



ANNUAL STATEMENT

For the Year Ended December 31, 2019
of the Condition and Affairs of the

NATIONWIDE GENERAL INSURANCE COMPANY

NAIC Group Code..... 140, 140
(Current Period) (Prior Period)

NA C Company Code..... 23760

Employer's ID Number..... 31-4425763

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized..... August 22, 1957

Commenced Business..... September 3, 1958

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., FSSC-RR .. COLUMBUS .. OH .. US ..
43215-2220
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

ONE WEST NATIONWIDE BLVD., 1-04-701 .. COLUMBUS .. OH .. US ..
43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)

614-249-1545
(Area Code) (Telephone Number)

Internet Web Site Address

WWW.NATIONWIDE.COM

Statutory Statement Contact

CHERYL M DENNIS
(Name)
FINRPT@NATIONWIDE.COM
(E-Mail Address)

614-249-1545
(Area Code) (Telephone Number) (Extension)
866-315-1430
(Fax Number)

OFFICERS

Name	Title
1. MARK ALLEN BVERN	PRESIDENT & COO
3. ELIZABETH HUAN SONG KITTO #	VP & TREASURER

Name	Title
2. DENISE LYNN SKINGLE	SVP & SECRETARY

OTHER

PAMELA ANN BIESECKER	SVP-HEAD OF TAXATION	JENNIFER BOYD MACKENZIE	SVP-ENTERPRISE BRAND MARKT
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DIRECTORS OR TRUSTEES


MARK ALLEN BVERN GARY ANTHONY DOUGLAS # ELIZABETH MARGARET RICZKO # ERIC EUGENE SMITH
SHELLEY BRAZEAU TEMPLE # MARK RAYMOND THRESHER

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

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

Mark Allen Berven
(Signature)
MARK ALLEN BERVEN
1. (Printed Name)
PRESIDENT & COO
(Title)


(Signature)
DENISE LYNN SKINGLE
2. (Printed Name)
SVP & SECRETARY
(Title)


(Signature)
ELIZABETH HUAN SONG KITTO
3. (Printed Name)
VP & TREASURER
(Title)

Subscribed and sworn to before me
This 3 day of FEBRUARY 2020

a. Is this an original filing? Yes ☒ No ☐

- b. If no ☐ 1. State the amendment number
- ☐ 2. Date filed
- ☐ 3. Number of pages attached



JEFFREY BOYD
Notary Public, State of Ohio
My Commission Expires 08-22-2021

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	398,290,842		398,290,842	227,001,768
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (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 (\$....229,605, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....12,066,161, Schedule DA).....	12,295,766		12,295,766	6,910,429
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....	2,635,026		2,635,026	1,486,255
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	413,221,634	.0	413,221,634	235,398,452
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	2,999,392	3,569	2,995,823	2,099,058
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	83,414,549	349,949	83,064,600	49,870,492
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	268,319,029	74,270	268,244,759	225,042,793
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	80,785,921		80,785,921	74,626,584
16.2 Funds held by or deposited with reinsured companies.....	28,199		28,199	500
16.3 Other amounts receivable under reinsurance contracts.....	26,341,828		26,341,828	31,006,846
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.....	7,640,431	767,866	6,872,565	461,926
19. Guaranty funds receivable or on deposit.....	66,598		66,598	
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	17,095,182		17,095,182	14,357,730
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	3,703,767	451,643	3,252,124	102,091
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	903,616,530	1,647,297	901,969,233	632,966,472
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	903,616,530	1,647,297	901,969,233	632,966,472

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	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Miscellaneous assets.....	980,140	77,950	902,190	102,091
2502. Third party administrator receivable.....	273,828		273,828	
2503. Deposits and prepaid assets.....	369,986	369,986	.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	2,079,813	3,707	2,076,106	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	3,703,767	451,643	3,252,124	102,091

NATIONWIDE GENERAL INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	117,794,333	
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	7,683,623	
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	24,098,341	
4. Commissions payable, contingent commissions and other similar charges.....	3,420,343	
5. Other expenses (excluding taxes, licenses and fees).....	2,314,204	
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	886,744	
7.1 Current federal and foreign income taxes (including \$.....121,894 on realized capital gains (losses)).....	4,600,797	200,858
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 \$.....628,722,210 and including warranty reserves of \$.....122,250 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	77,178,080	
10. Advance premium.....	1,320,013	
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	81,546	
12. Ceded reinsurance premiums payable (net of ceding commissions).....	422,517,084	380,297,417
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	566	500
14. Amounts withheld or retained by company for account of others.....	4,033,084	
15. Remittances and items not allocated.....	88,913	
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	2,090,452	14,117,728
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	3,960,602	3,333,747
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	672,068,725	397,950,250
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	672,068,725	397,950,250
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	4,200,000	2,500,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	217,660,973	217,660,974
35. Unassigned funds (surplus).....	8,039,535	14,855,248
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).....	229,900,508	235,016,222
38. TOTAL (Page 2, Line 28, Col. 3).....	901,969,233	632,966,472

DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities.....	3,773,658	3,333,747
2502. Escrow Liability.....	25,903	
2503. State surcharge/recoupment payable.....	100,384	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	60,657	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	3,960,602	3,333,747
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

NATIONWIDE GENERAL INSURANCE COMPANY
STATEMENT OF INCOME

UNDERWRITING INCOME		1	2
		Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4).....	177,766,624	
DEDUCTIONS:			
2.	Losses incurred (Part 2, Line 35, Column 7).....	107,832,315	
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	18,526,888	
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	71,480,744	
5.	Aggregate write-ins for underwriting deductions.....	0	0
6.	Total underwriting deductions (Lines 2 through 5).....	197,839,947	0
7.	Net income of protected cells.....		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(20,073,323)	0
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....	11,268,552	(1,826,156)
10.	Net realized capital gains (losses) less capital gains tax of \$.....121,894 (Exhibit of Capital Gains (Losses)).....	(229,058)	125,190
11.	Net investment gain (loss) (Lines 9 + 10).....	11,039,494	(1,700,966)
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....22,987 amount charged off \$.....555,861).....	(532,874)	
13.	Finance and service charges not included in premiums.....	1,050,519	
14.	Aggregate write-ins for miscellaneous income.....	1,039,608	5,661
15.	Total other income (Lines 12 through 14).....	1,557,253	5,661
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(7,476,576)	(1,695,305)
17.	Dividends to policyholders.....	69,110	
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).....	(7,545,686)	(1,695,305)
19.	Federal and foreign income taxes incurred.....	5,089,613	242,921
20.	Net income (Line 18 minus Line 19) (to Line 22).....	(12,635,299)	(1,938,226)
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	235,016,222	21,305,709
22.	Net income (from Line 20).....	(12,635,299)	(1,938,226)
23.	Net transfers (to) from Protected Cell accounts.....		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$....(41,010).....	(154,276)	147,577
25.	Change in net unrealized foreign exchange capital gain (loss).....		
26.	Change in net deferred income tax.....	6,436,932	955,086
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(901,391)	(445,589)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
29.	Change in surplus notes.....		
30.	Surplus (contributed to) withdrawn from Protected Cells.....		
31.	Cumulative effect of changes in accounting principles.....		
32.	Capital changes:		
32.1	Paid in.....	1,700,000	
32.2	Transferred from surplus (Stock Dividend).....		
32.3	Transferred to surplus.....		
33.	Surplus adjustments:		
33.1	Paid in.....		215,000,000
33.2	Transferred to capital (Stock Dividend).....		
33.3.	Transferred from capital.....		
34.	Net remittances from or (to) Home Office.....		
35.	Dividends to stockholders.....		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37.	Aggregate write-ins for gains and losses in surplus.....	438,320	(8,335)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(5,115,714)	213,710,513
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	229,900,508	235,016,222
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.	Other (expenses)/income.....	964,476	5,661
1402.	Change in contingent suit liability.....	75,132	
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).....	1,039,608	5,661
3701.	Change in surplus - miscellaneous.....	438,320	(8,335)
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).....	438,320	(8,335)

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	184,973,925	24,724,656
2.	Net investment income.....	14,058,799	(693,704)
3.	Miscellaneous income.....	1,529,554	5,275
4.	Total (Lines 1 through 3).....	200,562,278	24,036,227
5.	Benefit and loss related payments.....	110,820,006	7,715,351
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	71,438,574	2,487,851
8.	Dividends paid to policyholders.....	81,490	
9.	Federal and foreign income taxes paid (recovered) net of \$.....10,655 tax on capital gains (losses).....	811,568	(301,069)
10.	Total (Lines 5 through 9).....	183,151,638	9,902,133
11.	Net cash from operations (Line 4 minus Line 10).....	17,410,640	14,134,094
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	52,789,593	5,837,853
12.2	Stocks.....		
12.3	Mortgage loans.....		
12.4	Real estate.....		
12.5	Other invested assets.....	144,599	
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7	Miscellaneous proceeds.....		
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	52,934,192	5,837,853
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	49,150,771	995,238
13.2	Stocks.....		
13.3	Mortgage loans.....		
13.4	Real estate.....		
13.5	Other invested assets.....	3,543,695	2,730,721
13.6	Miscellaneous applications.....		
13.7	Total investments acquired (Lines 13.1 to 13.6).....	52,694,466	3,725,959
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).....	239,726	2,111,894
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.....	1,700,000	5,130,763
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).....	(13,965,029)	(15,033,176)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(12,265,029)	(9,902,413)
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).....	5,385,337	6,343,575
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	6,910,429	566,854
19.2	End of year (Line 18 plus Line 19.1).....	12,295,766	6,910,429
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001	Intercompany Transfer of Securities In	176,243,064	209,869,237
20.0002	Tax Credit Commitment Liabilities	427,540	274,242
20.0003	Exchange of Bond Investment to Bond Investment	3,039,124	

NATIONWIDE GENERAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	3,158,356		1,106,533	2,051,823
2.	Allied lines.....	4,701,299		1,734,109	2,967,190
3.	Farmowners multiple peril.....	7,837,015		2,612,411	5,224,604
4.	Homeowners multiple peril.....	47,958,910		17,078,639	30,880,271
5.	Commercial multiple peril.....	34,018,262		11,456,104	22,562,158
6.	Mortgage guaranty.....	0		0	0
8.	Ocean marine.....	149,404		34,884	114,520
9.	Inland marine.....	11,635,069		3,904,932	7,730,137
10.	Financial guaranty.....	0		0	0
11.1	Medical professional liability - occurrence.....	24		4	20
11.2	Medical professional liability - claims-made.....	140		0	140
12.	Earthquake.....	469,807		159,961	309,846
13.	Group accident and health.....	2,766,913		6,526	2,760,387
14.	Credit accident and health (group and individual).....	0		0	0
15.	Other accident and health.....	2,740		(2,062)	4,802
16.	Workers' compensation.....	5,351,353		1,743,693	3,607,660
17.1	Other liability - occurrence.....	18,450,066		6,073,098	12,376,968
17.2	Other liability - claims-made.....	9,202,161		3,267,400	5,934,761
17.3	Excess workers' compensation.....	0		0	0
18.1	Products liability - occurrence.....	1,235,649		437,652	797,997
18.2	Products liability - claims-made.....	1,914		596	1,318
19.1, 19.2	Private passenger auto liability.....	48,068,998		11,186,491	36,882,507
19.3, 19.4	Commercial auto liability.....	18,562,853		6,008,961	12,553,892
21.	Auto physical damage.....	40,281,358		9,893,411	30,387,947
22.	Aircraft (all perils).....	0		0	0
23.	Fidelity.....	73,477		41,647	31,830
24.	Surety.....	801,624		306,661	494,963
26.	Burglary and theft.....	48,817		15,587	33,230
27.	Boiler and machinery.....	(10,256)		(20,999)	10,743
28.	Credit.....	10,296		7,426	2,870
29.	International.....	0		0	0
30.	Warranty.....	165,693		122,250	43,443
31.	Reinsurance - nonproportional assumed property.....	447		(152)	599
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.....	254,942,387	0	77,175,763	177,766,624

