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ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NAIC Group Code.....0140, 0140 (Current Period) (Prior Period) | NAIC Company Code..... 23779 | Employer's ID Number..... 31-4177110

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

Incorporated/Organized..... December 27, 1933 | Commenced Business..... April 15, 1934

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)*
	FINRPT@NATIONWIDE.COM *(E-Mail Address)*	866-315-1430 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. MARK ALLEN BERVEN	PRESIDENT & COO - P&C	2. DENISE LYNN SKINGLE #	VP - CORP GOV & SECRETARY
3. DAVID PATRICK LAPAUL #	SVP-CHIEF TREASURER & CFO-EMERGING BUSINESSES		

OTHER

TINA SUTTON AMBROZY	SVP-NF SALES & DIST	DAVID GERARD ARANGO	SVP-P&C PERS LINES
DAVID ALAN BANO	SVP-CHIEF CLAIMS OFFC	JAMES DAVID BENSON	SVP-CONTROLLER
PAMELA ANN BIESECKER	SVP-HEAD OF TAXATION	JOHN LAUGHLIN CARTER	SVP-NW RET PLANS
THOMAS EDWARD CLARK	SVP-NW EXCESS & SURPLUS	GARY ANTHONY DOUGLAS	SVP-NW NATIONAL PARTNERS
JAMES ROBERT FOWLER #	EXEC-CIO	TIMOTHY GERARD FROMMEYER #	SVP-CFO-FIN SERV & INS
STEVEN ANDREW GINNAN #	SVP-CFO-NW FIN	SUSAN JEAN GUELI	SVP-CIO-IT INFRA
HARRY HANSEN HALLOWELL	SVP-CIO	ERIC SHAWN HENDERSON	SVP-IND PRODUCTS & SOL
MARK SHANNON HOWARD	EXEC VP-CHIEF LEGAL OFFC	GREGORY SCOTT JORDAN	SVP-INTERNAL AUDIT
GALE VERDELL KING	EXEC VP-CHIEF ADMIN OFFC	ANGELA CATHERINE KLETT #	SVP-IT CHIEF FIN OFFC & CHIEF PROCUREMENT OFFC
JAMES RUSSELL KORCYKOSKI	SVP-CHIEF TEC & INFO SEC OFFC	MICHAEL PATRICK LEACH	SVP- CFO P&C
BRAD RAY LIGGETT	SVP-NW AGRIBUSINESS	MICHAEL WILLIAM MAHAFFEY	SVP-CHIEF STGY & RISK OFFC
STEPHEN SCOTT RASMUSSEN	CEO	SANDRA LYNN RICH	SVP-CHIEF COMPLIANCE OFFC
JEFF MILLARD ROMMEL	SVP-P&C STAFF SALES	AMY TAYLOR SHORE	SVP-P&C SALES & DIST
ERIC EUGENE SMITH	SVP-P&C COMM LINES	MICHAEL SCOTT SPANGLER	SVP-INVEST MANAG GRP
JOSEPH D. SPRAGUE	SVP-NW FIN NETWORK	SHELLEY BRAZEAU TEMPLE	SVP-P&C CUST SERV & SALES
MARK RAYMOND THRESHER	EXEC VP - CFO	GURUPRASAD CHITRAPURA VASUDEVA	SVP-APP & DATA SERV CIO
KIRT ALAN WALKER	PRESIDENT & COO-NW FIN	TERRANCE WILLIAMS	CHIEF MARKT OFFC & PRESIDENT - EMERGING BUSINESSES

DIRECTORS OR TRUSTEES

CRAIG RICHARD ADAMS	TIMOTHY JOSEPH CORCORAN	YVONNE MONTGOMERY CURL	JACQUELIN MARION FERNANDEZ
STEPHEN FRANCIS HIRSCH	MARC ALLEN HOWZE #	DANIEL THOMAS KELLEY	MARY DIANE KOKEN
LYDIA MICHEAUX MARSHALL	SARA ALICIA MARTINEZ TUCKER #	TERRY WAYNE MCCLURE	BRENT RINNER PORTEUS
SUKU RADIA	STEPHEN SCOTT RASMUSSEN	MICHAEL JOSEPH TOELLE	SPARKY RAY WEILNAU
JEFFREY WADE ZELLERS			

State of .... OHIO
County of..... FRANKLIN

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

(Signature)	(Signature)	(Signature)
MARK ALLEN BERVEN	DENISE LYNN SKINGLE	DAVID PATRICK LAPAUL
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT & COO - P&C	VP - CORP GOV & SECRETARY	SVP-CHIEF TREASURER & CFO-EMERGING BUSINESSES
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 11th day of February 2019

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

HEATHER A SMILEY
NOTARY PUBLIC - OHIO
MY COMMISSION EXPIRES 10/18/2023

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)	4,790,852,502		4,790,852,502	5,085,650,500
2. Stocks (Schedule D):				
2.1 Preferred stocks	2,623,713		2,623,713	2,292,210
2.2 Common stocks	291,623,578	16,048,364	275,575,214	267,364,679
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	464,182,095		464,182,095	387,126,252
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 $.........0 encumbrances)			0	
5. Cash ($.....806,081, Schedule E-Part 1), cash equivalents ($.....2,337,440, Schedule E-Part 2) and short-term investments ($.....78,458,241, Schedule DA)	81,601,762		81,601,762	80,416,294
6. Contract loans (including $.........0 premium notes)			0	
7. Derivatives (Schedule DB)	2,166,000		2,166,000	1,407,000
8. Other invested assets (Schedule BA)	784,666,389	36,415	784,629,974	762,109,492
9. Receivables for securities			0	56,822
10. Securities lending reinvested collateral assets (Schedule DL)	8,830,421		8,830,421	30,486,425
11. Aggregate write-ins for invested assets	0	0	0	150,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	6,426,546,460	16,084,779	6,410,461,681	6,617,059,674
13. Title plants less $.........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	42,939,488		42,939,488	46,588,105
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	522,982,017	9,549,676	513,432,341	551,486,663
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.........0 earned but unbilled premiums)	898,389,003	1,419,921	896,969,082	937,129,299
15.3 Accrued retrospective premiums ($.........0) and contracts subject to redetermination ($.........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	45,278,842		45,278,842	52,152,351
16.2 Funds held by or deposited with reinsured companies	633,892		633,892	591,428
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	35,564,987		35,564,987	33,058,250
18.2 Net deferred tax asset	306,781,266	147,199,921	159,581,345	277,064,528
19. Guaranty funds receivable or on deposit	1,380,471		1,380,471	508,822
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($.........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	2,689
23. Receivables from parent, subsidiaries and affiliates	23,225,164		23,225,164	18,815,483
24. Health care ($.........0) and other amounts receivable			0	
25. Aggregate write-ins for other-than-invested assets	79,741,878	4,253,246	75,488,632	63,627,257
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	8,383,463,468	178,507,543	8,204,955,925	8,598,084,549
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	8,383,463,468	178,507,543	8,204,955,925	8,598,084,549

DETAILS OF WRITE-INS

1101. Other investment receivables			0	150,000
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	150,000
2501. Deposits and prepaid assets	4,170,665	4,170,665	0	
2502. Funds held equity pools & associations	42,400,976		42,400,976	34,718,205
2503. Miscellaneous assets	19,473,612		19,473,612	15,845,182
2598. Summary of remaining write-ins for Line 25 from overflow page	13,696,625	82,581	13,614,044	13,063,870
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	79,741,878	4,253,246	75,488,632	63,627,257

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	2,860,238,815	2,981,914,201
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	196,288,358	237,448,381
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	536,823,402	528,885,021
4. Commissions payable, contingent commissions and other similar charges	76,862,286	80,091,597
5. Other expenses (excluding taxes, licenses and fees)	53,966,226	44,727,870
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	18,208,195	24,160,227
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 $.....550,302,925 and including warranty reserves of $.....2,890,256 and accrued accident and health experience rating refunds including $..........0 for medical loss ratio rebate per the Public Health Service Act)	1,723,189,610	1,777,385,613
10. Advance premium	29,970,799	30,210,067
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	2,160,287	2,576,471
12. Ceded reinsurance premiums payable (net of ceding commissions)	314,051,805	322,570,374
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	13	26
14. Amounts withheld or retained by company for account of others	70,436,635	68,222,227
15. Remittances and items not allocated	5,717,218	4,035,662
16. Provision for reinsurance (including $...........0 certified) (Schedule F, Part 3, Column 78)	240,000	747,000
17. Net adjustments in assets and liabilities due to foreign exchange rates	3,005	
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	11,161,072	31,806,707
20. Derivatives		
21. Payable for securities	2,030,765	1,010,386
22. Payable for securities lending	10,067,673	31,727,667
23. Liability for amounts held under uninsured plans		
24. Capital notes $...........0 and interest thereon $..........0		
25. Aggregate write-ins for liabilities	40,898,067	50,284,364
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	5,952,314,231	6,217,803,861
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	5,952,314,231	6,217,803,861
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other-than-special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	2,252,641,694	2,380,280,688
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 30 $..........0)		
36.2 ....0.000 shares preferred (value included in Line 31 $..........0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	2,252,641,694	2,380,280,688
38. TOTAL (Page 2, Line 28, Col. 3)	8,204,955,925	8,598,084,549

DETAILS OF WRITE-INS

2501. Contingent suit liability	3,123,607	1,961,587
2502. Escrow liability	100,799	576,150
2503. Miscellaneous liabilities	5,413,442	17,652,443
2598. Summary of remaining write-ins for Line 25 from overflow page	32,260,219	30,094,184
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	40,898,067	50,284,364
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)	4,224,845,605	4,374,970,772
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	2,722,579,729	3,091,162,217
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	451,809,147	455,227,799
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	1,371,946,407	1,524,661,383
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	4,546,335,283	5,071,051,399
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(321,489,678)	(696,080,627)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	223,692,656	173,656,345
10.	Net realized capital gains (losses) less capital gains tax of $.....9,043,759 (Exhibit of Capital Gains (Losses))	(6,304,614)	18,662,023
11.	Net investment gain (loss) (Lines 9 + 10)	217,388,042	192,318,368
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....516,941 amount charged off $.....16,065,723)	(15,548,782)	(18,850,007)
13.	Finance and service charges not included in premiums	25,558,130	27,274,723
14.	Aggregate write-ins for miscellaneous income	38,397,180	55,354,018
15.	Total other income (Lines 12 through 14)	48,406,528	63,778,734
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(55,695,108)	(439,983,525)
17.	Dividends to policyholders	2,218,146	2,890,316
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)	(57,913,254)	(442,873,841)
19.	Federal and foreign income taxes incurred	(14,192,926)	(51,264,419)
20.	Net income (Line 18 minus Line 19) (to Line 22)	(43,720,328)	(391,609,422)
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,380,280,688	2,671,621,535
22.	Net income (from Line 20)	(43,720,328)	(391,609,422)
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....7,082,586	27,437,257	79,339,373
25.	Change in net unrealized foreign exchange capital gain (loss)	(5,994)	
26.	Change in net deferred income tax	36,799,324	32,098,608
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(148,650,602)	(6,201,948)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	507,000	913,000
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from Protected Cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3. Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus	(5,651)	(5,880,458)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	(127,638,994)	(291,340,847)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,252,641,694	2,380,280,688

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.	Change in contingent suit liability	(1,103,441)	(733,542)
1402.	Other income	39,500,621	56,087,560
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)	38,397,180	55,354,018
3701.	Change in surplus- miscellaneous	(5,651)	(5,880,458)
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)	(5,651)	(5,880,458)

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	4,237,854,771	4,202,432,276
2.	Net investment income	254,097,488	225,792,115
3.	Miscellaneous income	48,364,064	80,981,283
4.	Total (Lines 1 through 3)	4,540,316,323	4,509,205,674
5.	Benefit and loss related payments	2,878,679,129	2,806,408,946
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,813,908,980	1,750,740,582
8.	Dividends paid to policyholders	2,634,330	3,637,347
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)	(2,642,430)	(2,288,849)
10.	Total (Lines 5 through 9)	4,692,580,009	4,558,498,026
11.	Net cash from operations (Line 4 minus Line 10)	(152,263,686)	(49,292,352)
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	780,668,808	635,759,674
	12.2 Stocks	201,660	9,414,113
	12.3 Mortgage loans	48,218,048	52,062,424
	12.4 Real estate		4,770,822
	12.5 Other invested assets	131,519,107	82,840,589
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	2,087	941
	12.7 Miscellaneous proceeds	23,294,832	13,592,087
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	983,904,542	798,440,650
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	501,222,061	583,561,562
	13.2 Stocks	4,332,366	4,819,539
	13.3 Mortgage loans	120,976,819	87,301,809
	13.4 Real estate		4,316,761
	13.5 Other invested assets	148,566,532	104,592,726
	13.6 Miscellaneous applications		5,967,966
	13.7 Total investments acquired (Lines 13.1 to 13.6)	775,097,778	790,560,363
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)	208,806,764	7,880,287
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(55,357,610)	2,858,845
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(55,357,610)	2,858,845
	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)	1,185,468	(38,553,220)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	80,416,294	118,969,514
	19.2 End of year (Line 18 plus Line 19.1)	81,601,762	80,416,294

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

20.0001	Tax credit commitment liability	9,710,913	7,235,697
20.0002	Exchange of bond investment to bond investment	121,766,480	159,408,896
20.0003	Capitalized interest on bonds	221,215	160,041
20.0004	Capitalized interest on mortgage loans	5,836,276	1,225,064
20.0005	Assets and liabilities received from pooling change settled through investment transfer		1,916,154,210

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	47,468,249	25,055,461	24,876,635	47,647,075
2.	Allied lines	68,594,845	36,996,468	34,958,686	70,632,627
3.	Farmowners multiple peril	118,759,929	55,788,152	58,215,256	116,332,825
4.	Homeowners multiple peril	711,057,057	390,937,232	382,424,791	719,569,498
5.	Commercial multiple peril	521,787,833	270,027,479	256,466,777	535,348,535
6.	Mortgage guaranty	0		0	0
8.	Ocean marine	2,789,564	1,057,275	1,115,495	2,731,344
9.	Inland marine	167,055,219	71,549,788	78,208,297	160,396,710
10.	Financial guaranty	0		0	0
11.1	Medical professional liability - occurrence	0	(2,124)	(22)	(2,102)
11.2	Medical professional liability - claims-made	48,111	8,023	0	56,134
12.	Earthquake	7,486,592	4,627,080	3,924,765	8,188,907
13.	Group accident and health	59,462,859	114,758	159,332	59,418,285
14.	Credit accident and health (group and individual)	0		0	0
15.	Other accident and health	194,481	5,430	28,495	171,416
16.	Workers' compensation	86,333,741	42,602,545	38,684,917	90,251,369
17.1	Other liability - occurrence	281,871,383	132,808,803	128,655,920	286,024,266
17.2	Other liability - claims-made	124,534,428	54,773,941	60,222,150	119,086,219
17.3	Excess workers' compensation	0		0	0
18.1	Products liability - occurrence	20,145,495	10,612,599	9,641,757	21,116,337
18.2	Products liability - claims-made	14,241	21,078	13,663	21,656
19.1, 19.2	Private passenger auto liability	921,821,968	293,095,853	273,720,852	941,196,969
19.3, 19.4	Commercial auto liability	287,566,514	132,902,850	130,836,020	289,633,344
21.	Auto physical damage	730,093,967	246,739,658	232,097,722	744,735,903
22.	Aircraft (all perils)	0		0	0
23.	Fidelity	726,057	496,832	454,015	768,874
24.	Surety	10,622,141	3,916,124	5,490,585	9,047,680
26.	Burglary and theft	800,891	461,056	378,286	883,661
27.	Boiler and machinery	337,311	(543,792)	(362,005)	155,524
28.	Credit	63,256	84,239	106,024	41,471
29.	International	0		0	0
30.	Warranty	1,027,788	3,253,546	2,890,256	1,391,078
31.	Reinsurance - nonproportional assumed property	0	(3,126)	(3,126)	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	4,170,663,920	1,777,387,228	1,723,205,543	4,224,845,605

