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ANNUAL STATEMENT

For the Year Ended December 31, 2016

of the Condition and Affairs of the

NATIONWIDE INDEMNITY COMPANY

NAIC Group Code..... 0140, 0140 (Current Period) (Prior Period) NAIC Company Code..... 10070 Employer's ID Number..... 31-1399201

Organized under the Laws of OH State of Domicile or Port of Entry OH Country of Domicile US

Incorporated/Organized..... February 16, 1994 Commenced Business..... April 15, 1994

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)	614-249-1545 (Area Code) (Telephone Number) (Extension)
	FINRPT@NATIONWIDE.COM (E-Mail Address)	866-315-1430 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. DAVID ALAN BANO	PRESIDENT	2. ROBERT WILLIAM HORNER III	VP & SECRETARY
3. TIMOTHY JOHN DWYER	VP & ASST TREASURER		

OTHER

PAMELA ANN BIESECKER	SR VP-HEAD OF TAXATION	MICHAEL ALOYSIUS BOYD	SR VP-ENTERPRISE BRAND MRKT
MARTHA LOVETTE FRYE	SR REG VP-SOUTHEAST EXCL DIST	HARRY HANSEN HALLOWELL	SR VP - CIO
ORYSIA KSENIA MEYERS	SR REG VP-CENT ATL EXCL DIST	MARK RAYMOND THRESHER	EXEC VP - CFO

DIRECTORS OR TRUSTEES

DAVID ALAN BANO	JAMES DAVID BENSON	KEVIN THOMAS HILYARD	MICHAEL PATRICK LEACH
DUANE LEE MEYER	MARK RAYMOND THRESHER		

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.

David Alan Bano	Robert William Horner III	Timothy John Dwyer
(Signature)	(Signature)	(Signature)
DAVID ALAN BANO	ROBERT WILLIAM HORNER III	TIMOTHY JOHN DWYER
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT	VP & SECRETARY	VP & ASST TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 15th day of February 2017
Christine O'Brien

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

NOTARIAL SEAL STATE OF OHIO

CHRISTINE O'BRIEN
Notary Public, State of Ohio
My Commission Expires 12-22-2020

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	2,699,321,417		2,699,321,417	2,772,109,574
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks			0	2,734,263
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	39,493,827		39,493,827	45,825,842
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $..........0 encumbrances)			0	
4.2 Properties held for the production of income (less $..........0 encumbrances)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....(1,414,345), Schedule E-Part 1), cash equivalents ($..........0, Schedule E-Part 2) and short-term investments ($.....59,091,343, Schedule DA)	57,676,998		57,676,998	2,549,290
6. Contract loans (including $..........0 premium notes)			0	
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)	56,704,412	623	56,703,789	58,033,183
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)	5,734,050		5,734,050	9,452,015
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,858,930,704	623	2,858,930,081	2,890,704,167
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	32,924,071		32,924,071	34,578,264
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,344,124	1,344,124	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums ($..........0) and contracts subject to redetermination ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	
16.2 Funds held by or deposited with reinsured companies	21,301,312		21,301,312	17,506,729
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	9,093,302		9,093,302	5,375,741
18.2 Net deferred tax asset	57,354,605	14,957,771	42,396,834	38,002,639
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($..........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	73,549
23. Receivables from parent, subsidiaries and affiliates	98		98	
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other-than-invested assets	26,909,458	10,175,422	16,734,036	8,747,980
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,007,857,674	26,477,940	2,981,379,734	2,994,989,069
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	3,007,857,674	26,477,940	2,981,379,734	2,994,989,069

DETAILS OF WRITE-INS

	1	2	3	4
1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Third party administrative receivables	22,766,915	7,145,048	15,621,867	8,505,744
2502. Deposits and prepaid assets	3,030,374	3,030,374	0	
2503. Miscellaneous assets	1,112,169		1,112,169	242,236
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	26,909,458	10,175,422	16,734,036	8,747,980

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,048,094,064	1,087,970,970
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	896,160,071	864,692,192
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)		
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
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 $..........0 and including warranty reserves of $..........0 and accrued accident and health experience rating refunds including $..........0 for medical loss ratio rebate per the Public Health Service Act)		25,588
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)		
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14.	Amounts withheld or retained by company for account of others	1,335,290	1,439,206
15.	Remittances and items not allocated	2,113,962	884,498
16.	Provision for reinsurance (including $...........0 certified) (Schedule F, Part 8)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates	388,676	
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	1,531,879	1,553,577
20.	Derivatives		
21.	Payable for securities	12,184,200	
22.	Payable for securities lending	10,489,100	14,685,790
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $...........0 and interest thereon $..........0		
25.	Aggregate write-ins for liabilities	11,462,628	13,656,817
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	1,983,759,870	1,984,908,638
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	1,983,759,870	1,984,908,638
29.	Aggregate write-ins for special surplus funds	0	0
30.	Common capital stock	3,080,000	3,080,000
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	1,166,449,000	1,176,449,000
35.	Unassigned funds (surplus)	(171,909,136)	(169,448,567)
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)	997,619,864	1,010,080,433
38.	TOTAL (Page 2, Line 28, Col. 3)	2,981,379,734	2,994,989,071

DETAILS OF WRITE-INS

2501.	Assumed reinsurance balances payable	11,459,889	13,650,170
2502.	Miscellaneous liabilities	2,739	6,657
2503.	Accrued derivative liability		(10)
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	11,462,628	13,656,817
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 through 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 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	1,209,595	377,880
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	41,787,687	13,787,397
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	111,335,285	80,918,959
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	4,354,148	5,359,946
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	157,477,120	100,066,302
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(156,267,525)	(99,688,422)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	120,365,825	120,838,189
10.	Net realized capital gains (losses) less capital gains tax of $.....93,472 (Exhibit of Capital Gains (Losses))	5,190,903	25,942,009
11.	Net investment gain (loss) (Lines 9 + 10)	125,556,728	146,780,198
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $..........0)	0	
13.	Finance and service charges not included in premiums		
14.	Aggregate write-ins for miscellaneous income	20,622	(214,323)
15.	Total other income (Lines 12 through 14)	20,622	(214,323)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(30,690,175)	46,877,453
17.	Dividends to policyholders		
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)	(30,690,175)	46,877,453
19.	Federal and foreign income taxes incurred	(15,068,933)	(7,841,692)
20.	Net income (Line 18 minus Line 19) (to Line 22)	(15,621,242)	54,719,145
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,010,080,433	1,044,892,304
22.	Net income (from Line 20)	(15,621,242)	54,719,145
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....2,990,875	6,016,705	(23,497,618)
25.	Change in net unrealized foreign exchange capital gain (loss)	(449,267)	(1,425,950)
26.	Change in net deferred income tax	8,896,524	(9,373,792)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(1,303,289)	(5,233,656)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
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	(10,000,000)	(50,000,000)
	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	0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	(12,460,569)	(34,811,871)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	997,619,864	1,010,080,433

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 through 0503 plus 0598) (Line 5 above)	0	0
1401.	Miscellaneous income/(expense)	20,622	(214,323)
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	20,622	(214,323)
3701.			
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	2,130,643	25,047
2.	Net investment income	123,726,370	126,405,619
3.	Miscellaneous income	(3,773,961)	(9,566,737)
4.	Total (Lines 1 through 3)	122,083,052	116,863,929
5.	Benefit and loss related payments	81,664,596	85,236,020
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	84,221,552	119,279,229
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $.....429,055 tax on capital gains (losses)	(11,257,900)	(5,326,726)
10.	Total (Lines 5 through 9)	154,628,248	199,188,523
11.	Net cash from operations (Line 4 minus Line 10)	(32,545,196)	(82,324,594)
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	383,269,528	375,326,313
	12.2 Stocks	2,501,937	
	12.3 Mortgage loans	6,337,405	52,151,870
	12.4 Real estate		
	12.5 Other invested assets		3,924,554
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds	16,180,708	6,520,675
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	408,289,578	437,923,412
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	296,579,318	263,257,770
	13.2 Stocks		
	13.3 Mortgage loans		20,000,000
	13.4 Real estate		
	13.5 Other invested assets	25,695	42,228
	13.6 Miscellaneous applications		11,383,802
	13.7 Total investments acquired (Lines 13.1 to 13.6)	296,605,013	294,683,800
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)	111,684,565	143,239,612
	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	(10,000,000)	(50,000,000)
	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)	(14,011,661)	(19,073,352)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(24,011,661)	(69,073,352)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	55,127,708	(8,158,334)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	2,549,290	10,707,624
	19.2 End of year (Line 18 plus Line 19.1)	57,676,998	2,549,290

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

20.0001	Exchange of Bond Investment to Bond Investment	30,959,861	82,179,609

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	(13,273)		0	(13,273)
2.	Allied lines	32,909		0	32,909
3.	Farmowners multiple peril	0		0	0
4.	Homeowners multiple peril	0		0	0
5.	Commercial multiple peril	0		0	0
6.	Mortgage guaranty	0		0	0
8.	Ocean marine	(39,088)	4	0	(39,084)
9.	Inland marine	0		0	0
10.	Financial guaranty	0		0	0
11.1	Medical professional liability - occurrence	0		0	0
11.2	Medical professional liability - claims-made	0		0	0
12.	Earthquake	(2,371)		0	(2,371)
13.	Group accident and health	0		0	0
14.	Credit accident and health (group and individual)	0		0	0
15.	Other accident and health	0		0	0
16.	Workers' compensation	6,327		0	6,327
17.1	Other liability - occurrence	1,166,324		0	1,166,324
17.2	Other liability - claims-made	0		0	0
17.3	Excess workers' compensation	0		0	0
18.1	Products liability - occurrence	(33,445)		0	(33,445)
18.2	Products liability - claims-made	0		0	0
19.1, 19.2	Private passenger auto liability	11,547		0	11,547
19.3, 19.4	Commercial auto liability	50,887		0	50,887
21.	Auto physical damage	0		0	0
22.	Aircraft (all perils)	410		0	410
23.	Fidelity	1	19	0	20
24.	Surety	8,962	25,529	0	34,491
26.	Burglary and theft	0		0	0
27.	Boiler and machinery	(42)	36	0	(6)
28.	Credit	0		0	0
29.	International	(5,141)		0	(5,141)
30.	Warranty	0		0	0
31.	Reinsurance - nonproportional assumed property	0		0	0
32.	Reinsurance - nonproportional assumed liability	0		0	0
33.	Reinsurance - nonproportional assumed financial lines	0		0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	1,184,007	25,588	0	1,209,595