DETAILS OF WRITE-INS

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

NATIONWIDE GENERAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	1,103,652	2,881			1,106,533
2.	Allied lines.....	1,682,021	52,088			1,734,109
3.	Farmowners multiple peril.....	2,612,411				2,612,411
4.	Homeowners multiple peril.....	16,974,513	104,126			17,078,639
5.	Commercial multiple peril.....	11,430,128	25,976			11,456,104
6.	Mortgage guaranty.....					0
8.	Ocean marine.....	34,715	169			34,884
9.	Inland marine.....	3,870,822	34,110			3,904,932
10.	Financial guaranty.....					0
11.1	Medical professional liability - occurrence.....	4				4
11.2	Medical professional liability - claims-made.....					0
12.	Earthquake.....	159,002	959			159,961
13.	Group accident and health.....	6,526				6,526
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....	257			(2,319)	(2,062)
16.	Workers' compensation.....	1,742,535	1,158			1,743,693
17.1	Other liability - occurrence.....	5,916,356	156,742			6,073,098
17.2	Other liability - claims-made.....	3,062,066	205,334			3,267,400
17.3	Excess workers' compensation.....					0
18.1	Products liability - occurrence.....	414,037	23,615			437,652
18.2	Products liability - claims-made.....	596				596
19.1, 19.2	Private passenger auto liability.....	11,184,589	1,902			11,186,491
19.3, 19.4	Commercial auto liability.....	6,006,184	2,777			6,008,961
21.	Auto physical damage.....	9,891,735	1,676			9,893,411
22.	Aircraft (all perils).....					0
23.	Fidelity.....	34,509	7,138			41,647
24.	Surety.....	230,923	75,738			306,661
26.	Burglary and theft.....	15,578	9			15,587
27.	Boiler and machinery.....	(20,999)				(20,999)
28.	Credit.....	1,911	5,515			7,426
29.	International.....					0
30.	Warranty.....	100	122,150			122,250
31.	Reinsurance - nonproportional assumed property.....	(152)				(152)
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.....	76,354,019	824,063	0	(2,319)	77,175,763
36.	Accrued retrospective premiums based on experience.....					2,319
37.	Earned but unbilled premiums.....					0
38.	Balance (sum of Lines 35 through 37).....					77,178,082

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

(a) State here basis of computation used in each case: Refer to Notes to the Financial Statements, Note 1C.

NATIONWIDE GENERAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire.....	226,677	3,158,355	438,812	665,488		3,158,356
2.	Allied lines.....	201,019	4,701,299	89,303	290,322		4,701,299
3.	Farmowners multiple peril.....		7,837,015				7,837,015
4.	Homeowners multiple peril.....	630,914,323	47,958,909	239,267	630,937,472	216,117	47,958,910
5.	Commercial multiple peril.....	105,535,389	34,018,262		105,535,389		34,018,262
6.	Mortgage guaranty.....						0
8.	Ocean marine.....		149,404				149,404
9.	Inland marine.....	9,580,771	11,635,069		9,580,771		11,635,069
10.	Financial guaranty.....						0
11.1	Medical professional liability - occurrence.....		24				24
11.2	Medical professional liability - claims-made.....		140				140
12.	Earthquake.....	3,564,754	469,806	177	3,564,930		469,807
13.	Group accident and health.....		2,766,913				2,766,913
14.	Credit accident and health (group and individual).....						0
15.	Other accident and health.....		2,740				2,740
16.	Workers' compensation.....	47,200	5,351,353		47,200		5,351,353
17.1	Other liability - occurrence.....	8,312,118	18,450,065	16,491	8,328,608		18,450,066
17.2	Other liability - claims-made.....		9,202,161				9,202,161
17.3	Excess workers' compensation.....						0
18.1	Products liability - occurrence.....		1,235,649				1,235,649
18.2	Products liability - claims-made.....		1,914				1,914
19.1, 19.2	Private passenger auto liability.....	358,878,652	48,068,998	78,142,675	401,119,061	35,902,266	48,068,998
19.3, 19.4	Commercial auto liability.....	46,324,285	18,562,853	478,112	46,802,397		18,562,853
21.	Auto physical damage.....	316,294,101	40,281,358	81	316,294,182		40,281,358
22.	Aircraft (all perils).....						0
23.	Fidelity.....		73,477				73,477
24.	Surety.....		801,624				801,624
26.	Burglary and theft.....	3,433	48,817		3,433		48,817
27.	Boiler and machinery.....	2,737,201	(10,256)		2,737,201		(10,256)
28.	Credit.....		10,296				10,296
29.	International.....						0
30.	Warranty.....		165,693				165,693
31.	Reinsurance - nonproportional assumed property.....	XXX	447				447
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.....	1,482,619,923	254,942,383	79,404,918	1,525,906,454	36,118,383	254,942,387

DETAILS OF WRITE-INS

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

(a) 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 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire.....	170,914	452,601	298,540	324,975	651,651		976,626	47.6
2.	Allied lines.....	55,503	275,112	129,663	200,952	1,333,640		1,534,592	51.7
3.	Farmowners multiple peril.....		1,810,664		1,810,664	1,209,821		3,020,485	57.8
4.	Homeowners multiple peril.....	427,529,573	13,177,782	427,642,039	13,065,316	7,450,360		20,515,676	66.4
5.	Commercial multiple peril.....	62,830,304	(7,130,676)	62,830,304	(7,130,676)	19,991,133		12,860,457	57.0
6.	Mortgage guaranty.....				0	0		0	0.0
8.	Ocean marine.....		(24,153)		(24,153)	102,743		78,590	68.6
9.	Inland marine.....	1,499,858	4,026,992	1,499,858	4,026,992	910,896		4,937,888	63.9
10.	Financial guaranty.....				0	0		0	0.0
11.1	Medical professional liability - occurrence.....		(6,836)		(6,836)	9,439		2,603	12,995.5
11.2	Medical professional liability - claims-made.....		(16,888)		(16,888)	24,664		7,776	5,547.9
12.	Earthquake.....		(4,205)		(4,205)	4,665		460	0.1
13.	Group accident and health.....		1,934,425		1,934,425	36,208		1,970,633	71.4
14.	Credit accident and health (group and individual).....				0	0		0	0.0
15.	Other accident and health.....		9,285		9,285	10,882		20,167	420.0
16.	Workers' compensation.....		(9,022,640)		(9,022,640)	10,319,971		1,297,331	36.0
17.1	Other liability - occurrence.....	816	(16,785,503)	(46,452)	(16,738,235)	25,748,804		9,010,569	72.8
17.2	Other liability - claims-made.....		(2,599,959)		(2,599,959)	4,852,683		2,252,724	38.0
17.3	Excess workers' compensation.....				0	0		0	0.0
18.1	Products liability - occurrence.....		(1,042,534)	239,019	(1,281,553)	1,807,012		525,459	65.8
18.2	Products liability - claims-made.....		(293,046)	(293,046)	0	0		0	0.0
19.1, 19.2	Private passenger auto liability.....	237,811,057	36,121,187	277,665,308	(3,733,064)	24,771,254		21,038,190	57.0
19.3, 19.4	Commercial auto liability.....	30,804,646	(7,707,732)	31,008,523	(7,911,609)	17,622,117		9,710,508	77.4
21.	Auto physical damage.....	175,697,827	17,191,562	175,697,900	17,191,489	787,052		17,978,541	59.2
22.	Aircraft (all perils).....		(32,858)	(32,858)	0	0		0	0.0
23.	Fidelity.....		2,631		2,631	3,202		5,833	18.3
24.	Surety.....		(68,109)		(68,109)	120,491		52,382	10.6
26.	Burglary and theft.....	194	4,521	194	4,521	2,687		7,208	21.7
27.	Boiler and machinery.....	789,478	(1,214)	789,478	(1,214)	(5,352)		(6,566)	(61.1)
28.	Credit.....		899		899	1,450		2,349	81.9
29.	International.....		(46,709)	(46,709)	0	0		0	0.0
30.	Warranty.....		34,991		34,991	5,240		40,231	92.6
31.	Reinsurance - nonproportional assumed property.....	XXX	(30,014)		(30,014)	21,623		(8,391)	(1,402.0)
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.....	937,190,170	30,229,576	977,381,761	(9,962,015)	117,794,336	0	107,832,321	60.7
DETAILS OF WRITE-INS									
3401.	.....				0	0		0	0.0
3402.	.....				0	0		0	0.0
3403.	.....				0	0		0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded		
1.	Fire.....	34,148	480,781	67,313	447,616	4,707	213,681	14,353	651,651	131,479
2.	Allied lines.....	11,874	885,873	17,630	880,117	2,198	454,850	3,525	1,333,640	175,167
3.	Farmowners multiple peril.....		1,512,068		1,512,068		(302,247)		1,209,821	318,776
4.	Homeowners multiple peril.....	100,108,949	7,987,083	100,152,167	7,943,865	28,863,788	(484,209)	28,873,084	7,450,360	970,709
5.	Commercial multiple peril.....	32,357,273	13,685,341	32,357,273	13,685,341	9,889,272	6,305,792	9,889,272	19,991,133	6,656,660
6.	Mortgage guaranty.....				0				0	
8.	Ocean marine.....		50,733		50,733		52,010		102,743	19,451
9.	Inland marine.....	96,707	164,000	96,707	164,000	323,041	746,896	323,041	910,896	70,794
10.	Financial guaranty.....				0				0	
11.1	Medical professional liability - occurrence.....		9,815		9,815		(376)		9,439	900
11.2	Medical professional liability - claims-made.....		14,753		14,753		9,911		24,664	11,218
12.	Earthquake.....		6		6	101,904	4,659	101,904	4,665	1,899
13.	Group accident and health.....				0		36,208		(a) 36,208	2,010
14.	Credit accident and health (group and individual).....				0				0	
15.	Other accident and health.....		6,012		6,012		4,870		(a) 10,882	648
16.	Workers' compensation.....		8,044,150		8,044,150	1,690	2,275,821	1,690	10,319,971	1,180,928
17.1	Other liability - occurrence.....	1,037	12,348,015	61,988	12,287,064	543	13,911,117	449,920	25,748,804	4,585,885
17.2	Other liability - claims-made.....		1,266,972		1,266,972		3,585,711		4,852,683	3,299,146
17.3	Excess workers' compensation.....				0				0	
18.1	Products liability - occurrence.....		2,626,825	1,796,364	830,461		4,964,342	3,987,791	1,807,012	1,309,546
18.2	Products liability - claims-made.....				0				0	
19.1, 19.2	Private passenger auto liability.....	164,451,475	39,996,977	185,104,879	19,343,573	34,119,522	12,352,360	41,044,201	24,771,254	2,758,214
19.3, 19.4	Commercial auto liability.....	31,703,806	11,424,558	31,818,500	11,309,864	21,686,679	6,454,700	21,829,126	17,622,117	2,144,572
21.	Auto physical damage.....	15,712,270	1,620,558	15,712,274	1,620,554	(10,240,720)	(833,517)	(10,240,735)	787,052	393,354
22.	Aircraft (all perils).....				0				0	
23.	Fidelity.....		2,552		2,552		650		3,202	1,218
24.	Surety.....		52,060		52,060		68,431		120,491	55,140
26.	Burglary and theft.....	(14)	1,392	(14)	1,392	12	1,295	12	2,687	1,197
27.	Boiler and machinery.....	95,500	(9,176)	95,500	(9,176)	106,069	3,824	106,069	(5,352)	9,300
28.	Credit.....				0		1,450		1,450	120
29.	International.....		100,318	100,318	0		474,176	474,176	0	
30.	Warranty.....				0		5,240		5,240	9
31.	Reinsurance - nonproportional assumed property.....	XXX	21,623		21,623	XXX			21,623	
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.....	344,573,025	102,293,289	367,380,899	79,485,415	84,858,705	50,307,645	96,857,429	117,794,336	24,098,340
DETAILS OF WRITE-INS										
3401.	.....				0				0	
3402.	.....				0				0	
3403.	.....				0				0	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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