DETAILS OF WRITE-INS

		1	2	3	4
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	24,807,302	69,333			24,876,635
2.	Allied lines	34,526,588	432,098			34,958,686
3.	Farmowners multiple peril	58,215,256				58,215,256
4.	Homeowners multiple peril	380,093,399	2,331,392			382,424,791
5.	Commercial multiple peril	256,256,993	209,784			256,466,777
6.	Mortgage guaranty					0
8.	Ocean marine	1,111,734	3,761			1,115,495
9.	Inland marine	77,977,969	230,328			78,208,297
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence	(22)				(22)
11.2	Medical professional liability - claims-made					0
12.	Earthquake	3,902,204	22,561			3,924,765
13.	Group accident and health	159,332				159,332
14.	Credit accident and health (group and individual)					0
15.	Other accident and health	7,160			21,335	28,495
16.	Workers' compensation	38,666,330	18,587			38,684,917
17.1	Other liability - occurrence	125,762,550	2,893,370			128,655,920
17.2	Other liability - claims-made	56,882,796	3,344,755		(5,401)	60,222,150
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence	9,126,407	515,350			9,641,757
18.2	Products liability - claims-made	13,663				13,663
19.1, 19.2	Private passenger auto liability	273,720,821	31			273,720,852
19.3, 19.4	Commercial auto liability	130,764,142	71,878			130,836,020
21.	Auto physical damage	232,085,598	12,124			232,097,722
22.	Aircraft (all perils)					0
23.	Fidelity	286,936	167,079			454,015
24.	Surety	4,121,330	1,369,255			5,490,585
26.	Burglary and theft	378,286				378,286
27.	Boiler and machinery	(362,005)				(362,005)
28.	Credit		106,024			106,024
29.	International					0
30.	Warranty	3,867	2,886,389			2,890,256
31.	Reinsurance - nonproportional assumed property	(3,126)				(3,126)
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	1,708,505,510	14,684,099	0	15,934	1,723,205,543
36.	Accrued retrospective premiums based on experience					(15,934)
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					1,723,189,609

DETAILS OF WRITE-INS

		1	2	3	4	5
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: See Notes to Financial Statement #1C

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	49,103,852	47,468,250	613,141	49,716,994		47,468,249
2.	Allied lines	40,614,779	68,594,844	197,231	41,019,576	(207,567)	68,594,845
3.	Farmowners multiple peril		118,759,929				118,759,929
4.	Homeowners multiple peril	620,982,107	711,057,057	570,361	621,380,159	172,309	711,057,057
5.	Commercial multiple peril	91,742,122	521,787,832		91,580,602	161,519	521,787,833
6.	Mortgage guaranty						0
8.	Ocean marine		2,789,564				2,789,564
9.	Inland marine	20,537,854	167,055,219		20,537,854		167,055,219
10.	Financial guaranty						0
11.1	Medical professional liability - occurrence						0
11.2	Medical professional liability - claims-made		48,111				48,111
12.	Earthquake	5,270,340	7,486,592	165	5,270,505		7,486,592
13.	Group accident and health		59,462,859				59,462,859
14.	Credit accident and health (group and individual)						0
15.	Other accident and health		194,481				194,481
16.	Workers' compensation	12,240,565	86,333,741		12,240,565		86,333,741
17.1	Other liability - occurrence	66,392,072	281,871,382	36,209	66,335,522	92,758	281,871,383
17.2	Other liability - claims-made		124,534,428	1,751,300	1,751,300		124,534,428
17.3	Excess workers' compensation						0
18.1	Products liability - occurrence	1,687,294	20,145,495		1,687,294		20,145,495
18.2	Products liability - claims-made		14,241				14,241
19.1, 19.2	Private passenger auto liability	170,203,809	921,821,968		170,203,809		921,821,968
19.3, 19.4	Commercial auto liability	25,481,850	287,566,514		25,481,850		287,566,514
21.	Auto physical damage	118,614,189	730,093,967		118,614,189		730,093,967
22.	Aircraft (all perils)						0
23.	Fidelity		726,057				726,057
24.	Surety		10,622,141				10,622,141
26.	Burglary and theft	4,833	800,891		4,833		800,891
27.	Boiler and machinery	1,673,857	337,311		36,262	1,637,595	337,311
28.	Credit		63,256				63,256
29.	International						0
30.	Warranty		1,027,788				1,027,788
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	1,224,549,523	4,170,663,918	3,168,407	1,225,861,314	1,856,614	4,170,663,920

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				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	22,336,015	41,382,590	22,560,052	41,158,553	21,062,236	19,699,363	42,521,426	89.2
2.	Allied lines	47,249,257	55,991,512	47,459,578	55,781,191	46,090,829	29,907,804	71,964,216	101.9
3.	Farmowners multiple peril	(1,001)	91,322,067	(1,001)	91,322,067	33,707,768	42,788,150	82,241,685	70.7
4.	Homeowners multiple peril	388,303,440	601,108,125	388,638,149	600,773,416	183,399,255	227,803,496	556,369,175	77.3
5.	Commercial multiple peril	59,859,667	351,941,632	59,859,667	351,941,632	512,786,598	528,953,473	335,774,757	62.7
6.	Mortgage guaranty				0	0		0	0.0
8.	Ocean marine		2,060,635		2,060,635	2,411,954	2,260,915	2,211,674	81.0
9.	Inland marine	5,286,364	96,162,455	5,286,364	96,162,455	23,203,523	19,261,556	100,104,422	62.4
10.	Financial guaranty				0	0		0	0.0
11.1	Medical professional liability - occurrence		238,403		238,403	223,845	313,327	148,921	(7,084.7)
11.2	Medical professional liability - claims-made		918,283		918,283	953,357	1,979,789	(108,149)	(192.7)
12.	Earthquake	6,010	8,671	6,010	8,671	99,826	92,954	15,543	0.2
13.	Group accident and health		39,649,427		39,649,427	691,942	453,528	39,887,841	67.1
14.	Credit accident and health (group and individual)				0	0		0	0.0
15.	Other accident and health		461,618		461,618	350,118	385,216	426,520	248.8
16.	Workers' compensation	9,470,252	52,342,901	9,470,252	52,342,901	255,651,111	260,877,687	47,116,325	52.2
17.1	Other liability - occurrence	30,436,076	160,707,277	30,473,413	160,669,940	568,000,151	540,594,668	188,075,423	65.8
17.2	Other liability - claims-made		33,111,244		33,111,244	96,851,601	76,663,267	53,299,578	44.8
17.3	Excess workers' compensation				0	0		0	0.0
18.1	Products liability - occurrence	1,030,000	9,552,431	1,030,000	9,552,431	38,929,970	39,660,361	8,822,040	41.8
18.2	Products liability - claims-made				0	12	9	3	0.0
19.1, 19.2	Private passenger auto liability	113,244,973	629,246,108	113,244,973	629,246,108	632,529,182	727,727,384	534,047,906	56.7
19.3, 19.4	Commercial auto liability	18,152,657	236,817,033	18,152,690	236,817,000	419,306,937	436,641,345	219,482,592	75.8
21.	Auto physical damage	64,804,011	439,421,840	64,804,011	439,421,840	21,884,048	22,474,420	438,831,468	58.9
22.	Aircraft (all perils)				0	0		0	0.0
23.	Fidelity		132,504		132,504	85,054	108,134	109,424	14.2
24.	Surety		1,148,503		1,148,503	1,795,775	2,639,035	305,243	3.4
26.	Burglary and theft	26	273,679	26	273,679	122,991	91,427	305,243	34.5
27.	Boiler and machinery	603,494	40,811	603,494	40,811	(13,324)	481,253	(453,766)	(291.8)
28.	Credit		42,479		42,479	8,970	5,291	46,158	111.3
29.	International				0	0		0	0.0
30.	Warranty		983,552		983,552	105,110	50,370	1,038,292	74.6
31.	Reinsurance - nonproportional assumed property	XXX	(4,228)		(4,228)	(21)	(21)	(4,228)	0.0
32.	Reinsurance - nonproportional assumed liability	XXX			0	0		0	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	760,781,241	2,845,061,552	761,587,678	2,844,255,115	2,860,238,818	2,981,914,201	2,722,579,732	64.4

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8
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
Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	7,057,585	17,129,810	7,104,201	17,083,194	1,759,621	3,990,072	1,770,651	21,062,236	2,827,204
2. Allied lines	5,140,357	26,016,818	5,154,646	26,002,529	3,959,563	20,090,867	3,962,130	46,090,829	5,079,724
3. Farmowners multiple peril		39,374,194		39,374,194	23,555	(5,666,426)	23,555	33,707,768	7,049,736
4. Homeowners multiple peril	109,277,498	208,842,291	109,510,470	208,609,319	19,513,025	(25,162,748)	19,560,341	183,399,255	22,169,488
5. Commercial multiple peril	42,765,549	375,043,133	42,765,549	375,043,133	14,645,594	137,743,465	14,645,594	512,786,598	150,665,998
6. Mortgage guaranty				0				0	
8. Ocean marine		1,259,588		1,259,588		1,152,366		2,411,954	458,482
9. Inland marine	651,399	4,401,770	651,399	4,401,770	714,510	18,801,753	714,510	23,203,523	1,608,961
10. Financial guaranty				0				0	
11.1 Medical professional liability - occurrence		229,910		229,910	649	(6,065)	649	223,845	26,425
11.2 Medical professional liability - claims-made		923,893		923,893		29,464		953,357	533,966
12. Earthquake				0	128,752	99,826	128,752	99,826	39,450
13. Group accident and health				0		691,942		(a) 691,942	40,840
14. Credit accident and health (group and individual)				0				0	
15. Other accident and health		229,329		229,329	3,936	120,789	3,936	(a) 350,118	17,107
16. Workers' compensation	64,169,423	204,900,000	64,169,423	204,900,000	12,958,238	50,751,111	12,958,238	255,651,111	28,201,639
17.1 Other liability - occurrence	27,124,683	299,743,934	27,170,924	299,697,693	37,784,508	268,316,523	37,798,573	568,000,151	99,238,241
17.2 Other liability - claims-made		27,078,619		27,078,619	549	70,330,982	558,549	96,851,601	59,717,651
17.3 Excess workers' compensation				0				0	
18.1 Products liability - occurrence	18,251	18,271,080	18,251	18,271,080	818,704	20,658,890	818,704	38,929,970	29,854,594
18.2 Products liability - claims-made				0	40	12	40	12	12
19.1, 19.2 Private passenger auto liability	371,489,747	494,925,816	371,489,747	494,925,816	68,484,745	137,603,366	68,484,745	632,529,182	68,439,392
19.3, 19.4 Commercial auto liability	23,437,095	289,078,817	23,437,146	289,078,766	11,164,349	130,228,180	11,164,358	419,306,937	50,495,069
21. Auto physical damage	5,587,834	39,857,212	5,587,834	39,857,212	(3,128,227)	(17,973,164)	(3,128,227)	21,884,048	9,152,125
22. Aircraft (all perils)				0				0	
23. Fidelity		71,981		71,981		13,073		85,054	27,756
24. Surety		154,497		154,497		1,641,278		1,795,775	946,843
26. Burglary and theft	(65)	108,672	(65)	108,672	(4)	14,319	(4)	122,991	36,847
27. Boiler and machinery	50,500	(210,768)	50,500	(210,768)	71,302	197,444	71,302	(13,324)	195,876
28. Credit				0		8,970		8,970	
29. International				0				0	
30. Warranty				0		105,110		105,110	(21)
31. Reinsurance - nonproportional assumed property	XXX	(21)		(21)	XXX			(21)	
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
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	656,769,856	2,047,430,575	657,110,025	2,047,090,406	168,903,409	813,781,399	169,536,396	2,860,238,818	536,823,405

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9
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	31,272,645			31,272,645
1.2 Reinsurance assumed	197,223,689			197,223,689
1.3 Reinsurance ceded	31,619,065			31,619,065
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	196,877,269	0	0	196,877,269
2. Commission and brokerage:				
2.1 Direct, excluding contingent		135,584,493		135,584,493
2.2 Reinsurance assumed, excluding contingent		564,811,502		564,811,502
2.3 Reinsurance ceded, excluding contingent		136,002,289		136,002,289
2.4 Contingent - direct		47,672,536		47,672,536
2.5 Contingent - reinsurance assumed		99,916,968		99,916,968
2.6 Contingent - reinsurance ceded		47,672,536		47,672,536
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	664,310,674	0	664,310,674
3. Allowances to manager and agents	15,856	915,984	12	931,852
4. Advertising	191,132	56,922,536	7	57,113,675
5. Boards, bureaus and associations	568,394	6,055,783		6,624,177
6. Surveys and underwriting reports	103,171	19,825,601		19,928,772
7. Audit of assureds' records	234	819,498		819,732
8. Salary and related items:				
8.1 Salaries	153,758,362	280,509,129	155,429	434,422,920
8.2 Payroll taxes		40,065,014		40,065,014
9. Employee relations and welfare	32,313,385	7,745,207	37,295	40,095,887
10. Insurance	804,781	2,150,789		2,955,570
11. Directors' fees	131,836	358,235	22,521	512,592
12. Travel and travel items	9,014,240	13,231,048	8,400	22,253,688
13. Rent and rent items	10,028,989	35,039,152	2,104	45,070,245
14. Equipment	8,737,262	19,855,412	7,079	28,599,753
15. Cost or depreciation of EDP equipment and software	2,258,909	97,270	2	2,356,181
16. Printing and stationery	1,574,744	6,705,712	103	8,280,559
17. Postage, telephone and telegraph, exchange and express	3,048,360	9,762,739	35,996	12,847,095
18. Legal and auditing	6,225,738	44,523,905	12,232	50,761,875
19. Totals (Lines 3 to 18)	228,775,393	544,583,014	281,180	773,639,587
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $..........0		66,462,224		66,462,224
20.2 Insurance department licenses and fees		13,942,286		13,942,286
20.3 Gross guaranty association assessments		445,404		445,404
20.4 All other (excluding federal and foreign income and real estate)		12,648,479		12,648,479
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	93,498,393	0	93,498,393
21. Real estate expenses				0
22. Real estate taxes		2,253,768		2,253,768
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	26,156,485	67,300,558	2,763,722	96,220,765
25. Total expenses incurred	451,809,147	1,371,946,407	3,044,902	(a)..........1,826,800,456
26. Less unpaid expenses - current year	536,823,402	147,656,236		684,479,638
27. Add unpaid expenses - prior year	528,885,021	148,470,872		677,355,893
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)	443,870,766	1,372,761,043	3,044,902	1,819,676,711

DETAILS OF WRITE-INS

	1	2	3	4
2401. Service fees		(11,187,372)		(11,187,372)
2402. Other expenses	23,147,775	55,635,117	2,762,703	81,545,595
2403. Outside services and income	3,008,710	22,844,645	1,019	25,854,374
2498. Summary of remaining write-ins for Line 24 from overflow page	0	8,168	0	8,168
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	26,156,485	67,300,558	2,763,722	96,220,765

(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) 6,003,500	6,921,809
1.1	Bonds exempt from U.S. tax	(a) 34,276,883	31,861,261
1.2	Other bonds (unaffiliated)	(a) 138,682,379	136,312,657
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 198,644	208,131
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	553,456	553,456
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 21,049,412	21,246,873
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 1,449,416	1,450,866
7.	Derivative instruments	(f) 105,168	111,487
8.	Other invested assets	25,130,272	25,130,272
9.	Aggregate write-ins for investment income	3,432,243	3,432,243
10.	Total gross investment income	230,881,373	227,229,055
11.	Investment expenses		(g) 3,044,902
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		491,494
16.	Total deductions (Lines 11 through 15)		3,536,396
17.	Net investment income (Line 10 minus Line 16)		223,692,659

DETAILS OF WRITE-INS

0901.	Misc. Income	3,110,192	3,110,192
0902.	Securities Lending	339,198	339,198
0903.	Interest on Collateral/Futures	(17,147)	(17,147)
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)	3,432,243	3,432,243
1501.	Misc. Exp.		491,494
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)		491,494

(a) Includes $.....8,138,407 accrual of discount less $.....16,849,888 amortization of premium and less $.....1,903,104 paid for accrued interest on purchases.
(b) Includes $..........0 accrual of discount less $.....8,136 amortization of premium and less $.....6,884 paid for accrued dividends on purchases.
(c) Includes $.....459,618 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			0	15,714,223	
1.1	Bonds exempt from U.S. tax	35,096		35,096		
1.2	Other bonds (unaffiliated)	3,095,955	(1,936,702)	1,159,253	(23,049,296)	(759,000)
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)	1,660		1,660	(4,235)	
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)			0	(43,607)	
2.21	Common stocks of affiliates			0	5,252,898	
3.	Mortgage loans			0	(1,998,822)	
4.	Real estate			0		
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments	2,087		2,087		
7.	Derivative instruments	1,539,962		1,539,962	(1,082,573)	759,000
8.	Other invested assets			0	39,739,367	(5,994)
9.	Aggregate write-ins for capital gains (losses)	0	1,087	1,087	(8,111)	0
10.	Total capital gains (losses)	4,674,760	(1,935,615)	2,739,145	34,519,844	(5,994)

DETAILS OF WRITE-INS

0901.	Securities Lending			0	(8,111)	
0902.	Miscellaneous		1,087	1,087		
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	1,087	1,087	(8,111)	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	16,048,364	15,261,117	(787,247)
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)	36,415	35,025	(1,390)
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)	16,084,779	15,296,142	(788,637)
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	9,549,676	7,052,623	(2,497,053)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,419,921	1,671,092	251,171
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	147,199,921		(147,199,921)
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	4,253,246	5,837,083	1,583,837
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	178,507,543	29,856,940	(148,650,603)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	178,507,543	29,856,940	(148,650,603)

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. Deposits and prepaid assets	4,170,665	5,677,880	1,507,215
2502. Deductible receivables	82,581	42,529	(40,052)
2503. Other assets nonadmitted		22,256	22,256
2598. Summary of remaining write-ins for Line 25 from overflow page	0	94,418	94,418
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	4,253,246	5,837,083	1,583,837

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

Eagle Captive Reinsurance, LLC (Eagle) is a special purpose financial captive insurance company domiciled in the State of Ohio. The Company has an indirect partial ownership of Eagle through the Company's ownership of Nationwide Corporation. See the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement. Pursuant to Ohio Revised Code Chapter 3964 and the approval by the Department, Eagle has applied a prescribed practice which values Eagle's reserves on an alternative reserving basis from the NAIC's accounting practices and procedures manual. The prescribed practice decreased the subsidiary's valuation by $(8.7) million and $(8.7) million as of December 31, 2018 and December 31, 2017, respectively.