DETAILS OF WRITE-INS

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

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					0
2.	Allied lines					0
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril					0
5.	Commercial multiple peril					0
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine					0
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability - occurrence					0
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1, 19.2	Private passenger auto liability					0
19.3, 19.4	Commercial auto liability					0
21.	Auto physical damage					0
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	0	0	0	0	0
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					0

NONE

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 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire		(13,273)				(13,273)
2.	Allied lines		35,466	(2,557)			32,909
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril						0
5.	Commercial multiple peril						0
6.	Mortgage guaranty						0
8.	Ocean marine		(39,088)				(39,088)
9.	Inland marine						0
10.	Financial guaranty						0
11.1	Medical professional liability - occurrence						0
11.2	Medical professional liability - claims-made						0
12.	Earthquake		(2,371)				(2,371)
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation		3,326	3,001			6,327
17.1	Other liability - occurrence		39,073	1,127,251			1,166,324
17.2	Other liability - claims-made						0
17.3	Excess workers' compensation						0
18.1	Products liability - occurrence		(14,445)	(19,000)			(33,445)
18.2	Products liability - claims-made						0
19.1, 19.2	Private passenger auto liability		10,488	1,059			11,547
19.3, 19.4	Commercial auto liability		216	50,671			50,887
21.	Auto physical damage						0
22.	Aircraft (all perils)		410				410
23.	Fidelity		1				1
24.	Surety		8,962				8,962
26.	Burglary and theft						0
27.	Boiler and machinery		(42)				(42)
28.	Credit						0
29.	International		(5,141)				(5,141)
30.	Warranty						0
31.	Reinsurance - nonproportional assumed property	XXX					0
32.	Reinsurance - nonproportional assumed liability	XXX					0
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	0	23,582	1,160,425	0	0	1,184,007
	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 through 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 1 Direct Business	 2 Reinsurance Assumed	 3 Reinsurance Recovered	 4 Net Payments (Cols. 1 + 2 - 3)	5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire		38,300		38,300	216,543	234,456	20,387	(153.6)
2.	Allied lines		(737,548)		(737,548)	2,551,848	3,304,867	(1,490,567)	(4,529.4)
3.	Farmowners multiple peril				0	48,000	48,000	0	0.0
4.	Homeowners multiple peril		(364)		(364)	133,007	153,594	(20,951)	0.0
5.	Commercial multiple peril		1,462,564		1,462,564	18,180,692	16,906,059	2,737,197	0.0
6.	Mortgage guaranty				0	0		0	0.0
8.	Ocean marine		(20,654)		(20,654)	212,382	158,158	33,570	(85.9)
9.	Inland marine		(70)		(70)	547	9,212	(8,735)	0.0
10.	Financial guaranty				0	0		0	0.0
11.1	Medical professional liability - occurrence		477		477	274,198	366,472	(91,797)	0.0
11.2	Medical professional liability - claims-made		50,175		50,175	8,054	8,054	50,175	0.0
12.	Earthquake				0	8,856	8,998	(142)	6.0
13.	Group accident and health		(33)		(33)	224,832	224,799	0	0.0
14.	Credit accident and health (group and individual)				0	0		0	0.0
15.	Other accident and health		33		33	4,252	3,921	364	0.0
16.	Workers' compensation		1,620,469		1,620,469	32,390,014	34,062,649	(52,166)	(824.5)
17.1	Other liability - occurrence		39,396,576		39,396,576	175,082,536	180,180,825	34,298,287	2,940.7
17.2	Other liability - claims-made		6,271		6,271	32,299	45,964	(7,394)	0.0
17.3	Excess workers' compensation				0	0		0	0.0
18.1	Products liability - occurrence		39,455,563		39,455,563	791,448,918	821,911,338	8,993,143	(26,889.3)
18.2	Products liability - claims-made		(7,679)		(7,679)	33,549	124,257	(98,387)	0.0
19.1, 19.2	Private passenger auto liability		309,520		309,520	7,797,032	7,950,223	156,329	1,353.8
19.3, 19.4	Commercial auto liability		220,404		220,404	4,168,928	5,934,532	(1,545,200)	(3,036.5)
21.	Auto physical damage		(797)		(797)	(25)	18,041	(18,863)	0.0
22.	Aircraft (all perils)		(467,021)		(467,021)	757,069	787,260	(497,212)	(121,271.2)
23.	Fidelity		(3,415)		(3,415)	13,733	15,083	(4,765)	(23,825.0)
24.	Surety		12,315		12,315	568,746	581,128	(67)	(0.2)
26.	Burglary and theft				0	1,237	1,171	66	0.0
27.	Boiler and machinery		465		465	3,829	2,783	1,511	(25,183.3)
28.	Credit				0	0		0	0.0
29.	International		(77,558)		(77,558)	5,837,356	7,621,212	(1,861,414)	36,207.2
30.	Warranty				0	0		0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	2,023		2,023	817	801	2,039	0.0
32.	Reinsurance - nonproportional assumed liability	XXX	404,579		404,579	8,094,813	7,307,113	1,192,279	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			0	0		0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	0	81,664,595	0	81,664,595	1,048,094,062	1,087,970,970	41,787,687	3,454.7

DETAILS OF WRITE-INS

3401.					0	0		0	0.0
3402.					0	0		0	0.0
3403.					0	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 through 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

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire		216,543		216,543				216,543	307
2.	Allied lines		637,514		637,514		1,914,334		2,551,848	
3.	Farmowners multiple peril		48,000		48,000				48,000	17,434
4.	Homeowners multiple peril		132,929		132,929		78		133,007	3
5.	Commercial multiple peril		5,178,865		5,178,865		13,001,827		18,180,692	31,910,389
6.	Mortgage guaranty				0				0	
8.	Ocean marine		212,382		212,382				212,382	317
9.	Inland marine		547		547				547	
10.	Financial guaranty				0				0	
11.1	Medical professional liability - occurrence		274,198		274,198				274,198	4,788
11.2	Medical professional liability - claims-made		8,054		8,054				8,054	11
12.	Earthquake		8,856		8,856				8,856	
13.	Group accident and health		224,832		224,832				(a) 224,832	
14.	Credit accident and health (group and individual)				0				0	
15.	Other accident and health		4,252		4,252				(a) 4,252	
16.	Workers' compensation		23,372,403		23,372,403		9,017,611		32,390,014	8,013,871
17.1	Other liability - occurrence		64,509,461		64,509,461		110,573,075		175,082,536	162,096,277
17.2	Other liability - claims-made		32,299		32,299				32,299	8,207
17.3	Excess workers' compensation				0				0	
18.1	Products liability - occurrence		161,274,213		161,274,213		630,174,705		791,448,918	691,103,096
18.2	Products liability - claims-made		33,549		33,549				33,549	
19.1, 19.2	Private passenger auto liability		7,752,651		7,752,651		44,381		7,797,032	32,240
19.3, 19.4	Commercial auto liability		3,364,807		3,364,807		804,121		4,168,928	1,416,428
21.	Auto physical damage		(25)		(25)				(25)	
22.	Aircraft (all perils)		320,651		320,651		436,418		757,069	91,228
23.	Fidelity		13,733		13,733				13,733	
24.	Surety		568,746		568,746				568,746	
26.	Burglary and theft		1,237		1,237				1,237	
27.	Boiler and machinery		3,829		3,829				3,829	
28.	Credit				0				0	
29.	International		2,850,058		2,850,058		2,987,298		5,837,356	1,465,475
30.	Warranty				0				0	
31.	Reinsurance - nonproportional assumed property	XXX	817		817	XXX			817	
32.	Reinsurance - nonproportional assumed liability	XXX	1,681,521		1,681,521	XXX	6,413,292		8,094,813	
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	0	272,726,922	0	272,726,922	0	775,367,140	0	1,048,094,062	896,160,071

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 through 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.