NATIONWIDE GENERAL INSURANCE COMPANY
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PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	32,745,518			32,745,518
1.2 Reinsurance assumed.....	19,707,676			19,707,676
1.3 Reinsurance ceded.....	43,636,852			43,636,852
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	8,816,342	0	0	8,816,342
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		161,966,399		161,966,399
2.2 Reinsurance assumed, excluding contingent.....		57,250,198		57,250,198
2.3 Reinsurance ceded, excluding contingent.....		181,672,860		181,672,860
2.4 Contingent - direct.....		33,766,280		33,766,280
2.5 Contingent - reinsurance assumed.....		4,282,743		4,282,743
2.6 Contingent - reinsurance ceded.....		33,766,280		33,766,280
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	41,826,480	0	41,826,480
3. Allowances to manager and agents.....	1,510	34,606		36,116
4. Advertising.....	11,309	2,170,598		2,181,907
5. Boards, bureaus and associations.....	22,870	290,967		313,837
6. Surveys and underwriting reports.....	4,244	909,839		914,083
7. Audit of assureds' records.....		31,722		31,722
8. Salary and related items:				
8.1 Salaries.....	6,033,136	12,237,420	807	18,271,363
8.2 Payroll taxes.....	162,608	1,307,521		1,470,129
9. Employee relations and welfare.....	1,113,445	1,537,891	196	2,651,532
10. Insurance.....	31,347	88,816		120,163
11. Directors' fees.....	5,397	21,993	109	27,499
12. Travel and travel items.....	170,440	509,612	38	680,090
13. Rent and rent items.....	514,349	1,520,684	16	2,035,049
14. Equipment.....	399,076	753,291	36	1,152,403
15. Cost or depreciation of EDP equipment and software.....	124,878	193,827	5	318,710
16. Printing and stationery.....	54,549	263,665		318,214
17. Postage, telephone and telegraph, exchange and express.....	95,408	415,381	2	510,791
18. Legal and auditing.....	217,404	1,926,562	46	2,144,012
19. Totals (Lines 3 to 18).....	8,961,970	24,214,395	1,255	33,177,620
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		2,933,779		2,933,779
20.2 Insurance department licenses and fees.....		656,246		656,246
20.3 Gross guaranty association assessments.....		53,463		53,463
20.4 All other (excluding federal and foreign income and real estate).....		89,298		89,298
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	3,732,786	0	3,732,786
21. Real estate expenses.....				0
22. Real estate taxes.....		84,182		84,182
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	748,576	1,622,901	13,903	2,385,380
25. Total expenses incurred.....	18,526,888	71,480,744	15,158	(a) 90,022,790
26. Less unpaid expenses - current year.....	24,098,339	6,554,693		30,653,032
27. Add unpaid expenses - prior year.....				0
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).....	(5,571,451)	64,926,051	15,158	59,369,758

DETAILS OF WRITE-INS				
2401. Other Expenses.....	668,457	1,363,607	13,893	2,045,957
2402. Outside services and income.....	80,119	904,545	10	984,674
2403. Service fees.....		(645,561)		(645,561)
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	310	0	310
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	748,576	1,622,901	13,903	2,385,380

(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).....677,287	.....821,251
1.1 Bonds exempt from U.S. tax.....	(a).....1,320,452	.....1,196,424
1.2 Other bonds (unaffiliated).....	(a).....10,816,827	.....11,704,354
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....242,802	.....242,802
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....(2,677,864)	.....(2,677,864)
9. Aggregate write-ins for investment income.....	.....(53)	.....(53)
10. Total gross investment income.....	.....10,379,451	.....11,286,914
11. Investment expenses.....	.....	(g).....15,158
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....7
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....3,198
16. Total deductions (Lines 11 through 15).....	.....	.....18,363
17. Net investment income (Line 10 minus Line 16).....	.....	.....11,268,551

DETAILS OF WRITE-INS

0901. Misc. Income.....	.....(53)	.....(53)
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....(53)	.....(53)
1501. Misc. Exp.....	.....	.....3,198
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....3,198

- (a) Includes \$.871,165 accrual of discount less \$.1,883,877 amortization of premium and less \$.1,691,014 paid for accrued interest on purchases.
- (b) Includes \$.0 accrual of discount less \$.0 amortization of premium and less \$.0 paid for accrued dividends on purchases.
- (c) Includes \$.0 accrual of discount less \$.0 amortization of premium and less \$.0 paid for accrued interest on purchases.
- (d) Includes \$.0 for company's occupancy of its own buildings; and excludes \$.0 interest on encumbrances.
- (e) Includes \$.0 accrual of discount less \$.0 amortization of premium and less \$.0 paid for accrued interest on purchases.
- (f) Includes \$.0 accrual of discount less \$.0 amortization of premium.
- (g) Includes \$.0 investment expenses and \$.0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.0 interest on surplus notes and \$.0 interest on capital notes.
- (i) Includes \$.0 depreciation on real estate and \$.0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....0	.....207,772	.....
1.1 Bonds exempt from U.S. tax.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....(107,164)	.....	.....(107,164)	.....(403,058)	.....
1.3 Bonds of affiliates.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....0	.....	.....
2.11 Preferred stocks of affiliates.....0	.....	.....
2.2 Common stocks (unaffiliated).....0	.....	.....
2.21 Common stocks of affiliates.....0	.....	.....
3. Mortgage loans.....0	.....	.....
4. Real estate.....0	.....	.....
5. Contract loans.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....0	.....	.....
7. Derivative instruments.....0	.....	.....
8. Other invested assets.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....(107,164)	.....0	.....(107,164)	.....(195,286)	.....0

DETAILS OF WRITE-INS

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

NATIONWIDE GENERAL INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....	3,569		(3,569)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	349,949		(349,949)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	74,270	45,344	(28,926)
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.....	767,866	700,562	(67,304)
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.....	451,643	0	(451,643)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,647,297	745,906	(901,391)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	1,647,297	745,906	(901,391)

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. Miscellaneous assets.....	77,950		(77,950)
2502. Deposits and prepaid assets.....	369,986		(369,986)
2503. Deductible Receivables.....	3,707		(3,707)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	451,643	0	(451,643)

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 General Insurance Company (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

The Ohio Department of Insurance recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance law. The NAIC’s *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no statutory accounting practices that differ from NAIC SAP.

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

	SSAP #	F/S Page	F/S Line #	2019	2018
Net Income					
Nationwide General Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (12,635,299)	\$ (1,938,226)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (12,635,299)</u>	<u>\$ (1,938,226)</u>
Surplus					
Nationwide General Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 229,900,508	\$ 235,016,222
(6) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 229,900,508</u>	<u>\$ 235,016,222</u>

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

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

C. Accounting Policies

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

The Company provides for federal income taxes based on amounts the Company believes it will ultimately 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 which could be significant. 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, 2019 and 2018.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. As of December 31, 2019 and 2018, the Company had no provision related to conditional reinsurance recoverables. In addition, the Company uses the following accounting policies:

- 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.
- 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.
- Unaffiliated common stocks are reported at fair value.
- 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.
- Mortgage loans are carried at the unpaid principal balance adjusted for premiums, discounts, less a valuation allowance. The valuation allowance for mortgage loans reflects management’s best estimate of probable credit losses.

NOTES TO THE FINANCIAL STATEMENTS

6.

Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method.
7.

Investments in subsidiary and affiliated companies are stated as follows:

Not applicable.
8.

Other invested assets consist primarily of alternative investments in hedge funds, private equity funds, private and emerging market debt funds, tax credit funds and real estate partnerships. Except for investments in certain tax credit funds, these investments are recorded using the equity method of accounting. Changes in carrying value as a result of the equity method are reflected as net unrealized capital gains and losses as a direct adjustment to surplus. Gains and losses are generally recognized through income at the time of disposal or when operating distributions are received. Partnership interests in tax credit funds are held at amortized cost with amortization charged to investment income over the period in which the tax benefits, primarily credits, are utilized.
9.

Accounting for derivatives

Not applicable.
10.

Insurance premiums are generally earned ratably over the policy term. The liability for unearned premiums represents the portion of premiums written relating to the unexpired terms of coverage. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Premiums in course of collection represent agent balances and uncollected premiums from policyholders for current policies in force and policy premiums assumed from others, including amounts placed with affiliates. As of December 31, 2019 and 2018, 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.

Note 3 - Business Combinations and Goodwill

- Not applicable.

Note 4 – Discontinued Operations

- Not applicable.

Note 5 – Investments

- A.

Mortgage Loans

Not applicable.
- B.

Troubled Debt Restructuring

Not applicable.
- C.

Reverse Mortgages

Not applicable.
- D.

Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.

2. Not applicable

3. Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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

a. The aggregate amount of unrealized losses:

1.	Less than 12 Months	\$	<u>(127,791)</u>
2.	12 Months or Longer	\$	<u>(50,932)</u>

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

1.	Less than 12 Months	\$	<u>17,425,277</u>
2.	12 Months or Longer	\$	<u>1,208,671</u>

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

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable, as the Company does not participate in a securities lending program and has no open dollar repurchase agreements as of year-end.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
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	4,175,348	-	-	-	4,175,348	3,726,627	448,722
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$4,175,348	\$-	\$-	\$-	\$4,175,348	\$3,726,627	\$448,722

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

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	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	-	4,175,348	0.46%	0.46%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	0.00%	0.00%
n. Other restricted assets	-	-	0.00%	0.00%
o. Total Restricted Assets	\$-	\$4,175,348	0.46%	0.46%

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

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

Not applicable.

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

Not applicable.

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

Not applicable.

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. 5GI Securities

Not applicable.

P. Short Sales

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Accounts
(1) Number of CUSIPs	3	-
(2) Aggregate Amount of Investment Income	\$ 1,116	\$ -

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 2019.