Olentangy Reinsurance, LLC (Olentangy) is a special purpose financial insurance company domiciled in the State of Vermont. The Company has an indirect partial ownership of Olentangy through the Company's ownership of Nationwide Corporation. See the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement. Olentangy was granted a permitted practice from the State of Vermont which increased the subsidiary's valuation by $3.2 million and $2.7 million as of December 31, 2018 and December 31, 2017.

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 and the state of Vermont is shown below:

		SSAP #	F/S Page	F/S Line #		2018		2017
	Net Income							
(1)	Nationwide Mutual Fire Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$	(43,720,328)	$	(391,609,422)
(2)	State Prescribed Practice that is an increase/(decrease) from NAIC SAP					-		-
(3)	State Permitted Practice that is an increase/(decrease) from NAIC SAP					-		-
(4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$	(43,720,328)	$	(391,609,422)
	Surplus							
(5)	Nationwide Mutual Fire Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$	2,252,641,694	$	2,380,280,688
(6)	State Prescribed Practice that is an increase/(decrease) from NAIC SAP							
	Subsidiary valuation -- Eagle	52	3	35		(8,721,092)		(8,740,741)
(7)	State Permitted Practice that is an increase/(decrease) from NAIC SAP							
	Subsidiary valuation -- Olentangy	20	3	35		3,189,840		2,666,135
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$	2,258,172,946	$	2,386,355,294

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

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

C. Accounting Policies

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

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

Reinsurance Recoverables. The Company cedes insurance to other companies in order to limit potential losses and diversify its exposure. Such agreements do not relieve the Company of its primary obligation to the policyholder in the event the reinsurer is unable to meet the obligations it has assumed. The Company monitors the financial condition of reinsurers on an ongoing basis and reviews its reinsurance agreements regularly in an attempt to minimize its exposure to significant losses from reinsurer insolvencies. Reinsurance recoverables include amounts billed to reinsurers on losses paid. Estimates of amounts expected to be recovered from reinsurers that have not yet been paid on losses are estimated in a manner consistent with the claim liability associated with the underlying policy. Such reinsurance recoverables and reserved deductions partially offset claim costs in the Company's statutory statements of operations and are included as an offset to losses and loss expense reserves in the accompanying statutory statements of admitted assets, liabilities and surplus. There were no contracts using deposit accounting as of December 31, 2018 and 2017.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. The conditional reserves were $240,000 and $747,000 as of December 31, 2018 and 2017, respectively.

In addition, the Company uses the following accounting policies:

1. Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.

2. Bonds, excluding loan-backed and structured securities, are stated at amortized cost except those with a NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method. The Company does not hold any mandatory convertible securities or SVO-identified investments.

NOTES TO THE FINANCIAL STATEMENTS

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.

6. Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method.

7. Investments in subsidiary and affiliated companies are stated as follows:

   With the exception of Nationwide Corporation, the admitted investments in all subsidiary, controlled, and affiliated (SCA) entities are valued using an equity method approach. Under this approach, investments in insurance affiliated companies are stated at underlying audited statutory surplus adjusted for unamortized goodwill. Investments in non-insurance affiliated companies that have no significant ongoing operations other than to hold assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity adjusted to a statutory basis of accounting. Investments in non-insurance affiliated companies that have significant ongoing operations beyond holding assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity. Unaudited affiliated companies of the reporting entity or its affiliates are non-admitted under prescribed SAP accounting practices. Goodwill arising from the acquisition of subsidiaries or affiliated companies is amortized over a period of ten years. Investments in affiliated companies are generally included in stocks. There was no unamortized goodwill at December 31, 2018 and $8.9 million at 2017, which was fully admitted based upon adjusted policyholder surplus.

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. Refer to Note 8 for the derivative accounting policy.

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, 2018 and 2017, the Company had no liabilities related to premium deficiency reserves. The Company includes anticipated investment income when calculating its premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.

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

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

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

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

D. Going Concern

   Not applicable.

Note 2 - Accounting Changes and Corrections of Errors

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

On January 1, 2009, the Company, along with Mutual and Nationwide Corporation, an affiliated company, acquired the remaining 33.5% interest in the Nationwide Financial Services, Inc. (NFS). Upon the closing of the transaction on January 1, 2009, NFS became a wholly owned, privately held subsidiary of Nationwide Corporation through a merger of NFS and NWM Merger Sub, Inc., a wholly owned subsidiary of Nationwide Corporation. On that date, all 100 of NWM Merger Sub's issued and outstanding common stock became the issued and outstanding common stock of NFS and all such shares are held by Nationwide Corporation. On the date of acquisition, statutory surplus decreased $2.9 billion as a result of the change in valuation methodology under prescribed SAP. The cost of the NFS acquisition was $2.4 billion, resulting in goodwill of $1.86 billion, $88.7 million of which was recorded at the Company. The goodwill was fully amortized as of December 31, 2018.

The transaction above was accounted for as statutory purchases.

Purchased entity	Acquisition date	Cost of acquired entity	Original amount of admitted goodwill	Admitted goodwill as of the reporting date	Amount of goodwill amortized during the reporting period	Admitted goodwill as a % of SCA BACV, gross of admitted goodwill
Nationwide Financial Services (subsidiary of Nationwide Corporation)	1/1/2009	$ 116,694,924	$ 88,706,866	$ -	$ 8,870,687	0.00%

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans

1. The minimum and maximum rates of interest received for new loans during 2018 were 3.3% & 13.0%, respectively.

2. At December 31, 2018, the maximum percentage of any one loan to the value of the security at the time of the loan was 74.0%.

	December 31, 2018	December 31, 2017
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 and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement:

	Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
a. Current Year							
1. Recorded Investment (All)							
(a) Current	$ -	$ -	$ -	$ -	$ 395,681,705	$ 71,038,331	$ 466,720,036
(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	0%	0%	0%	0%	0%	0%	0%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -

	Farm	Residential Insured	Residential All Other	Commercial Insured	Commercial All Other	Mezzanine	Total
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	$ -	$ -	$ -	$ -	$ 352,513,698	$ 35,151,673	$ 387,665,371
(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	0%	0%	0%	0%	0%	0%	0%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -

5. Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan:

   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.

NOTES TO THE FINANCIAL STATEMENTS

7. Allowance for credit losses:

	December 31, 2018	December 31, 2017
(a) Balance at beginning of period	$ 539,119	$ 371,928
(b) Additions charged to operations	-	-
(c) Direct write-downs charged against the allowances	1,998,822	167,191
(d) Recoveries of amounts previously charged off	-	-
(e) Balances at end of period	$ 2,537,941	$ 539,119

8. Mortgage loans derecognized as a result of foreclosure

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

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

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. The following table summarizes other-than-temporary impairments for loan-backed securities recognized in the current reporting period based on the fact that the present value of projected cash flows expected to be collected was less than the amortized cost of the securities.

(1) CUSIP	(2) Book/adjusted carrying value amortized cost before current period OTTI	(3) Present value of projected cash flows	(4) Recognized other-than-temporary impairment	(5) Amortized cost after other-than-temporary impairment	(6) Fair value at time of OTTI	(7) Date of financial statement where reported
362351AA6	$ 421,717	$ 382,983	$ 38,734	$ 382,983	$ 316,427	Q4 '18
761143AD8	2,109,527	1,943,221	166,306	1,943,221	2,073,575	Q4 '18
Total			$ 205,040			

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	$ (2,833,836)
2. 12 Months or Longer	$ (9,762,089)

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

1. Less than 12 Months	$ 306,913,879
2. 12 Months or Longer	$ 227,893,891

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. Dollar Repurchase Agreements and/or Securities Lending Transactions

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

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

NOTES TO THE FINANCIAL STATEMENTS

3. Collateral Received

a. Aggregate Amount Collateral Received

		Fair Value
1. Securities Lending		
(a) Open	$	10,067,673
(b) 30 Days or Less		-
(c) 31 to 60 Days		-
(d) 61 to 90 Days		-
(e) Greater Than 90 Days		-
(f) Subtotal	$	10,067,673
(g) Securities Received		130,378,800
(h) Total Collateral Received	$	140,446,473

2. Dollar Repurchase Agreement - Not applicable

b. The fair value of that collateral and of the portion of that collateral that the Company has sold or repledged $ -

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.

5. Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

		Amortized Cost		Fair Value
1. Securities Lending				
(a) Open	$	-	$	-
(b) 30 Days or Less		6,837,714		6,837,714
(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		2,526,274		1,926,151
(k) Subtotal	$	9,363,988	$	8,763,865
(l) Securities Received		-		-
(m) Total Collateral Reinvested	$	9,363,988	$	8,763,865

2. Dollar Repurchase 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 it is not permitted by contract or custom to repledge or sell. The fair value of the securities received as collateral was $130,378,800 as of December 31, 2018.

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

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

1. To manage short-term liquidity needs within the Nationwide insurance subsidiaries', the company has agreements to enter into repurchase or reverse repurchase agreements with several authorized affiliated insurance companies. The collateral required meets minimum state specific requirements or statutory requirements if state of domicile does not specify.

As these transactions are with affiliated insurance companies within the Nationwide family and are short-term in nature, the risk of changes in the fair value of the collateral are considered negligible.

2. Type of Repo Trades Used

	1	2	3	4
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Bilateral (YES/NO)	NO	NO	NO	NO
b. Tri-Party (YES/NO)	NO	NO	NO	NO

3-11. Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

1. To manage short-term liquidity needs within the Nationwide insurance subsidiaries', the company has agreements to enter into repurchase or reverse repurchase agreements with several authorized affiliated insurance companies. The collateral required meets minimum state specific requirements or statutory requirements if state of domicile does not specify.

As these transactions are with affiliated insurance companies within the Nationwide family and are short-term in nature, the risk of changes in the fair value of the collateral are considered negligible.

For yield enhancement, the company has agreements to enter into repurchase agreements through its securities lending program with collateral consisting of U.S. Government/Agency securities with investment grade counterparties. The collateral, which is marked to market daily, must represent 102% of the amount loaned and is monitored by the plan's manager in Bank of New York Mellon for changes in fair value.

NOTES TO THE FINANCIAL STATEMENTS

2. Type of Repo Trades Used

	1 First Quarter	2 Second Quarter	3 Third Quarter	4 Fourth Quarter
a. Bilateral (YES/NO)	NO	NO	NO	NO
b. Tri-Party (YES/NO)	YES	YES	YES	YES

3. Original (Flow) & Residual Maturity

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - No Maturity	$-	$125,000	$8,333	$-	$-	$-	$-	$-
b. Overnight	20,396,138	42,448,605	29,434,127	25,864,456	4,232,281	26,646,786	17,635,092	10,285,968
c. 2 Days to 1 Week	-	-	-	-	-	-	-	-
d. > 1 Week to 1 Month	-	-	-	-	-	-	-	-
e. > 1 Month to 3 Months	-	-	-	-	-	-	-	-
f. > 3 Months to 1 Year	-	-	-	-	-	-	-	-
g. > 1 Year	-	-	-	-	-	-	-	-

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - No Maturity	$-	$-	$-	$-	$-	$-	$-	$-
b. Overnight	5,592,810	39,471,738	9,456,932	5,689,000	677,740	9,807,239	5,539,919	6,837,714
c. 2 Days to 1 Week	-	-	-	-	-	-	-	-
d. > 1 Week to 1 Month	-	-	-	-	-	-	-	-
e. > 1 Month to 3 Months	-	-	-	-	-	-	-	-
f. > 3 Months to 1 Year	-	-	-	-	-	-	-	-
g. > 1 Year	-	-	-	-	-	-	-	-

4. Not applicable.

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
5. Fair Value of Securities Acquired Under Repo - Secured Borrowing	$20,937,679	$43,297,577	$30,031,990	$26,381,745	$4,316,927	$27,179,722	$17,987,794	$10,491,687

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
5. Fair Value of Securities Acquired Under Repo - Secured Borrowing	$5,704,666	$40,261,173	$9,646,071	$5,802,780	$691,295	$10,003,384	$5,650,718	$6,974,468

6. Securities Acquired Under Repo - Secured Borrowing by NAIC Designation

ENDING BALANCE

	1 None	2 NAIC 1	3 NAIC 2	4 NAIC 3	5 NAIC 4	6 NAIC 5	7 NAIC 6	8 Does Not Qualify as Admitted
a. Bonds - FV	$-	$6,974,468	$-	$-	$-	$-	$-	$6,974,468
b. LB & SS - FV	-	-	-	-	-	-	-	-
c. Preferred Stock - FV	-	-	-	-	-	-	-	-
d. Common Stock	-	-	-	-	-	-	-	-
e. Mortgage Loans - FV	-	-	-	-	-	-	-	-
f. Real Estate - FV	-	-	-	-	-	-	-	-
g. Derivatives - FV	-	-	-	-	-	-	-	-
h. Other Invested Assets - FV	-	-	-	-	-	-	-	-
q. Total Assets - FV	$-	$6,974,468	$-	$-	$-	$-	$-	$6,974,468

NOTES TO THE FINANCIAL STATEMENTS

7. Collateral Pledged - Secured Borrowing

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Cash	$20,396,138	$42,448,605	$29,434,127	$25,864,456	$4,232,281	$26,646,786	$17,635,092	$10,285,968
b. Securities (FV)	-	-	-	-	-	-	-	-
c. Securities (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-
d. Nonadmitted Subset (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Cash	$5,592,810	$39,471,738	$9,456,932	$5,689,000	$677,740	$9,807,239	$5,539,919	$6,837,714
b. Securities (FV)	-	-	-	-	-	-	-	-
c. Securities (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-
d. Nonadmitted Subset (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-

8. Allocation of Aggregate Collateral Pledged by Remaining Contractual Maturity

	Amortized Cost	Fair Value
a. Overnight and Continuous	$6,837,714	$6,837,714
b. 30 Days or Less	-	-
c. 31 to 90 Days	-	-
d. > 90 Days	-	-

9-10. Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

K. Low-Income Housing Tax Credits

1. For the Company's LIHTC property investments, the number of remaining years of unexpired tax credits ranged from 1 to 7 years and 2 to 8 years as of December 31, 2018 and 2017, respectively. These investments generally have a required holding period of 15 years.

2. The amount of low-income housing tax credits and other tax benefits recognized was $27,493,240 and $37,931,894, as of December 31, 2018 and 2017, respectively.

