991	WI	38-0865250	National Casualty Company
0140	Nationwide	26093	OH	48-0470690	Nationwide Affinity Insurance Company of America
0140	Nationwide	28223	IA	42-1015537	Nationwide Agribusiness Insurance Company
0140	Nationwide	10723	WI	95-0639970	Nationwide Assurance Company
0140	Nationwide	23760	OH	31-4425763	Nationwide General Insurance Company
0140	Nationwide	10070	OH	31-1399201	Nationwide Indemnity Company
0140	Nationwide	25453	WI	95-2130882	Nationwide Insurance Company of America
0140	Nationwide	10948	OH	31-1613686	Nationwide Insurance Company of Florida
0140	Nationwide	92657	OH	31-1000740	Nationwide Life and Annuity Insurance Company
0140	Nationwide	66869	OH	31-4156830	Nationwide Life Insurance Company
0140	Nationwide	42110	TX	75-1780981	Nationwide Lloyds
0140	Nationwide	23779	OH	31-4177110	Nationwide Mutual Fire Insurance Company
0140	Nationwide	23787	OH	31-4177100	Nationwide Mutual Insurance Company
0140	Nationwide	37877	OH	31-0970750	Nationwide Property & Casualty Insurance Company
0140	Nationwide	13999	VT	27-1712056	Olentangy Reinsurance, LLC
0140	Nationwide	15580	OH	31-1117969	Scottsdale Indemnity Company
0140	Nationwide	41297	OH	31-1024978	Scottsdale Insurance Company
0140	Nationwide	10672	AZ	86-0835870	Scottsdale Surplus Lines Insurance Company
0140	Nationwide	13242	TX	74-2286759	Titan Indemnity Company
0140	Nationwide	36269	MI	86-0619597	Titan Insurance Company
0140	Nationwide	42285	CA	95-3750113	Veterinary Pet Insurance Company
0140	Nationwide	10644	OH	34-1785903	Victoria Automobile Insurance Company
0140	Nationwide	42889	OH	34-1394913	Victoria Fire & Casualty Company
0140	Nationwide	10778	OH	34-1842604	Victoria National Insurance Company
0140	Nationwide	10105	OH	34-1777972	Victoria Select Insurance Company
0140	Nationwide	10777	OH	34-1842602	Victoria Specialty Insurance Company
0140	Nationwide	37150	AZ	86-0561941	Western Heritage Insurance Company
4664	PURE	12873	FL	20-8287105	Privilege Underwriters Reciprocal Exchange
4664	PURE	13204	FL	26-3109178	PURE Insurance Company

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