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, 2019 was \$3,569.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

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

		December 31, 2019		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 6,887,831	\$ 1,080,290	\$ 7,968,121
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 6,887,831	\$ 1,080,290	\$ 7,968,121
(1d)	Deferred tax assets nonadmitted	767,865	-	767,865
(1e)	Subtotal net admitted deferred tax asset	\$ 6,119,966	\$ 1,080,290	\$ 7,200,256
(1f)	Deferred tax liabilities	20,865	306,826	327,691
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 6,099,101	\$ 773,464	\$ 6,872,565

		December 31, 2018		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 571,096	\$ 591,392	\$ 1,162,488
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 571,096	\$ 591,392	\$ 1,162,488
(1d)	Deferred tax assets nonadmitted	457,769	242,793	700,562
(1e)	Subtotal net admitted deferred tax asset	\$ 113,327	\$ 348,599	\$ 461,926
(1f)	Deferred tax liabilities	-	-	-
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 113,327	\$ 348,599	\$ 461,926

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 6,316,735	\$ 488,898	\$ 6,805,633
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 6,316,735	\$ 488,898	\$ 6,805,633
(1d)	Deferred tax assets nonadmitted	310,096	(242,793)	67,303
(1e)	Subtotal net admitted deferred tax asset	\$ 6,006,639	\$ 731,691	\$ 6,738,330
(1f)	Deferred tax liabilities	20,865	306,826	327,691
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 5,985,774	\$ 424,865	\$ 6,410,639

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

		December 31, 2019		
		Ordinary	Capital	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)	\$ 6,091,514	\$ 781,050	\$ 6,872,564
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 6,091,514	\$ 781,050	\$ 6,872,564
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 33,454,191
(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	\$ 28,452	\$ 299,240	\$ 327,692
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 6,119,966	\$ 1,080,290	\$ 7,200,256
		December 31, 2018		
		Ordinary	Capital	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)	\$ 113,327	\$ 348,599	\$ 461,926
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 113,327	\$ 348,599	\$ 461,926
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 35,183,144
(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	\$ -	\$ -	\$ -
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 113,327	\$ 348,599	\$ 461,926
		Change		
		Ordinary	Capital	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)	\$ 5,978,187	\$ 432,451	\$ 6,410,638
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 5,978,187	\$ 432,451	\$ 6,410,638
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ (1,728,953)
(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	\$ 28,452	\$ 299,240	\$ 327,692
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 6,006,639	\$ 731,691	\$ 6,738,330
		December 31, 2019	December 31, 2018	
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount	1059.785%	11679.682%	
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 223,027,943	\$	234,554,296

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2019		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 6,887,831	\$ 1,080,290	\$ 7,968,121
	(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)	\$ 6,119,966	\$ 1,080,290	\$ 7,200,256
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	11.36%	11.36%
		December 31, 2018		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 571,096	\$ 591,392	\$ 1,162,488
	(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)	\$ 113,327	\$ 348,599	\$ 461,926
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	75.47%	75.47%
		Change		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 6,316,735	\$ 488,898	\$ 6,805,633
	(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)	\$ 6,006,639	\$ 731,691	\$ 6,738,330
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	-64.11%	-64.11%
(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, 2019	December 31, 2018	Change
1. Current Income Tax			
(a) Federal	\$ 5,089,613	\$ 242,921	\$ 4,846,692
(b) Foreign	-	-	-
(c) Subtotal	\$ 5,089,613	\$ 242,921	\$ 4,846,692
(d) Federal income tax on net capital gains	121,894	(10,655)	132,549
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	\$ 5,211,507	\$ 232,266	\$ 4,979,241

NOTES TO THE FINANCIAL STATEMENTS

		December 31,	December 31,	
		2019	2018	Change
2.	Deferred Tax Assets			
	(a) Ordinary:			
	(1) Discounting of unpaid losses	\$ 2,091,270	\$ -	\$ 2,091,270
	(2) Unearned premium reserve	3,252,767	-	3,252,767
	(3) Policyholder reserves	-	-	-
	(4) Investments	1,080,290	304,217	776,073
	(5) Deferred acquisition costs	-	-	-
	(6) Policyholder dividends accrual	-	-	-
	(7) Fixed Assets	-	-	-
	(8) Compensation benefits accrual	-	-	-
	(9) Pension accrual	-	-	-
	(10) Receivables - nonadmitted	16,370	-	16,370
	(11) Net operating loss carry-forward	234,187	257,357	(23,170)
	(12) Tax credit carry-forward	-	-	-
	(13) Other (including items <5% of total ordinary tax assets)	212,947	9,522	203,425
	(14) Nonadmitted miscellaneous	-	-	-
	(15) Intangibles	-	-	-
	(16) Capitalized R&E	-	-	-
	(17) Nonadmitted premiums and agent bal	-	-	-
	(18) Premium deficiency reserve	-	-	-
	(99) Subtotal	\$ 6,887,831	\$ 571,096	\$ 6,316,735
	(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
	(c) Nonadmitted	767,865	457,769	310,096
	(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 6,119,966	\$ 113,327	\$ 6,006,639
	(e) Capital:			
	(1) Investments	\$ 1,080,290	\$ 591,392	\$ 488,898
	(2) Net capital loss carry-forward	-	-	-
	(3) Real estate	-	-	-
	(4) Other (including items <5% of total capital tax assets)	-	-	-
	(99) Subtotal	\$ 1,080,290	\$ 591,392	\$ 488,898
	(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
	(g) Nonadmitted	-	242,793	(242,793)
	(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 1,080,290	\$ 348,599	\$ 731,691
	(i) Admitted deferred tax assets (2d + 2h)	\$ 7,200,256	\$ 461,926	\$ 6,738,330
3.	Deferred Tax Liabilities			
	(a) Ordinary:	December 31,	December 31,	Change
		2019	2018	
	(1) Investments	\$ -	\$ -	\$ -
	(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	19,248	-	19,248
	(7) Guaranty assessments	1,617	-	1,617
	(8) Agent acquisitions	-	-	-
	(9) Surplus note interest accrual	-	-	-
	(10) Pension accrual	-	-	-
	(11) Other liabilities	-	-	-
	(12) Unrealized miscellaneous	-	-	-
	(99) Subtotal	\$ 20,865	\$ -	\$ 20,865
	(b) Capital:			
	(1) Investments	\$ 306,826	\$ -	\$ 306,826
	(2) Real estate	-	-	-
	(3) Other (including items <5% of total capital tax liabilities)	-	-	-
	(99) Subtotal	\$ 306,826	\$ -	\$ 306,826
	(c) Deferred tax liabilities (3a99 + 3b99)	\$ 327,691	\$ -	\$ 327,691
4.	Net deferred tax asset/(liability) (2i - 3c)	\$ 6,872,565	\$ 461,926	\$ 6,410,639
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, 2019	December 31, 2018	Change
	(a) Adjusted gross deferred tax assets	\$ 7,968,121	\$ 1,162,488	\$ 6,805,633
	(b) Deferred tax liabilities	327,691	-	327,691
	(c) Net deferred tax assets (liabilities)	\$ 7,640,430	\$ 1,162,488	\$ 6,477,942
	(d) Tax effect of unrealized gains (losses)			41,010
	(e) Tax effect of unrealized postretirement benefits			-
	(f) Change in deferred income tax			\$ 6,436,932

NOTES TO THE FINANCIAL STATEMENTS

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, 2019	December 31, 2018
(a) Current income taxes incurred	\$ 5,211,507	\$ 232,266
(b) Change in deferred income tax	(6,436,932)	(955,086)
(c) Total income tax reported	\$ (1,225,425)	\$ (722,820)
(d) Income before taxes	\$ (7,423,791)	\$ (1,705,960)
(e) Federal statutory tax rate	21%	21%
(f) Expected income tax expense (benefit) at 21% statutory rate	\$ (1,558,996)	\$ (358,252)
(1) Tax-exempt income	\$ (183,757)	\$ (19,171)
(2) Dividends received deduction	-	-
(3) Nondeductible expenses	967	-
(4) Deferred tax benefit on nonadmitted assets	(175,158)	1,753
(5) Change in tax reserves	-	-
(6) Tax credits	(18,084)	-
(7) Other	3,643	(359,713)
(8) Extraordinary distribution	-	-
(9) COLI - change in CSV	-	-
(10) Dividends - Return of Capital	-	-
(11) Tax Attribute Expiration	-	-
(12) Impact of enacted tax law changes	-	12,563
(15) Investments	705,960	-
(g) Total	(1,225,425)	(722,820)

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	\$ 1,115,175	2017	2037

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

2019	\$ -
2018	\$ -

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:

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

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)

Not applicable.

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

A. Nature of Relationships

All outstanding shares of the Company are owned by Mutual.

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 \$12,066,161 and \$6,706,543 as of December 31, 2019 and 2018, respectively.

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

The Company issued 13,600 shares of \$125 par common stock on April 17, 2019 that were purchased by Mutual for \$1.7 million.

On November 29, 2018, the Company received a capital contribution of \$215.0 million, consisting of securities of \$211.8 million and cash of \$3.2 million.

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 \$17,095,182 and \$14,357,730 as of December 31, 2019 and 2018, respectively. The gross amounts due to affiliates were \$2,090,451 and \$14,117,728 as of December 31, 2019 and 2018, respectively. These arrangements are subject to written agreements which require that intercompany balances be settled within 30 days.

E. Guarantees or Undertakings for Related Parties

The Company has no guarantees or contingent commitments to affiliates other than indicated in Note 14 A.

F. Management, Service Contracts, Cost Sharing Arrangements

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

G. Nature of Relationships that Could Affect Operations

Not applicable.

H. Amount Deducted for Investment in Upstream Company

Not applicable.

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

The Company does not hold any investments in affiliates.

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

Not applicable.

K. Investment in a foreign insurance subsidiary

Not applicable.

L. Downstream Holding Company

The Company does not hold any investments in affiliates.

M. Investments in non-insurance SCA entities

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

N. Investments in insurance SCA entities

Not applicable.

O. SCA or SSAP 48 Entity Loss Tracking

Not applicable.

Note 11 - Debt

Not applicable.

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

A. Defined Benefit Plans

Not applicable.

B. Asset Allocation

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Long-Term Rate of Return on Assets

Not applicable.

E. Defined Contribution Plans

NMIC sponsors a defined contribution retirement savings plan (401(k)) which covers substantially all employees. Employees may make salary deferral contributions of up to 80% provided this deferral does not exceed the maximum annual amount allowed by the IRS. Salary deferrals of up to 8% receive a 50% company match and salary deferrals of up to 7% receive a 50% company match for the years ended December 31, 2019 and 2018, 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 \$653,872 and \$0 for the years ended December 31, 2019 and 2018, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$19,000 in 2019 and \$18,500 in 2018). Other limits also apply. The Company has no legal obligation for benefits under this plan.

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 \$563,761 and \$0 for the years ended December 31, 2019 and 2018, 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 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 \$68,781 and \$0 for the years ended December 31, 2019 and 2018, 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

1. Outstanding Shares

The Company has 33,600 shares of \$125 par value common stock authorized, 33,600 shares issued, and 33,600 shares outstanding as of December 31, 2019.

2. Dividend Rate of Preferred Stock

Not applicable.

3. 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.

4. Dividends Paid

No dividends were paid by the company during 2019 and 2018.

NOTES TO THE FINANCIAL STATEMENTS

5. Profits Available for Ordinary Dividends

Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

6. 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.

7. Advances to Surplus Not Repaid

Not applicable.

8. Stock Held by Company for Special Purposes

Not applicable.

9. Changes in Special Surplus Funds

Not applicable.

10. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$144,091 less applicable deferred taxes of \$30,259 for a net unrealized capital gain of \$113,832.

11. Surplus Notes

Not applicable.

12. and 13. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

At December 31, 2019, the Company has unfunded commitments of \$7,089,726 related to its investments in limited partnerships and limited liability companies.

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, 2019 and 2018, the Company accrued a liability for guaranty fund and other assessments of \$22 thousand and \$0, 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	\$ -
	b. Decreases current year:	
	Premium tax offsets applied	\$ 5,062
	c. Increases current year:	
	Change in accrued premium tax offsets	\$ 34,422
	d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 29,360

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: \$327,233

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 \$572 thousand and \$0 at December 31, 2019 and 2018, respectively. The company is continually liable under certain structure settlement agreements (See note 27A).

Note 15 – Leases

Not applicable.

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

Not applicable.

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

1. There was no securities lending activity during the period.
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. There were no dollar repurchase or reverse dollar repurchase agreements open as of December 31, 2019.

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.

NOTES TO THE FINANCIAL STATEMENTS

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.