3. The balance of the investment recognized in the statement of financial position was $23,106,889 and $44,747,529 as of December 31, 2018 and 2017, 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

L. 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	-	-	-	-	-	75,545,919	(75,545,919)
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	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	7,388,570	-	-	-	7,388,570	7,420,018	(31,448)
k. On deposit with other regulatory bodies	13,265,615	-	-	-	13,265,615	826,633	12,438,982
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	1,000,083	-	-	-	1,000,083	1,038,428	(38,345)
n. Other restricted assets	145,600,273	-	-	-	145,600,273	-	145,600,273
o. Total Restricted Assets	$167,254,541	$-	$-	$-	$167,254,541	$84,830,998	$82,423,543

(a) Subset of Column 1
(b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year 8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage 10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 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	-	-	0.00%	0.00%
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	-	7,388,570	0.09%	0.09%
k. On deposit with other regulatory bodies	-	13,265,615	0.16%	0.16%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	1,000,083	0.01%	0.01%
n. Other restricted assets	-	145,600,273	1.74%	1.77%
o. Total Restricted Assets	$-	$167,254,541	2.00%	2.04%

(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)

Description of Assts	Gross (Admitted & Nonadmitted) Restricted — Current Year 1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)	8 Total Current Year Admitted Restricted	Percentage 9 Gross (Admitted & Nonadmitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
Pledged as Derivative Collateral	$1,000,083	$-	$-	$-	$1,000,083	$1,038,428	$(38,345)	$1,000,083	0.01%	0.01%
Total (c)	$1,000,083	$-	$-	$-	$1,000,083	$1,038,428	$(38,345)	$1,000,083	0.01%	0.01%

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

NOTES TO THE FINANCIAL STATEMENTS

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
Loaned to others under conforming securities lending program	$145,600,273	$-	$-	$-	$145,600,273	$-	$145,600,273	$145,600,273	1.74%	1.77%
Total (c)	$145,600,273	$-	$-	$-	$145,600,273	$-	$145,600,273	$145,600,273	1.74%	1.77%

(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

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets**
a. Cash	$ 10,067,673	$ 10,067,673	0.12%	0.12%
b. Schedule D, Part 1	-	-	0.00%	0.00%
c. Schedule D, Part 2, Section 1	-	-	0.00%	0.00%
d. Schedule D, Part 2, Section 2	-	-	0.00%	0.00%
e. Schedule B	-	-	0.00%	0.00%
f. Schedule A	-	-	0.00%	0.00%
g. Schedule BA, Part 1	-	-	0.00%	0.00%
h. Schedule DL, Part 1	-	-	0.00%	0.00%
i. Other	-	-	0.00%	0.00%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	$ 10,067,673	$ 10,067,673	0.12%	0.12%

* Column 1 divided by Asset Page, Line 28 (Column 1)

** Column 1 divided by Asset Page, Line 28 (Column 3)

	1	2
	Amount	% of Liability to Total Liabilities*
k. Recognized Obligation to Return Collateral Asset	$ 10,067,673	0.17%

* Column 1 divided by Liability Page, Line 26 (Column 1)

M. Working Capital Finance Investments

Not applicable.

N. 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.

O. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage- Referenced Security (YES/NO)
391164AF7	$ 12,528,781	$ 11,507,491	$ 11,723,695	No
71884WAM3	3,431,396	5,091,822	4,653,949	No
912810FH6	196,944	238,731	214,834	No
912810FS2	128,582,548	169,977,801	157,776,251	No
912810RR1	62,393,131	55,980,036	65,131,047	No
912828H45	46,340,129	46,007,698	48,505,992	No
912828MF4	90,472,701	104,573,109	105,308,320	No
912828N71	127,469,553	124,312,842	132,364,625	No
25152EDT6	2,200,000	2,200,000	2,200,000	No
912810QV3	17,622,421	15,230,201	19,162,979	No
912828S50	112,435,941	111,329,157	115,631,788	No
Total	$ 603,673,545	$ 646,448,888	$ 662,673,480	

NOTES TO THE FINANCIAL STATEMENTS

P. 5* Securities

Investment	Number of 5* Securities		Aggregate BACV		Aggregate Fair Value	
	December 31, 2018	December 31, 2017	December 31, 2018	December 31, 2017	December 31, 2018	December 31, 2017
(1) Bonds - AC	1	1	$ 1,193,483	$ 1,374,540	$ 1,218,408	$ 1,411,167
(2) Bonds - FV	-	-	-	-	-	-
(3) LB&SS - AC	-	-	-	-	-	-
(4) LB&SS - FV	-	-	- -	-	- -	-
(5) Preferred Stock - AC	-	-	-	-	-	-
(6) Preferred Stock - FV	-	-	-	-	-	-
(7) Total (1+2+3+4+5+6)	1	1	$ 1,193,483	$ 1,374,540	$ 1,218,408	$ 1,411,167

AC - Amortized Cost FV - Fair Value

Q. Short Sales

Not applicable.

R. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number of CUSIPs	24	-
(2) Aggregate Amount of Investment Income	$ 2,427,099	$ -

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 2018.

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, 2018 was $0.

Note 8 - Derivative Instruments

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

The Company is exposed to credit-related losses in the event of nonperformance by counterparties to financial instruments, but it does not expect any counterparties to fail to meet their obligations given their high credit ratings. Potential losses are minimized through careful evaluation of counterparty credit standing, selection of counterparties from a limited group of high quality institutions, and collateral agreements.

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

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

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

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

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include interest rate swap curves, credit spreads, interest rates, counterparty credit risk, equity volatility and equity index levels. In some cases, the Company will utilize non-binding broker quotes to determine fair value.

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

D. The Company currently has no equity options where premium is paid at specified intervals throughout the life of the option.

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

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

NOTES TO THE FINANCIAL STATEMENTS

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

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

H. The Company has no premium cost due in each of the following four years and thereafter.

Note 9 - Income Taxes

On December 22, 2017, the Tax Cuts and Jobs Act was signed into law and is effective January 1, 2018. Impacts to the Company include a reduction in the corporate tax rate from 35% to 21%, repeal of the corporate alternative minimum tax and other changes to the corporate tax rules. Upon the enactment of these tax law changes, the Company remeasured deferred tax assets and liabilities. The financial statement impacts are detailed in the tables below.

The impact of the Tax Legislation was calculated using a process taking into account all available information. Some amounts related to tax calculations of policyholder and/or loss reserves are considered to be estimates. Updates to the estimate will occur in the normal course including as the company receives additional information, upon the issuance of relevant tax legislative guidance, and resulting from actions the company may take as a result of the Tax Legislation.

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

		December 31, 2018		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 375,320,661	$ 340,456	$ 375,661,117
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 375,320,661	$ 340,456	$ 375,661,117
(1d)	Deferred tax assets nonadmitted	147,199,921	-	147,199,921
(1e)	Subtotal net admitted deferred tax asset	$ 228,120,740	$ 340,456	$ 228,461,196
(1f)	Deferred tax liabilities	27,989,912	40,889,939	68,879,851
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 200,130,828	$ (40,549,483)	$ 159,581,345

		December 31, 2017		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 343,789,594	$ 4,762,711	$ 348,552,305
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 343,789,594	$ 4,762,711	$ 348,552,305
(1d)	Deferred tax assets nonadmitted	-	-	-
(1e)	Subtotal net admitted deferred tax asset	$ 343,789,594	$ 4,762,711	$ 348,552,305
(1f)	Deferred tax liabilities	31,446,059	40,041,719	71,487,777
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 312,343,535	$ (35,279,008)	$ 277,064,528

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 31,531,067	$ (4,422,255)	$ 27,108,812
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 31,531,067	$ (4,422,255)	$ 27,108,812
(1d)	Deferred tax assets nonadmitted	147,199,921	-	147,199,921
(1e)	Subtotal net admitted deferred tax asset	$ (115,668,854)	$ (4,422,255)	$ (120,091,109)
(1f)	Deferred tax liabilities	(3,456,147)	848,221	(2,607,926)
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ (112,212,707)	$ (5,270,476)	$ (117,483,183)

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

	December 31, 2018 Ordinary	December 31, 2018 Capital	December 31, 2018 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)	$ 159,394,757	$ 186,589	$ 159,581,345
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 159,394,757	$ 186,589	$ 159,581,345
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	$ 313,959,052
(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	$ 68,725,983	$ 153,867	$ 68,879,851
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 228,120,740	$ 340,456	$ 228,461,196

	December 31, 2017 Ordinary	December 31, 2017 Capital	December 31, 2017 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)	$ 273,580,007	$ 3,484,876	$ 277,064,883
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 273,580,007	$ 3,484,876	$ 277,064,883
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	$ 314,151,821
(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	$ 70,209,587	$ 1,277,835	$ 71,487,422
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 343,789,594	$ 4,762,711	$ 348,552,305

	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)	$ (114,185,250)	$ (3,298,287)	$ (117,483,538)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ (114,185,250)	$ (3,298,287)	$ (117,483,538)
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	$ (192,769)
(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	$ (1,483,604)	$ (1,123,968)	$ (2,607,571)
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ (115,668,854)	$ (4,422,255)	$ (120,091,109)

	December 31, 2018	December 31, 2017
(3a) Ratio percentage used to determine recovery period and threshold limitation amount	416.466%	414.600%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	$ 2,093,060,349	$ 2,094,345,473

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

	December 31, 2018 Ordinary	December 31, 2018 Capital	December 31, 2018 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)	$ 375,320,661	$ 340,456	$ 375,661,117
(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)	$ 228,120,740	$ 340,456	$ 228,461,196
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	28.31%	0.00%	28.31%

	December 31, 2017 Ordinary	December 31, 2017 Capital	December 31, 2017 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)	$ 343,789,594	$ 4,762,711	$ 348,552,305
(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)	$ 343,789,594	$ 4,762,711	$ 348,552,305
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	2.42%	0.00%	2.42%

	Change Ordinary	Change Capital	Change 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)	$ 31,531,067	$ (4,422,255)	$ 27,108,812
(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)	$ (115,668,854)	$ (4,422,255)	$ (120,091,109)
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	25.89%	0.00%	25.89%

(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, 2018	December 31, 2017	Change
1. Current Income Tax			
(a) Federal	$ (14,192,926)	$ (51,264,419)	$ 37,071,493
(b) Foreign	-	-	-
(c) Subtotal	$ (14,192,926)	$ (51,264,419)	$ 37,071,493
(d) Federal income tax on net capital gains	9,043,759	20,372,981	(11,329,222)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	$ (5,149,167)	$ (30,891,438)	$ 25,742,271

NOTES TO THE FINANCIAL STATEMENTS

2. Deferred Tax Assets

	December 31, 2018	December 31, 2017	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	$ 51,254,593	$ 54,940,417	$ (3,685,824)
(2) Unearned premium reserve	72,668,304	74,977,334	(2,309,030)
(3) Policyholder reserves	-	-	-
(4) Investments	30,668	4,762,712	(4,732,044)
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation benefits accrual	7,820,731	17,625,032	(9,804,301)
(9) Pension accrual	-	2,978,845	(2,978,845)
(10) Receivables - nonadmitted	-	24,502	(24,502)
(11) Net operating loss carry-forward	74,545,806	44,478,592	30,067,214
(12) Tax credit carry-forward	161,227,550	137,886,717	23,340,833
(13) Other (including items <5% of total ordinary tax assets)	7,773,008	6,115,444	1,657,564
(14) Nonadmitted miscellaneous	-	-	-
(15) Intangibles	-	-	-
(16) Capitalized R&E	-	-	-
(17) Nonadmitted premiums and agent bal	-	-	-
(18) Premium deficiency reserve	-	-	-
(99) Subtotal	$ 375,320,661	$ 343,789,594	$ 31,531,066
(b) Statutory valuation allowance adjustment	$ -	$ -	$ -
(c) Nonadmitted	147,199,921	-	147,199,921
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$ 228,120,740	$ 343,789,594	$ (115,668,855)
(e) Capital:			
(1) Investments	$ 340,456	$ 4,762,711	$ (4,422,255)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	$ 340,456	$ 4,762,711	$ (4,422,255)
(f) Statutory valuation allowance adjustment	$ -	$ -	$ -
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	$ 340,456	$ 4,762,711	$ (4,422,255)
(i) Admitted deferred tax assets (2d + 2h)	$ 228,461,196	$ 348,552,305	$ (120,091,109)

3. Deferred Tax Liabilities

	December 31, 2018	December 31, 2017	Change
(a) Ordinary:			
(1) Investments	$ 2,520,258	$ 3,755,223	$ (1,234,965)
(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) Agent acquisitions	3,588,110	2,105,317	1,482,793
(9) Surplus note interest accrual	-	-	-
(10) Pension accrual	-	-	-
(11) Other liabilities	29,782	216,778	(186,996)
(12) Unrealized miscellaneous	-	-	-
(13) Discounting of unpaid losses	21,851,762	25,368,740	(3,516,978)
(99) Subtotal	$ 27,989,912	$ 31,446,059	$ (3,456,147)
(b) Capital:			
(1) Investments	$ 40,889,939	$ 40,041,719	$ 848,221
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	$ 40,889,939	$ 40,041,719	$ 848,221
(c) Deferred tax liabilities (3a99 + 3b99)	$ 68,879,851	$ 71,487,777	$ (2,607,926)

	December 31, 2018	December 31, 2017	Change
4. Net deferred tax asset/(liability) (2i - 3c)	$ 159,581,345	$ 277,064,528	$ (117,483,183)

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, 2018	December 31, 2017	Change
(a) Adjusted gross deferred tax assets	$ 375,661,117	$ 348,552,305	$ 27,108,812
(b) Deferred tax liabilities	68,879,851	71,487,777	(2,607,926)
(c) Net deferred tax assets (liabilities)	$ 306,781,266	$ 277,064,528	$ 29,716,738
(d) Tax effect of unrealized gains (losses)			(7,082,586)
(e) Tax effect of unrealized postretirement benefits			-
(f) Change in deferred income tax			$ 36,799,324

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, 2018	December 31, 2017
(a) Current income taxes incurred	$ (5,149,167)	$ (30,891,438)
(b) Change in deferred income tax	(36,799,324)	(32,098,608)
(c) Total income tax reported	$ (41,948,491)	$ (62,990,046)
(d) Income before taxes	$ (48,869,495)	$ (422,500,859)
(e) Federal statutory tax rate	21%	35%
(f) Expected income tax expense (benefit) at 21% and 35% statutory rate	$ (10,262,594)	$ (147,875,301)
(1) Tax-exempt income	$ (4,931,055)	$ (11,296,320)
(2) Dividends received deduction	(81,153)	(65,384)
(3) Nondeductible expenses	558,270	457,864
(4) Deferred tax benefit on nonadmitted assets	(139,321)	(1,888,871)
(5) Change in tax reserves	-	-
(6) Tax credits	(24,279,650)	(36,317,769)
(7) Other	(245,908)	598,444
(8) Extraordinary distribution	-	-
(9) COLI - change in CSV	(183,974)	(279,086)
(10) Dividends - Return of Capital	-	-
(11) Tax Attribute Expiration	-	-
(12) Impact of enacted tax law changes	(2,383,106)	133,676,377
(g) Total	$ (41,948,491)	$ (62,990,046)

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

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

	Amount	Origination	Expiration
Operating loss carryforwards	$ -	2002-2011	2017-2027
Operating loss carryforwards	$ -	2011	2031
Operating loss carryforwards	$ -	2012	2032
Operating loss carryforwards	$ -	2013	2033
Operating loss carryforwards	$ -	2014	2034
Operating loss carryforwards	$ -	2015	2035
Operating loss carryforwards	$ -	2016	2036
Operating loss carryforwards	$ 217,502,026	2017	2037
Operating loss carryforwards	$ 137,478,002	2018	2038
Business credits	$ -	2009	2029
Business credits	$ -	2010	2030
Business credits	$ -	2011	2031
Business credits	$ -	2012	2032
Business credits	$ -	2013	2033
Business credits	$ 4,426,643	2014	2034
Business credits	$ 56,907,110	2015	2035
Business credits	$ 41,358,764	2016	2036
Business credits	$ 34,315,318	2017	2037
Business credits	$ 24,219,715	2018	2038

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

2018	$ -
2017	$ -

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

F. Consolidated Federal Income Tax Return

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

   Retention Alternatives, Ltd.

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

NOTES TO THE FINANCIAL STATEMENTS

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

		Amount
1. Gross AMT Credit Recognized as:		
a. Current year recoverable	$	34,608,105
b. Deferred tax Asset (DTA)	$	-
2. Beginning Balance of AMT Credit Carryforward	$	32,038,108
3. Amounts Recovered	$	-
4. Adjustments	$	(938,817)
5. Ending Balance of AMT Credit Carryforward	$	32,976,925
6. Reduction for Sequestration	$	(1,631,180)
7. Nonadmitted by Reporting Entity	$	-
8. Reporting Entity Ending Balance	$	34,608,105

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

A. Nature of Relationships

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

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

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

The Company and various affiliates have entered into agreements with Nationwide Cash Management Company (NCMC) a subsidiary of Mutual, under which NCMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. Amounts on deposit with NCMC were $78,458,241 and $76,846,025 as of December 31, 2018 and 2017, respectively.

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

In October 2018, the Company purchased $20.1 million of commercial mortgage loans from Nationwide Bank.

C. Change in Terms of Intercompany Arrangements

See Note 26 for details.

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 $23,225,164 and $18,815,483 as of December 31, 2018 and 2017, respectively. The gross amounts due to affiliates were $11,161,072 and $31,806,707 as of December 31, 2018 and 2017, respectively. These arrangements are subject to written agreements which require that intercompany balances be settled within 30 days.

E. Guarantees or Undertakings for Related Parties

The Company has no guarantees or contingent commitments to affiliates.

F. Management, Service Contracts, Cost Sharing Arrangements

The Company and various affiliates share a home office, other facilities, equipment, common management and administrative services. Pursuant to a cost sharing agreement between the companies, the amounts associated with these services are subject to allocation based on standard allocation techniques and procedures acceptable under general cost accounting techniques and procedures in conformity with the NAIC SAP. Measures used to determine the allocation among companies includes individual employee estimates of time spent, special cost studies, claims counts, policies in force, direct written premium, paid losses, pro rata share of employees or their salaries, and other methods agreed to by the participating companies. The Company does not believe amounts recognized under the intercompany agreement are materially different than what would have been recognized had the Company operated on a stand-alone basis.