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				0
1.2 Reinsurance assumed	98,144,755			98,144,755
1.3 Reinsurance ceded				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	98,144,755	0	0	98,144,755
2. Commission and brokerage:				
2.1 Direct, excluding contingent				0
2.2 Reinsurance assumed, excluding contingent		8,835		8,835
2.3 Reinsurance ceded, excluding contingent				0
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed		128,233		128,233
2.6 Contingent - reinsurance ceded				0
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	137,068	0	137,068
3. Allowances to manager and agents		139		139
4. Advertising		8,352	2	8,354
5. Boards, bureaus and associations	182,011	238,938		420,949
6. Surveys and underwriting reports		1,043		1,043
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	7,455,889	2,499,228	117,154	10,072,271
8.2 Payroll taxes		561,167		561,167
9. Employee relations and welfare	1,708,769	(566,945)	27,674	1,169,498
10. Insurance		93,571		93,571
11. Directors' fees		15,348	1,664	17,012
12. Travel and travel items	200,151	207,532	1,105	408,788
13. Rent and rent items	366,479	184,368	317	551,164
14. Equipment	203,719	29,488	785	233,992
15. Cost or depreciation of EDP equipment and software	60,451	213,732	3	274,186
16. Printing and stationery	96,644	11,089	63	107,796
17. Postage, telephone and telegraph, exchange and express	53,086	51,500	2,917	107,503
18. Legal and auditing	70,681	486,869	402	557,952
19. Totals (Lines 3 to 18)	10,397,880	4,035,419	152,086	14,585,385
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $..........0		250		250
20.2 Insurance department licenses and fees		1,899		1,899
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		19,066		19,066
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	21,215	0	21,215
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	2,792,650	160,446	3,655,183	6,608,279
25. Total expenses incurred	111,335,285	4,354,148	3,807,269	(a)...........119,496,702
26. Less unpaid expenses - current year	896,160,071			896,160,071
27. Add unpaid expenses - prior year	864,692,192			864,692,192
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)	79,867,406	4,354,148	3,807,269	88,028,823

DETAILS OF WRITE-INS

2401. Other expenses	1,323,437	64,217	3,655,034	5,042,688
2402. Outside services and income	1,469,213	96,229	149	1,565,591
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	2,792,650	160,446	3,655,183	6,608,279

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds	(a) 13,291,582	12,745,269
1.1 Bonds exempt from U.S. tax	(a) 47,627,996	46,848,834
1.2 Other bonds (unaffiliated)	(a) 58,298,684	57,940,898
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,123	1,123
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 2,279,255	2,248,870
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) (15,642)	(15,642)
7. Derivative instruments	(f)	
8. Other invested assets	4,255,664	4,255,664
9. Aggregate write-ins for investment income	151,290	151,290
10. Total gross investment income	125,889,952	124,176,306
11. Investment expenses		(g) 3,807,269
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		3,203
16. Total deductions (Lines 11 through 15)		3,810,472
17. Net investment income (Line 10 minus Line 16)		120,365,834

DETAILS OF WRITE-INS

0901. Misc. Income	62,535	62,535
0902. Securities Lending	88,755	88,755
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	151,290	151,290
1501. Misc. Exp.		3,203
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		3,203

(a) Includes $.....9,764,675 accrual of discount less $.....11,316,440 amortization of premium and less $.....675,826 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 $..........0 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	5,026,000		5,026,000	3,203,002	
1.1 Bonds exempt from U.S. tax			0	97,307	
1.2 Other bonds (unaffiliated)	(1,364,973)		(1,364,973)	8,492,483	
1.3 Bonds of affiliates			0		
2.1 Preferred stocks (unaffiliated)			0		
2.11 Preferred stocks of affiliates			0		
2.2 Common stocks (unaffiliated)	1,623,347		1,623,347	(1,855,673)	
2.21 Common stocks of affiliates			0		
3. Mortgage loans			0	5,390	
4. Real estate			0		
5. Contract loans			0		
6. Cash, cash equivalents and short-term investments			0		
7. Derivative instruments			0		
8. Other invested assets			0	(1,213,471)	
9. Aggregate write-ins for capital gains (losses)	0	0	0	278,544	0
10. Total capital gains (losses)	5,284,374	0	5,284,374	9,007,582	0

DETAILS OF WRITE-INS

0901. Securities Lending			0	278,544	
0902.			0		
0903.			0		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	278,544	0

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)	623	623	0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	623	623	0
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	1,344,124	2,290,760	946,636
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
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	14,957,771	13,446,317	(1,511,454)
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			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	10,175,422	9,436,950	(738,472)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	26,477,940	25,174,650	(1,303,290)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	26,477,940	25,174,650	(1,303,290)

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 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Third pary administrative receivables	7,145,048	7,481,601	336,553
2502. Deposit and prepaid assets	3,030,374	1,951,865	(1,078,509)
2503. Other assets nonadmitted		3,484	3,484
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	10,175,422	9,436,950	(738,472)

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 Indemnity 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. The Company has no statutory accounting practices that differ from NAIC SAP.

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:

		SSAP #	F/S Page	F/S Line #	2016	2015
	Net Income					
(1)	Nationwide Indemnity Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ (15,621,242)	$ 54,719,145
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(3)	State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ (15,621,242)	$ 54,719,145
	Surplus					
(5)	Nationwide Indemnity Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 997,619,864	$ 1,010,080,433
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(7)	State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 997,619,864	$ 1,010,080,433

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's parent, Nationwide Mutual Insurance Company (Mutual), files a consolidated federal income tax return, which includes all eligible U.S. subsidiaries and affiliates. In this regard, the included subsidiaries and affiliates pay to Mutual the amount which would have been payable on a separate return basis without regard to the alternative minimum tax. Mutual pays tax due on a consolidated basis.

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 may cede 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, 2016 and 2015.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. As of December 31, 2016 and 2015, the Company had no provision related to conditional reinsurance recoverables.

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.

3. Unaffiliated common stocks are reported 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.

NOTES TO THE FINANCIAL STATEMENTS

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:

   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. Investments in affiliated companies are generally included in stocks.

8. Other invested assets consist primarily of alternative investments in hedge funds, private equity funds, private and emerging market debt funds, tax credit funds and real estate partnerships. Except for investments in certain tax credit funds, these investments are recorded 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. Gains and losses are generally recognized through income at the time of disposal or when operating distributions are received. Partnership interests in tax credit funds are held at amortized cost with amortization charged to investment income over the period in which the tax benefits, primarily credits, are utilized.

9. Accounting for derivatives

   Not applicable.

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, 2016 and 2015, the Company had no liabilities related to premium deficiency reserves. The Company policy allows for anticipated investment income to be included when calculating its premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums. However, as of December 31, 2016 and 2015, anticipated investment income was not included in the premium deficiency reserves calculation. See Note 30 for details.

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

Not applicable.

Note 3 - Business Combinations and Goodwill

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 made by category:

   During 2016 there were no new loans.

2. At December 31, 2016, the maximum percentage of any one loan to the value of the security at the time of the loan was 79.9%.

	December 31, 2016	December 31, 2015
3. Taxes, assessments, and any amounts advanced and not included in the mortgage loan total	$ -	$ -

NOTES TO THE FINANCIAL STATEMENTS

4. Age analysis of mortgage loans.

		Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
a. Current Year								
1. Recorded Investment (All)								
(a) Current	$	-	$ -	$ -	$ -	$ 39,524,538	$ -	$ 39,524,538
(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		%	%	%	%	%	%	%

		Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
b. Prior Year								
1. Recorded Investment (All)								
(a) Current	$	-	$ -	$ -	$ -	$ 45,861,943	$ -	$ 45,861,943
(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, 2016	December 31, 2015
(a) Balance at beginning of period	$ 36,101	$ 34,261
(b) Additions charged to operations	-	-
(c) Direct write-downs charged against the allowances	(5,389)	1,840
(d) Recoveries of amounts previously charged off	-	-
(e) Balances at end of period	$ 30,711	$ 36,101

8. Mortgage loans derecognized as a result of foreclosure

Not applicable

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.

NOTES TO THE FINANCIAL STATEMENTS

B. Troubled Debt Restructuring

Not applicable.

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. Not applicable.

3. Not applicable.

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	$	(253,613)
2. 12 Months or Longer	$	(3,235,431)

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

1. Less than 12 Months	$	38,846,520
2. 12 Months or Longer	$	26,628,156

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.

3. Collateral Received

a. Aggregate Amount Cash Collateral Received

			Fair Value
1.	Repurchase Agreement - Not applicable		
2.	Securities Lending		
(a)	Open	$	10,489,100
(b)	30 Days or Less		-
(c)	31 to 60 Days		-
(d)	61 to 90 Days		-
(e)	Greater Than 90 Days		-
(f)	Subtotal	$	10,489,100
(g)	Securities Received		17,090,810
(h)	Total Collateral Received	$	27,579,910
3.	Dollar Repurchase Agreement - Not applicable		

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged was $5,976,714 and $9,634,088 as of December 31, 2016 and 2015, 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 - Not applicable.		
2.	Securities Lending		
(a)	Open	$ -	$ -
(b)	30 Days or Less	310,140	310,140
(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	6,876,023	5,666,574
(k)	Subtotal	$ 7,186,163	$ 5,976,714
(l)	Securities Received	-	-
(m)	Total Collateral Reinvested	$ 7,186,163	$ 5,976,714

3. Dollar Repurchased Agreement - Not applicable.

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 are not permitted by contract or custom to be repledged or sold. The fair value of the securities received as collateral as of December 31, 2016 was $17,090,810.

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

1. For the Company's Low-Income Housing Tax Credits (LIHTC) property investments, the number of remaining years of unexpired tax credits was 1 year as of December 31, 2016, and ranged from 2 to 3 years and December 31, 2015. These investments generally have a required holding period of 15 years.

2. The amounts of LIHTC and other tax benefits recognized were $29,214 and $166,119 as of December 31, 2016 and 2015, respectively.

3. The balance of the investment recognized in the statement of financial position was $0 and $115,922, as of December 31, 2016 and 2015, respectively.

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, there were no impairments on LIHTC investments.

7. No write-downs or reclassifications were made during the year due to the known forfeiture or ineligibility of LIHTC investments.

NOTES TO THE FINANCIAL STATEMENTS

H. Restricted Assets

1. Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Restricted Asset Category	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)
a. Subject to contractual obligation for which liability is not shown	$-	$-	$-	$-	$-	$-	$-
b. Collateral held under security lending agreements	27,579,910	-	-	-	27,579,910	9,452,015	18,127,895
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	2,734,263	(2,734,263)
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	766,341	-	-	-	766,341	705,337	61,004
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	13,024,870	-	-	-	13,024,870	25,361,321	(12,336,451)
o. Total Restricted Assets	$41,371,121	$-	$-	$-	$41,371,121	$38,252,936	$3,118,185

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

	Current Year			
	8	9	Percentage	
			10	11
Restricted Asset Category	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$-	$-	0.00%	0.00%
b. Collateral held under security lending agreements	-	27,579,910	0.92%	0.93%
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 option contracts	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	0.00%	0.00%
j. On deposit with states	-	766,341	0.03%	0.03%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as 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	-	13,024,870	0.43%	0.44%
o. Total Restricted Assets	$-	$41,371,121	1.38%	1.40%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

   Not applicable.