The following table summarizes assets held at fair value as of December 31, 2019:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
Industrial and miscellaneous	\$ -	\$ 2,701,000	\$ -	\$ -	2,701,000
Total Bonds	\$ -	\$ 2,701,000	\$ -	\$ -	2,701,000
Total Assets at Fair Value/(NAV)	\$ -	\$ 2,701,000	\$ -	\$ -	2,701,000

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, 2019:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$412,038,943	\$395,589,842	\$98,116,673	\$312,780,474	\$1,141,796	\$-	\$-
Short-term investments	12,066,161	12,066,161	-	12,066,161	-	-	-
Total Assets	\$424,105,104	\$407,656,003	\$98,116,673	\$324,846,635	\$1,141,796	\$-	\$-

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured using net asset value

Not Applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

Effective June 1, 2019, the Company renewed the Property Catastrophe Program as follows: National Tower with varying placements totaling \$2.566 billion for losses per event between \$500 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. Following a single loss event over \$500 million, the retention would be reduced from \$500 million to \$250 million for a second loss event in the treaty year. For the 2019 risk period, the Caelus Re 2017-1 and 2018-1 aggregate catastrophe bonds also provide national coverage. See Note 21G for additional information regarding the Caelus Re catastrophe bonds.

Effective July 1, 2019, 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.

NOTES TO THE FINANCIAL STATEMENTS

In August 2011, the Company entered into the California Earthquake Authority (CEA). Exposure to certain potential losses from earthquakes in California is limited by the Company’s participation in the CEA, which provides insurance for California earthquake losses. The CEA is a privately-financed, publicly-managed state agency created to provide insurance coverage for earthquake damage. Management believes that the Company’s exposure to earthquake losses in California will be significantly reduced as a result of its participation in the CEA.

Should losses arising from an earthquake cause a deficit in the CEA, additional funding would be obtained from the proceeds of revenue bonds the CEA may issue, an existing reinsurance layer and finally, if needed, assessments on participating insurance companies, to restore the CEA capital to the statutory minimum-capital level. All future assessments on participating CEA insurers are based on their CEA market share as of December 31 of the preceding year. As of December 31, 2019, the Company has not been charged an assessment.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

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

	State	Carrying Value	Unused Amount
CCP NI Master Tenant 2 LLC	NC	\$ -	\$ 2,072
EC Riverwalk 2 LLC	SC	-	9,199
EC Riverwalk 3 LLC	SC	975,279	25,623
Laurel Hill	VA	-	146,126
Ohio Equity Fund for Housing Limited Partnership XXV	OH	-	32,313
Stonehenge REV I LLC	OH	-	25,000
Strata Fund 24 Lessee LLC	NC	-	8,630
Strata Fund 25 Lessee LLC	NC	-	10,523
Dominion Arms SP LLC	VA	-	15,100
Academy Theater	VA	-	22,007
Sugar Creek Virginia Credit Fund II LLC	VA	-	36,412
Liberty Heights SP LLC	VA	75,563	42,720
EC Bottleworks LLC	IN	-	16,608
Enhanced Capital Nebraska NMTC Investor II LLC	NE	-	10,416
Caritas	VA	-	44,033
Hubbell Realty Company	IA	2,494	3,466
CR Lloyd	IA	5,109	5,494
Stonehenge Capital Fund Connecticut I	CT	6,165	6,850
Total		<u>\$ 1,064,610</u>	<u>\$ 462,592</u>

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 2019.
4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 77,656	\$ -
b. Non-transferable	\$ 384,936	\$ -

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	5,827,244	5,819,479	5,847,043	-
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	7,207,803	7,225,554	7,288,071	-
e. Equity investments in SCAs*	-	-	-	-
f. Other assets.	-	-	-	-
g. Total	13,035,047	13,045,033	13,135,114	-

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

G. Insurance-Linked Securities

An additional issuance, Caelus Re 2018-1, was offered May 10, 2018 within Caelus Re V Limited augmenting the existing program. The coverage is effective June 1, 2018 and expires on May 31, 2021. For the 2019 risk period, the aggregate Caelus Re V structure provides aggregate coverage of \$675 million, prior to accounting for previous qualifying losses, for aggregate losses between \$1.262 billion and \$1.987 billion with varying placements per layer.

NOTES TO THE FINANCIAL STATEMENTS

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. The coverage is effective June 1, 2017 and expires on May 31, 2020.

On February 29, 2016, the Company and certain of its affiliates 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 per occurrence 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 catastrophic claims. For the 2019 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.

		Number of Outstanding ILS Contracts	Aggregate Proceeds	Maximum
Management of Risk Related To:				
(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	-	\$ -	

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable.

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 20, 2020 for the statutory statement issued on February 21, 2020.

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, 2020 for the statutory statement issued on February 21, 2020.

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 Insurance Company	31-4177100	\$1,187,955
	North Carolina Reins Facility	AA-9991139	\$33,052

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.

NOTES TO THE FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2019.

(in thousands)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$77,178	\$12,779	\$620,948	\$85,417	\$(543,770)	\$(72,638)
b. All Others	16,535	4,104	7,775	1,591	8,760	2,513
c. Total	\$93,713	\$16,883	\$628,723	\$87,008	\$(535,010)	\$(70,125)
d. Direct Unearned Premium Reserve			\$612,187			

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, 2019 are as follows:

(in thousands)	Direct	Assumed	Ceded	Net
Reinsurance				
a. Contingent Commissions	\$3,097	\$2,306	\$3,097	\$2,306
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	-	-	-	-
d. Total	\$3,097	\$2,306	\$3,097	\$2,306

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2019.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation of reinsurance during 2019.

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2019.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2019.

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 \$2 thousand or 0.001% of accident and health premiums written.

D. Medical Loss Ratio Rebates

Not applicable.

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

- A. As of December 31, 2018, loss and loss adjustment expense reserves, net of reinsurance recoveries, were \$0 million. Payments for incurred claims and claim adjustment expenses attributable to insured events of prior years were \$60.2 million for the year ended December 31, 2019. As of December 31, 2019, remaining loss and loss adjustment expense reserves attributable to insured events of prior years were \$89.2 million. The Company experienced unfavorable prior-year development of \$2.4 million during the year ended December 31, 2019, primarily driven by excess and surplus unfavorable development in discontinued lines and development across various liability products, partially offset by lower than expected prior year claim emergence in standard commercial and favorable emergence in homeowners as a result of subrogation.
- B. During 2019, 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, 2019, Nationwide General Insurance Company was added as a Nationwide Pool recipient and changed from a 0% to 1% retrocessionaire.

As of December 31, 2019 and December 31, 2018, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	2019 Pool	2018 Pool
Nationwide Mutual Insurance Company	23787	72.0%	73.0%
Nationwide Mutual Fire Insurance Company	23779	23.0%	23.0%
Scottsdale Insurance Company	41297	4.0%	4.0%
Nationwide General Insurance Company	23760	1.0%	0.0%

Effective January 1, 2020, the Nationwide Pool structure was revised. Nationwide Mutual Insurance Company's assumed pooling percentage decreased from 72% to 71%. Scottsdale Insurance Company's was removed as a Nationwide Pool recipient. Nationwide Agribusiness Insurance Company, Nationwide Insurance Company of America and National Casualty Company were each added as a Nationwide Pool recipient with a 3%, 1% and 1% assumed pooling percentage, respectively. Furthermore, National Casualty Company terminated its 100% quota share reinsurance agreement with Nationwide Mutual and was added to the Nationwide Pool with a 1% retainage share.

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 of the other companies in the Nationwide Pool have a 0% retrocession. The zero percent participants in the Nationwide Pool as of December 31, 2019 are: 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), Victoria Fire & Casualty Company (NAIC #42889), 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).

All lines of business are subject to the pooling agreements.

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

NOTES TO THE FINANCIAL STATEMENTS

Amounts due to/from the lead entity and pool participants as of December 31, 2019:

Name of Insurer	Amounts Receivable	Amounts Payable
Nationwide Mutual Insurance Company (Lead Insurer)	\$ 246,611,254	\$ 182,870,305
Nationwide Mutual Fire Insurance Company	\$ 20,171,254	\$ 6,335
Scottsdale Insurance Company	\$ 13,374,734	\$ 2,809,498
Nationwide General Insurance Company	\$ 17,095,182	\$ 12,133
Nationwide Property & Casualty Insurance Company	\$ 17,934,650	\$ 186,688
Nationwide Affinity Insurance Company of America	\$ 5,079,134	\$ 1,159,238
Crestbrook Insurance Company	\$ 2,049,417	\$ 5,427,413
Allied Insurance Company of America	\$ 17,009,232	\$ 14,190,466
AMCO Insurance Company	\$ 132,407,895	\$ 107,924,191
Allied Property & Casualty Insurance Company	\$ 9,730,938	\$ 11,963,058
Depositors Insurance Company	\$ 18,058,273	\$ 16,920,790
Nationwide Agribusiness Insurance Company	\$ 36,127,203	\$ 39,151,644
Victoria Fire & Casualty Company	\$ 16,075	\$ 626,812
Victoria Select Insurance Company	\$ -	\$ 85,359
Victoria National Insurance Company	\$ -	\$ 527
Harleysville Worcester Insurance Company	\$ 1,871	\$ 7,004,946
Harleysville Insurance Company of New Jersey	\$ 271	\$ 1,510,419
Harleysville Preferred Insurance Company	\$ 674	\$ 2,663,806
Harleysville Lake States Insurance Company	\$ 399	\$ 1,219,064
Harleysville Insurance Company	\$ 869,208	\$ 134,089
Harleysville Insurance Company of New York	\$ 261	\$ 2,160,653
Nationwide Assurance Company	\$ 50,527,908	\$ 49,878,834
Nationwide Lloyds	\$ 305	\$ 916,249
Nationwide Insurance Company of Florida	\$ 3,387	\$ 1,021,288
Nationwide Insurance Company of America	\$ 19,284,753	\$ 18,208
Veterinary Pet Insurance Company	\$ 1,933	\$ 17,312,845

As of December 31, 2019, 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.

As of December 31, 2019, Scottsdale Surplus Lines Insurance Company, Scottsdale Indemnity Company and Freedom Specialty Insurance Company remain covered under a separate 100% quota share reinsurance agreement with Scottsdale 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 participation of Titan Indemnity Company being terminated effective January 1, 2019, assets and liabilities were transferred between Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Scottsdale Insurance Company, Nationwide General Insurance Company and Titan Insurance Company. The Company received assets of \$44.9 million, primarily consisting of deferred premiums of \$30.3 million. The Company received liabilities of \$233.6 million, primarily consisting of loss and loss expense reserves of \$147.0 million and unearned premiums of \$74.9 million.

In addition, the Company received commissions of \$12.7 million.

Furthermore, the Company received securities of \$176.2 million and paid cash of \$0.2 million to settle these transactions.

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.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$0.9 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 2019.

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, 2019 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	January 24, 2020
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 – High Deductibles

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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, 2019 and 2018, liabilities include \$5,669 and \$0 of such discounted reserves, respectively.

During 2019, the Company recognized \$324 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, 2019:

Schedule P Lines of Business		Tabular Discount Included in Schedule P, Part 1*	
		1	2
		Case	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)	495	-
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	\$ 495	\$ -

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

B. Non-Tabular Discounts

The Company does not have any non-tabular discount.