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

The Company does not hold any investments in affiliates greater than 10% of Admitted Assets.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

K. Investment in a foreign insurance subsidiary

Not applicable.

L. Downstream Holding Company

Nationwide Corporation and NW REI (NMFIC), LLC are unaudited, downstream, noninsurance holding companies. In accordance with the "look through" provisions of SSAP No. 97, *Investments in Subsidiary, Controlled, and Affiliated Entities,* valuation of the admitted investments are based on the individual audited SCA entities owned by the holding companies. Additionally, all non-affiliated liabilities, commitments, contingencies, guarantees or obligations of the holding companies are reflected in the Company's determination of the carrying value of the investments. The unaudited assets and the unaudited SCA entities of the holding companies, both of which are immaterial, are non-admitted. The carrying values of the investments in Nationwide Corporation and NW REI (NMFIC), LLC at December 31, 2018 are $266.9 million and $17.8 million, respectively.

M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities		$ -	$ -	$ -
Total SSAP No. 97 8a Entities	XXX	$ -	$ -	$ -
b. SSAP No. 97 8b(ii) Entities		$ -	$ -	$ -
Total SSAP No. 97 8b(ii) Entities	XXX	$ -	$ -	$ -
c. SSAP No. 97 8b(iii) Entities		$ -	$ -	$ -
Nationwide Corporation	4.8%	266,920,581	266,920,581	-
Total SSAP No. 97 8b(iii) Entities	XXX	$ 266,920,581	$ 266,920,581	$ -
d. SSAP No. 97 8b(iv) Entities		$ -	$ -	$ -
Retention Alternatives LTD	100.0%	$ 16,048,364	-	$ 16,048,364
Total SSAP No. 97 8b(iv) Entities	XXX	$ 16,048,364	$ -	$ 16,048,364
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	$ 282,968,945	$ 266,920,581	$ 16,048,364
f. Aggregate Total (a+e)	XXX	$ 282,968,945	$ 266,920,581	$ 16,048,364

(2) NAIC Filing Response Information

SCA Entity	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities			$ -			
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities			$ -			
Nationwide Corporation	Sub 2	9/28/2018	$ 262,454,930	Y	N	I
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	$ 262,454,930	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Retention Alternatives LTD	Sub 1	9/28/2017	$ -	Y	N	I
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	$ 262,454,930	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	$ 262,454,930	XXX	XXX	XXX

* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N. Investments in insurance SCA entities

Not applicable.

O. SCA Loss Tracking

(1)	(2)	(3)	(4)	(5)	(6)
SCA or SSAP 48 Entity	Reporting Entity's Share of Net Income (Loss)	Accumulated Share of Net Income (Losses)	Reporting Entity's Share of Equity, Including Negative Equity	Guaranteed Obligation/ Commitment for Financial Support (Yes/No)	Reported Value
Nationwide Better Health	$ -	$ (47,704,307)	$ (1,390)	$ No	$ (1,390)

Note 11 - Debt

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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 may make salary deferral contributions of up to 80%. Salary deferrals of up to 7% receive a 50% company match and salary deferrals of up to 6% receive a 50% company match for the years ended December 31, 2018 and 2017, respectively, 20% of which vests each year until the participant has five years of vesting service. The Company match is funded on a biweekly basis and the expense for contributions are allocated to the Company based on employee contributions. The Company's allocated expense for contributions was $16,192,910 and $13,469,238 for the years ended December 31, 2018 and 2017, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) ($18,000 in 2018 and 2017). Other limits also apply. The Company has no legal obligation for benefits under this plan. Effective January 1, 2019, salary deferrals up to 8% will receive a 50% Company match.

F. Multiemployer Plans

Not applicable.

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) sponsored by Mutual. 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. The Company also participates in a non-qualified defined benefit supplemental executive retirement plan sponsored by Mutual that covers certain executives with at least one year of service. The Company's portion of expense relating to these plans was $5,866,998 and $5,875,279 for the years ended December 31, 2018 and 2017, respectively.

In addition to the defined benefit plans, the Company and certain affiliated companies participate in health care benefit plans sponsored by Mutual for qualifying retirees, which are generally available to retirees who were full time employees who have attained age 55 and have at least 15 years of service with the Company. The Company's portion of the expense relating to these plans was $1,371,961 and $1,821,696 for the years ended December 31, 2018 and 2017, respectively.

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, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

Not applicable

B. Dividend Rate of Preferred Stock

Not applicable.

C. Dividend Restrictions

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

D. Dividends Paid

No dividends were paid by the Company during 2018 and 2017.

NOTES TO THE FINANCIAL STATEMENTS

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 $232,930,075 less applicable deferred taxes of $65,972,569 for a net unrealized capital gain of $166,957,506.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

At December 31, 2018, the Company has unfunded commitments of $260.7 million related to its investments in limited partnerships and limited liability companies.

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

B. Assessments

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

   As of December 31, 2018 and 2017, the Company accrued a liability for guaranty fund and other assessments of $226 thousand and $319 thousand, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2.

Description	Amount
a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	$ 446,308
b. Decreases current year:	
Premium tax offsets applied	$ 120,205
c. Increases current year:	
Change in accrued premium tax offsets	$ 171,964
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	$ 498,067

3. Guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care contracts:

   Not applicable.

C. Gain Contingencies

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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

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

Claims related ECO and bad faith losses paid during the reporting period: $873,977

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

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

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

E. Product Warranties

Not applicable.

F. 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 were reserved net of anticipated recoveries for $9.5 million and $9.3 million at December 31, 2018 and 2017, respectively.

Note 15 – Leases

Not applicable.

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

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

	Assets		**Liabilities**	
Description	2018 Notional	2017 Notional	2018 Notional	2017 Notional
a. Swaps	$ 14,920,000	$ 14,920,000	$ -	$ -
b. Futures	-	51,600,000	42,700,000	-
c. Options	-	-	-	-
Total	$ 14,920,000	$ 66,520,000	$ 42,700,000	$ -

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

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

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

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer 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 $137,547,442 at December 31, 2018. The Company holds $130,378,800 of non-cash collateral for loaned securities as of December 31, 2018.

NOTES TO THE FINANCIAL STATEMENTS

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 (excluding any repurchase and reverse repurchase transactions that may be disclosed under notes 5 F. through 5 I. above).

6. There were no transfers of receivables with recourse.

7. (a) Not applicable.

   (b) Not applicable.

C. Wash Sales

Not applicable.

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

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 instruments 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 assets and liabilities held at fair value in the statutory statements of assets and liabilities, surplus and other funds 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, London Interbank Offered Rate, 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 estimates of 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 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.

Independent pricing services are most often utilized to determine the fair value of bonds and stocks for which market quotations or quotations on comparable securities are available. For these bonds and stocks, the Company obtains the pricing services' methodologies, pricing from additional sources, 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 deemed appropriate or when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified with the lowest priority 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. At least annually, the Company performs reviews and tests to ensure that quotes are a reasonable estimate of the investments' fair value. Price movements of broker quotes are subject to validation and 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 Company carries short-term investments at amortized cost, which approximates fair value.

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

NOTES TO THE FINANCIAL STATEMENTS

The following table summarizes assets held at fair value as of December 31, 2018:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
States, territories and possessions	$ 374,832	$ -	$ -	-	$ 374,832
Industrial and miscellaneous	1,083,567	339,800,327	5,713,564	-	346,597,458
Total Bonds	$ 1,458,399	$ 339,800,327	$ 5,713,564	$ -	$ 346,972,290
Securities lending collateral assets	-	1,609,724	-	-	1,609,724
Common stocks	-	-	-	$ 8,654,633	8,654,633
Total Assets at Fair Value/(NAV)	$ 1,458,399	$ 341,410,051	$ 5,713,564	$ 8,654,633	$ 357,236,647

The following table presents the rollforward of Level 3 assets held at fair value during the year ended December 31, 2018:

	Beginning Balance at 12/31/2017	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 12/31/2018
Assets at Fair Value										
Industrial and miscellaneous	$1,365,998	$4,944,790	$(778,666)	$204,579	$(56,192)	$191,199	$-	$(253,599)	$95,455	$5,713,564
Total Bonds	$1,365,998	$4,944,790	$(778,666)	$204,579	$(56,192)	$191,199	$-	$(253,599)	$95,455	$5,713,564
Common stocks	$4,909,749	$-	$(4,909,749)	$-	$-	$-	$-	$-	$-	$-
Total Assets at Fair Value	$6,275,747	$4,944,790	$(5,688,415)	$204,579	$(56,192)	$191,199	$-	$(253,599)	$95,455	$5,713,564

Transfers into and/or out of Level 3 during the year ended December 31, 2018 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.

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, 2018:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	$4,436,629,064	$4,443,880,212	$952,369,601	$3,430,861,494	$53,397,969	$-	$-
Stocks	267,194,081	269,544,294	-	273,500	266,920,581	-	-
Mortgage loans, net of allowance	458,301,742	464,182,095	-	-	458,301,742	-	-
Short-term investments	78,458,241	80,795,681	-	78,458,241	-	-	-
Derivative assets	1,848,066	2,166,000	-	1,848,066	-	-	-
Securities lending collateral assets	7,154,141	7,220,697	6,837,714	316,427	-	-	-
Total Assets	$5,249,585,335	$5,267,788,979	$959,207,315	$3,511,757,728	$778,620,292	$-	$-

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured using net asset value

Common stocks measured at NAV of $8.7 million represents an investment in a business development company (BDC). The Company has the ability and intent to hold this investment. The price at which the investment in the BDC could be sold largely depends on when the BDC becomes a public entity, at which time the Company can liquidate the investment or convert its investment into publicly-traded stock. The Company has unfunded commitments of $6.4 million to the BDC. The BDC's strategy includes, but is not limited to, originating loans and making debt and equity investments in domestic middle market companies.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

At December 31, 2018, the Company had no private placement commitments and had commitments for unsettled purchases of bank loans of $1.5 million.

At December 31, 2018, the Company had commitments for commercial mortgage loans of $23 million.

As part of the Company's derivative program, the Company may receive securities posted by counterparties that are considered off-balance sheet and are not included in the financials of the Company. Such securities are reflected in schedule DB, Part D, Section 2 under the *Collateral Pledged to Reporting Entity* heading.

Effective July 1, 2017, the Nationwide group renewed its Property per Risk program on an enterprise-wide basis covering risks underwritten by the Company. The structure remains unchanged at $115.0 million excess of $10.0 million.

Effective June 1, 2018, the Company renewed the Property Catastrophe Program as follows: South East Regional Tower (covering the states of NC, SC, VA, MD, DC, DE, WV and GA) - 70% of $500.0 million excess of $500.0 million per event. National Tower with varying placements totaling $1.9875 billion for losses per event between $750 million and $3.40 billion. This includes the catastrophe bond, Caelus Re 2016-1, issued in 2016 providing national coverage at 75% of $400.0 million excess of $1.95 billion. The national tower includes a 'Top & Drop' layer which 'drops' following a loss event over $500 million. The layer would drop from $250 million excess $3.15 billion to $250 million excess $250 million. For the 2018 risk period, the Caelus Re 2017-1 and 2018-1 aggregate catastrophe bond also provides national coverage. See Note 21G for additional information regarding the Caelus Re catastrophe bonds.

NOTES TO THE FINANCIAL STATEMENTS

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

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

Description of State Transferable and Non-Transferable Tax Credits	State	Carrying Value	Unused Amount
CCP NI Master Tenant 2 LLC	NC		95,943
EC Riverwalk 2 LLC	SC	1,453,442	211,669
EC Riverwalk 3 LLC	SC		443,288
Laurel Hill	VA		3,360,909
Mueller Building LLC	OH		401,350
Ohio Equity Fund for Housing Limited Partnership XXV	OH		743,196
Stonehenge REV I LLC	OH		575,000
Strata Fund 24 Lessee LLC	NC	2,944,361	397,001
Strata Fund 25 Lessee LLC	NC		484,052
The Old Cotton Factory Investor LLC	SC		1,363
Woodward Landlord LLC	OH		1,070,725
Dominion Arms SP LLC	VA	83,160	1,288,000
Academy Theater	VA		1,214,515
Sugar Creek Virginia Credit Fund II LLC	VA		336,272
Liberty Heights SP LLC	VA	32,967	
Euclid Grand Apartment LLC	OH	46,508	
Total		$ 4,560,438	$ 10,623,283

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

3. The Company did not recognize any impairment on state tax credits in 2018.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	$ 656,320	$ -
b. Non-transferable	$ 9,966,962	$ -

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	$ 84,620,471	$ 86,736,493	$ 90,184,632	$ 1,264,857
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	9,726,986	9,676,526	9,466,569	-
e. Equity investments in SCAs*	9,032,973	9,279,879	9,532,481	2,655,558
f. Other assets	-	-	-	-
g. Total	$ 103,380,431	$ 105,692,898	$ 109,183,682	$ 3,920,415

* Nationwide Fire Insurance Company subsidiary Nationwide Corporation (through it's subsidiaries) has investments in subprime residential mortgage backed securities and residential mortgage loans. These investments comprise 0.28% of Nationwide Corporation's invested assets

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

G. Insurance-Linked Securities

On May 4, 2017, the Company and certain of its affiliates entered into an agreement with Caelus Re V Limited, a Cayman Islands Special Purpose Reinsurance Vehicle, for the purpose of securing collateralized, multiyear property catastrophe loss protection through the capital markets. The catastrophe bond, Caelus Re 2017-1, issued as part of this agreement provides reinsurance coverage to the Company and certain of its affiliates for catastrophic events, including hurricanes, winter storms, convective storms, wildfire, meteorite, volcanic eruption, earthquakes and the fires following earthquakes. The catastrophe bond is an indemnity trigger-based bond where the Company and certain of its affiliates recover losses in excess of specified levels of annual aggregate catastrophic claims with a franchise deductible of $50 million for each catastrophic event. For the 2018 risk period, the Caelus Re 2017-1 catastrophe bond provides national coverage at 30% of annual aggregate losses between $1.50 billion and $2.75 billion. The coverage is effective June 1, 2017 and expires on May 31, 2020.

An additional issuance, Caelus Re 2018-1, was offered May 10, 2018 within Caelus Re V Limited augmenting the existing program. The aggregate Caelus Re V structure provides coverage of $675 million for aggregate losses between $1.4 billion and $2.5 billion with varying placements per layer.

On March 31, 2017, the Caelus Re 2013-2 catastrophe bond expired according to the terms of the original agreement.

On February 29, 2016, Mutual and certain of its affiliates, including the Company, entered into an agreement with Caelus Re IV Limited, a Cayman Islands Special Purpose Reinsurance Vehicle, for the purpose of securing collateralized, multiyear property catastrophe loss protection through the capital markets. The catastrophe bond, Caelus Re 2016-1, issued as part of this agreement provides reinsurance coverage to the Company and certain of its affiliates for catastrophic events, including hurricanes, winter storms, convective storms, wildfire, meteorite, volcanic eruption, earthquakes and the fires following earthquakes. The catastrophe bond is an indemnity trigger-based bond where Mutual and certain of its affiliates recover losses in excess of specified levels of catastrophic claims. For the 2018 risk period, the Caelus Re 2016-1 catastrophe bond provides national coverage at 75% of $400 million excess of $1.95 billion. The coverage is effective March 1, 2016 and expires on February 29, 2020.

NOTES TO THE FINANCIAL STATEMENTS

Management of Risk Related To:	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
(1) Directly-Written Insurance Risks		
a. ILS Contracts as Issuer	-	$ -
b. ILS Contracts as Ceding Insurer	3	$ 975,000,000
c. ILS Contracts as Counterparty	-	$ -
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer	-	$ -
b. ILS Contracts as Ceding Insurer	-	$ -
c. ILS Contracts as Counterparty	-	$ -

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 20, 2019 for the statutory statement issued on February 22, 2019.

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 20, 2019 for the statutory statement issued on February 22, 2019.

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

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

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

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance (in thousands)
0140	Nationwide Mutual Ins Co	31-4177100	$1,480,862

B. Reinsurance Recoverable in Dispute

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

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2018.

(in thousands)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$1,723,190	$276,168	$549,256	$81,342	$1,173,934	$194,826
b. All Others	733	97	1,047	491	(314)	(394)
c. Total	$1,723,923	$276,265	$550,303	$81,833	$1,173,620	$194,432
d. Direct Unearned Premium Reserve			$549,570			

2. Certain agency agreements and ceded reinsurance contracts provide for additional or return commissions based on the actual loss experience of the produced or reinsured business. Amounts accrued at December 31, 2018 are as follows:

(in thousands) Reinsurance	Direct	Assumed	Ceded	Net
a. Contingent Commissions	$13,212	$49,769	$13,212	$49,769
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	-	-	-	-
d. Total	$13,212	$49,769	$13,212	$49,769

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2018.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation of reinsurance during 2018.