3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Description of Assts	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 (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
European Union Insurance Directive 2 segregated cash	$13,024,870	$-	$-	$-	$13,024,870	$-	$13,024,870	$13,024,870	0.43%	0.44%
Loaned to others under conforming securities lending program	-	-	-	-	-	25,361,321	(25,361,321)	-	0.00%	0.00%
Total (c)	$13,024,870	$-	$-	$-	$13,024,870	$25,361,321	$(12,336,451)	$13,024,870	0.43%	0.44%

(a) Subset of Column 1
(b) Subset of Column 3
(c) Total Line for Columns 1 through 7 should equal 5H(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)n Columns 9 through 11 respectively

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

   Not applicable.

I. Working Capital Finance Investments

   Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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)
71884WAL5	$ 3,614,690	$ 5,425,308	$ 4,951,264	No
912810QV3	96,169,009	86,086,662	99,537,756	No
912828LA6	113,790,855	132,600,710	125,381,471	No
912828MF4	75,389,011	88,173,598	83,973,452	No
912810FR4	56,388,529	73,622,969	64,035,756	No
912828GD6	100,416,642	119,880,785	119,860,059	No
Total	$ 445,768,735	$ 505,790,031	$ 497,739,758	

L. 5* Securities

Not applicable.

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 2016.

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, 2016 was $0.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

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

		December 31, 2016		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 56,622,488	$ 2,779,001	$ 59,401,489
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 56,622,488	$ 2,779,001	$ 59,401,489
(1d)	Deferred tax assets nonadmitted	14,284,056	673,715	14,957,771
(1e)	Subtotal net admitted deferred tax asset	$ 42,338,432	$ 2,105,286	$ 44,443,718
(1f)	Deferred tax liabilities	1,020,154	1,026,730	2,046,884
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 41,318,278	$ 1,078,556	$ 42,396,834

		December 31, 2015		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 45,573,203	$ 18,981,120	$ 64,554,323
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 45,573,203	$ 18,981,120	$ 64,554,323
(1d)	Deferred tax assets nonadmitted	13,446,317	-	13,446,317
(1e)	Subtotal net admitted deferred tax asset	$ 32,126,886	$ 18,981,120	$ 51,108,006
(1f)	Deferred tax liabilities	218,584	12,886,782	13,105,366
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 31,908,302	$ 6,094,337	$ 38,002,639

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 11,049,285	$ (16,202,119)	$ (5,152,834)
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 11,049,285	$ (16,202,119)	$ (5,152,834)
(1d)	Deferred tax assets nonadmitted	837,739	673,715	1,511,454
(1e)	Subtotal net admitted deferred tax asset	$ 10,211,546	$ (16,875,834)	$ (6,664,288)
(1f)	Deferred tax liabilities	801,570	(11,860,052)	(11,058,482)
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 9,409,976	$ (5,015,781)	$ 4,394,195

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

	December 31, 2016 Ordinary	December 31, 2016 Capital	December 31, 2016 Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
(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)	$ 41,318,278	$ 1,078,556	$ 42,396,834
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 41,318,278	$ 1,078,556	$ 42,396,834
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	$ 143,283,454
(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	$ 1,020,154	$ 1,026,730	$ 2,046,884
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 42,338,432	$ 2,105,286	$ 44,443,718

	December 31, 2015 Ordinary	December 31, 2015 Capital	December 31, 2015 Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
(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)	$ 29,940,661	$ 8,061,978	$ 38,002,639
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 29,940,661	$ 8,061,978	$ 38,002,639
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	$ 145,811,669
(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	$ 2,186,225	$ 10,919,142	$ 13,105,367
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 32,126,886	$ 18,981,120	$ 51,108,006

	Change Ordinary	Change Capital	Change Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
(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)	$ 11,377,617	$ (6,983,422)	$ 4,394,195
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 11,377,617	$ (6,983,422)	$ 4,394,195
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	$ (2,528,215)
(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	$ (1,166,071)	$ (9,892,412)	$ (11,058,483)
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 10,211,546	$ (16,875,834)	$ (6,664,288)

	December 31, 2016	December 31, 2015
(3a) Ratio percentage used to determine recovery period and threshold limitation amount	298.170%	302.547%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	$ 955,223,030	$ 972,077,794

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

	December 31, 2016		
	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)	$ 56,622,488	$ 2,779,001	$ 59,401,489
(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)	$ 42,338,432	$ 2,105,286	$ 44,443,718
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	2.54%	2.54%

	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)	$ 45,573,203	$ 18,981,120	$ 64,554,323
(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)	$ 32,126,886	$ 18,981,120	$ 51,108,006
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	21.21%	21.21%

	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)	$ 11,049,285	$ (16,202,119)	$ (5,152,834)
(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)	$ 10,211,546	$ (16,875,834)	$ (6,664,288)
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	-18.67%	-18.67%

(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, 2016	December 31, 2015	Change
1. Current Income Tax			
(a) Federal	$ (15,068,933)	$ (7,841,692)	$ (7,227,241)
(b) Foreign	-	-	-
(c) Subtotal	$ (15,068,933)	$ (7,841,692)	$ (7,227,241)
(d) Federal income tax on net capital gains	93,472	2,043,486	(1,950,014)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	$ (14,975,461)	$ (5,798,206)	$ (9,177,255)

NOTES TO THE FINANCIAL STATEMENTS

2. Deferred Tax Assets

		December 31, 2016		December 31, 2015		Change
(a) Ordinary:						
(1) Discounting of unpaid losses	$	19,527,169	$	19,877,579	$	(350,410)
(2) Unearned premium reserve		-		1,793		(1,793)
(3) Policyholder reserves		-		-		-
(4) Investments		-		189,836		(189,836)
(5) Deferred acquisition costs		-		-		-
(6) Policyholder dividends accrual		-		-		-
(7) Fixed Assets		-		-		-
(8) Compensation benefits accrual		-		-		-
(9) Pension accrual		-		-		-
(10) Receivables - nonadmitted		-		1,219		(1,219)
(11) Net operating loss carry-forward		26,852,005		15,324,587		11,527,418
(12) Tax credit carry-forward		6,075,436		6,074,710		726
(13) Other (including items <5% of total ordinary tax assets)		606,480		801,766		(195,286)
(14) Nonadmitted miscellaneous		3,561,398		3,301,713		259,685
(15) Intangibles		-		-		-
(16) Capitalized R&E		-		-		-
(17) Nonadmitted premiums and agent bal		-		-		-
(18) Premium deficiency reserve		-		-		-
(99) Subtotal	$	56,622,488	$	45,573,203	$	11,049,285
(b) Statutory valuation allowance adjustment	$	-	$	-	$	-
(c) Nonadmitted		14,284,056		13,446,317		837,739
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$	42,338,432	$	32,126,886	$	10,211,546
(e) Capital:						
(1) Investments	$	2,779,001	$	18,981,120	$	(16,202,120)
(2) Net capital loss carry-forward		-		-		-
(3) Real estate		-		-		-
(4) Other (including items <5% of total capital tax assets)		-		-		-
(99) Subtotal	$	2,779,001	$	18,981,120	$	(16,202,120)
(f) Statutory valuation allowance adjustment	$	-	$	-	$	-
(g) Nonadmitted		673,715		-		673,715
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	$	2,105,286	$	18,981,120	$	(16,875,834)
(i) Admitted deferred tax assets (2d + 2h)	$	44,443,718	$	51,108,006	$	(6,664,288)

3. Deferred Tax Liabilities

		December 31, 2016		December 31, 2015		Change
(a) Ordinary:						
(1) Investments	$	904,002	$	-	$	904,002
(2) Fixed assets		-		-		-
(3) Deferred and uncollected premium		-		-		-
(4) Policyholder reserves		-		-		-
(5) Other (including items <5% of total ordinary tax liabilities)		-		-		-
(6) Compensation and benefit accrual		-		-		-
(7) Guaranty assessments		-		-		-
(8) Asset acquisitions		-		-		-
(9) Surplus note interest accrual		-		-		-
(10) Pension accrual		116,152		192,842		(76,690)
(11) Other liabilities		-		-		-
(12) Unrealized miscellaneous		-		25,742		(25,742)
(99) Subtotal	$	1,020,154	$	218,584	$	801,570
(b) Capital:						
(1) Investments	$	1,026,730	$	12,886,782	$	(11,860,052)
(2) Real estate		-		-		-
(3) Other (including items <5% of total capital tax liabilities)		-		-		-
(99) Subtotal	$	1,026,730	$	12,886,782	$	(11,860,052)
(c) Deferred tax liabilities (3a99 + 3b99)	$	2,046,884	$	13,105,366	$	(11,058,482)

4. Net deferred tax asset/(liability) (2i - 3c)	$	42,396,834	$	38,002,639	$	4,394,194

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, 2016	December 31, 2015	Change
(a) Adjusted gross deferred tax assets	$ 59,401,489	$ 64,554,323	$ (5,152,834)
(b) Deferred tax liabilities	2,046,884	13,105,366	(11,058,482)
(c) Net deferred tax assets (liabilities)	$ 57,354,605	$ 51,448,957	$ 5,905,648
(d) Tax effect of unrealized gains (losses)			(2,990,875)
(e) Tax effect of unrealized postretirement benefits			-
(f) Change in deferred income tax			$ 8,896,523

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, 2016	December 31, 2015
(a) Current income taxes incurred	$ (14,975,461)	$ (5,798,206)
(b) Change in deferred income tax	(8,896,524)	9,373,791
(c) Total income tax reported	$ (23,871,985)	$ 3,575,585
(d) Income before taxes	$ (30,596,704)	$ 48,920,939
(e) Federal statutory tax rate	35%	35%
(f) Expected income tax expense (benefit) at 35% statutory rate	$ (10,708,846)	$ 17,122,329
(1) Tax-exempt income	$ (13,307,123)	$ (14,181,679)
(2) Dividends received deduction	-	(753)
(3) Nondeductible expenses	3,197	5,054
(4) Deferred tax benefit on nonadmitted assets	72,857	832,509
(5) Change in tax reserves	-	-
(6) Tax credits	56,754	(197,628)
(7) Other	11,177	(4,247)
(8) Extraordinary distribution	-	-
(9) COLI - change in CSV	-	-
(10) Dividends - Return of Capital	-	-
(g) Total	$ (23,871,984)	$ 3,575,585