C. Changes in Discount Assumptions

None

NOTES TO THE FINANCIAL STATEMENTS

Note 33 - Asbestos/Environmental Reserves

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

(1) Asbestos Claims - Direct	2015	2016	2017	2018	2019
Beginning Reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
Incurred Loss and Loss Adj. Expense:	\$ -	\$ -	\$ -	\$ -	\$ 40,000
Calendar Year Payments:	\$ -	\$ -	\$ -	\$ -	\$ (368,712)
Ending Reserve:	\$ -	\$ -	\$ -	\$ -	\$ 408,712
(2) Asbestos Claims - Assumed	2015	2016	2017	2018	2019
Beginning Reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
Incurred Loss and Loss Adj. Expense:	\$ -	\$ -	\$ -	\$ -	\$ (12,000)
Calendar Year Payments:	\$ -	\$ -	\$ -	\$ -	\$ (729,810)
Ending Reserve:	\$ -	\$ -	\$ -	\$ -	\$ 717,810
(3) Asbestos Claims - Net	2015	2016	2017	2018	2019
Beginning Reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
Incurred Loss and Loss Adj. Expense:	\$ -	\$ -	\$ -	\$ -	\$ -
Calendar Year Payments:	\$ -	\$ -	\$ -	\$ -	\$ -
Ending Reserve:	\$ -	\$ -	\$ -	\$ -	\$ -

B. Bulk and IBNR Losses and LAE

(1) Direct	\$ -	\$ 358,425
(2) Assumed	\$ -	\$ 527,822
(3) Net of Ceded Reinsurance	\$ -	\$ -

C. Case, Bulk and IBNR LAE

(1) Direct	\$ -	\$ 221,511
(2) Assumed	\$ -	\$ 6,137
(3) Net of Ceded Reinsurance	\$ -	\$ -

D. See A above

(1) Environmental Claims - Direct	2015	2016	2017	2018	2019
Beginning Reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
Incurred Loss & Loss Adj. Expense:	\$ -	\$ -	\$ -	\$ -	\$ 4,822
Calendar Year Payments:	\$ -	\$ -	\$ -	\$ -	\$ (64,643)
Ending Reserve:	\$ -	\$ -	\$ -	\$ -	\$ 69,465
(2) Environmental Claims - Assumed	2015	2016	2017	2018	2019
Beginning Reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
Incurred Loss and Loss Adj. Expense:	\$ -	\$ -	\$ -	\$ -	\$ 23,000
Calendar Year Payments:	\$ -	\$ -	\$ -	\$ -	\$ (104,912)
Ending Reserve:	\$ -	\$ -	\$ -	\$ -	\$ 127,912
(3) Environmental Claims - Net	2015	2016	2017	2018	2019
Beginning Reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
Incurred Loss and Loss Adj. Expense:	\$ -	\$ -	\$ -	\$ -	\$ 4,762
Calendar Year Payments:	\$ -	\$ -	\$ -	\$ -	\$ (49,596)
Ending Reserve:	\$ -	\$ -	\$ -	\$ -	\$ 54,358

E. Bulk and IBNR Losses and LAE

(1) Direct	\$ -	\$ 52,503
(2) Assumed	\$ -	\$ 84,215
(3) Net of Ceded Reinsurance	\$ -	\$ 41,810

F. Case, Bulk and IBNR LAE

(1) Direct	\$ -	\$ 20,594
(2) Assumed	\$ -	\$ 1,112
(3) Net of Ceded Reinsurance	\$ -	\$ 14,442

Note 34 – Subscriber Savings Accounts

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 35 – Multiple Peril Crop Insurance

Not applicable.

Note 36 – Financial Guaranty Insurance

Not applicable.

PART 1 - COMMON INTERROGATORIES

GENERAL

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 ☒ No ☐ N/A ☐

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.

2.2 If yes, date of change: 04/17/2019

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

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	2	3
Name of Entity	NAIC Company Code	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 ☒

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	2
Nationality	Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes ☐ No ☒

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
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 [☒]

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 [☐]

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 [☒] 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 [☒] No [☐]

12.11

Name of real estate holding company

EC Riverwalk 3 LLC, Liberty Heights SP LLC

12.12

Number of parcels involved

2

12.13

Total book/adjusted carrying value

\$ 1,050,842

12.2

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

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

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

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [☐] No [☐]

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [☐] No [☐]

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [☐] No [☐] N/A [☐]

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] 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 [☒]

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 [☒]

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 [☒]

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 [☒] 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 [☒] 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 [☒] 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 [☒]

20.1

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

20.11

To directors or other officers

\$ 0

20.12

To stockholders not officers

\$ 0

20.13

Trustees, supreme or grand (Fraternal only)

\$ 0

20.2

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

20.21

To directors or other officers

\$ 0

20.22

To stockholders not officers

0

20.23

Trustees, supreme or grand (Fraternal only)

0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes [☐] No [☒]

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

NATIONWIDE GENERAL INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

21.24	Other	\$	0
22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> 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:	\$	2,439,875

INVESTMENT

24.01	Were all the stocks, bonds or 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 <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
24.02	If no, give full and complete information, relating thereto: <u>Yes</u>			
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).			
24.04	Does the company's security lending program meet the requirements for a conforming program as outlined in the <i>Risk-Based Capital Instructions</i> ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input checked="" type="checkbox"/>
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$		0
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 <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input checked="" type="checkbox"/>
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input checked="" type="checkbox"/>
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:	\$		0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$		0
24.103	Total payable for securities lending reported on the liability page:	\$		0
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 <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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	\$		4,175,348
25.29	On deposit with other regulatory bodies	\$		0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$		0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$		0
25.32	Other	\$		0
25.3	For category (25.26) provide the following:			
	1 Nature of Restriction	2 Description	3 Amount	
			\$	
26.1	Does the reporting entity have any hedging transactions reported on Schedule DB?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	
26.2	If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input checked="" type="checkbox"/>

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
26.4	If the response to 26.3 is yes, does the reporting entity utilize:				
26.41	Special accounting provision of SSAP No. 108	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
26.42	Permitted accounting practice	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
26.43	Other accounting guidance	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
26.5	By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	<ul style="list-style-type: none"> The reporting entity has obtained explicit approval from the domiciliary state. Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21. Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount. Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts. 				
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	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
27.2	If yes, state the amount thereof at December 31 of the current year:	\$			N/A

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

28.01 For 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

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

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

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

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

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

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 398,290,842	\$ 414,739,940	\$ 16,449,098
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 398,290,842	\$ 414,739,940	\$ 16,449,098

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 p
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 [] No [X]

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]

35.

By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a.

The shares were purchased prior to January 1, 2019.

b.

The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c.

The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d.

The fund only or predominantly holds bonds in its portfolio.

e.

The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f.

The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [] No [X]

OTHER

36.1

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

\$ 0

36.2

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
	\$

37.1

Amount of payments for legal expenses, 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 payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$

38.1

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

\$ 0

38.2

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
	\$

15.4

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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 [<input type="checkbox"/>]	No [<input type="checkbox"/>]
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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 37 of <i>SSAP No. 62R, Property and Casualty Reinsurance</i> , 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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 (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 (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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> 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 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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X] N/A [<input type="checkbox"/>]
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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
12.6	If yes, state the amount thereof at December 31 of current year: 12.61 Letters of Credit 12.62 Collateral and other funds	\$	0
13.1	Largest net aggregate amount insured in any one risk (excluding workers’ compensation):	\$	180,772

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 ☒

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 ☒ 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 ☒

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes ☐ No ☒

14.5

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

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

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?

Included 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 ☒

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 ☒

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 chartered, registered, qualified, eligible, or writing business in at least 2 states?

Yes ☒ 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 ☐

16.2

FIVE-YEAR HISTORICAL DATA

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

	1 2019	2 2018	3 2017	4 2016	5 2015
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).....	593,072,690	467,161,954	437,329,083	360,209,328	261,965,861
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	390,693,831	326,127,125	319,927,243	267,221,009	194,488,799
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	829,379,513	739,417,353	707,143,963	598,670,708	448,126,970
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	3,820,743	1,580	733	1,286	8,702
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	447				
6. Total (Line 35).....	1,816,967,224	1,532,708,012	1,464,401,022	1,226,102,331	904,590,332
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).....	100,873,158				
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	60,294,705				
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	89,953,334				
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	3,820,743				
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	447				
12. Total (Line 35).....	254,942,387	0	0	0	0
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	(20,073,323)				
14. Net investment gain (loss) (Line 11).....	11,039,494	(1,700,966)	(2,429,149)	483,143	437,520
15. Total other income (Line 15).....	1,557,253	5,661	303,092	(22,038)	(21,961)
16. Dividends to policyholders (Line 17).....	69,110				
17. Federal and foreign income taxes incurred (Line 19).....	5,089,613	242,921	(320,969)	161,747	138,141
18. Net income (Line 20).....	(12,635,299)	(1,938,226)	(1,805,088)	299,358	277,418
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	901,969,233	632,966,472	406,312,372	435,223,096	346,985,272
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	83,064,600	49,870,492	54,284,460	48,145,362	37,085,614
20.2 Deferred and not yet due (Line 15.2).....	268,244,759	225,042,793	220,916,156	274,930,381	211,519,154
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	672,068,725	397,950,250	385,006,663	412,155,911	324,269,619
22. Losses (Page 3, Line 1).....	117,794,333				
23. Loss adjustment expenses (Page 3, Line 3).....	24,098,341				
24. Unearned premiums (Page 3, Line 9).....	77,178,080				
25. Capital paid up (Page 3, Lines 30 & 31).....	4,200,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37).....	229,900,508	235,016,222	21,305,709	23,067,185	22,715,653
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	17,410,640	14,134,094	(14,335,314)	(9,624,652)	4,007,604
Risk-Based Capital Analysis					
28. Total adjusted capital.....	229,900,508	235,016,222	21,305,709	23,067,185	22,715,653
29. Authorized control level risk-based capital.....	21,044,641	2,008,225	391,985	238,845	354,706
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).....	96.4	96.4	91.4	88.7	90.0
31. Stocks (Lines 2.1 & 2.2).....					
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....					
34. Cash, cash equivalents and short-term investments (Line 5).....	3.0	2.9	2.4	10.9	9.6
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....	0.6	0.6	6.2	0.4	0.4
38. Receivables for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....					
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	0	0	0	0	0
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).....	0.0				

NATIONWIDE GENERAL INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2019	2018	2017	2016	2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	(154,276)	147,577	34,511	27,342	2,751
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	(5,115,714)	213,710,513	(1,761,476)	351,532	296,967
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).....	267,262,568	299,217,493	273,965,267	213,546,266	151,981,615
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	199,370,879	177,130,061	171,573,714	150,307,646	102,889,840
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	498,948,900	476,984,546	431,881,810	348,922,725	192,005,895
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	1,867,413	(25,233)	(76,597)	16,481	(213,460)
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	(30,014)				
59. Total (Line 35).....	967,419,746	953,306,867	877,344,194	712,793,118	446,663,890
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).....	(41,310,784)				
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	21,744,724				
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	7,719,937				
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	1,914,122				
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	(30,014)				
65. Total (Line 35).....	(9,962,015)	0	0	0	0
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).....	60.7				
68. Loss expenses incurred (Line 3).....	10.4				
69. Other underwriting expenses incurred (Line 4).....	40.2				
70. Net underwriting gain (loss) (Line 8).....	(11.3)				
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).....	27.4				
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	71.1				
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).....	110.9				
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).....	1,854				
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).....	0.8				
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).....	3,996				
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).....	18.8				

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

Yes[] No[]