NOTES TO THE FINANCIAL STATEMENTS

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2018.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2018.

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

A. Method Used to Estimate

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

B. Method Used to Record

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

C. Amount and Percent of Net Retrospective Premiums

Net premiums written for the current year on retrospective accident and health policies were $14 thousand, or 0.005% of accident and health premiums written.

D. Medical Loss Ratio Rebates

Not applicable.

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

A. As of December 31, 2017, loss and loss adjustment expense reserves, net of reinsurance recoveries, were $3.51 billion. Payments for incurred claims and claim adjustment expenses attributable to insured events of prior years were $1.50 billion for the year ended December 31, 2018. As of December 31, 2018, remaining loss and loss adjustment expense reserves attributable to insured events of prior years were $2.06 billion. The Company experienced unfavorable prior-year development of $59.9 million during the year ended December 31, 2018, primarily driven by higher than expected emergence in excess and surplus lines due to catastrophe losses and loss emergence in management liability, motor carrier, brokerage and K&K products. This was partially offset by a favorable emergence due to declining frequency trends, improving severity trends and faster reporting patterns in standard auto and lower than expected prior year claim emergence levels in standard commercial lines.

B. During 2018, the Company did not make any significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

Note 26 - Intercompany Pooling Arrangements

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

Effective January 1, 2017, Nationwide Mutual Insurance Company’s assumed pooling percentage was changed to 72% and Nationwide Mutual Fire Insurance Company’s assumed pooling percentage was changed to 23%.

Effective January 1, 2017, Nationwide Assurance Company (NAIC #10723), Titan Indemnity Company (NAIC #13242), Nationwide Lloyds (NAIC #42110), Nationwide Insurance Company of America (NAIC #25453), Nationwide Insurance Company of Florida (NAIC #10948), and Veterinary Pet Insurance Company (NAIC #42285) were added as parties to the Nationwide Pool with 0% retrocession.

As of December 31, 2018 and December 31, 2017, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	2018 Pool	2017 Pool
Nationwide Mutual Insurance Company	23787	72.0%	72.0%
Nationwide Mutual Fire Insurance Company	23779	23.0%	23.0%
Scottsdale Insurance Company	41297	4.0%	4.0%
Farmland Mutual Insurance Company	13838	1.0%	1.0%

Effective January 1, 2019, the companies in the Nationwide Pool assuming a proportionate share of the pool are: Nationwide Mutual Insurance Company 72.0%, Nationwide Mutual Fire Insurance Company 23.0%, Scottsdale Insurance Company 4.0% and Nationwide General Insurance Company 1.0%.

NOTES TO THE FINANCIAL STATEMENTS

All of the other companies in the Nationwide Pool have a 0% retrocession. The zero percent participants in the Nationwide Pool as of December 31, 2018 are: Nationwide General Insurance Company (NAIC #23760), Nationwide Property and Casualty Insurance Company (NAIC #37877), Nationwide Affinity Insurance Company of America (NAIC #26093), Crestbrook Insurance Company (NAIC #18961), Allied Insurance Company of America (NAIC #10127), Nationwide Assurance Company (NAIC #10723), Nationwide Lloyds (NAIC #42110), Nationwide Insurance Company of Florida (NAIC #10948), AMCO Insurance Company (NAIC #19100), Allied Property and Casualty Insurance Company (NAIC #42579), Depositors Insurance Company (NAIC #42587), Nationwide Agribusiness Insurance Company (NAIC #28223), Nationwide Insurance Company of America (NAIC #25453), Titan Indemnity Company (NAIC #13242), Victoria Fire & Casualty Company (NAIC #42889), Victoria Select Insurance Company (NAIC #10105), Victoria National Insurance Company (NAIC #10778), Harleysville Preferred Insurance Company (NAIC #35696), Harleysville Insurance Company of New Jersey (NAIC #42900), Harleysville Worcester Insurance Company (NAIC #26182), Harleysville Insurance Company of New York (NAIC #10674), Harleysville Lake States Insurance Company (NAIC #14516), Harleysville Insurance Company (NAIC #23582) and Veterinary Pet Insurance Company (NAIC #42285).

Effective January 1, 2019, Victoria Select Insurance Company was removed from the Nationwide Pool and entered into a 100% quota share reinsurance agreement with Nationwide Mutual Insurance Company. Nationwide Mutual Insurance Company then cedes 100% of the business to the Nationwide Pool.

Effective January 1, 2019, in conjunction with the merger of Titan Indemnity Company with and into Titan Insurance Company on January 1, 2019, Titan Indemnity Company terminated its participation in the Nationwide Pool and the assets and liabilities were commuted back to Titan Indemnity Company.

All lines of business are subject to the pooling agreements.

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

Amounts due to/from the lead entity and pool participants as of December 31, 2018:

Name of Insurer	Amounts Receivable		Amounts Payable	
Nationwide Mutual Insurance Company (Lead Insurer)	$	398,963,835	$	84,170,616
Nationwide Mutual Fire Insurance Company	$	23,225,164	$	11,027,538
Scottsdale Insurance Company	$	6,518	$	5,871,405
Farmland Mutual Insurance Company	$	49,629,146	$	44,991,795
Nationwide General Insurance Company	$	14,357,730	$	12,919,329
Nationwide Property & Casualty Insurance Company	$	20,085,689	$	24,505,207
Nationwide Affinity Insurance Company of America	$	17,028	$	80,739,301
Crestbrook Insurance Company	$	1,360,074	$	20,174,243
Allied Insurance Company of America	$	11,860,447	$	9,789,682
AMCO Insurance Company	$	52,938,992	$	137,058,203
Allied Property & Casualty Insurance Company	$	7,537,239	$	54,968,116
Depositors Insurance Company	$	267,255	$	19,552,728
Nationwide Agribusiness Insurance Company	$	55,030,458	$	70,678,172
Victoria Fire & Casualty Company	$	6,968,769	$	35,609
Victoria Select Insurance Company	$	2,831	$	485,370
Victoria National Insurance Company	$	-	$	440
Harleysville Worcester Insurance Company	$	4,213	$	1,107,345
Harleysville Insurance Company of New Jersey	$	24	$	547,628
Harleysville Preferred Insurance Company	$	171	$	5,043,564
Harleysville Lake States Insurance Company	$	34	$	1,088,611
Harleysville Insurance Company	$	6,211,179	$	35,121
Harleysville Insurance Company of New York	$	2,921	$	4,984,197
Nationwide Assurance Company	$	51,749,215	$	53,028,030
Nationwide Lloyds	$	617,645	$	16
Nationwide Insurance Company of Florida	$	6,070	$	3,190,675
Nationwide Insurance Company of America	$	4,760,498	$	43,709,513
Titan Indemnity Company	$	330	$	3,071,252
Veterinary Pet Insurance Company	$	-	$	12,967,836

Effective January 1, 2017, the 100% quota share reinsurance agreements between Nationwide Mutual Insurance Company and Nationwide Assurance Company, Titan Insurance Company, Titan Indemnity Company, Nationwide Lloyds, Nationwide Insurance Company of America, and Nationwide Insurance Company of Florida were terminated and the assets and liabilities were commuted back to the respective ceding company.

As of December 31, 2018, National Casualty Company and Colonial County Mutual Insurance Company remain covered under separate 100% quota share reinsurance agreements with Nationwide Mutual Insurance Company. Nationwide Mutual Insurance Company then cedes 100% of this business to the Nationwide Pool.

Effective January 1, 2017, the 100% quota share reinsurance agreement between Scottsdale Insurance Company and Veterinary Pet Insurance Company was terminated and the assets and liabilities were commuted back to Veterinary Pet Insurance Company.

As of December 31, 2018, the following companies remain covered under a separate 100% quota share reinsurance agreement with Scottsdale Insurance Company: Scottsdale Surplus Lines Insurance Company, Scottsdale Indemnity Company and Freedom Specialty Insurance Company. Scottsdale Insurance Company then cedes 100% of this business to the Nationwide Pool.

In connection with the above pooling percentage change and the Titan Insurance quota share agreement termination effective January 1, 2017, assets and liabilities were transferred between Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, and Titan Insurance Company. The Company received assets of $498.9 million, primarily consisting of deferred premiums of $335.3 million and uncollected premiums of $134.4 million. The Company received liabilities of $2.57 billion, primarily consisting of loss reserves of $1.39 billion, unearned premiums of $863.9 million and loss adjustment expense reserves of $187.0 million.

In addition, the Company paid commissions of $144.0 million.

Furthermore, the Company received cash, securities and other investments of $1.93 billion to settle these transactions.

NOTES TO THE FINANCIAL STATEMENTS

Note 27 - Structured Settlements

A. Reserves Released due to Purchases of Annuities

The Company has settled certain losses with structured settlement agreements whereby the Company has purchased an annuity with the claimant as the payee. The structured settlement agreements are considered qualified assignments, and therefore the Company is not contingently liable if the annuity issuing company is unable to meet the payment obligations.

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$24.4 million	$0

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

There were no annuity insurers with balances due greater than 1% of policyholders' surplus in 2018.

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, 2018 is as follows:

1. Liability carried for premium deficiency reserves	$0.00
2. Date of the most recent evaluation of this liability	January 23, 2019
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 – High Deductibles

Not applicable.

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

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

A. Tabular Discounts

Reserves for long-term accident and health claims have been discounted on a tabular basis using the 1987 Commissioner's Group Disability Table (CGDT). The rate used was the maximum interest rate permitted by law in the valuation of a single premium immediate annuity issued on the same date as the claim incurral date, reduced by one hundred basis points (rates used vary from 2.75% to 10.25%). As of December 31, 2018 and 2017, liabilities include $224,454 and $274,468 of such discounted reserves, respectively.

During 2018, the Company recognized $12,205 of interest accretion related to tabular discount, which is included within the Statement of Income on Line 2.

The table below represents the amount of tabular discount for case and IBNR reserves as of December 31, 2018:

Schedule P Lines of Business	Tabular Discount Included in Schedule P, Part 1*	
	1 Case	2 IBNR
1. Homeowners/Farmowners	$ -	$ -
2. Private Passenger Auto Liability/Medical	-	-
3. Commercial Auto/Truck Liability/Medical	-	-
4. Workers' Compensation	-	-
5. Commercial Multiple Peril	-	-
6. Medical Professional Liability - occurrence	-	-
7. Medical Professional Liability - claims-made	-	-
8. Special Liability	-	-
9. Other Liability - occurrence	-	-
10. Other Liability - claims-made	-	-
11. Special Property	-	-
12. Auto Physical Damage	-	-
13. Fidelity, Surety	-	-
14. Other (including Credit, Accident & Health)	22,211	-
15. International	-	-
16. Reinsurance Nonproportional Assumed Property	-	-
17. Reinsurance Nonproportional Assumed Liability	-	-
18. Reinsurance Nonproportional Assumed Financial Lines	-	-
19. Products Liability - occurrence	-	-
20. Products Liability - claims-made	-	-
21. Financial Guaranty/Mortgage Guaranty	-	-
22. Warranty	-	-
23. Total	$ 22,211	$ -

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

NOTES TO THE FINANCIAL STATEMENTS

B. Non-Tabular Discounts

The Company does not have any non-tabular discount.

C. Changes in Discount Assumptions

None

NOTES TO THE FINANCIAL STATEMENTS

Note 33 - Asbestos/Environmental Reserves

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

The Company's asbestos and environmental related losses for calendar years 2013-2016 have been restated to reflect the pooling changes that were effective January 1, 2017. See Note 26 for details.

(1) **Asbestos Claims - Direct**	2014	2015	2016	2017	2018
Beginning Reserves:	$ 10,474,637	$ 12,107,518	$ 12,021,246	$ 12,637,491	$ 11,189,318
Incurred Loss and Loss Adj. Expense:	$ 3,124,816	$ 3,150,851	$ 2,504,182	$ 308,613	$ -
Calendar Year Payments:	$ 1,491,935	$ 3,237,123	$ 1,887,937	$ 1,756,786	$ 1,558,118
Ending Reserve:	$ 12,107,518	$ 12,021,246	$ 12,637,491	$ 11,189,318	$ 9,631,200

(2) **Asbestos Claims - Assumed**	2014	2015	2016	2017	2018
Beginning Reserves:	$ 23,839,895	$ 20,727,143	$ 22,564,197	$ 22,480,672	$ 19,293,698
Incurred Loss and Loss Adj. Expense:	$ (690,000)	$ 690,000	$ 1,083,325	$ (2,277,000)	$ 184,000
Calendar Year Payments:	$ 2,422,752	$ (1,147,054)	$ 1,166,850	$ 909,974	$ 1,722,465
Ending Reserve:	$ 20,727,143	$ 22,564,197	$ 22,480,672	$ 19,293,698	$ 17,755,233

(3) **Asbestos Claims - Net**	2014	2015	2016	2017	2018
Beginning Reserves:	$ 2,396,571	$ 2,753,584	$ 2,645,045	$ 3,351,499	$ 25,231
Incurred Loss and Loss Adj. Expense:	$ 205,963	$ 744,082	$ 1,727,053	$ (766,781)	$ -
Calendar Year Payments:	$ (151,050)	$ 852,621	$ 1,020,599	$ 2,559,487	$ 25,231
Ending Reserve:	$ 2,753,584	$ 2,645,045	$ 3,351,499	$ 25,231	$ -

B. Bulk and IBNR Losses and LAE		
(1) Direct	$ 9,604,750	$ 8,520,592
(2) Assumed	$ 14,257,278	$ 12,774,893
(3) Net of Ceded Reinsurance	$ 25,185	$ -

C. Case, Bulk and IBNR LAE		
(1) Direct	$ 6,125,017	$ 5,286,549
(2) Assumed	$ 140,215	$ 143,713
(3) Net of Ceded Reinsurance	$ -	$ -

D. See A above

(1) **Environmental Claims - Direct**	2014	2015	2016	2017	2018
Beginning Reserves:	$ 10,082,246	$ 7,632,074	$ 7,220,562	$ 4,841,574	$ 3,372,251
Incurred Loss & Loss Adj. Expense:	$ (2,051,964)	$ 465,011	$ (1,361,742)	$ (420,373)	$ (1,767,309)
Calendar Year Payments:	$ 398,208	$ 876,523	$ 1,017,246	$ 1,048,950	$ 430,679
Ending Reserve:	$ 7,632,074	$ 7,220,562	$ 4,841,574	$ 3,372,251	$ 1,174,263

(2) **Environmental Claims - Assumed**	2014	2015	2016	2017	2018
Beginning Reserves:	$ 5,922,240	$ 3,898,778	$ 5,439,715	$ 4,566,270	$ 4,360,734
Incurred Loss & Loss Adj. Expense:	$ (1,380,000)	$ 1,196,000	$ (598,000)	$ 69,000	$ (1,288,000)
Calendar Year Payments:	$ 643,462	$ (344,937)	$ 275,445	$ 274,536	$ 434,100
Ending Reserve:	$ 3,898,778	$ 5,439,715	$ 4,566,270	$ 4,360,734	$ 2,638,634

(3) **Environmental Claims - Net**	2014	2015	2016	2017	2018
Beginning Reserves:	$ 9,525,277	$ 7,093,931	$ 6,704,739	$ 4,321,405	$ 2,923,349
Incurred Loss and Loss Adj. Expense:	$ (2,051,964)	$ 456,086	$ (1,341,638)	$ (420,373)	$ (1,414,738)
Calendar Year Payments:	$ 379,382	$ 845,278	$ 1,041,696	$ 977,683	$ 364,764
Ending Reserve:	$ 7,093,931	$ 6,704,739	$ 4,321,405	$ 2,923,349	$ 1,143,847

E. Bulk and IBNR Losses and LAE		
(1) Direct	$ 2,752,289	$ 1,216,643
(2) Assumed	$ 3,366,713	$ 1,581,857
(3) Net of Ceded Reinsurance	$ 2,102,051	$ 980,540

F. Case, Bulk and IBNR LAE		
(1) Direct	$ 904,481	$ 487,622
(2) Assumed	$ 26,616	$ 32,877
(3) Net of Ceded Reinsurance	$ 547,247	$ 337,681

NOTES TO THE FINANCIAL STATEMENTS

Note 34 – Subscriber Savings Accounts

Not applicable.

Note 35 – Multiple Peril Crop Insurance

Not applicable.

Note 36 – Financial Guaranty Insurance

Not applicable.

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

1.4 Is the reporting entity publicly traded or a member of publicly traded group? Yes [ ] No [X]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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. 12/31/2016

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). 05/24/2018

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]
If the answer is YES, complete and file the merger history data file with the NAIC.