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	$ 1,237,573	2012	2032
Operating loss carryforwards	$ -	2013	2033
Operating loss carryforwards	$ 30,126,139	2014	2034
Operating loss carryforwards	$ -	2015	2035
Operating loss carryforwards	$ 45,356,302	2016	2036
Amount of AMT tax credits	$ -	2008	N/A
Amount of AMT tax credits	$ -	2009	N/A
Amount of AMT tax credits	$ -	2010	N/A
Amount of AMT tax credits	$ -	2011	N/A
Amount of AMT tax credits	$ -	2012	N/A
Amount of AMT tax credits	$ -	2013	N/A
Amount of AMT tax credits	$ -	2014	N/A
Amount of AMT tax credits	$ -	2015	N/A
Amount of AMT tax credits	$ -	2016	N/A
Business credits	$ 1,377,117	2009	2029
Business credits	$ 1,376,422	2010	2030
Business credits	$ 101,903	2011	2031
Business credits	$ 1,995,864	2012	2032
Business credits	$ 813,775	2013	2033
Business credits	$ 348,881	2014	2034
Business credits	$ 58,792	2015	2035
Business credits	$ 2,682	2016	2036

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

2016	$ -
2015	$ -

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

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

Nationwide Mutual Insurance Company
AGMC Reinsurance, Ltd
Allied General Agency Company
Allied Group, Inc.
Allied Holding (Delaware), Inc.
Allied Insurance Company of America
Allied Property & Casualty Insurance Company
Allied Texas Agency, Inc.
AMCO Insurance Company
American Marine Underwriters
Crestbrook Insurance Company
Depositors Insurance Company
DVM Insurance Agency, Inc.
Eagle Captive Reinsurance, LLC
Freedom Specialty Insurance Company
Harleysville Group Inc.
Harleysville Insurance Co. of New York
Harleysville Insurance Company
Harleysville Insurance Company of New Jersey
Harleysville Lake States Insurance Company
Harleysville Preferred Insurance Company
Harleysville Worcester Insurance Company
Insurance Intermediaries, Inc.
Lone Star General Agency, Inc.
National Casualty Company
Nationwide Advantage Mortgage Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Assurance Company
Nationwide Bank
Nationwide Cash Management Company
Nationwide Corporation
Nationwide Financial Assignment Company
Nationwide Financial General Agency, Inc.
Nationwide Financial Services, Inc.
Nationwide General Insurance Company
Nationwide Global Holdings, Inc.
Nationwide Global Ventures, Inc.
Nationwide Indemnity Company
Nationwide Insurance Company of America
Nationwide Insurance Company of Florida
Nationwide Investment Services Corporation
Nationwide Life and Annuity Insurance Company
Nationwide Life Insurance Company
Nationwide Lloyds
Nationwide Member Solutions Agency, Inc.
Nationwide Property & Casualty Insurance Company
Nationwide Retirement Solutions, Inc.
NFS Distributors, Inc.
NWD Asset Management Holdings, Inc.
NWD Investment Management, Inc.
On Your Side Nationwide Insurance Agency, Inc.
Premier Agency, Inc.
Registered Investment Advisors Services, Inc.
Riverview International Group, Inc.
Scottsdale Indemnity Company
Scottsdale Insurance Company
Scottsdale Surplus Lines Insurance Company
THI Holdings (Delaware), Inc.
Titan Auto Insurance of New Mexico, Inc.
Titan Indemnity Company
Titan Insurance Company
Titan Insurance Services, Inc.
Veterinary Pet Insurance Company
Victoria Automobile Insurance Company
Victoria Fire & Casualty Company
Victoria National Insurance Company
Victoria Select Insurance Company
Victoria Specialty Insurance Company
VPI Services, Inc.
Western Heritage Insurance Company

Effective January 1, 2015, the consolidated federal income tax filing group of which the Company is a member expanded to include Mutual's eligible life insurance subsidiaries and non-insurance subsidiaries of the life insurance companies.

2. Effective January 1, 2015, the Company became a party to a revised tax sharing agreement which was approved by the Board of Directors. The revised tax sharing agreement reflects Mutual's new consolidated federal return group which includes its eligible life and non-life subsidiaries. The method of allocation among the companies is based upon separate return calculations with current benefit for tax losses and credits utilized in the consolidated return.

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 domiciled and is a licensed reinsurer in Ohio and is qualified in Illinois, Iowa, New York and Wisconsin. The Company had provided excess of loss and catastrophe coverages for certain affiliated companies, as well as assuming certain retroceded reinsurance from its parent, Mutual. In addition, on December 31, 1998, the Company assumed loss and loss adjustment expense reserves from both Mutual and Employers Insurance of Wausau (a mutual company) (EIOW), a former affiliate, and certain of EIOW's affiliated property and casualty companies. The Company is principally used to process runoff lines of business and therefore generates little premium. The Company is subject to regulation by the insurance departments of states in which it is licensed and undergoes period examinations by those departments.

All outstanding shares of the Company are owned by Mutual, domiciled in the State of Ohio.

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 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 $59,091,343 and $3,272,560 as of December 31, 2016 and 2015, respectively.

B. Detail of Transactions Greater than ½ % of Admitted Assets

Not applicable.

C. Change in Terms of Intercompany Arrangements

There were no changes to the intercompany arrangements in 2016 or 2015.

NOTES TO THE FINANCIAL STATEMENTS

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 affiliates were $98 as of December 31, 2016. There were no amounts due from affiliates as of December 31, 2015. The gross amounts due to affiliates were $1,531,879 and $1,553,577 as of December 31, 2016 and 2015, 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 other than indicated in Note 14 A.

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.

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

Not applicable.

M. Investments in non-insurance SCA entities

Not applicable.

N. Investments in insurance SCA entities

Not applicable.

Note 11 - Debt

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

Not applicable.

B. Asset Allocation

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Long-Term Rate of Return on Assets

Not applicable.

E. Defined Contribution Plans

Mutual sponsors a defined contribution retirement savings plan (401(k)) which covers substantially all employees. Employees make salary deferral contributions of up to 80%. Salary deferrals of up to 6% receive a 50% company match, 20% of which vest each year until the participant has five years of vesting services. The Company match is funded on a biweekly basis and the expense of such contributions are allocated to the Company based on employee contributions. The Company’s allocated expense for contributions was $251,911 and $233,272 for the years ended December 31, 2016 and 2015, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) ($18,000 in 2016 and 2015). Other limits also apply. The Company has no legal obligation for benefits under this plan.

F. Multiemployer Plans

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

G. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, participates in a qualified defined benefit pension plan (the Nationwide Retirement Plan or the NRP), several non-qualified defined benefit supplemental executive retirement plans, and postretirement benefit plans (life and health care), all sponsored by Mutual.

All employees of participating companies who have completed at least one year of service and who are at least 21 years of age are eligible to participate in the NRP. All participants are eligible for benefits based on an account balance feature. Participants hired prior to 2002 are eligible for benefits based on the annual earnings rates over the highest 60 consecutive calendar months during a participant's last 120 months of service (final average pay formula), if such benefits are of greater value than the account balance feature. During 2016, the Plan Sponsor announced changes to the Plan impacting certain participants. On December 31, 2016, affected participants will stop accruing benefits under the final average pay formula and, on January 1, 2017, will begin to accrue benefits under the cash balance formula

The Company funds pension costs accrued for direct employees plus an allocation of pension costs accrued for employees of affiliates whose work benefits the Company. In addition, separate non-qualified defined benefit pension plans sponsored by Mutual cover certain executives with at least one year of service. The Company's portion of expense relating to these plans was $213,383 and $225,917 for the years ended December 31, 2016 and 2015, respectively.

In addition to the defined benefit plans, the Company and certain affiliated companies participate in life and health care benefit plans sponsored by Mutual for qualifying retirees, which are generally available to retirees who were full time employees hired prior to June 1, 2000 (prior to January 1, 1994 for life benefits), who have attained age 55 and have at least 15 years of service with the Company. The Company's portion of the expense (benefit) relating to these plans was $5,734 and $(3,360) for the years ended December 31, 2016 and 2015, respectively.

The Company, together with other affiliated companies, also participates in non-qualified deferred compensation arrangements for certain employees and agents. The employer has no legal obligation for benefits under the plans. Expenses are allocated to the Company based on individual participants.

H. Postemployment Benefits and Compensated Absences

Not applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable.

Note 13 - Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

The Company has 50,000 shares of $110 par value stock authorized and 28,000 shares issued and outstanding.

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

On December 19, 2016, the Company paid an extraordinary dividend of $10.0 million to Mutual.

On December 18, 2015, the Company paid an extraordinary dividend of $50.0 million to Mutual.

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.

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 $68,243,748 less applicable deferred taxes of $23,749,276 for a net unrealized capital gain of $44,494,472.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 14 – Contingencies

A. Contingent Commitments

The Company has no commitments or contingent commitment to affiliates or other entities. As indicated in Note 10 E, the Company has made no guarantees on behalf of affiliates.

B. Guaranty Fund and Other Assessments

Not applicable.

C. Gain Contingencies

Not applicable.

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

Not applicable.

E. Product Warranties

Not applicable.

F. Joint and Several Liabilities

Not applicable.

G. All Other Contingencies

Various lawsuits arise against the Company in the normal course of the Company's business. Contingent liabilities arising from litigation and other matters are not considered material in relation to the financial position of the Company.

Note 15 – Leases

Not applicable.

Note 16 - Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not applicable.