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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.....	.....1,075	.....451	.....267	.....81	.....160	.....65	.....59	.....904	.....XXX.....
2. 2010.....	.....180,603	.....24,441	.....156,162	.....102,924	.....11,043	.....5,199	.....466	.....12,748	.....1,180	.....5,233	.....108,182	.....XXX.....
3. 2011.....	.....171,286	.....16,603	.....154,683	.....116,700	.....10,483	.....6,116	.....803	.....13,021	.....527	.....5,743	.....124,024	.....XXX.....
4. 2012.....	.....177,179	.....17,925	.....159,254	.....112,147	.....14,555	.....5,580	.....530	.....12,789	.....738	.....5,940	.....114,693	.....XXX.....
5. 2013.....	.....186,530	.....18,952	.....167,578	.....104,401	.....8,817	.....5,583	.....568	.....12,301	.....629	.....6,068	.....112,271	.....XXX.....
6. 2014.....	.....196,621	.....19,265	.....177,356	.....115,801	.....9,217	.....5,967	.....629	.....12,307	.....531	.....6,600	.....123,698	.....XXX.....
7. 2015.....	.....204,851	.....20,068	.....184,783	.....116,569	.....9,574	.....5,573	.....458	.....12,268	.....527	.....7,051	.....123,851	.....XXX.....
8. 2016.....	.....208,828	.....18,698	.....190,130	.....120,416	.....8,908	.....5,272	.....518	.....12,482	.....496	.....7,406	.....128,249	.....XXX.....
9. 2017.....	.....205,393	.....16,260	.....189,134	.....124,644	.....8,154	.....3,880	.....271	.....12,915	.....458	.....8,258	.....132,557	.....XXX.....
10. 2018.....	.....200,389	.....17,110	.....183,278	.....98,471	.....6,805	.....1,934	.....130	.....11,477	.....390	.....8,178	.....104,557	.....XXX.....
11. 2019.....	.....197,041	.....19,274	.....177,767	.....67,749	.....5,491	.....642	.....34	.....8,608	.....240	.....4,061	.....71,235	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	...1,080,897	.....93,498	.....46,014	.....4,486	.....121,075	.....5,782	.....64,596	.....1,144,220	.....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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....	.....15,168	.....10,216	.....3,816	.....2,082	.....297	.....129	.....754	.....252	.....122	.....3	.....63	.....7,476	.....XXX.....
2. 2010.....	.....750	.....271	.....575	.....282	.....69	.....6	.....133	.....12	.....31	.....0	.....12	.....987	.....XXX.....
3. 2011.....	.....1,379	.....653	.....599	.....266	.....64	.....(42)	.....185	.....11	.....39	.....2	.....23	.....1,375	.....XXX.....
4. 2012.....	.....1,575	.....492	.....749	.....311	.....74	.....73	.....220	.....15	.....52	.....3	.....35	.....1,777	.....XXX.....
5. 2013.....	.....1,973	.....299	.....611	.....234	.....173	.....53	.....370	.....31	.....82	.....7	.....53	.....2,584	.....XXX.....
6. 2014.....	.....4,219	.....1,008	.....1,507	.....780	.....219	.....52	.....634	.....52	.....150	.....7	.....113	.....4,829	.....XXX.....
7. 2015.....	.....4,915	.....689	.....1,411	.....257	.....275	.....47	.....1,108	.....93	.....186	.....19	.....151	.....6,790	.....XXX.....
8. 2016.....	.....9,443	.....1,253	.....2,863	.....716	.....475	.....138	.....1,979	.....163	.....282	.....31	.....287	.....12,741	.....XXX.....
9. 2017.....	.....16,710	.....1,795	.....2,817	.....1,112	.....757	.....170	.....3,093	.....240	.....493	.....39	.....629	.....20,514	.....XXX.....
10. 2018.....	.....18,310	.....1,432	.....9,918	.....2,186	.....766	.....136	.....4,590	.....444	.....844	.....74	.....1,533	.....30,158	.....XXX.....
11. 2019.....	.....24,666	.....1,515	.....25,650	.....3,983	.....541	.....102	.....6,089	.....669	.....2,146	.....161	.....3,102	.....52,662	.....XXX.....
12. Totals...	.....99,108	.....19,623	.....50,518	.....12,209	.....3,710	.....867	.....19,156	.....1,981	.....4,426	.....346	.....6,001	.....141,892	.....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.....	.....6,686	.....789
2. 2010.	.....122,430	.....13,262	.....109,169	.....67.8	.....54.3	.....69.9				.....772	.....215
3. 2011.	.....138,102	.....12,704	.....125,398	.....80.6	.....76.5	.....81.1				.....1,059	.....316
4. 2012.	.....133,185	.....16,716	.....116,469	.....75.2	.....93.3	.....73.1				.....1,521	.....255
5. 2013.	.....125,494	.....10,639	.....114,854	.....67.3	.....56.1	.....68.5				.....2,050	.....533
6. 2014.	.....140,804	.....12,276	.....128,528	.....71.6	.....63.7	.....72.5				.....3,938	.....892
7. 2015.	.....142,305	.....11,664	.....130,641	.....69.5	.....58.1	.....70.7				.....5,380	.....1,410
8. 2016.	.....153,212	.....12,222	.....140,990	.....73.4	.....65.4	.....74.2				.....10,337	.....2,404
9. 2017.	.....165,310	.....12,239	.....153,070	.....80.5	.....75.3	.....80.9				.....16,621	.....3,893
10. 2018.	.....146,311	.....11,596	.....134,715	.....73.0	.....67.8	.....73.5				.....24,612	.....5,546
11. 2019.	.....136,092	.....12,194	.....123,897	.....69.1	.....63.3	.....69.7			.....1.00	.....44,818	.....7,844
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....117,794	.....24,098

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	One Year	Two Year
1. Prior.....	.....70,729	.....67,382	.....66,139	.....65,182	.....64,399	.....64,004	.....63,916	.....63,942	.....64,110	.....64,261	.....151	.....319
2. 2010.....	.....99,926	.....98,737	.....98,236	.....97,766	.....97,698	.....97,659	.....97,540	.....97,561	.....97,526	.....97,570	.....44	.....9
3. 2011.....	.....XXX	.....111,818	.....111,575	.....111,936	.....112,475	.....112,780	.....112,724	.....112,801	.....112,870	.....112,868	.....(2)	.....66
4. 2012.....	.....XXX	.....XXX	.....104,056	.....103,547	.....103,994	.....104,188	.....104,399	.....104,314	.....104,369	.....104,369	.....1	.....55
5. 2013.....	.....XXX	.....XXX	.....XXX	.....100,629	.....101,520	.....102,135	.....103,163	.....103,181	.....103,021	.....103,107	.....86	.....(74)
6. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....112,984	.....114,507	.....115,783	.....116,104	.....116,437	.....116,609	.....173	.....505
7. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....117,136	.....117,788	.....117,968	.....118,451	.....118,733	.....282	.....765
8. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....126,513	.....127,006	.....127,432	.....128,753	.....1,321	.....1,747
9. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....139,557	.....139,482	.....140,160	.....678	.....603
10. 2018.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....123,739	.....122,859	.....(879)	.....XXX
11. 2019.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....113,544	.....XXX	.....XXX
12. Totals.....											.....1,854	.....3,996

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior.....	.....000	.....22,253	.....35,528	.....43,090	.....47,587	.....50,657	.....52,769	.....54,809	.....56,095	.....56,905	.....XXX	.....XXX
2. 2010.....	.....56,828	.....76,979	.....85,067	.....90,317	.....93,316	.....94,782	.....95,574	.....96,056	.....96,389	.....96,614	.....XXX	.....XXX
3. 2011.....	.....XXX	.....67,625	.....88,773	.....97,455	.....103,426	.....107,138	.....109,283	.....110,336	.....111,090	.....111,530	.....XXX	.....XXX
4. 2012.....	.....XXX	.....XXX	.....59,231	.....80,527	.....89,581	.....95,640	.....99,348	.....101,090	.....102,085	.....102,642	.....XXX	.....XXX
5. 2013.....	.....XXX	.....XXX	.....XXX	.....55,903	.....76,974	.....86,297	.....93,286	.....97,361	.....99,395	.....100,599	.....XXX	.....XXX
6. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....63,624	.....86,602	.....97,605	.....104,614	.....109,392	.....111,923	.....XXX	.....XXX
7. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....62,986	.....87,307	.....98,483	.....106,777	.....112,110	.....XXX	.....XXX
8. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....68,477	.....94,776	.....107,418	.....116,263	.....XXX	.....XXX
9. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....77,366	.....108,202	.....120,100	.....XXX	.....XXX
10. 2018.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....67,758	.....93,471	.....XXX	.....XXX
11. 2019.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....62,867	.....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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....	.....30,923	.....18,551	.....12,520	.....8,988	.....6,003	.....4,193	.....2,991	.....2,361	.....2,189	.....2,236
2. 2010.....	.....21,714	.....9,026	.....5,031	.....2,751	.....1,582	.....1,028	.....618	.....514	.....441	.....414
3. 2011.....	.....XXX	.....21,257	.....9,029	.....5,016	.....2,658	.....1,690	.....1,023	.....683	.....549	.....506
4. 2012.....	.....XXX	.....XXX	.....22,446	.....9,435	.....5,035	.....2,610	.....1,489	.....1,028	.....788	.....644
5. 2013.....	.....XXX	.....XXX	.....XXX	.....21,768	.....9,634	.....5,143	.....2,653	.....1,591	.....1,080	.....715
6. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....23,408	.....10,587	.....5,498	.....2,904	.....1,796	.....1,309
7. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....26,089	.....11,802	.....6,067	.....3,229	.....2,170
8. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....28,778	.....12,127	.....6,345	.....3,964
9. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....26,326	.....9,450	.....4,558
10. 2018.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....25,782	.....11,880
11. 2019.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....27,088