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 Trust Company, FSB	Columbus, OH	No	Yes	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	Columbus, 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
Jefferson National Securities Corporation	Louisville, KY	No	No	No	Yes
JNF Advisors, Inc.	Louisville, KY	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

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: NW REI (NMFIC), LLC, NW - Buena Vista, LLC, 520 Park Master Tenant LLC, AEW Core Property Trust (U.S.), Inc., Almanac Realty Securities VIII, L.P., CDS Enterprises Master Tenant LLC, Charlton MT LLC, CIM Fund VIII, L.P., Corning Place Master Tenant LLC, Crow Holdings Realty Partners VII, LP, Crow Holdings Retail Fund II, L.P., Dermody Properties Industrial Fund II, LP, DivcoWest Fund V, L.P., Dominion Arms SP LLC, Eastgate MT LLC, Euclid Grand Apartment LLC, Exeter Industrial Value Fund IV, L.P., Harbert U.S. Real Estate Fund V, L.P., EC Riverwalk 2 LLC, Harrison Street Real Estate Partners VI, L.P., HSREP VI Co-Investment 3, L.P., Liberty Heights SP LLC, Nationwide Sol 2 LLC, NTW Master Tenant LLC, PCCP Credit IX, LP, PCCP Equity VIII, LP, Penelope Solar LLC, Plant 64 Master Tenant LLC, Rubenstein Properties Fund III, L.P., Strata Fund 24 Lessee LLC, Telemachus Solar LLC, US Regional Logistics Program, L.P., Waterton Residential Property Venture XIII, L.P.

12.12 Number of parcels involved: 550

12.13 Total book/adjusted carrying value: $ 236,572,180

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

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

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

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

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

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

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

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

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

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

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

(e) Accountability for adherence to the code.

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

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

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

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

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

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

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

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

BOARD OF DIRECTORS

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

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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	$ 0
21.22	Borrowed from others	$ 0
21.23	Leased from others	$ 0
21.24	Other	$ 0

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:

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

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No [ ]

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

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

Nationwide utilizes a third party to administer 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, 2018, Nationwide had loaned $137,547,442 to approved counterparties and received cash collateral amounts of $10,067,673 and non-cash off-balance sheet collateral of $130,378,800.

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. $ 140,446,473

24.06 If answer to 24.04 is no, report amount of collateral for other programs $ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [ ] N/A [ ]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [ ] N/A [ ]

24.09. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [X] No [ ] N/A [ ]

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

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 8,763,865
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 8,830,421
24.103	Total payable for securities lending reported on the liability page:	$ 10,067,673

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	$ 7,388,570
25.29	On deposit with other regulatory bodies	$ 13,265,615
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	$ 1,000,083
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
N/A	N/A	$ N/A

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

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [ ] N/A [ ]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year: $ 0

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No [ ]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.01 For 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
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
Gramercy Funds Management LLC	U

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 [X]

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 [X]

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
152209	Gramercy Funds Management LLC	54930052ZV4VR1WG8862	U.S. Securities and Exchange Commission	NO

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	$ 4,790,852,514	$ 4,783,601,378	$ (7,251,136)
30.2	Preferred Stocks	$ 2,623,713	$ 2,723,644	$ 99,931
30.3	Totals	$ 4,793,476,227	$ 4,786,325,022	$ (7,151,205)

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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:
   a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
   b. Issuer or obligor is current on all contracted interest and principal payments.
   c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

   Has the reporting entity self-designated 5GI securities? Yes [X] No [ ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
   a. The security was purchased prior to January 1, 2018.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
   d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

   Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

OTHER

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

35.2 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.	$

36.1 Amount of payments for legal expenses, if any? $ 0

36.2 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.	$

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

37.2 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	$ 4,224,845,605	$ 4,374,970,772
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	$ 1,266,499	$ 1,007,359
2.5	Reserve Denominator	$ 5,316,540,184	$ 5,525,633,216
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%

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

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

3.21 Participating policies $ 405,412

3.22 Non-participating policies $ 1,224,144,109

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

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

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

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $ 0

5. FOR RECIPROCAL EXCHANGES ONLY:

5.1 Does the exchange appoint local agents? Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation Yes [ ] 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?
The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool or as a stand-alone entity. Exposure to a Workers' Compensation catastrophe is protected by a Liability Excess of Loss (Clash) treaty providing $90M limit excess of $10M per occurrence retention and containing a $10M or $15M per claimant limit depending on the reinsured layer.

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:
The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool or as stand-alone entity. Catastrophic risk to the Pool arises primarily from windstorm events in the eastern United States affecting personal and commercial lines. The company's property exposures are aggregated with the other Nationwide companies and modeled using Applied Insurance Research (AIR) software.

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?
The company's net property-catastrophe exposures, if any, are mitigated through managed coastal growth, purchase of excess of loss reinsurance, policy provisions such as higher deductibles, and enforcement of underwriting guidelines related to building construction, etc.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No [ ]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions. 0

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [ ]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is 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 [ ] No [X]

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 0

12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds? $ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [X] N/A [ ]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %

12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [ ] No [X]

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

12.61 Letters of Credit $ 0

12.62 Collateral and other funds $ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 5,750,000

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

15.2 If yes, give full information

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

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

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

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 exempt from the statutory provision for unauthorized reinsurance	$ 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

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

19. Is the reporting entity licensed or charted, registered, qualified, eligible, or writing business in at least 2 states? Yes [X] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

FIVE-YEAR HISTORICAL DATA

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

	1 2018	2 2017	3 2016	4 2015	5 2014
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)	2,000,128,979	2,450,416,812	1,312,136,539	1,317,817,901	1,274,572,439
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,256,456,147	1,519,365,447	906,903,430	914,130,581	899,581,833
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,069,700,140	2,530,001,248	1,569,686,745	1,613,997,823	1,618,949,425
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	72,096,582	49,792,429	29,472,079	29,961,422	28,606,787
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)		364,336		2,339	(21,262)
6. Total (Line 35)	5,398,381,848	6,549,940,272	3,818,198,793	3,875,910,066	3,821,689,222
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)	1,722,335,881	2,144,551,911	982,708,042	967,162,817	935,019,628
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,021,499,763	1,259,095,565	584,455,950	514,863,026	492,865,775
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,354,731,694	1,752,811,189	741,832,952	730,532,261	706,806,437
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	72,096,582	49,792,429	29,472,079	29,961,422	28,606,556
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)		364,336		2,339	(21,262)
12. Total (Line 35)	4,170,663,920	5,206,615,430	2,338,469,023	2,242,521,865	2,163,277,134
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(321,489,678)	(696,080,627)	(161,081,615)	(105,007,607)	(104,147,887)
14. Net investment gain (loss) (Line 11)	217,388,042	192,318,368	145,999,191	82,278,470	127,961,720
15. Total other income (Line 15)	48,406,528	63,778,734	18,253,340	13,222,017	16,478,068
16. Dividends to policyholders (Line 17)	2,218,146	2,890,316	1,578,636	1,921,717	1,953,733
17. Federal and foreign income taxes incurred (Line 19)	(14,192,926)	(51,264,419)	(10,852,209)	(811,306)	(25,717,691)
18. Net income (Line 20)	(43,720,328)	(391,609,422)	12,444,489	(10,617,531)	64,055,859
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	8,204,955,925	8,598,084,549	6,121,629,237	5,938,418,248	5,733,324,440
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	513,432,341	551,486,663	322,367,461	328,497,946	318,707,940
20.2 Deferred and not yet due (Line 15.2)	896,969,082	937,129,299	706,639,717	699,304,744	698,319,314
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	5,952,314,231	6,217,803,861	3,450,007,702	3,334,085,180	3,174,217,590
22. Losses (Page 3, Line 1)	2,860,238,815	2,981,914,201	1,452,433,499	1,329,692,445	1,216,195,950
23. Loss adjustment expenses (Page 3, Line 3)	536,823,402	528,885,021	270,523,407	268,190,011	265,665,907
24. Unearned premiums (Page 3, Line 9)	1,723,189,610	1,777,385,613	945,698,133	910,478,100	871,482,157
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	2,252,641,694	2,380,280,688	2,671,621,535	2,604,333,068	2,559,106,850
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(152,263,686)	(49,292,352)	137,707,514	239,901,774	195,986,364
Risk-Based Capital Analysis					
28. Total adjusted capital	2,278,880,232	2,403,809,219	2,693,235,618	2,655,083,427	2,559,106,850
29. Authorized control level risk-based capital	508,876,924	512,937,178	239,607,534	221,899,882	211,397,579
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)	74.7	76.9	84.9	85.0	85.9
31. Stocks (Lines 2.1 & 2.2)	4.3	4.1	5.1	4.8	4.9
32. Mortgage loans on real estate (Lines 3.1 & 3.2)	7.2	5.9	3.3	2.3	2.6
33. Real estate (Lines 4.1, 4.2 & 4.3)			0.0	0.1	0.1
34. Cash, cash equivalents and short-term investments (Line 5)	1.3	1.2	2.5	1.1	0.4
35. Contract loans (Line 6)					
36. Derivatives (Line 7)	0.0	0.0	0.1	0.0	
37. Other invested assets (Line 8)	12.2	11.5	3.5	5.8	5.7
38 Receivables for securities (Line 9)		0.0			
39. Securities lending reinvested collateral assets (Line 10)	0.1	0.5	0.6	0.8	0.5
40. Aggregate write-ins for invested assets (Line 11)		0.0	0.0	0.0	0.0
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)	282,968,945	277,716,047	246,644,366	210,279,332	210,247,643
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	160,365,626	207,014,551	36,866,895	35,239,020	40,118,049
48. Total of above lines 42 to 47	443,334,571	484,730,598	283,511,261	245,518,352	250,365,692
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)	19.7	20.4	10.6	9.4	9.8

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	27,437,257	79,339,373	26,254,026	(18,813,235)	30,633,533
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	(127,638,994)	(291,340,847)	67,288,467	45,226,218	114,029,518
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)	1,295,267,638	347,537,912	806,741,075	739,169,013	689,886,695
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	772,922,430	823,044,479	563,594,456	508,812,786	461,519,581
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,495,238,870	1,125,030,774	783,828,576	782,831,357	875,643,441
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	42,418,083	19,709,133	16,811,545	18,627,560	18,011,719
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	(4,228)	(2,066,866)	92,511	14,184	115,767
59. Total (Line 35)	3,605,842,793	2,313,255,432	2,171,068,163	2,049,454,900	2,045,177,203
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)	1,122,896,310	164,483,890	602,677,223	548,827,785	509,405,245
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	632,806,389	659,550,415	358,705,252	308,388,794	290,145,210
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,046,138,561	720,004,943	402,389,293	366,086,248	397,670,907
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	42,418,083	19,709,133	16,811,545	18,627,560	18,011,719
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	(4,228)	(2,066,866)	92,511	14,184	115,767
65. Total (Line 35)	2,844,255,115	1,561,681,515	1,380,675,824	1,241,944,571	1,215,348,848
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)	64.4	70.7	65.3	61.5	61.1
68. Loss expenses incurred (Line 3)	10.7	10.4	9.4	9.5	10.0
69. Other underwriting expenses incurred (Line 4)	32.5	34.9	32.3	33.7	33.8
70. Net underwriting gain (loss) (Line 8)	(7.6)	(15.9)	(7.0)	(4.8)	(4.9)
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)	31.7	28.1	31.0	32.5	32.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	75.1	81.1	74.7	71.1	71.1
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)	185.1	218.7	87.5	86.1	84.5
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)	35,258	19,621	43,808	26,400	12,036
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100)	1.5	0.7	1.7	1.0	0.5
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)	53,760	87,003	55,727	20,455	(7,099)
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)	2.0	3.3	2.2	0.8	(0.3)

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

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	Direct and Assumed	Ceded	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)	
1. Prior	XXX	XXX	XXX	37,198	19,589	9,031	2,519	2,465	618	2,588	25,968	XXX
2. 2009	4,316,048	585,368	3,730,681	2,479,233	298,888	124,469	12,347	296,037	26,572	115,014	2,561,933	XXX
3. 2010	4,194,192	563,717	3,630,475	2,388,858	254,949	119,409	10,519	295,644	27,168	121,392	2,511,275	XXX
4. 2011	3,976,715	383,404	3,593,311	2,697,935	239,652	139,456	18,105	302,099	12,220	133,496	2,869,512	XXX
5. 2012	4,115,815	413,888	3,701,927	2,594,810	333,580	126,685	11,853	296,709	17,072	138,059	2,655,698	XXX
6. 2013	4,334,972	438,306	3,896,666	2,400,605	197,401	123,204	11,867	282,493	13,494	140,090	2,583,541	XXX
7. 2014	4,567,639	446,075	4,121,564	2,635,992	206,253	127,349	13,649	283,619	12,121	151,937	2,814,938	XXX
8. 2015	4,758,125	465,390	4,292,735	2,592,299	207,608	108,462	9,066	281,014	11,911	161,215	2,753,190	XXX
9. 2016	4,851,397	436,830	4,414,567	2,602,076	181,824	89,439	9,178	284,459	11,053	167,095	2,773,918	XXX
10. 2017	4,752,837	377,865	4,374,972	2,602,747	148,686	52,579	3,642	288,445	9,451	160,055	2,781,992	XXX
11. 2018	4,618,386	393,541	4,224,846	1,649,983	103,784	13,300	667	225,664	6,498	97,508	1,777,998	XXX
12. Totals	XXX	XXX	XXX	24,681,736	2,192,212	1,033,383	103,413	2,838,647	148,180	1,388,449	26,109,962	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		Total	
	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	Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
1. Prior	385,738	266,750	78,782	47,594	8,584	4,073	17,755	6,157	3,042	55	1,718	169,269	XXX
2. 2009	24,442	14,360	10,388	5,358	1,202	271	2,675	63	814	16	343	19,452	XXX
3. 2010	25,809	11,383	13,164	6,933	1,940	209	4,274	334	972	22	521	27,278	XXX
4. 2011	42,394	16,935	14,179	6,872	2,024	(817)	5,732	374	1,339	78	766	42,225	XXX
5. 2012	47,641	13,598	18,929	7,959	2,382	1,848	8,037	857	1,771	157	1,261	54,340	XXX
6. 2013	71,536	16,020	24,942	10,860	4,566	1,208	11,720	851	2,464	171	2,185	86,118	XXX
7. 2014	151,743	34,457	48,077	26,123	6,612	1,751	21,614	1,958	4,202	371	4,591	167,590	XXX
8. 2015	215,877	28,244	54,280	15,451	9,966	1,972	39,260	3,352	7,539	940	6,195	276,963	XXX
9. 2016	338,997	31,440	111,208	29,336	13,284	3,495	70,740	5,881	12,193	1,255	10,770	475,016	XXX
10. 2017	535,285	43,924	245,436	121,635	16,937	3,395	102,734	8,036	20,529	1,576	22,083	742,355	XXX
11. 2018	726,668	41,924	570,098	98,217	13,296	2,378	134,309	12,833	51,127	3,689	124,976	1,336,456	XXX
12. Totals	2,566,130	519,035	1,189,482	376,338	80,793	19,783	418,849	40,697	105,992	8,331	175,410	3,397,062	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	150,175	19,094
2. 2009	2,939,261	357,876	2,581,385	68.1	61.1	69.2			23.00	15,113	4,340
3. 2010	2,850,070	311,518	2,538,552	68.0	55.3	69.9			23.00	20,657	6,621
4. 2011	3,205,156	293,420	2,911,737	80.6	76.5	81.0			23.00	32,766	9,459
5. 2012	3,096,962	386,924	2,710,038	75.2	93.5	73.2			23.00	45,012	9,328
6. 2013	2,921,531	251,872	2,669,659	67.4	57.5	68.5			23.00	69,598	16,520
7. 2014	3,279,209	296,681	2,982,528	71.8	66.5	72.4			23.00	139,240	28,350
8. 2015	3,308,697	278,544	3,030,153	69.5	59.9	70.6			23.00	226,462	50,501
9. 2016	3,522,395	273,461	3,248,933	72.6	62.6	73.6			23.00	389,430	85,586
10. 2017	3,864,692	340,345	3,524,347	81.3	90.1	80.6			23.00	615,162	127,193
11. 2018	3,384,444	269,990	3,114,454	73.3	68.6	73.7			23.00	1,156,625	179,832
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,860,239	536,824