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 $27,010,957 at December 31, 2016. The Company holds $17,090,810 of non-cash collateral for loaned securities as of December 31, 2016.

   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, 2016 that matures on January 3, 2017. The underlying assets are U.S. Government securities with a market value at December 31, 2016 of $315,737.

   (b) Not applicable.

   (c) Not applicable.

   (d) Not applicable.

C. Wash Sales

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

A. 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, call ability, 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.

The following table summarizes assets held at fair value as of December 31, 2016:

	Level 1	Level 2	Level 3	Total
Assets at Fair Value				
Political subdivisions	$ -	$ 7,119,980	$ -	$ 7,119,980
Industrial and miscellaneous	-	38,045,295	-	38,045,295
Total Bonds	$ -	$ 45,165,275	$ -	$ 45,165,275
Securities lending collateral assets	-	4,233,993	-	4,233,993
Total Assets at Fair Value	$ -	$ 49,399,268	$ -	$ 49,399,268

The following table presents the rollforward of Level 3 assets held at fair value during the year ended December 31, 2016:

	Beginning Balance at 12/31/2015	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 12/31/2016
Assets at Fair Value										
Industrial and miscellaneous	$2,050,000	$-	$(2,000,000)	$-	$(50,000)	$-	$-	$-	$-	$-
Total Bonds	$2,050,000	$-	$(2,000,000)	$-	$(50,000)	$-	$-	$-	$-	$-
Common stocks	$2,734,263	$-	$-	$1,623,347	$(1,855,673)	$-	$-	$(2,501,937)	$-	$-
Total Assets at Fair Value	$4,784,263	$-	$(2,000,000)	$1,623,347	$(1,905,673)	$-	$-	$(2,501,937)	$-	$-

Transfers into and/or out of Level 3 during the year ended December 31, 2016 are due to either changes resulting from application of the lower of amortized cost or fair value rules based on the security's NAIC rating or changes in sources used to price certain securities.

NOTES TO THE FINANCIAL STATEMENTS

B. & C. The following table summarizes the carrying value and fair value of the Company's assets not held at fair value as of December 31, 2016:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	$2,776,256,510	$2,654,156,142	$566,797,831	$2,194,116,676	$15,342,003	$-
Mortgage loans, net of allowance	40,804,858	39,493,827	-	-	40,804,858	-
Short-term investments	59,091,343	59,091,343	-	59,091,343	-	-
Securities lending collateral assets	1,742,721	1,500,057	310,140	1,432,581	-	-
Total Assets	$2,877,895,432	$2,754,241,369	$567,107,971	$2,254,640,600	$56,146,861	$-

D. Not Practicable to Estimate Fair Value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

Not applicable.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable.

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	$ 12,758,172	$ 11,845,684	$ 12,829,811	$ 8,247,277
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	$ 12,758,172	$ 11,845,684	$ 12,829,811	$ 8,247,277

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 17, 2017 for the statutory statement issued on February 22, 2017.

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.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 17, 2017 for the statutory statement issued on February 22, 2017.

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 does not have unsecured aggregate reinsurance recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses and unearned premiums, from an individual reinsurer that exceeds 3% of policyholders' surplus.

NOTES TO THE FINANCIAL STATEMENTS

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. Not applicable.

2. Not applicable.

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2016.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation of reinsurance during 2016.

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2016.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2016.

H. Disclosures for the Transfer of Property and Casualty Run-Off Agreements

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

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

As of December 31, 2015, loss and loss adjustment expense reserves, net of reinsurance recoveries, were $1.95 billion. Payments for incurred claims and claim adjustment expenses attributable to insured events of prior years were $161.5 million for the year ended December 31, 2016. As of December 31, 2016, remaining loss and loss adjustment expense reserves attributable to insured events of prior years were $1.94 billion. The Company experienced reserve strengthening of $153.1 million during the year ended December 31, 2016, primarily due to asbestos exposures driven by mesothelioma claims and rising attorney costs.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care 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, 2016 is as follows:

1. Liability carried for premium deficiency reserves	$0.00
2. Date of the most recent evaluation of this liability	January 16, 2017
3. Was anticipated investment income utilized in the calculation?	No

Note 31 – High Deductibles

Not applicable.

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

Not applicable.

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 each of the five most recent calendar years are as follows:

(1) **Asbestos Claims - Direct**

(2) **Asbestos Claims - Assumed**	**2012**	**2013**	**2014**	**2015**	**2016**
Beginning Reserves:	$ 1,335,371,393	$ 1,366,379,390	$ 1,418,010,410	$ 1,432,696,628	$ 1,405,324,849
Incurred Loss and Loss Adj. Expense:	$ 171,877,979	$ 181,200,003	$ 146,642,002	$ 94,400,000	$ 148,904,655
Calendar Year Payments:	$ 140,869,982	$ 129,568,983	$ 131,955,783	$ 121,771,779	$ 127,325,072
Ending Reserve:	$ 1,366,379,390	$ 1,418,010,410	$ 1,432,696,628	$ 1,405,324,849	$ 1,426,904,432

(3) **Asbestos Claims - Net**	**2012**	**2013**	**2014**	**2015**	**2016**
Beginning Reserves:	$ 1,335,371,393	$ 1,366,379,390	$ 1,418,010,410	$ 1,432,696,628	$ 1,405,324,849
Incurred Loss and Loss Adj. Expense:	$ 171,877,979	$ 181,200,003	$ 146,642,002	$ 94,400,000	$ 148,904,655
Calendar Year Payments:	$ 140,869,982	$ 129,568,983	$ 131,955,783	$ 121,771,779	$ 127,325,072
Ending Reserve:	$ 1,366,379,390	$ 1,418,010,410	$ 1,432,696,628	$ 1,405,324,849	$ 1,426,904,432

B. Bulk and IBNR Losses and LAE	
(1) Direct	$ -
(2) Assumed	$ 1,069,409,952
(3) Net of Ceded Reinsurance	$ 1,069,409,952

C. Case, Bulk and IBNR LAE	
(1) Direct	$ -
(2) Assumed	$ 586,178,426
(3) Net of Ceded Reinsurance	$ 586,178,426

D. See A above

(1) **Environmental Claims - Direct**

(2) **Environmental Claims - Assumed**	**2012**	**2013**	**2014**	**2015**	**2016**
Beginning Reserves:	$ 344,367,062	$ 310,563,285	$ 274,845,180	$ 232,351,786	$ 195,050,574
Incurred Loss & Loss Adj. Expense:	$ (482,556)	$ (6,901,999)	$ (4,090,000)	$ 14,800,000	$ 10,600,000
Calendar Year Payments:	$ 33,321,221	$ 28,816,106	$ 38,403,394	$ 52,101,211	$ 14,383,514
Ending Reserve:	$ 310,563,285	$ 274,845,180	$ 232,351,786	$ 195,050,575	$ 191,267,060

(3) **Environmental Claims - Net**	**2012**	**2013**	**2014**	**2015**	**2016**
Beginning Reserves:	$ 344,367,062	$ 310,563,285	$ 274,845,180	$ 232,351,786	$ 195,050,574
Incurred Loss and Loss Adj. Expense:	$ (482,556)	$ (6,901,999)	$ (4,090,000)	$ 14,800,000	$ 10,600,000
Calendar Year Payments:	$ 33,321,221	$ 28,816,106	$ 38,403,394	$ 52,101,211	$ 14,383,514
Ending Reserve:	$ 310,563,285	$ 274,845,180	$ 232,351,786	$ 195,050,575	$ 191,267,060

E. Bulk and IBNR Losses and LAE	
(1) Direct	$ -
(2) Assumed	$ 150,634,408
(3) Net of Ceded Reinsurance	$ 150,634,408

F. Case, Bulk and IBNR LAE	
(1) Direct	$ -
(2) Assumed	$ 78,932,381
(3) Net of Ceded Reinsurance	$ 78,932,381

Note 34 – Subscriber Savings Accounts

Not applicable.

Note 35 – Multiple Peril Crop Insurance

Not applicable.

Note 36 – Financial Guaranty Insurance

Not applicable.

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? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2.

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? OH

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 [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016

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). 03/25/2013

3.4 By what department or departments?
OH

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:

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:

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 the 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(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (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, Ohio	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	Columbus, OH	NO	NO	NO	YES
Nationwide Fund Distributors, LLC	Columbus, OH	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?

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

KPMG LLP, 191 W. NATIONWIDE BLVD., SUITE 500, COLUMBUS, OH 43215

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 for 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 Nationwide Realty Investors, LLC, US Government Building Open-End Feeder 1, LP
- 12.12 Number of parcels involved 830
- 12.13 Total book/adjusted carrying value $ 56,703,788

12.2 If yes, provide explanation
The Company holds real estate indirectly through real estate funds and real estate holding companies.

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 [X] No [ ]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The No-Retaliation Policy has been updated in regards to reporting possible violations of state and federal law or regulation to any governmental agency or entity or making disclosures protected under state or federal whistleblower laws or regulation.

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 subordinate 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 reporting in the statement? Yes [ ] No [X]

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

- 21.21 Rented from others $

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

	21.22	Borrowed from others	$
	21.23	Leased from others	$
	21.24	Other	$

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	$
	22.22	Amount paid as expenses	$
	22.23	Other amounts paid	$

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: $ 0

INVESTMENT

24.01 Were all of 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 it's 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, 2016, Nationwide had loaned $27,010,957 to approved counterparties and received cash collateral amounts of $10,489,100 and non-cash off-balance sheet collateral of $17,090,810.

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. $ 27,579,910

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

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:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 5,976,716
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 5,734,050
24.103	Total payable for securities lending reported on the liability page:	$ 10,489,100

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 31 of the current year:

25.21	Subject to repurchase agreements	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Placed under option agreements	$ 0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	$ 0
25.27	FHLB Capital Stock	$ 0
25.28	On deposit with states	$ 766,341
25.29	On deposit with other regulatory bodies	$ 0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	$ 0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	$ 0
25.32	Other	$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]
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 31 of the current year: $

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 [ ]

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's Address

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts", "… handle securities"].