NATIONWIDE GENERAL INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5	6	7	8	9
			2 Direct Premiums Written	3 Direct Premiums Earned		Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Pur- chasing Groups (Incl. in Col. 2)
States, Etc.										
1.	Alabama.....AL	L	34,887,305	34,110,096		18,804,411	19,578,664	10,454,259	228,732	
2.	Alaska.....AK	L								
3.	Arizona.....AZ	L	6,417,850	4,308,165		2,814,769	2,761,818	736,880	26,634	
4.	Arkansas.....AR	L	13,512,971	13,075,163		8,456,422	7,468,597	2,411,099	53,068	
5.	California.....CA	L								
6.	Colorado.....CO	L	907,477	213,765		42,744	73,652	30,909	2,196	
7.	Connecticut.....CT	L	67,831,506	71,266,393		51,107,836	47,109,584	44,059,531	607,105	
8.	Delaware.....DE	L	11,917,369	12,631,719		6,476,146	5,710,938	4,392,942	88,216	
9.	District of Columbia.....DC	L	2,881,772	2,732,080		972,943	858,918	266,111	34,638	
10.	Florida.....FL	L	2,448,552	615,790		5,020	214,164	181,642	4,489	
11.	Georgia.....GA	L	81,380,051	73,384,720		50,190,743	55,269,507	24,472,459	459,444	
12.	Hawaii.....HI	N								
13.	Idaho.....ID	L	121,393	20,837		10,610	19,089	8,480	345	
14.	Illinois.....IL	L	25,727,756	23,549,161		17,566,746	19,166,266	5,331,404	188,500	
15.	Indiana.....IN	L	860,877	2,475,041		3,034,648	2,940,309	828,066	10,642	
16.	Iowa.....IA	L	199,669	45,956			4,257	4,257	637	
17.	Kansas.....KS	L	527,341	119,924		2,345	10,262	7,917	1,629	
18.	Kentucky.....KY	L	29,828,502	29,991,807		15,093,337	14,533,852	8,351,249	150,137	
19.	Louisiana.....LA	L								
20.	Maine.....ME	L	1,259,888	1,850,585		1,209,756	733,244	599,320	21,829	
21.	Maryland.....MD	L	77,852,659	79,748,296		61,228,995	61,087,617	29,440,947	602,126	
22.	Massachusetts.....MA	L					(1)	(3)		
23.	Michigan.....MI	L	3,116,129	2,838,549		1,660,576	1,590,132	1,132,138	24,706	
24.	Minnesota.....MN	L	27,119	1,140					98	
25.	Mississippi.....MS	L	35,454,876	34,364,483		18,078,905	19,878,104	7,219,516	145,108	
26.	Missouri.....MO	L	4,655,029	1,201,553		446,852	856,624	409,773	10,817	
27.	Montana.....MT	L								
28.	Nebraska.....NE	L								
29.	Nevada.....NV	L	258,011	18,434			3,472	3,472	274	
30.	New Hampshire.....NH	L	2,415,010	1,957,725		1,254,926	1,268,077	614,864	15,012	
31.	New Jersey.....NJ	N								
32.	New Mexico.....NM	L	85,062	14,952			1,620	1,620	223	
33.	New York.....NY	L	86,903,874	69,124,021		38,651,566	53,414,964	43,097,440	745,432	
34.	North Carolina.....NC	L	382,150,242	383,651,722		232,632,581	225,868,506	85,720,675	3,405,287	
35.	North Dakota.....ND	L								
36.	Ohio.....OH	L	161,580,113	169,824,527		127,027,913	124,511,471	46,436,036	1,652,329	
37.	Oklahoma.....OK	L								
38.	Oregon.....OR	L	13,281,036	10,531,288		5,385,292	7,692,945	3,230,933	90,102	
39.	Pennsylvania.....PA	L	106,453,870	97,044,408		58,780,381	63,322,288	27,474,851	962,084	
40.	Rhode Island.....RI	L	20,099,120	18,613,271		11,095,627	12,762,099	6,051,818	135,248	
41.	South Carolina.....SC	L	60,085,513	56,780,735		27,275,000	30,460,269	12,009,399	552,901	
42.	South Dakota.....SD	L								
43.	Tennessee.....TN	L	57,047,476	59,548,110		35,432,292	31,627,228	14,352,448	449,264	
44.	Texas.....TX	L	103,481,317	112,048,482		84,914,086	88,039,436	22,971,316	505,321	
45.	Utah.....UT	L							10	
46.	Vermont.....VT	L	1,424,391	1,312,850		293,429	270,456	522,584	13,173	
47.	Virginia.....VA	L	61,706,285	66,688,064		47,065,247	42,164,074	21,492,946	409,385	
48.	Washington.....WA	L	11,531,067	8,202,612		4,382,791	5,549,163	1,505,008	48,897	
49.	West Virginia.....WV	L	12,180,817	11,122,220		5,795,235	7,402,421	3,606,637	73,116	
50.	Wisconsin.....WI	L	120,627	6,585			789	789	193	
51.	Wyoming.....WY	L								
52.	American Samoa.....AS	N								
53.	Guam.....GU	N								
54.	Puerto Rico.....PR	N								
55.	US Virgin Islands.....VI	N								
56.	Northern Mariana Islands.....MP	N								
57.	Canada.....CAN	N								
58.	Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59.	Totals.....	XXX	1,482,619,922	1,455,035,231	0	937,190,170	954,224,876	429,431,733	11,719,346	0

DETAILS OF WRITE-INS

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

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	49
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI).....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0

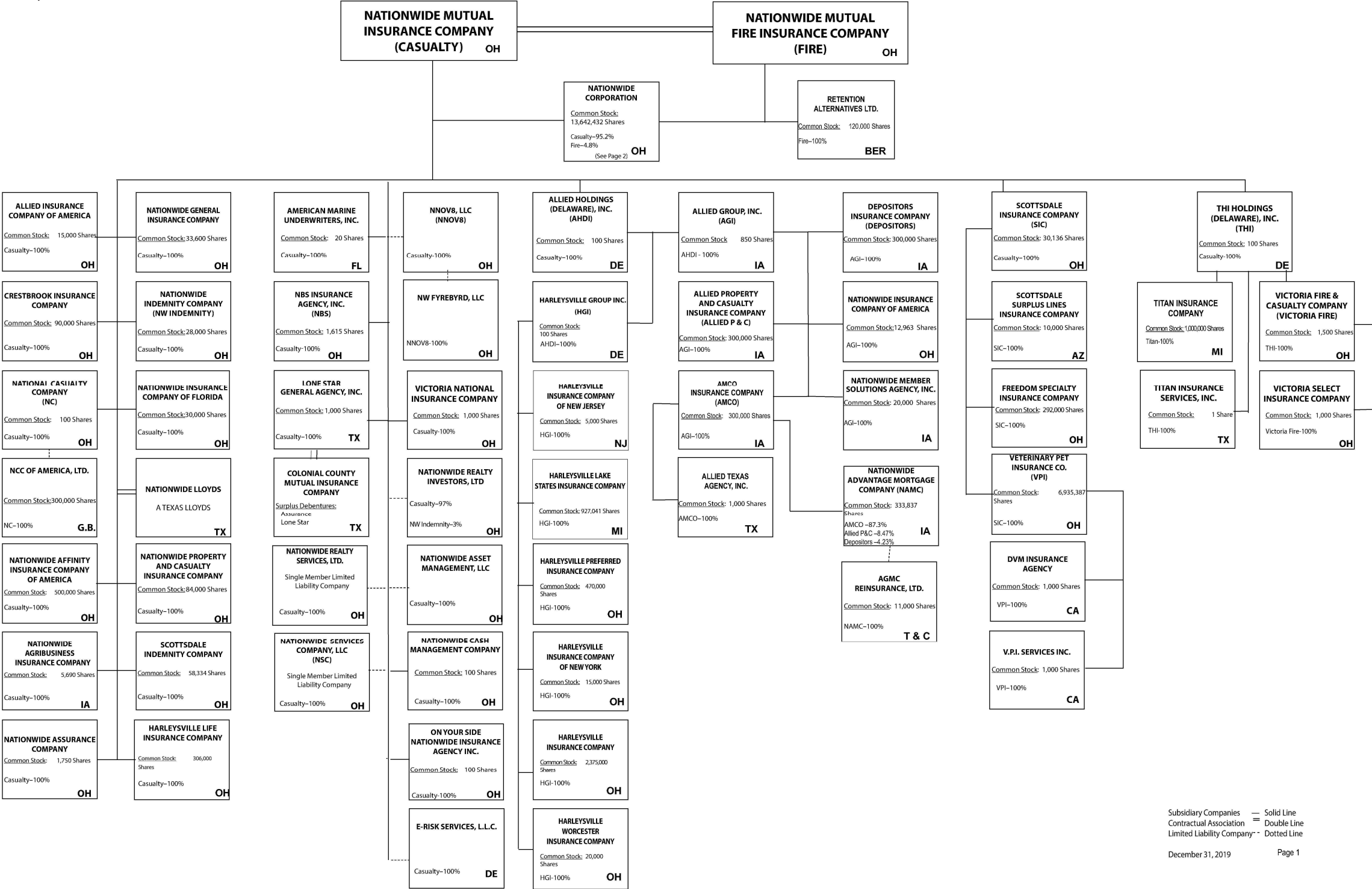
R - Registered - Non-domiciled RRGs.....	0
Q - Qualified - Qualified or accredited reinsurer.....	0
N - None of the above - Not allowed to write business in the state.....	8

(b) 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 place of work for workers' compensation. Allocation of premiums for individual and group health insurance is based on the situs of the contract.

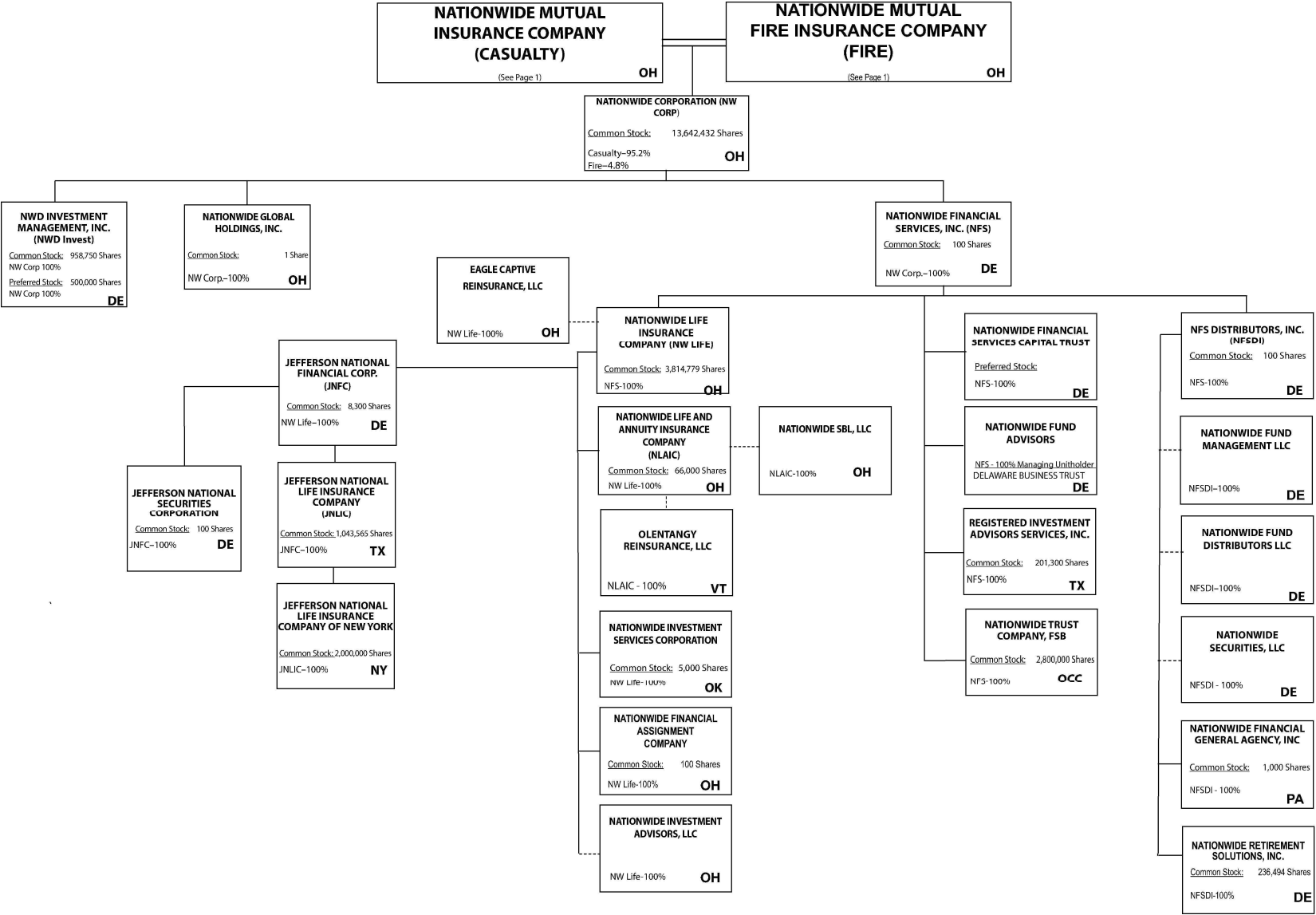
NATIONWIDE GENERAL INSURANCE COMPANY

NATIONWIDE®



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

NATIONWIDE®



96.1

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

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	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	OH	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	OH	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	OH	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	35696	OH	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	OH	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	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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