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	1,660,739	1,590,730	1,535,336	1,515,792	1,499,037	1,479,899	1,471,146	1,466,371	1,465,445	1,469,424	3,979	3,052
2. 2009	2,406,896	2,341,983	2,319,196	2,311,136	2,305,569	2,306,967	2,306,981	2,309,871	2,309,642	2,311,125	1,484	1,255
3. 2010	XXX	2,323,913	2,296,176	2,285,453	2,274,387	2,272,922	2,271,951	2,269,313	2,270,071	2,269,127	(944)	(186)
4. 2011	XXX	XXX	2,595,575	2,590,967	2,599,493	2,611,428	2,618,633	2,617,300	2,619,292	2,620,598	1,306	3,298
5. 2012	XXX	XXX	XXX	2,421,722	2,409,857	2,419,750	2,424,372	2,429,359	2,427,537	2,428,788	1,251	(571)
6. 2013	XXX	XXX	XXX	XXX	2,343,119	2,363,611	2,377,913	2,401,681	2,402,130	2,398,375	(3,755)	(3,306)
7. 2014	XXX	XXX	XXX	XXX	XXX	2,626,299	2,661,526	2,691,561	2,699,505	2,707,198	7,693	15,637
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	2,717,459	2,738,773	2,743,364	2,754,451	11,087	15,677
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,945,686	2,952,553	2,964,590	12,038	18,904
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,225,280	3,226,400	1,120	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,847,853	XXX	XXX
										12. Totals	35,258	53,760

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000	499,223	814,913	994,734	1,100,504	1,164,056	1,209,758	1,243,867	1,279,012	1,303,133	XXX	XXX
2. 2009	1,324,322	1,797,278	1,998,128	2,125,990	2,194,988	2,235,158	2,260,389	2,274,984	2,286,941	2,292,468	XXX	XXX
3. 2010	XXX	1,320,876	1,791,099	1,979,918	2,102,058	2,171,480	2,205,549	2,223,858	2,234,982	2,242,799	XXX	XXX
4. 2011	XXX	XXX	1,569,006	2,061,975	2,264,299	2,402,603	2,488,579	2,538,014	2,562,282	2,579,633	XXX	XXX
5. 2012	XXX	XXX	XXX	1,377,043	1,874,522	2,085,830	2,226,567	2,312,643	2,352,869	2,376,061	XXX	XXX
6. 2013	XXX	XXX	XXX	XXX	1,300,740	1,793,109	2,011,318	2,173,244	2,267,670	2,314,542	XXX	XXX
7. 2014	XXX	XXX	XXX	XXX	XXX	1,477,310	2,013,170	2,269,452	2,432,733	2,543,440	XXX	XXX
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	1,463,082	2,030,524	2,291,345	2,484,087	XXX	XXX
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,590,497	2,204,250	2,500,513	XXX	XXX
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,787,792	2,502,998	XXX	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,558,832	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	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	745,306	481,663	303,390	218,794	164,722	113,048	80,148	57,052	44,765	42,785
2. 2009	553,904	232,642	124,068	69,563	42,157	25,114	16,418	11,833	8,311	7,642
3. 2010	XXX	504,049	208,977	116,422	63,465	36,468	23,685	14,276	11,959	10,171
4. 2011	XXX	XXX	492,726	208,934	116,027	61,297	38,980	23,547	15,787	12,665
5. 2012	XXX	XXX	XXX	521,050	218,381	116,289	60,216	34,336	23,707	18,150
6. 2013	XXX	XXX	XXX	XXX	505,575	222,974	118,708	61,212	36,760	24,950
7. 2014	XXX	XXX	XXX	XXX	XXX	543,462	244,711	126,943	67,114	41,611
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	604,549	272,491	140,068	74,736
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667,022	280,186	146,731
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	607,761	218,499
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593,356

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	States, Etc.	1 Active Status (a)	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	L	41,157,385	42,159,488		21,810,900	22,836,715	17,151,418	311,381	
2.	Alaska AK	L					2,671	174,501		
3.	Arizona AZ	L	391,929	1,016,291		705,970	710,145	75,921	3,503	
4.	Arkansas AR	L	24,494,576	25,742,651		16,475,623	16,644,805	4,555,160	117,811	
5.	California CA	L	4,377,888	4,512,859		5,485,826	5,698,557	6,200,042	17,142	
6.	Colorado CO	L				1,187	(10,684)	150,022		
7.	Connecticut CT	L	23,635,620	24,877,922		18,798,194	14,924,730	9,297,086	183,229	
8.	Delaware DE	L	18,559,349	18,883,411	(725)	11,496,900	10,466,702	7,020,760	127,602	
9.	District of Columbia DC	L	6,834,839	7,094,555		4,348,047	4,990,015	2,711,477	40,742	
10.	Florida FL	L	(88,141)	(88,141)		2,992,477	(3,648,785)	5,205,881		
11.	Georgia GA	L	54,152,506	55,952,672		32,053,512	28,563,802	16,876,250	420,345	
12.	Hawaii HI	L					58	101		
13.	Idaho ID	L				(51)	(2,513)	(649)		
14.	Illinois IL	L	34,744,621	36,299,569		23,111,971	16,904,474	13,819,484	232,551	
15.	Indiana IN	L	15,062,861	15,407,085		9,897,167	9,448,448	2,786,992	90,571	
16.	Iowa IA	L	(1,035)	(1,035)			(36,101)	39,251	5	
17.	Kansas KS	L					2,754	21,622		
18.	Kentucky KY	L	21,099,848	22,193,206		8,962,758	7,842,311	7,290,028	98,988	
19.	Louisiana LA	L				13,022	(2,190)	527,778		
20.	Maine ME	L	2,333,903	2,378,877		1,154,602	1,135,869	422,218	25,854	
21.	Maryland MD	L	78,870,558	80,987,350	46,011	62,031,362	65,783,423	49,162,236	409,854	
22.	Massachusetts MA	L					38,137	38,880		
23.	Michigan MI	L	30,998,494	31,548,218		20,807,420	23,828,113	362,464,128	201,926	
24.	Minnesota MN	L	1,115	1,115		62,862	(237,532)	1,590,406		
25.	Mississippi MS	L	21,840,226	23,172,733		10,326,756	8,402,564	5,882,986	104,028	
26.	Missouri MO	L	(676)	(676)		14,541	(61,057)	378,870	15	
27.	Montana MT	L					9,555	15,494		
28.	Nebraska NE	L				(268)	306,468	317,655	7	
29.	Nevada NV	L					518	(723)		
30.	New Hampshire NH	L	2,949,301	3,089,494		2,425,093	668,601	731,828	21,776	
31.	New Jersey NJ	L				44,755	5,037	1,043,683		
32.	New Mexico NM	L					(1,680)	(124)		
33.	New York NY	L	76,157,276	80,445,298	2,322	44,169,058	37,175,775	63,812,224	536,087	
34.	North Carolina NC	L	149,870,227	154,572,516		111,674,187	120,810,721	50,263,794	977,759	
35.	North Dakota ND	L					(40)	(44)		
36.	Ohio OH	L	201,857,395	209,160,902		113,848,002	83,823,262	52,156,994	2,023,216	
37.	Oklahoma OK	L	1,602,534	1,658,725		544,274	389,595	337,257	3,465	
38.	Oregon OR	L	654,210	1,718,986		887,659	461,463	725,661	7,598	
39.	Pennsylvania PA	L	133,689,615	137,383,304	29,312	75,969,905	76,935,833	52,683,534	1,333,383	
40.	Rhode Island RI	L	14,869,070	15,159,056		11,311,393	12,167,881	6,478,758	117,428	
41.	South Carolina SC	L	110,701,397	114,413,176		56,391,757	52,742,488	30,271,394	1,322,290	
42.	South Dakota SD	L					(489)	(83)		
43.	Tennessee TN	L	24,315,735	25,388,585		15,016,307	15,515,035	7,905,839	169,543	
44.	Texas TX	L	15,224,626	16,931,278		7,153,543	5,312,636	11,676,069	62,039	
45.	Utah UT	L					(26,712)	(18,468)		
46.	Vermont VT	L	4,035,227	4,324,775		3,352,153	375,827	1,088,810	44,083	
47.	Virginia VA	L	81,685,717	84,085,510	(5,260)	51,874,756	46,781,249	26,331,632	573,208	
48.	Washington WA	L	1,141,518	2,816,949		1,092,083	747,220	302,857	9,654	
49.	West Virginia WV	L	27,330,749	28,164,415		14,475,539	13,553,264	5,703,044	224,990	
50.	Wisconsin WI	L					518	3,497		
51.	Wyoming WY	L	(940)	(940)			(27)	(165)		
52.	American Samoa AS	N								
53.	Guam GU	N								
54.	Puerto Rico PR	N								
55.	US Virgin Islands VI	L								
56.	Northern Mariana Islands MP	N								
57.	Canada CAN	N								
58.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0	0	0
59.	Totals	XXX	1,224,549,523	1,271,450,179	71,660	760,781,242	701,979,429	825,673,266	9,812,073	0

DETAILS OF WRITE-INS

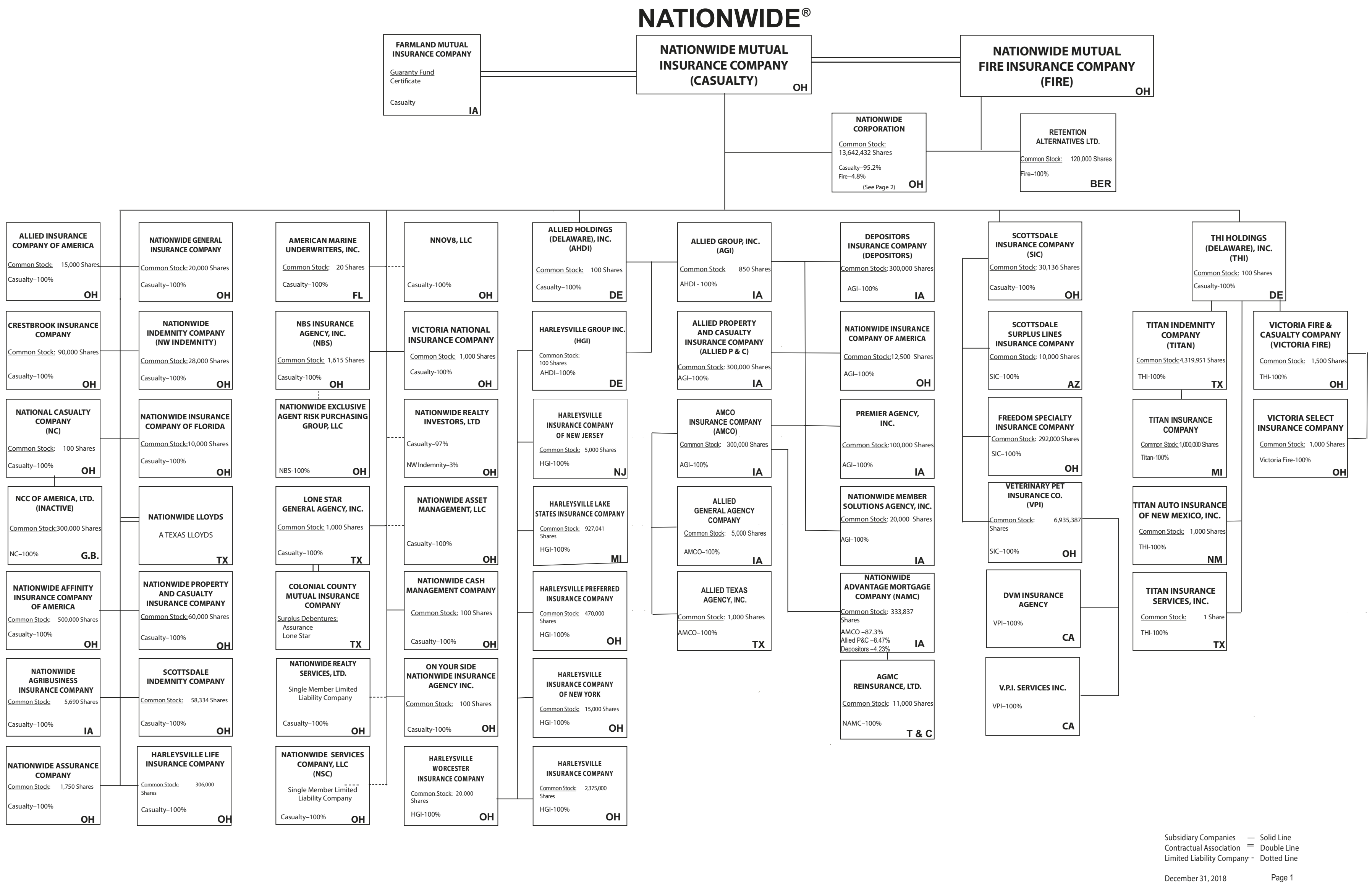
58001.		XXX								
58002.		XXX								
58003.		XXX								
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999.	Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

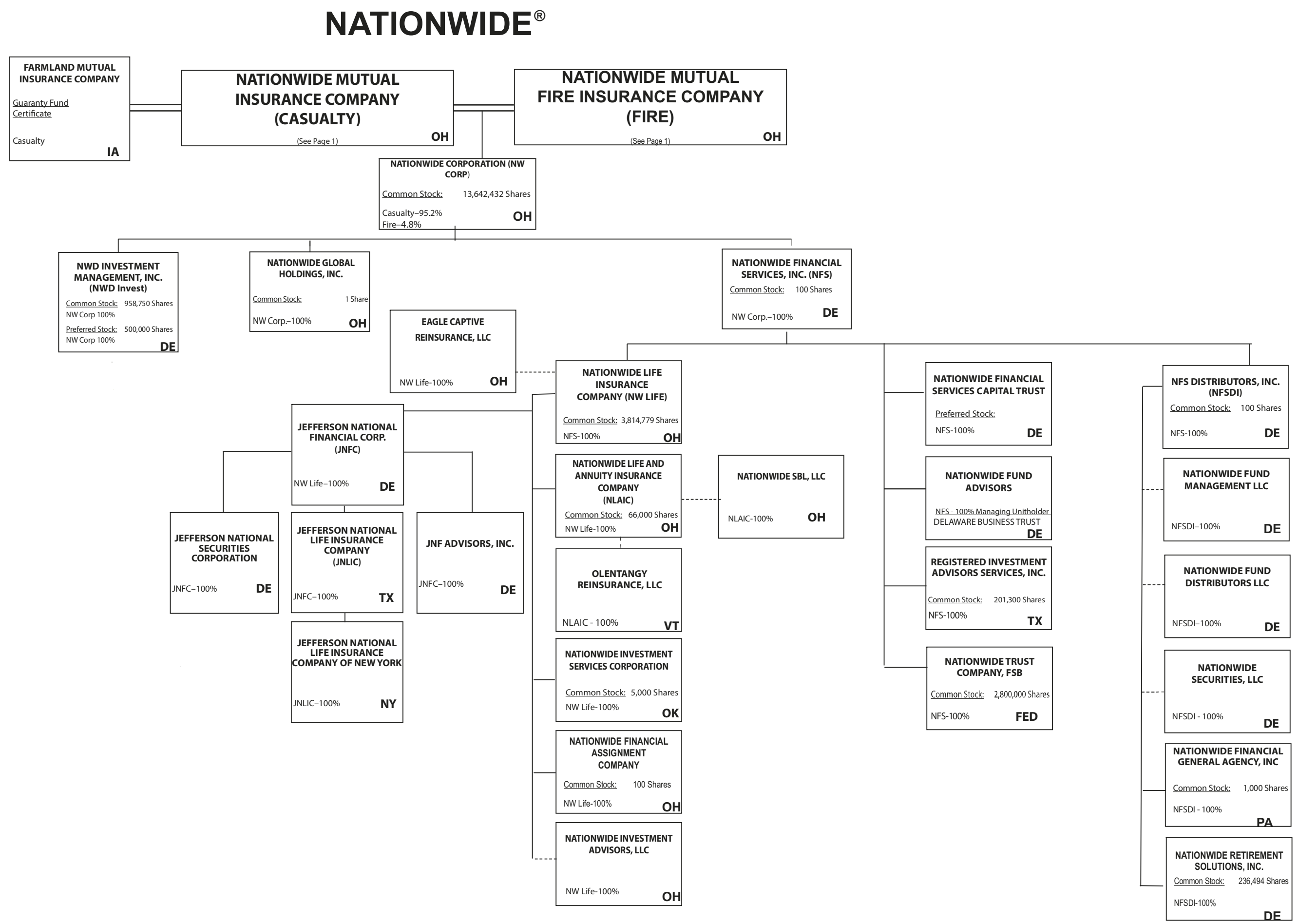
Premiums are allocated to those states where the insured risks are located: principle garage for automobile, physical address for homeowners, commercial multiple peril and other liability and main place of work for workers' compensation. Allocation of premiums for individual and group health insurance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

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	52	R - Registered - Non-domiciled RRGs	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)	0	Q - Qualified - Qualified or accredited reinsurer	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile	0	N - None of the above - Not allowed to write business in the state	5



(Casualty/Fire subsidiaries)



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

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(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	64017	TX	75-0300900	Jefferson National Life Insurance Company
0140	Nationwide	15727	NY	47-1180302	Jefferson National Life Insurance Company of New York
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	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

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