1 Name of Firm or Individual	2 Affiliation
Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution	I

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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 Holding	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	2,699,321,411	2,821,421,797	122,100,386
30.2	Preferred Stocks	0	0	0
30.3	Totals	2,699,321,411	2,821,421,797	122,100,386

30.4 Describe the sources or methods utilized in determining the 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 reliable 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	$ 1,209,595	$ 377,880
2.3	Premium Ratio (2.1/2.2)		
2.4	Reserve Numerator	$ 229,084	$ 228,720
2.5	Reserve Denominator	$ 1,944,254,135	$ 1,952,688,750
2.6	Reserve Ratio (2.4/2.5)	0.012	0.012

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies $ 0

3.22 Non-participating policies $ 0

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]

4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]

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 [ ] No [ ] N/A [ ]

5.22 As a direct expense of the exchange Yes [ ] No [ ] 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 fulfillment 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?
Not actively writing business

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:
Not actively writing business

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?
Not actively writing business

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 [ ] No [X]

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:
Not actively writing business

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]

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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 noncancellable 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? Yes [ ] No [X]

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 [X] No [ ]

(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): $ 0

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 0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

facilities or facultative obligatory contracts) considered in the calculation of the amount.

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

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

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 [ ]

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 [ ]

14.5 If the answer to 14.4 is no, please explain:

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

FIVE-YEAR HISTORICAL DATA

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

	1 2016	2 2015	3 2014	4 2013	5 2012
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)	1,201,640	344,094	(463,387)	239,361	1,443,875
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	17,265	(8,031)	11,888	(2,601)	(16,094)
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	(38,720)	1,347	131	305	(2,583)
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,822	33,158	86,609	12,599	(11,480)
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)			7,518	(35,973)	(34,106)
6. Total (Line 35)	1,184,007	370,568	(357,241)	213,691	1,379,612
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)	1,201,640	344,094	(463,387)	239,361	1,443,875
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	17,265	(8,031)	11,888	(2,601)	(16,094)
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	(38,720)	1,347	131	305	(2,583)
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,822	33,158	86,609	12,599	(11,480)
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)			7,518	(35,973)	(34,106)
12. Total (Line 35)	1,184,007	370,568	(357,241)	213,691	1,379,612
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(156,267,525)	(99,688,422)	(137,646,521)	(158,447,152)	(127,322,404)
14. Net investment gain (loss) (Line 11)	125,556,728	146,780,198	135,895,637	125,475,678	187,279,173
15. Total other income (Line 15)	20,622	(214,323)	(11,866)	(195,193)	(114,118)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(15,068,933)	(7,841,692)	(5,752,768)	(24,622,341)	(5,754,163)
18. Net income (Line 20)	(15,621,242)	54,719,145	3,990,018	(8,544,326)	65,596,814
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	2,981,379,734	2,994,989,069	3,165,344,756	3,251,899,093	3,357,218,921
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)		0			
20.2 Deferred and not yet due (Line 15.2)					
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,983,759,870	1,984,908,636	2,120,452,452	2,182,535,762	2,236,588,948
22. Losses (Page 3, Line 1)	1,048,094,064	1,087,970,970	1,159,419,592	1,230,751,457	1,311,832,952
23. Loss adjustment expenses (Page 3, Line 3)	896,160,071	864,692,192	897,692,516	888,973,766	837,496,257
24. Unearned premiums (Page 3, Line 9)		25,588	32,899	49,350	57,271
25. Capital paid up (Page 3, Lines 30 & 31)	3,080,000	3,080,000	3,080,000	3,080,000	3,080,000
26. Surplus as regards policyholders (Page 3, Line 37)	997,619,864	1,010,080,433	1,044,892,304	1,069,363,331	1,120,629,973
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(32,545,196)	(82,324,594)	(50,528,151)	(72,490,339)	(107,636,708)
Risk-Based Capital Analysis					
28. Total adjusted capital	997,619,864	1,010,080,433	1,044,892,304	1,069,363,331	1,120,629,973
29. Authorized control level risk-based capital	320,331,988	321,297,778	322,496,580	341,571,556	315,690,062
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)	94.4	95.9	94.7	95.0	93.0
31. Stocks (Lines 2.1 & 2.2)		0.1	0.1	0.1	0.0
32. Mortgage loans on real estate (Lines 3.1 & 3.2)	1.4	1.6	2.5	3.0	3.2
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	2.0	0.1	0.4	(0.1)	1.7
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	2.0	2.0	2.0	1.9	1.8
38 Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)	0.2	0.3	0.4	0.2	0.2
40. Aggregate write-ins for invested assets (Line 11)					
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)					
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	21,195,836	20,802,507	20,892,194	21,728,965	19,941,815
48. Total of above lines 42 to 47	21,195,836	20,802,507	20,892,194	21,728,965	19,941,815
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)	2.1	2.1	2.0	2.0	1.8

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	6,016,705	(23,497,618)	3,961,494	11,239,204	160,442
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	(12,460,569)	(34,811,871)	(24,471,027)	(51,266,642)	(2,955,249)
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)	81,051,776	79,076,779	73,349,174	67,770,003	86,819,684
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	(700,115)	49,375	494,179	585,781	52,312
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	974,990	5,727,485	1,587,189	(727,101)	1,376,057
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(68,658)	288,187	(37,424)	67,171	566,100
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	406,602	94,195	19,909,537	16,190,326	23,642,876
59. Total (Line 35)	81,664,595	85,236,021	95,302,655	83,886,180	112,457,029
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)	81,051,776	79,076,779	73,349,174	67,770,003	86,819,684
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	(700,115)	49,375	494,179	585,781	52,312
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	974,990	5,727,485	1,587,189	(727,101)	1,376,057
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(68,658)	288,187	(37,424)	67,171	566,100
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	406,602	94,195	19,909,537	16,190,326	23,642,876
65. Total (Line 35)	81,664,595	85,236,021	95,302,655	83,886,180	112,457,029
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)	3,454.7	3,648.6	(7,033.9)	1,265.6	(4,155.2)
68. Loss expenses incurred (Line 3)	9,204.3	21,413.9	(31,732.4)	67,510.9	13,039.0
69. Other underwriting expenses incurred (Line 4)	360.0	1,418.4	(1,524.2)	2,820.1	412.6
70. Net underwriting gain (loss) (Line 8)	(12,919.0)	(26,381.0)	40,390.4	(71,496.6)	(9,196.4)
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)	366.0	1,504.3	(1,457.3)	3,016.0	422.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	12,659.0	25,062.5	(38,766.2)	68,776.5	8,883.7
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)	0.1	0.0	(0.0)	0.0	0.1
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)	150,086	90,532	137,511	151,221	116,814
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)	14.9	8.7	12.9	13.5	10.4
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)	240,617	228,043	288,732	268,035	123,626
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)	23.0	21.3	25.8	23.9	11.6

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)

	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
Years in Which Premiums Were Earned and Losses Were Incurred	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported-Direct and Assumed
1. Prior	XXX	XXX	XXX	81,664		63,062		16,805		2	161,531	XXX
2. 2007	2,414		2,414					305			305	XXX
3. 2008	1,465		1,465					188			188	XXX
4. 2009	4,422		4,422								0	XXX
5. 2010	922		922								0	XXX
6. 2011	1,117		1,117								0	XXX
7. 2012	1,383		1,383								0	XXX
8. 2013	220		220								0	XXX
9. 2014	(341)		(341)								0	XXX
10. 2015	378		378								0	XXX
11. 2016	1,210		1,210								0	XXX
12. Totals	XXX	XXX	XXX	81,664	0	63,062	0	17,298	0	2	162,024	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	272,723		775,367		176,257		503,736		216,163			1,944,247	XXX
2. 2007												0	XXX
3. 2008												0	XXX
4. 2009												0	XXX
5. 2010												0	XXX
6. 2011	1				0							1	XXX
7. 2012	2				1							3	XXX
8. 2013												0	XXX
9. 2014	2				1							3	XXX
10. 2015	1				1							1	XXX
11. 2016												0	XXX
12. Totals	272,728	0	775,367	0	176,260	0	503,736	0	216,163	0	0	1,944,254	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,048,091	896,157
2. 2007	305	0	305	12.6	0.0	12.6				0	0
3. 2008	188	0	188	12.8	0.0	12.8				0	0
4. 2009	0	0	0	0.0	0.0	0.0				0	0
5. 2010	0	0	0	0.0	0.0	0.0				0	0
6. 2011	1	0	1	0.1	0.0	0.1				1	0
7. 2012	3	0	3	0.2	0.0	0.2				2	1
8. 2013	0	0	0	0.0	0.0	0.0				0	0
9. 2014	3	0	3	(0.9)	0.0	(0.9)				2	1
10. 2015	1	0	1	0.3	0.0	0.3				1	1
11. 2016	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,048,095	896,159

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) 1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	2,572,549	2,599,852	2,595,093	2,665,332	2,672,143	2,788,957	2,940,178	3,077,689	3,168,221	3,318,300	150,079	240,611
2. 2007											0	0
3. 2008	XXX										0	0
4. 2009	XXX	XXX									0	0
5. 2010	XXX	XXX	XXX								0	0
6. 2011	XXX	XXX	XXX	XXX						1	1	1
7. 2012	XXX	XXX	XXX	XXX	XXX					3	3	3
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			3	3	3
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	150,086	240,617

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) 1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	176,027	375,604	556,812	736,707	926,486	1,090,491	1,265,787	1,445,490	1,590,216	XXX	XXX
2. 2007											XXX	XXX
3. 2008	XXX										XXX	XXX
4. 2009	XXX	XXX									XXX	XXX
5. 2010	XXX	XXX	XXX								XXX	XXX
6. 2011	XXX	XXX	XXX	XXX							XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	1,885,456	1,762,857	1,597,154	1,473,430	1,303,376	1,279,602	1,361,787	1,327,988	1,257,757	1,279,103
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 2 Direct Premiums Written	3 Direct Premiums Earned	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)
1. Alabama AL	N								
2. Alaska AK	N								
3. Arizona AZ	N								
4. Arkansas AR	N								
5. California CA	N								
6. Colorado CO	N								
7. Connecticut CT	N								
8. Delaware DE	N								
9. District of Columbia DC	N								
10. Florida FL	N								
11. Georgia GA	N								
12. Hawaii HI	N								
13. Idaho ID	N								
14. Illinois IL	Q								
15. Indiana IN	N								
16. Iowa IA	Q								
17. Kansas KS	N								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	N								
21. Maryland MD	N								
22. Massachusetts MA	N								
23. Michigan MI	N								
24. Minnesota MN	N								
25. Mississippi MS	N								
26. Missouri MO	N								
27. Montana MT	N								
28. Nebraska NE	N								
29. Nevada NV	N								
30. New Hampshire NH	N								
31. New Jersey NJ	N								
32. New Mexico NM	N								
33. New York NY	Q								
34. North Carolina NC	N								
35. North Dakota ND	N								
36. Ohio OH	L								
37. Oklahoma OK	N								
38. Oregon OR	N								
39. Pennsylvania PA	N								
40. Rhode Island RI	N								
41. South Carolina SC	N								
42. South Dakota SD	N								
43. Tennessee TN	N								
44. Texas TX	N								
45. Utah UT	N								
46. Vermont VT	N								
47. Virginia VA	N								
48. Washington WA	N								
49. West Virginia WV	N								
50. Wisconsin WI	Q								
51. Wyoming WY	N								
52. American Samoa AS	N								
53. Guam GU	N								
54. Puerto Rico PR	N								
55. US Virgin Islands VI	N								
56. Northern Mariana Islands MP	N								
57. Canada CAN	N								
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 1	0	0	0	0	0	0	0	0

DETAILS OF WRITE-INS

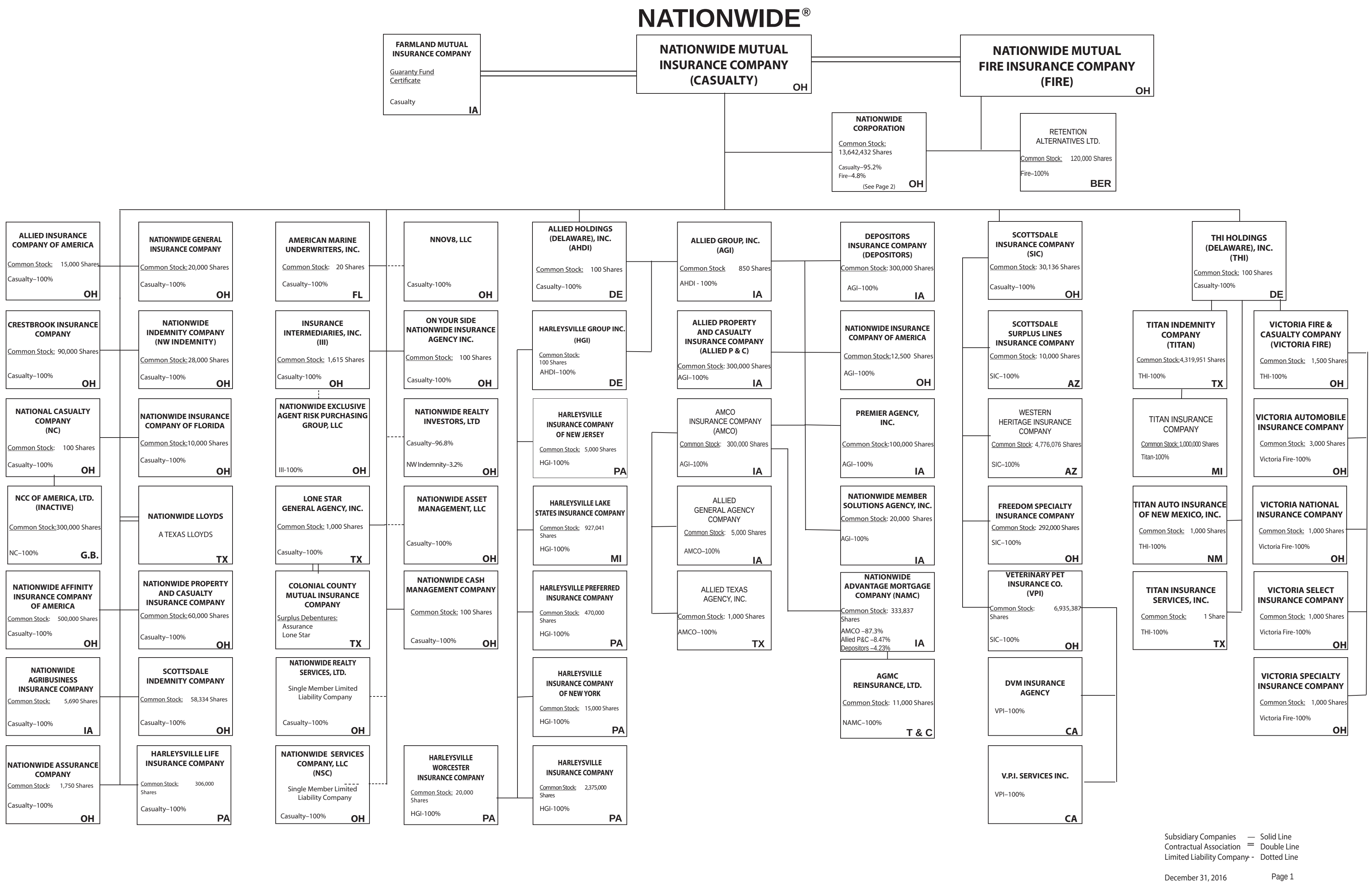
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

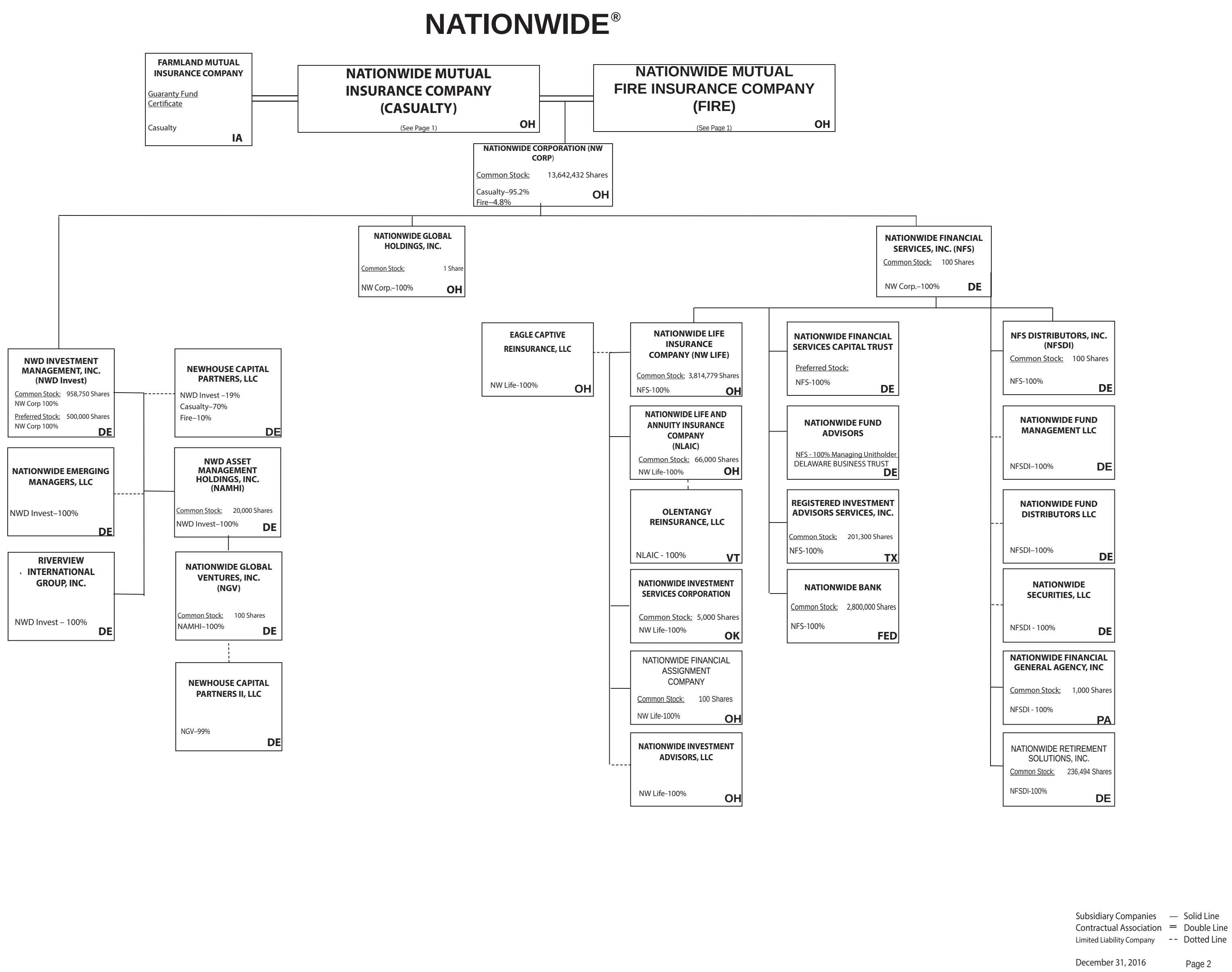
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(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.



(Casualty/Fire subsidiaries)



(Nationwide Corp. 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	OH	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	OH	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	OH	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	OH	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

2016 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK