



ANNUAL STATEMENT

For the Year Ended December 31, 2020

of the Condition and Affairs of the

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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

NAIC Company Code..... 23779

Employer's ID Number..... 31-4177110

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized..... December 27, 1933

Commenced Business..... April 15, 1934

Statutory Home Office

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

Main Administrative Office

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

614-249-7111

(Area Code) (Telephone Number)

Mail Address

ONE WEST NATIONWIDE BLVD., FRAP SOLUTIONS .. 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., 1-14-301 .. 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

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(Name)
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OFFICERS

Name
1. MARK ALLEN BERVEN
3. DAVID PATRICK LAPAULTitle
PRESIDENT & COO - P&C
SVP & TREASURER

Name

Title

SVP & SECRETARY

PAMELA ANN BIESECKER
JAMES ROBERT FOWLER
RAMON JONES
MICHAEL WILLIAM MAHAFFEY
MARK RAYMOND THRESHERSVP-HEAD OF TAXATION
EXEC VP - CIO
EXEC VP-CHIEF MARKT OFFC
EXEC VP-CHIEF STRATEGY OFFC
EXEC VP - CFOJOHN LAUGHLIN CARTER
MARK SHANNON HOWARD
GALE VERDELL KING
AMY TAYLOR SHORE
KIRT ALAN WALKERPRESIDENT & COO-NW FIN
EXEC VP-CHIEF LEGAL OFFC
EXEC VP-CHIEF ADMIN OFFC
EXEC VP-CHIEF CUSTOMER OFFC
CEO

DIRECTORS OR TRUSTEES

CRAIG RICHARD ADAMS
MARY DIANE KOKEN
BRENT RINNER PORTEUS
SPARKY RAY WEILNAUSTEPHEN FRANCIS HIRSCH
SARA ALICIA MARTINEZ TUCKER
SUKU RADIA
PAUL JEFFREY WENGERMARC ALLEN HOWZE
TERRY WAYNE MCCLURE
MICHAEL JOSEPH TOELLE
JEFFREY WADE ZELLERSDANIEL THOMAS KELLEY
DEBORAH ANN PLUNKETT
KIRT ALAN WALKERState 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 - P&C
(Title)

D.S.
(Signature)

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

David Patrick Lapaul
(Signature)

DAVID PATRICK LAPAUL
3. (Printed Name)
SVP & TREASURER
(Title)

Subscribed and sworn to before me
This 13th day of February 2021

a. Is this an original filing?

Yes [X] No []

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



Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	4,671,344,303		4,671,344,303	4,612,985,133
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	.9,216,547		.9,216,547	5,006,265
2.2 Common stocks.....	366,961,774	26,244,623	.340,717,151	329,343,442
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	.559,396,741		.559,396,741	651,406,871
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 (\$....584,317, Schedule E-Part 1), cash equivalents (\$....291,705,219, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	292,289,535		292,289,535	163,700,183
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....	1,250,000		1,250,000	1,663,000
8. Other invested assets (Schedule BA).....	.787,295,071		.787,295,071	754,237,704
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....	.3,122,612		.3,122,612	.30,004,411
11. Aggregate write-ins for invested assets.....	.12,739	0	.12,739	.1,902,747
12. Subtotals, cash and invested assets (Lines 1 to 11).....	6,690,889,322	26,244,623	6,664,644,699	6,550,249,756
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	38,069,125	178,000	.37,891,125	.40,066,273
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	.559,220,464	13,672,533	.545,547,931	.566,751,176
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	.855,729,075	1,398,390	.854,330,685	.871,206,246
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	.51,650,718		.51,650,718	.50,467,540
16.2 Funds held by or deposited with reinsured companies.....	.4,677,918		.4,677,918	.635,556
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.....	.1,646,927		.1,646,927	.17,806,403
18.2 Net deferred tax asset.....	.293,224,357	.77,649,482	.215,574,875	.161,973,068
19. Guaranty funds receivable or on deposit.....	.1,649,727		.1,649,727	.1,526,393
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.....	.6,285		.6,285	.3,047
23. Receivables from parent, subsidiaries and affiliates.....	.13,540,425		.13,540,425	.20,171,254
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	.68,081,451	155,530	.67,925,921	.74,042,640
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	8,578,385,794	.119,298,558	.8,459,087,236	.8,354,899,352
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	8,578,385,794	.119,298,558	.8,459,087,236	.8,354,899,352

DETAILS OF WRITE-INS

1101. Other investment receivables.....	.12,739		.12,739	.1,659,672
1102. Derivative collateral and receivables.....			0	.243,075
1103. ....	.0	.0	0	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).....	.12,739	0	.12,739	.1,902,747
2501. Deposits and prepaid assets.....	.83,338	.83,338	0	
2502. Funds held equity pools & associations.....	.32,293,804		.32,293,804	.36,472,170
2503. Miscellaneous assets.....	.23,222,727		.23,222,727	.19,994,196
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.12,481,582	.72,192	.12,409,390	.17,576,274
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	.68,081,451	155,530	.67,925,921	.74,042,640

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	2,852,312,975	2,709,269,689
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	229,511,150	176,723,362
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	549,948,284	554,262,358
4. Commissions payable, contingent commissions and other similar charges.....	101,796,802	78,667,809
5. Other expenses (excluding taxes, licenses and fees).....	61,762,068	58,029,109
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	17,663,221	20,395,003
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....444,097,563 and including warranty reserves of \$.....3,229,209 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	1,833,538,428	1,775,095,840
10. Advance premium.....	29,763,016	30,360,306
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	1,748,929	1,875,548
12. Ceded reinsurance premiums payable (net of ceding commissions).....	248,892,045	302,196,154
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	1	5
14. Amounts withheld or retained by company for account of others.....	69,104,520	97,716,562
15. Remittances and items not allocated.....	3,645,778	3,128,926
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....	522,000	
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	3,270,712	186,924
20. Derivatives.....		
21. Payable for securities.....	13,908,686	12,679,598
22. Payable for securities lending.....	4,208,100	31,174,098
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	43,925,056	48,090,723
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	.6,065,521,771	5,899,852,014
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	.6,065,521,771	5,899,852,014
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....		
31. Preferred capital stock.....		
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....		
35. Unassigned funds (surplus).....	2,393,565,465	2,455,047,338
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	.2,393,565,465	.2,455,047,338
38. TOTAL (Page 2, Line 28, Col. 3).....	.8,459,087,236	.8,354,899,352

DETAILS OF WRITE-INS

2501. Contingent suit liability.....	2,710,510	1,395,119
2502. Escrow liability.....	15,143	595,780
2503. Miscellaneous liabilities.....	18,168,882	4,028,885
2598. Summary of remaining write-ins for Line 25 from overflow page.....	23,030,521	42,070,939
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	43,925,056	48,090,723
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

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	4,066,266,076	4,088,632,339
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,721,674,779	2,480,143,289
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	386,945,530	426,118,071
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	1,356,593,597	1,355,800,242
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	4,465,213,906	4,262,061,602
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(398,947,830)	(173,429,263)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	218,251,961	276,155,721
10. Net realized capital gains (losses) less capital gains tax of \$....9,121,002 (Exhibit of Capital Gains (Losses)).....	13,825,175	(23,372,136)
11. Net investment gain (loss) (Lines 9 + 10).....	232,077,136	252,783,585
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$....257,280 amount charged off \$....11,802,866).....	(11,545,586)	(12,256,076)
13. Finance and service charges not included in premiums.....	23,016,451	24,161,928
14. Aggregate write-ins for miscellaneous income.....	2,996,321	19,411,851
15. Total other income (Lines 12 through 14).....	14,467,186	31,317,703
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(152,403,508)	110,672,025
17. Dividends to policyholders.....	1,697,456	1,589,521
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).....	(154,100,964)	109,082,504
19. Federal and foreign income taxes incurred.....	(57,618,634)	(16,747,019)
20. Net income (Line 18 minus Line 19) (to Line 22).....	(96,482,330)	125,829,523
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,455,047,338	2,252,641,694
22. Net income (from Line 20).....	(96,482,330)	125,829,523
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....(4,880,994).....	(11,052,514)	65,474,043
25. Change in net unrealized foreign exchange capital gain (loss).....	310,991	(10,285)
26. Change in net deferred income tax.....	10,263,388	(11,984,277)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	36,081,074	23,127,911
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(522,000)	240,000
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from Protected Cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	(80,482)	(271,271)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(61,481,873)	202,405,644
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	2,393,565,465	2,455,047,338

DETAILS OF WRITE-INS

0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401. Change in contingent suit liability.....	(1,315,391)	1,728,022
1402. Other income.....	4,311,712	17,683,829
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).....	2,996,321	19,411,851
3701. Change in surplus- miscellaneous.....	(80,482)	(271,271)
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).....	(80,482)	(271,271)

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
CASH FLOW

		1 Current Year	2 Prior Year
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....		4,103,158,531	4,105,276,917
2. Net investment income.....		228,931,525	290,197,520
3. Miscellaneous income.....		10,424,824	31,316,039
4. Total (Lines 1 through 3).....		4,342,514,880	4,426,790,476
5. Benefit and loss related payments.....		2,526,865,569	2,646,375,040
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....		1,743,398,533	1,741,014,998
8. Dividends paid to policyholders.....		1,824,075	1,874,260
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		(64,657,108)	(18,040,336)
10. Total (Lines 5 through 9).....		4,207,431,069	4,371,223,962
11. Net cash from operations (Line 4 minus Line 10).....		135,083,811	55,566,514
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....		868,071,982	699,840,095
12.2 Stocks.....		3,438,783	688,652
12.3 Mortgage loans.....		224,135,492	9,412,896
12.4 Real estate.....			
12.5 Other invested assets.....		169,527,005	298,873,753
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		(358)	(1,200)
12.7 Miscellaneous proceeds.....		30,045,878	10,648,833
12.8 Total investment proceeds (Lines 12.1 to 12.7).....		1,295,218,782	1,019,463,029
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....		948,415,013	525,967,339
13.2 Stocks.....		7,148,957	9,482,804
13.3 Mortgage loans.....		125,228,781	189,320,553
13.4 Real estate.....			
13.5 Other invested assets.....		198,647,913	273,989,487
13.6 Miscellaneous applications.....		2,174,780	24,206,814
13.7 Total investments acquired (Lines 13.1 to 13.6).....		1,281,615,444	1,022,966,997
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).....		13,603,338	(3,503,968)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....		(20,097,797)	30,035,875
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....		(20,097,797)	30,035,875
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).....		128,589,352	82,098,421
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....		163,700,183	81,601,762
19.2 End of year (Line 18 plus Line 19.1).....		292,289,535	163,700,183

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

20.0001 Tax credit commitment liability.....	4,522,343	1,164,038
20.0002 Exchange of bond investment to bond investment.....	60,604,029	108,454,677
20.0003 Capitalized interest on bonds.....	293,411	283,464
20.0004 Capitalized interest on mortgage loans.....	8,311,190	8,693,750
20.0005 Exchange of equity investment to equity investment.....		14,999,998
20.0006 Assets and liabilities transferred settled through investment transfer.....		14,220,400
20.0007 Exchange of bond investment to equity investment.....	12,771	

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	45,750,284	25,450,258	24,852,900	46,347,642
2. Allied lines.....	80,903,819	39,884,508	42,364,674	78,423,653
3. Farmowners multiple peril.....	123,514,095	60,085,449	60,214,439	123,385,105
4. Homeowners multiple peril.....	735,349,378	392,808,701	403,612,882	724,545,197
5. Commercial multiple peril.....	539,177,000	263,490,387	276,516,174	526,151,213
6. Mortgage guaranty.....	0		0	0
8. Ocean marine.....	7,476,474	802,343	4,226,689	4,052,128
9. Inland marine.....	214,664,847	89,813,425	107,800,694	196,677,578
10. Financial guaranty.....	0		0	0
11.1 Medical professional liability - occurrence.....	(1,035)	91	(79)	(865)
11.2 Medical professional liability - claims-made.....	714		0	714
12. Earthquake.....	7,749,894	3,679,097	3,886,650	7,542,341
13. Group accident and health.....	63,516,959	150,099	122,874	63,544,184
14. Credit accident and health (group and individual).....	0		0	0
15. Other accident and health.....	(942,894)	(47,426)	24,419	(1,014,739)
16. Workers' compensation.....	79,172,002	40,104,938	38,013,956	81,262,984
17.1 Other liability - occurrence.....	293,673,621	139,697,224	141,340,243	292,030,602
17.2 Other liability - claims-made.....	195,213,469	75,150,196	96,949,707	173,413,958
17.3 Excess workers' compensation.....	0		0	0
18.1 Products liability - occurrence.....	19,461,951	10,065,995	9,653,471	19,874,475
18.2 Products liability - claims-made.....	690,815	13,709	550,145	154,379
19.1, 19.2 Private passenger auto liability.....	745,054,924	257,289,287	242,497,772	759,846,439
19.3, 19.4 Commercial auto liability.....	293,952,154	138,206,103	143,620,291	288,537,966
21. Auto physical damage.....	661,550,222	227,548,444	223,273,317	665,825,349
22. Aircraft (all perils).....	0		0	0
23. Fidelity.....	496,012	957,882	744,943	708,951
24. Surety.....	15,476,219	7,053,211	9,101,671	13,427,759
26. Burglary and theft.....	737,410	358,491	343,376	752,525
27. Boiler and machinery.....	1,252,960	(482,980)	473,107	296,873
28. Credit.....	153,021	170,787	149,866	173,942
29. International.....	0		0	0
30. Warranty.....	1,552,694	2,811,744	3,229,209	1,135,229
31. Reinsurance - nonproportional assumed property.....	0	(3,493)	(3,799)	306
32. Reinsurance - nonproportional assumed liability.....	0		0	0
33. Reinsurance - nonproportional assumed financial lines.....	0		0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	4,125,597,009	1,775,058,470	1,833,559,591	4,067,095,888

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

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	24,788,184	64,716			24,852,900
2. Allied lines.....	41,092,164	1,272,510			42,364,674
3. Farmowners multiple peril.....	60,214,439				60,214,439
4. Homeowners multiple peril.....	401,152,116	2,460,766			403,612,882
5. Commercial multiple peril.....	275,886,593	629,581			276,516,174
6. Mortgage guaranty.....					0
8. Ocean marine.....	4,206,255	20,434			4,226,689
9. Inland marine.....	105,247,101	2,553,593			107,800,694
10. Financial guaranty.....					0
11.1 Medical professional liability - occurrence.....	(79)				(79)
11.2 Medical professional liability - claims-made.....					0
12. Earthquake.....	3,863,355	23,295			3,886,650
13. Group accident and health.....	122,874				122,874
14. Credit accident and health (group and individual).....					0
15. Other accident and health.....	3,256			21,163	24,419
16. Workers' compensation.....	37,988,703	25,253			38,013,956
17.1 Other liability - occurrence.....	137,659,674	3,680,569			141,340,243
17.2 Other liability - claims-made.....	90,857,050	6,092,657			96,949,707
17.3 Excess workers' compensation.....					0
18.1 Products liability - occurrence.....	9,132,593	520,878			9,653,471
18.2 Products liability - claims-made.....	550,145				550,145
19.1, 19.2 Private passenger auto liability.....	242,456,539	41,233			242,497,772
19.3, 19.4 Commercial auto liability.....	143,553,918	66,373			143,620,291
21. Auto physical damage.....	223,235,484	37,833			223,273,317
22. Aircraft (all perils).....					0
23. Fidelity.....	617,263	127,680			744,943
24. Surety.....	6,853,765	2,247,906			9,101,671
26. Burglary and theft.....	343,186	190			343,376
27. Boiler and machinery.....	473,107				473,107
28. Credit.....	38,554	111,312			149,866
29. International.....					0
30. Warranty.....	2,055	3,227,154			3,229,209
31. Reinsurance - nonproportional assumed property.....	(3,799)				(3,799)
32. Reinsurance - nonproportional assumed liability.....					0
33. Reinsurance - nonproportional assumed financial lines.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0
35. TOTALS.....	1,810,334,495	23,203,933	0	21,163	1,833,559,591
36. Accrued retrospective premiums based on experience.....					(21,163)
37. Earned but unbilled premiums.....					0
38. Balance (sum of Lines 35 through 37).....					1,833,538,428

DETAILS OF WRITE-INS

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

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

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	27,134,898	45,750,283	380,284	27,515,181		45,750,284
2. Allied lines.....	22,701,805	80,903,820	132,561	22,788,130	46,237	80,903,819
3. Farmowners multiple peril.....		123,514,095				123,514,095
4. Homeowners multiple peril.....	537,092,677	735,349,378	324,060	537,231,095	185,642	735,349,378
5. Commercial multiple peril.....	77,039,242	539,177,000		76,853,648	185,594	539,177,000
6. Mortgage guaranty.....						0
8. Ocean marine.....		7,476,474				7,476,474
9. Inland marine.....	12,099,267	214,664,847		12,099,267		214,664,847
10. Financial guaranty.....						0
11.1 Medical professional liability - occurrence.....		(1,035)				(1,035)
11.2 Medical professional liability - claims-made.....		714				714
12. Earthquake.....	4,961,848	7,749,894	.89	4,961,937		7,749,894
13. Group accident and health.....		63,516,959				63,516,959
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....		(942,894)				(942,894)
16. Workers' compensation.....	9,018,585	79,172,002		9,018,585		79,172,002
17.1 Other liability - occurrence.....	52,327,630	293,673,621	21,678	52,267,040	82,268	293,673,621
17.2 Other liability - claims-made.....		195,213,469	1,665,305	1,665,305		195,213,469
17.3 Excess workers' compensation.....						0
18.1 Products liability - occurrence.....	1,255,372	19,461,951		1,255,372		19,461,951
18.2 Products liability - claims-made.....		690,815				690,815
19.1, 19.2 Private passenger auto liability.....	113,717,449	745,054,924		113,717,449		745,054,924
19.3, 19.4 Commercial auto liability.....	25,259,473	293,952,154		25,259,473		293,952,154
21. Auto physical damage.....	88,896,308	661,550,222		88,896,308		661,550,222
22. Aircraft (all perils).....						0
23. Fidelity.....		496,012				496,012
24. Surety.....		15,476,219				15,476,219
26. Burglary and theft.....	3,702	737,409	.78	3,779		737,410
27. Boiler and machinery.....	1,742,158	1,252,960		81,810	1,660,348	1,252,960
28. Credit.....		153,021				153,021
29. International.....						0
30. Warranty.....		1,552,694				1,552,694
31. Reinsurance - nonproportional assumed property.....	XXX					0
32. Reinsurance - nonproportional assumed liability.....	XXX					0
33. Reinsurance - nonproportional assumed financial lines.....	XXX					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	973,250,414	4,125,597,008	2,524,055	973,614,379	2,160,089	4,125,597,009

DETAILS OF WRITE-INS

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

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

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

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

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
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.....	15,989,574	35,707,031	16,123,918	35,572,687	17,053,824	14,987,966	37,638,545	81.2
2. Allied lines.....	33,323,843	53,227,385	33,431,825	53,119,403	30,642,220	30,673,729	53,087,894	67.7
3. Farmowners multiple peril.....		103,542,685		103,542,685	39,141,433	27,825,874	114,858,244	93.1
4. Homeowners multiple peril.....	330,838,463	556,437,292	331,054,519	556,221,236	200,114,894	171,358,272	584,977,858	80.7
5. Commercial multiple peril.....	42,436,598	360,004,753	42,436,598	360,004,753	475,561,644	459,796,062	375,770,335	71.4
6. Mortgage guaranty.....					0	0	0	0.0
8. Ocean marine.....		2,069,593		2,069,593	3,952,508	2,363,072	3,659,029	90.3
9. Inland marine.....	3,072,047	134,723,462	3,072,047	134,723,462	21,211,332	20,950,599	134,984,195	68.6
10. Financial guaranty.....					0	0	0	0.0
11.1 Medical professional liability - occurrence.....		188,701		188,701	100,416	.217,079	72,038	(8,328.1)
11.2 Medical professional liability - claims-made.....		23,210		23,210	432,979	.567,268	(111,079)	(15,557.3)
12. Earthquake.....		4,179		4,179	193,443	.107,293	90,329	1.2
13. Group accident and health.....		40,430,183		40,430,183	(9,707)	.832,790	39,587,686	62.3
14. Credit accident and health (group and individual).....					0	0	0	0.0
15. Other accident and health.....		488,942		488,942	.253,805	.250,269	.492,478	(48.5)
16. Workers' compensation.....	5,175,339	39,871,452	5,175,339	39,871,452	.214,779,574	.237,359,382	.17,291,644	21.3
17.1 Other liability - occurrence.....	17,442,751	149,202,013	17,481,235	149,163,529	.621,600,588	.592,222,506	.178,541,611	61.1
17.2 Other liability - claims-made.....		46,256,162		46,256,162	.174,454,830	.111,611,704	.109,099,288	62.9
17.3 Excess workers' compensation.....					0	0	0	0.0
18.1 Products liability - occurrence.....		7,259,500		7,259,500	.47,331,882	.41,561,295	.13,030,087	65.6
18.2 Products liability - claims-made.....					0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	75,886,137	.478,457,067	75,886,137	.478,457,067	.554,437,427	.569,738,853	.463,155,641	61.0
19.3, 19.4 Commercial auto liability.....	11,975,190	.216,173,755	11,975,208	.216,173,737	.425,011,817	.405,308,690	.235,876,864	81.7
21. Auto physical damage.....	44,969,095	.352,831,337	44,969,095	.352,831,337	.21,473,701	.18,102,182	.356,202,856	53.5
22. Aircraft (all perils).....					0	0	0	0.0
23. Fidelity.....		185,227		185,227	.55,153	.73,637	.166,743	23.5
24. Surety.....		492,256		492,256	.3,517,812	.2,771,281	.1,238,787	9.2
26. Burglary and theft.....	222	245,193	222	245,193	.51,685	.61,797	.235,081	31.2
27. Boiler and machinery.....	672,467	190,188	672,467	190,188	.79,109	(123,100)	.392,397	132.2
28. Credit.....		232,586		232,586	.12,420	.33,350	.211,656	121.7
29. International.....					0	0	0	0.0
30. Warranty.....		884,218		884,218	.360,870	.120,520	.1,124,568	99.1
31. Reinsurance - nonproportional assumed property.....	XXX.	7		7	.497,318	.497,319	6	2.0
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.....	581,781,726	2,579,128,377	582,278,610	2,578,631,493	2,852,312,977	2,709,269,689	2,721,674,781	66.9
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

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	3,343,840	12,262,203	3,375,809	12,230,234	2,374,821	4,828,363	2,379,594	17,053,824	4,306,475
2. Allied lines.....	3,398,921	18,672,127	3,403,788	18,667,260	1,414,661	11,977,928	1,417,629	30,642,220	4,246,203
3. Farmowners multiple peril.....		37,872,601		37,872,601		34,011	1,268,832	34,011	7,782,718
4. Homeowners multiple peril.....	83,321,181	173,803,351	83,488,676	173,635,856	14,131,416	26,505,959	14,158,337	200,114,894	24,529,662
5. Commercial multiple peril.....	29,841,861	318,955,809	29,841,861	318,955,809	12,606,276	156,605,835	12,606,276	475,561,644	147,274,095
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....		1,554,806		1,554,806		2,397,702		3,952,508	631,606
9. Inland marine.....	155,556	3,819,900	155,556	3,819,900	585,715	17,391,432	585,715	21,211,332	1,584,626
10. Financial guaranty.....				0				0	
11.1 Medical professional liability - occurrence.....		110,859		110,859	700	(10,443)	700	100,416	13,173
11.2 Medical professional liability - claims-made.....		369,935		369,935		63,044		432,979	160,546
12. Earthquake.....		5,021		5,021	171,543	188,422	171,543	193,443	55,054
13. Group accident and health.....				0		(9,707)		(a).....(9,707)	9,492
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....		139,168		139,168	3,936	114,637	3,936	(a).....253,805	15,172
16. Workers' compensation.....	51,449,421	168,140,719	51,449,421	168,140,719	9,258,562	46,638,855	9,258,562	214,779,574	25,408,466
17.1 Other liability - occurrence.....	23,189,160	273,699,567	23,205,688	273,683,039	36,417,470	347,936,061	36,435,982	621,600,588	113,198,148
17.2 Other liability - claims-made.....		35,070,016		35,070,016	369	141,094,814	1,710,369	174,454,830	71,315,205
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....	500	19,262,483	500	19,262,483	574,897	28,069,399	574,897	47,331,882	32,076,282
18.2 Products liability - claims-made.....				0				0	1
19.1, 19.2 Private passenger auto liability.....	325,195,902	404,697,469	325,195,902	404,697,469	44,648,720	149,739,958	44,648,720	554,437,427	62,409,553
19.3, 19.4 Commercial auto liability.....	20,762,207	242,927,840	20,762,219	242,927,828	11,738,081	182,083,990	11,738,082	425,011,817	45,804,134
21. Auto physical damage.....	3,342,277	29,666,284	3,342,277	29,666,284	(2,169,668)	(8,192,583)	(2,169,668)	21,473,701	7,479,652
22. Aircraft (all perils).....				0				0	
23. Fidelity.....		62,367		62,367		(7,214)		55,153	32,744
24. Surety.....		387,550		387,550		3,130,262		3,517,812	1,370,834
26. Burglary and theft.....	(62)	16,362	(62)	16,362		35,323		51,685	7,300
27. Boiler and machinery.....	11,837	(372,985)	11,837	(372,985)	84,106	452,094	84,106	79,109	215,626
28. Credit.....				0		12,420		12,420	20,848
29. International.....				0				0	
30. Warranty.....				0		360,870		360,870	.669
31. Reinsurance - nonproportional assumed property.....	XXX	.497,318		.497,318	XXX			.497,318	
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.....	544,012,601	1,741,620,770	544,233,472	1,741,399,899	131,875,626	1,112,676,253	133,638,801	2,852,312,977	549,948,284

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.

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	24,205,217			24,205,217
1.2 Reinsurance assumed.....	176,740,331			176,740,331
1.3 Reinsurance ceded.....	24,472,787			24,472,787
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	176,472,761	0	0	176,472,761
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		129,402,786		129,402,786
2.2 Reinsurance assumed, excluding contingent.....		620,301,770		620,301,770
2.3 Reinsurance ceded, excluding contingent.....		129,790,873		129,790,873
2.4 Contingent - direct.....		11,989,200		11,989,200
2.5 Contingent - reinsurance assumed.....		76,855,862		76,855,862
2.6 Contingent - reinsurance ceded.....		11,989,200		11,989,200
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	696,769,545	0	696,769,545
3. Allowances to manager and agents.....	3,712	542,952		546,664
4. Advertising.....	809,830	41,864,966	290	42,675,086
5. Boards, bureaus and associations.....	330,031	4,273,508		4,603,539
6. Surveys and underwriting reports.....	214,056	25,512,097		25,726,153
7. Audit of assureds' records.....		217,060		217,060
8. Salary and related items:				
8.1 Salaries.....	138,284,647	295,898,798	333,853	434,517,298
8.2 Payroll taxes.....	3,548,268	29,618,515		33,166,783
9. Employee relations and welfare.....	25,085,999	32,746,195	79,883	57,912,077
10. Insurance.....	879,622	2,323,291		3,202,913
11. Directors' fees.....	110,696	555,966	43,129	709,791
12. Travel and travel items.....	949,598	2,588,958	10,052	3,548,608
13. Rent and rent items.....	12,424,187	47,194,221	4,378	59,622,786
14. Equipment.....	7,988,271	16,268,300	5,487	24,262,058
15. Cost or depreciation of EDP equipment and software.....	10,205,696	33,964,774	2	44,170,472
16. Printing and stationery.....	1,190,786	4,410,997	344	5,602,127
17. Postage, telephone and telegraph, exchange and express.....	2,985,449	9,815,870	1,060	12,802,379
18. Legal and auditing.....	9,236,544	54,734,558	18,873	63,989,975
19. Totals (Lines 3 to 18).....	214,247,392	602,531,026	497,351	817,275,769
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		67,129,779		67,129,779
20.2 Insurance department licenses and fees.....		15,780,574		15,780,574
20.3 Gross guaranty association assessments.....		571,029		571,029
20.4 All other (excluding federal and foreign income and real estate).....		7,212,886		7,212,886
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	90,694,268	0	90,694,268
21. Real estate expenses.....				0
22. Real estate taxes.....	(1)	1,725,112		1,725,111
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	(3,774,622)	(35,126,354)	4,446,630	(34,454,346)
25. Total expenses incurred.....	386,945,530	1,356,593,597	4,943,981	(a).....1,748,483,108
26. Less unpaid expenses - current year.....	549,948,284	179,572,365		729,520,649
27. Add unpaid expenses - prior year.....	554,262,358	155,565,528		709,827,886
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).....	391,259,604	1,332,586,760	4,943,981	1,728,790,345

DETAILS OF WRITE-INS

2401. Service fees.....		(25,683,641)		(25,683,641)
2402. Other expenses.....	(2,088,141)	(20,100,209)	4,445,959	(17,742,391)
2403. Outside services and income.....	(1,686,481)	10,657,496	671	8,971,686
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	(3,774,622)	(35,126,354)	4,446,630	(34,454,346)

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

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds.....	(a).....9,390,552	.....9,885,831
1.1 Bonds exempt from U.S. tax.....	(a).....24,158,405	.....22,678,966
1.2 Other bonds (unaffiliated).....	(a).....114,095,598	.....113,304,145
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....250,982	.....293,899
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....1,498,930	.....1,538,276
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....32,568,792	.....32,326,284
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....1,050,989	.....1,046,751
7. Derivative instruments.....	(f).....148,665	.....145,227
8. Other invested assets.....	.....42,314,700	.....42,314,700
9. Aggregate write-ins for investment income.....	.....131,292	.....131,292
10. Total gross investment income.....	.....225,608,905	.....223,665,371
11. Investment expenses.....	(g).....4,943,981	.....
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g).....	.....
13. Interest expense.....	(h).....	.....
14. Depreciation on real estate and other invested assets.....	(i).....0	.....0
15. Aggregate write-ins for deductions from investment income.....	.....469,428	.....
16. Total deductions (Lines 11 through 15).....	.....5,413,409	.....
17. Net investment income (Line 10 minus Line 16).....	.....218,251,962	.....

DETAILS OF WRITE-INS

0901. Misc. Income.....	.....5,940	.....5,940
0902. Securities Lending.....	.....136,019	.....136,019
0903. Interest on Collateral/Futures.....	.....(10,667)	.....(10,667)
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).....	.....131,292	.....131,292
1501. Misc. Exp.....	.....	.....469,428
1502. .....	.....	.....
1503. .....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....0	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....469,428

(a) Includes \$.....8,831,097 accrual of discount less \$.....16,023,810 amortization of premium and less \$.....4,286,943 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....2,469 amortization of premium and less \$.....55,291 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.....	.....18,227,850	.....	.....18,227,850	.....(10,642,720)	.....
1.1 Bonds exempt from U.S. tax.....	.....997	.....	.....997	.....	.....
1.2 Other bonds (unaffiliated).....	.....(12,894,953)	.....(24,877,676)	.....(37,772,629)	.....14,681,078	.....413,000
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....58,313	.....	.....58,313	.....428,342	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....(5,144,490)	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....23,953,075	.....
3. Mortgage loans.....	.....	.....	.....0	.....(1,414,610)	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....(2,025,848)	.....	.....(2,025,848)	.....(148,827)	.....(413,000)
8. Other invested assets.....	.....44,457,985	.....(28)	.....44,457,957	.....(37,723,232)	.....310,991
9. Aggregate write-ins for capital gains (losses).....	.....0	.....(463)	.....(463)	.....77,873	.....0
10. Total capital gains (losses).....	.....47,824,344	.....(24,878,167)	.....22,946,177	.....(15,933,511)	.....310,991

DETAILS OF WRITE-INS

0901. Securities Lending.....	.....	.....	.....0	.....77,873	.....
0902. Misc.....	.....	.....(105)	.....(105)	.....	.....
0903. FX on Currency.....	.....	.....(358)	.....(358)	.....	.....
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	.....(463)	.....(463)	.....77,873	.....0

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....	26,244,623	18,809,747	(7,434,876)
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).....		2,454,370	2,454,370
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).....	26,244,623	21,264,117	(4,980,506)
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....	178,000		(178,000)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	13,672,533	8,048,831	(5,623,702)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	1,398,390	1,364,831	(33,559)
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.....	77,649,482	116,106,908	38,457,426
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.....	155,530	8,594,945	8,439,415
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	119,298,558	155,379,632	36,081,074
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	119,298,558	155,379,632	36,081,074

DETAILS OF WRITE-INS

1101.....			0
1102.....			0
1103.....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Deposits and prepaid assets.....	.83,338	8,509,675	8,426,337
2502. Deductible receivables.....	.66,084	85,270	19,186
2503. Other assets nonadmitted.....	6,108		(6,108)
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).....	155,530	8,594,945	8,439,415

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

Eagle Captive Reinsurance, LLC (Eagle) is a special purpose financial captive insurance company domiciled in the State of Ohio. The Company has an indirect partial ownership of Eagle through the Company's ownership of Nationwide Corporation. See the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement. Pursuant to Ohio Revised Code Chapter 3964 and the approval by the Department, Eagle has applied a prescribed practice which values Eagle's reserves on an alternative reserving basis from the NAIC's accounting practices and procedures manual. The prescribed practice decreased the subsidiary's valuation by \$8.9 million and \$8.8 million as of December 31, 2020 and December 31, 2019, respectively.

Olentangy Reinsurance, LLC (Olentangy) is a special purpose financial insurance company domiciled in the State of Vermont. The Company has an indirect partial ownership of Olentangy through the Company's ownership of Nationwide Corporation. See the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement. Olentangy was granted a permitted practice from the State of Vermont which increased the subsidiary's valuation by \$3.2 million as of December 31, 2020 and December 31, 2019.

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

	SSAP #	F/S Page	F/S Line #	2020	2019
<u>Net Income</u>					
Nationwide Mutual Fire Insurance Company state basis (Page 4, Line 20,					
(1) Columns 1 & 2)	XXX	XXX	XXX	\$ (96,482,330)	\$ 125,829,523
(2) State Prescribed Practice that is an increase/(decrease) from NAIC SAP				-	-
(3) State Permitted Practice that is an increase/(decrease) from NAIC SAP				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ (96,482,330)	\$ 125,829,523
<u>Surplus</u>					
Nationwide Mutual Fire Insurance Company state basis (Page 3, Line 37,					
(5) Columns 1 & 2)	XXX	XXX	XXX	\$ 2,393,565,465	\$ 2,455,047,338
(6) State Prescribed Practice that is an increase/(decrease) from NAIC SAP					
Subsidiary valuation -- Eagle	52	3	35	(8,920,383)	(8,795,715)
(7) State Permitted Practice that is an increase/(decrease) from NAIC SAP					
Subsidiary valuation -- Olentangy	20	3	35	3,189,840	3,189,840
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 2,399,296,008	\$ 2,460,653,213

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

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

C. Accounting Policies

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

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

Reinsurance Recoverables. The Company cedes insurance to other companies in order to limit potential losses and diversify its exposure. Such agreements do not relieve the Company of its primary obligation to the policyholder in the event the reinsurer is unable to meet the obligations it has assumed. The Company monitors the financial condition of reinsurers on an ongoing basis and reviews its reinsurance agreements regularly in an attempt to minimize its exposure to significant losses from reinsurer insolvencies. Reinsurance recoverables include amounts billed to reinsurers on losses paid. Estimates of amounts expected to be recovered from reinsurers that have not yet been paid on losses are estimated in a manner consistent with the claim liability associated with the underlying policy. Such reinsurance recoverables and reserved deductions partially offset claim costs in the Company's statutory statements of operations and are included as an offset to losses and loss expense reserves in the accompanying statutory statements of admitted assets, liabilities and surplus. There were no contracts using deposit accounting as of December 31, 2020 and 2019.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. The conditional reserves were \$522,000 and \$0 as of December 31, 2020 and 2019, respectively.

In addition, the Company uses the following accounting policies:

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

NOTES TO THE FINANCIAL STATEMENTS

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

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

With the exception of Nationwide Corporation, the admitted investments in all subsidiary, controlled, and affiliated (SCA) entities are valued using an equity method approach. Under this approach, investments in insurance affiliated companies are stated at underlying audited statutory surplus adjusted for unamortized goodwill. Investments in non-insurance affiliated companies that have no significant ongoing operations other than to hold assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity adjusted to a statutory basis of accounting. Investments in non-insurance affiliated companies that have significant ongoing operations beyond holding assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity. Unaudited affiliated companies of the reporting entity or its affiliates are non-admitted under prescribed SAP accounting practices. Goodwill arising from the acquisition of subsidiaries or affiliated companies is amortized over a period of ten years. Investments in affiliated companies are generally included in stocks. There was no unamortized goodwill at December 31, 2020 and 2019.

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

9. Refer to Note 8 for the derivative accounting policy.

10. Insurance premiums are generally earned ratably over the policy term. The liability for unearned premiums represents the portion of premiums written relating to the unexpired terms of coverage. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Premiums in course of collection represent agent balances and uncollected premiums from policyholders for current policies in force and policy premiums assumed from others, including amounts placed with affiliates. As of December 31, 2020 and 2019, 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

In December 2020, the Company adopted revisions to SSAP No. 2R, Cash Equivalent – Cash and Liquidity Pools. The adopted revisions require internal cash pooling arrangements to meet certain criteria to be considered qualified cash pools, with investments in qualifying pools reported as cash and cash equivalents on Page 2 within line 5. The Company's cash pool meets the criteria to be considered a qualified cash pool under SSAP No. 2R. The internal cash pooling arrangement with Nationwide Cash Management Company (NCMC) was historically classified as short-term investments, resulting in a change in classification to cash and cash equivalents. See Note 10 for more information on the Company's relationship with NCMC.

Note 3 - Business Combinations and Goodwill

Not applicable

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans

1. The maximum and minimum lending rates for new loans originated during 2020 were 1.95% & 11.75%.
2. At December 31, 2020, the maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was 73%

NOTES TO THE FINANCIAL STATEMENTS

		December 31, 2020	December 31, 2019
3. Taxes, assessments and any amounts advanced and not included in the mortgage loan total		\$ -	\$ -
4. Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement			

	Farm	Residential		Commercial		Mezzanine	Total			
		Insured	All Other	Insured	All Other					
a. Current Year										
1. Recorded Investment (All)										
(a) Current	\$ -	\$ -	\$ -	\$ 520,771,930	\$ 43,953,993	\$ 564,725,923				
(b) 30-59 Days Past Due	-	-	-	-	-	-				
(c) 60-89 Days Past Due	-	-	-	-	-	-				
(d) 90-179 Days Past Due	-	-	-	-	-	-				
(e) 180+ Days Past Due	-	-	-	-	-	-				
2. Accruing Interest										
90-179 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
(a) Recorded Investment	-	-	-	-	-	-				
(b) Interest Accrued	-	-	-	-	-	-				
3. Accruing Interest										
180+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
(a) Recorded Investment	-	-	-	-	-	-				
(b) Interest Accrued	-	-	-	-	-	-				
4. Interest Reduced										
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
(b) Number of Loans	-	-	-	-	-	-				
(c) Percent Reduced	0%	0%	0%	0%	0%	0%	0%			
5. Participant or Co-lender in a Mortgage Loan Agreement										
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
b. Prior Year										
1. Recorded Investment (All)										
(a) Current	\$ -	\$ -	\$ -	\$ 578,119,010	\$ 77,202,434	\$ 655,321,444				
(b) 30-59 Days Past Due	-	-	-	-	-	-				
(c) 60-89 Days Past Due	-	-	-	-	-	-				
(d) 90-179 Days Past Due	-	-	-	-	-	-				
(e) 180+ Days Past Due	-	-	-	-	-	-				
2. Accruing Interest										
90-179 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
(a) Recorded Investment	-	-	-	-	-	-				
(b) Interest Accrued	-	-	-	-	-	-				
3. Accruing Interest										
180+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
(a) Recorded Investment	-	-	-	-	-	-				
(b) Interest Accrued	-	-	-	-	-	-				
4. Interest Reduced										
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
(b) Number of Loans	-	-	-	-	-	-				
(c) Percent Reduced	0%	0%	0%	0%	0%	0%	0%			
5. Participant or Co-lender in a Mortgage Loan Agreement										
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
5. Investments in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan										

Not applicable.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

7. Allowance for Credit Losses

	December 31, 2020	December 31, 2019
(a) Balance at beginning of period	\$ 3,914,572	\$ 2,537,941
(b) Additions charged to operations	-	-
(c) Direct write-downs charged against the allowances	1,414,610	1,376,631
(d) Recoveries of amounts previously charged off	-	-
(e) Balances at end of period	<u>\$ 5,329,182</u>	<u>\$ 3,914,572</u>

8. Mortgage Loans Derecognized as a result of foreclosure

Not applicable.

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

B. Troubled Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
2. Not applicable
3. The following table summarizes other-than-temporary impairments for loan-backed securities recognized in the current reporting period based on the fact that the present value of projected cash flows expected to be collected was less than the amortized cost of the securities.

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Book/adjusted carrying value amortized cost before current period OTTI	Present value of projected cash flows	Recognized other-than-temporary impairment	Amortized cost after other-than-temporary impairment	Fair value at time of OTTI	Date of financial statement where reported
32052WAC3	\$ 1,044,404	\$ 928,392	\$ 116,012	\$ 928,392	\$ 942,421	Q2 '20
362351AA6	288,693	255,803	32,889	255,803	218,530	Q4 '20
456652AA4	1,128,780	937,045	191,735	937,045	860,415	Q2 '20
761143AD8	1,835,078	1,667,969	167,109	1,667,969	1,615,181	Q2 '20
Total		\$ 507,745				

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	\$ (1,652,814)
2. 12 Months or Longer	\$ (8,229,955)

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

1. Less than 12 Months	\$ 92,603,258
2. 12 Months or Longer	\$ 94,771,506

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security. If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security, then the security is deemed not to be other-than-temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

1. The Company's securities lending agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received is invested in short-term investments and reported on the Asset page as Securities Lending Reinvested Collateral assets. The offsetting collateral liability is reported in the Payable for Securities Lending line on the Liabilities page.
2. No assets were pledged as collateral as of year-end.

NOTES TO THE FINANCIAL STATEMENTS

3. Collateral Received

a. Aggregate Amount Collateral Received

	<u>Fair Value</u>
1. Securities Lending	
(a) Open	\$ 4,208,100
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Subtotal	<u>\$ 4,208,100</u>
(g) Securities Received	-
(h) Total Collateral Received	<u>\$ 4,208,100</u>

2. Dollar Repurchase Agreement - Not applicable

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

\$ _____ -

c. The reporting entity receives primarily cash collateral in an amount in excess of the fair value of the securities lent. The reporting entity invests the cash collateral (primarily in short-term investments) to earn additional yield.

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

5. Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	<u>Amortized Cost</u>	<u>Fair Value</u>
1. Securities Lending		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	1,343,603	1,343,603
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 years	-	-
(i) 2 to 3 years	-	-
(j) Greater Than 3 years	<u>2,168,603</u>	<u>1,741,736</u>
(k) Subtotal	<u>\$ 3,512,206</u>	<u>\$ 3,085,339</u>
(l) Securities Received	-	-
(m) Total Collateral Reinvested	<u>\$ 3,512,206</u>	<u>\$ 3,085,339</u>

2. Dollar Repurchase Agreement - Not applicable.

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

6. The Company has accepted securities as collateral that is not permitted by contract or custom to repledge or sell. The fair value as of the date of each statement of financial position presented of the securities received as collateral was \$209,882,121 as of December 31, 2020.

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

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

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

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

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

2. Type of Repo Trades Used

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

NOTES TO THE FINANCIAL STATEMENTS

3. Original (Flow) & Residual Maturity

	1	2	3	4
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Open - No Maturity	\$-	\$-	\$-	\$-
2. Overnight	\$17,219,293	\$15,807,323	\$11,944,304	\$8,407,803
3. 2 Days to 1 Week	\$-	\$-	\$-	\$-
4. > 1 Week to 1 Month	\$-	\$-	\$-	\$-
5. > 1 Month to 3 Months	\$-	\$-	\$-	\$-
6. > 3 Months to 1 Year	\$-	\$-	\$-	\$-
7. > 1 Year	\$-	\$-	\$-	\$-
b. Ending Balance				
1. Open - No Maturity	\$-	\$-	\$-	\$-
2. Overnight	\$3,358,473	\$6,540,012	\$2,528,220	\$1,343,603
3. 2 Days to 1 Week	\$-	\$-	\$-	\$-
4. > 1 Week to 1 Month	\$-	\$-	\$-	\$-
5. > 1 Month to 3 Months	\$-	\$-	\$-	\$-
6. > 3 Months to 1 Year	\$-	\$-	\$-	\$-
7. > 1 Year	\$-	\$-	\$-	\$-

4. Not applicable.

5. Fair Value of Securities Acquired Under Repo - Secured Borrowing

	1	2	3	4
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount	\$17,563,679	\$16,123,469	\$12,183,190	\$8,575,959
b. Ending Balance	\$3,425,642	\$6,670,812	\$2,578,784	\$1,370,475

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

ENDING BALANCE

	1	2	3	4	5	6	7	8
	None	NAIC 1	NAIC 2	NAIC 3	NAIC 4	NAIC 5	NAIC 6	Does Not Qualify as Admitted
a. Bonds - FV	\$-	\$1,370,475	\$-	\$-	\$-	\$-	\$-	\$1,370,475
b. LB & SS - FV	-	-	-	-	-	-	-	-
c. Preferred Stock - FV	-	-	-	-	-	-	-	-
d. Common Stock	-	-	-	-	-	-	-	-
e. Mortgage Loans - FV	-	-	-	-	-	-	-	-
f. Real Estate - FV	-	-	-	-	-	-	-	-
g. Derivatives - FV	-	-	-	-	-	-	-	-
h. Other Invested Assets - FV	-	-	-	-	-	-	-	-
i. Total Assets - FV	\$-	\$1,370,475	\$-	\$-	\$-	\$-	\$-	\$1,370,475

7. Collateral Provided - Secured Borrowing

	1	2	3	4
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Maximum Amount				
1. Cash	\$17,219,293	\$15,807,323	\$11,944,304	\$8,407,803
2. Securities (FV)	\$-	\$-	\$-	\$-
3. Securities (BACV)	\$-	\$-	\$-	\$-
4. Nonadmitted Subset (BACV)	\$-	\$-	\$-	\$-
b. Ending Balance				
1. Cash	\$3,358,473	\$6,540,012	\$2,528,220	\$1,343,603
2. Securities (FV)	\$-	\$-	\$-	\$-
3. Securities (BACV)	\$-	\$-	\$-	\$-
4. Nonadmitted Subset (BACV)	\$-	\$-	\$-	\$-

8. Allocation of Aggregate Collateral Pledged by Remaining Contractual Maturity

	Amortized Cost	Fair Value
a. Overnight and Continuous	\$1,343,603	\$1,343,603
b. 30 Days or Less	-	-
c. 31 to 90 Days	-	-
d. > 90 Days	-	-

9. Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

10. Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- J. Real Estate
Not applicable.
- K. Low-Income Housing Tax Credits
 1. For the Company's Low-Income Housing Tax Credits (LIHTC) property investments, the number of remaining years of unexpired tax credits ranged from 0 to 11 years and 0 to 12 years as of December 31, 2020 and 2019, respectively. These investments generally have a required holding period of 15 years.
 2. The amounts of low-income housing tax credits and other tax benefits recognized were \$6,751,932 and \$11,785,005 as of December 31, 2020 and 2019, respectively.
 3. The balance of the investment recognized in the statement of financial position was \$12,106,398 and \$15,367,877 as of December 31, 2020 and 2019, respectively.
 4. The Company's investment funds hold underlying LIHTC property investments which are subject to periodic reviews by the U.S. Department of Housing and Urban Development (HUD), if applicable, and state housing agencies. Management is not aware of any open or outstanding items with regard to any of these reviews. The fund investments themselves are not currently under any regulatory review.
 5. Aggregate LIHTC investments do not exceed 10 percent of the total admitted assets.
 6. For the current year, there were no impairments on LIHTC investments.
 7. No write-downs or reclassifications were made during the year due to the forfeiture or ineligibility of LIHTC investments.

NOTES TO THE FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						6	7		
	Current Year					Protected Cell Account Assets Supporting G/A Activity (b)				
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4	5					
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	19,848,599	-	-	-	19,848,599	7,350,770	12,497,829			
k. On deposit with other regulatory bodies	867,752	-	-	-	867,752	13,340,077	(12,472,325)			
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-		
m. Pledged as collateral not captured in other categories	-	-	-	-	-	235,200	(235,200)			
n. Other restricted assets	-	-	-	-	-	-	-	-		
o. Total Restricted Assets	\$20,716,351	\$-	\$-	\$-	\$20,716,351	\$20,926,047	\$20,926,047	\$(209,696)		

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year				
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage		
			10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	0.00%	0.00%	
b. Collateral held under security lending agreements	-	-	0.00%	0.00%	
c. Subject to repurchase agreements	-	-	0.00%	0.00%	
d. Subject to reverse repurchase agreements	-	-	0.00%	0.00%	
e. Subject to dollar repurchase agreements	-	-	0.00%	0.00%	
f. Subject to dollar reverse repurchase agreements	-	-	0.00%	0.00%	
g. Placed under option contracts	-	-	0.00%	0.00%	
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	0.00%	0.00%	
i. FHLB capital stock	-	-	0.00%	0.00%	
j. On deposit with states	-	19,848,599	0.23%	0.23%	
k. On deposit with other regulatory bodies	-	867,752	0.01%	0.01%	
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	\$-	\$20,716,351	0.24%	0.24%	

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

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted						8	Percentage		
	Current Year							9	10	
	1	2	3	4	5	6				
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	
Pledged as Derivative Collateral	\$-	\$-	\$-	\$-	\$-	\$235,200	\$(235,200)	\$-	0.00%	
Total (c)	\$-	\$-	\$-	\$-	\$-	\$235,200	\$(235,200)	\$-	0.00%	

(a) Subset of Column 1

(b) Subset of Column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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

Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted and Nonadmitted)*	4 % of BACV to Total Admitted Assets**
General Account:				
a. Cash	\$ 4,208,100	\$ 4,208,100	0.05%	0.05%
b. Schedule D, Part 1	-	-	0.00%	0.00%
c. Schedule D, Part 2, Section 1	-	-	0.00%	0.00%
d. Schedule D, Part 2, Section 2	-	-	0.00%	0.00%
e. Schedule B	-	-	0.00%	0.00%
f. Schedule A	-	-	0.00%	0.00%
g. Schedule BA, Part 1	-	-	0.00%	0.00%
h. Schedule DL, Part 1	-	-	0.00%	0.00%
i. Other	-	-	0.00%	0.00%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 4,208,100	\$ 4,208,100	0.05%	0.05%
Protected Cell:				
k. Cash	\$ -	\$ -	0.00%	0.00%
l. Schedule D, Part 1	-	-	0.00%	0.00%
m. Schedule D, Part 2, Section 1	-	-	0.00%	0.00%
n. Schedule D, Part 2, Section 2	-	-	0.00%	0.00%
o. Schedule B	-	-	0.00%	0.00%
p. Schedule A	-	-	0.00%	0.00%
q. Schedule BA, Part 1	-	-	0.00%	0.00%
r. Schedule DL, Part 1	-	-	0.00%	0.00%
s. Other	-	-	0.00%	0.00%
t. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ -	\$ -	0.00%	0.00%

* j = Column 1 divided by Asset Page, Line 26 (Column 1)

t = Column 1 divided by Asset Page, Line 27 (Column 1)

** j = Column 1 divided by Asset Page, Line 26 (Column 3)

t = Column 1 divided by Asset Page, Line 27 (Column 3)

u. Recognized Obligation to Return Collateral Asset (General Account)	1 Amount	2 % of Liability to Total Liabilities*
v. Recognized Obligation to Return Collateral Asset (Protected Cell)	\$ 4,208,100	0.07%
	\$ -	0.00%

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

v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

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

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	December 31, 2020	2019	December 31, 2020	2019	December 31, 2020	2019
(1) Bonds - AC	-	-	\$ -	\$ -	\$ -	\$ -
(2) Bonds - FV	-	-	-	-	-	-
(3) LB&SS - AC	-	-	-	-	-	-
(4) LB&SS - FV	-	-	-	-	-	-
(5) Preferred Stock - AC	-	-	-	-	-	-
(6) Preferred Stock - FV	1	-	570,600	-	585,350	-
(7) Total (1+2+3+4+5+6)	1	-	\$ 1,141,200	\$ -	\$ 1,170,700	\$ -

AC - Amortized Cost

FV - Fair Value

P. Short Sales

Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell Account
(1) Number of CUSIPs	18	-
(2) Aggregate Amount of Investment Income	\$ 3,620,392	\$ -

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.

NOTES TO THE FINANCIAL STATEMENTS**B. Write-downs for Impairments**

The Company did not recognize any impairments for its investments in Joint Venture, Partnerships or Limited Liability Companies in 2020.

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, 2020 was \$178,000.

Note 8 - Derivative Instruments**A. Derivatives under SSAP No. 86 – Derivatives**

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

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

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

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

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

3. Periodic cash flows and accruals of income/expense are reported in a manner consistent with the hedged item, generally as investment income. Realized gains and losses on commitment and anticipatory hedges are used to adjust the basis of the hedged item. Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include interest rate swap curves, credit spreads, interest rates, counterparty credit risk, equity volatility and equity index levels. In some cases, the Company will utilize non-binding broker quotes to determine fair value. Derivative instruments used in hedging transactions considered to be effective hedges are valued and reported in a manner consistent with the hedged items (i.e., hedge accounting). Derivative instruments used in hedging transactions that do not meet or no longer meet the criteria of an effective hedge are accounted for at fair value with changes in fair value recorded in surplus as unrealized gains or losses.

4. The company currently has no equity options where premium is paid at specified intervals throughout the life of the option.
5. No gain or loss recognized in derivative instruments' unrealized gains or losses during the year were excluded from the assessment of hedge effectiveness.
6. There is also no net gain or loss recognized during the year resulting from derivatives that no longer qualify for hedge accounting.
7. a. The Company is not currently engaged in written covered options used for income generation or derivatives accounted for as cash flow hedges of a forecasted transaction, other than the payment of variable interest on existing financial instruments.
b. No amounts of gains or losses were classified in unrealized gains/losses related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transaction would occur as anticipated.
8. The Company has no premium cost due in each of the following four years and thereafter.

B. Derivatives under SSAP No. 108 – Derivative Hedging Variable Annuity Guarantees

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**Note 9 - Income Taxes**

A. The Components of the deferred tax asset/(liability) at December 31, 2020 are as follows:

	December 31, 2020		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 357,852,033	\$ 793,320	\$ 358,645,353
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 357,852,033	\$ 793,320	\$ 358,645,353
(1d) Deferred tax assets nonadmitted	77,649,481	-	77,649,481
(1e) Subtotal net admitted deferred tax asset	\$ 280,202,552	\$ 793,320	\$ 280,995,872
(1f) Deferred tax liabilities	14,651,707	50,769,289	65,420,996
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 265,550,845	\$ (49,975,969)	\$ 215,574,876

	December 31, 2019		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 344,714,670	\$ 374,534	\$ 345,089,204
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 344,714,670	\$ 374,534	\$ 345,089,204
(1d) Deferred tax assets nonadmitted	116,106,908	-	116,106,908
(1e) Subtotal net admitted deferred tax asset	\$ 228,607,762	\$ 374,534	\$ 228,982,296
(1f) Deferred tax liabilities	17,646,384	49,362,844	67,009,228
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 210,961,378	\$ (48,988,310)	\$ 161,973,068

	Change		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 13,137,363	\$ 418,786	\$ 13,556,149
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 13,137,363	\$ 418,786	\$ 13,556,149
(1d) Deferred tax assets nonadmitted	(38,457,427)	-	(38,457,427)
(1e) Subtotal net admitted deferred tax asset	\$ 51,594,790	\$ 418,786	\$ 52,013,576
(1f) Deferred tax liabilities	(2,994,677)	1,406,445	(1,588,232)
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 54,589,467	\$ (987,659)	\$ 53,601,808

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

		December 31, 2020		
		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)	\$ 214,975,126	\$ 599,750	\$ 215,574,876
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 214,975,126	\$ 599,750	\$ 215,574,876
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 326,698,589
(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	\$ 65,227,426	\$ 193,570	\$ 65,420,996
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 280,202,552	\$ 793,320	\$ 280,995,872
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)	\$ 161,702,468	\$ 270,652	\$ 161,973,120
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 161,702,468	\$ 270,652	\$ 161,973,120
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 343,961,141
(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	\$ 66,905,294	\$ 103,882	\$ 67,009,176
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 228,607,762	\$ 374,534	\$ 228,982,296
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)	\$ 53,272,658	\$ 329,098	\$ 53,601,756
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 53,272,658	\$ 329,098	\$ 53,601,756
	2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ (17,262,552)
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ (1,677,868)	\$ 89,688	\$ (1,588,180)
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 51,594,790	\$ 418,786	\$ 52,013,576
December 31, 2020		December 31, 2019		
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount		417.811%	467.537%
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 2,177,990,589	\$ 2,293,074,270	

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

	December 31, 2020		
	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)	\$ 357,852,033	\$ 793,320	\$ 358,645,353
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	81.76%	0.00%	81.76%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 280,202,552	\$ 793,320	\$ 280,995,872
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	38.27%	0.00%	38.27%
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)	\$ 344,714,670	\$ 374,534	\$ 345,089,204
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	80.58%	0.00%	80.58%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 228,607,762	\$ 374,534	\$ 228,982,296
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	33.55%	5.72%	39.27%
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)	\$ 13,137,363	\$ 418,786	\$ 13,556,149
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	1.18%	0.00%	1.18%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 51,594,790	\$ 418,786	\$ 52,013,576
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	4.72%	-5.72%	-1.00%
(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, 2020	December 31, 2019	Change
1. Current Income Tax			
(a) Federal	\$ (57,618,634)	\$ (16,747,019)	\$ (40,871,615)
(b) Foreign		-	-
(c) Subtotal	\$ (57,618,634)	\$ (16,747,019)	\$ (40,871,615)
(d) Federal income tax on net capital gains	9,121,002	16,465,267	(7,344,265)
(e) Utilization of capital loss carry-forwards		-	-
(f) Other		-	-
(g) Federal and foreign income taxes incurred	\$ (48,497,632)	\$ (281,752)	\$ (48,215,880)

NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2020	December 31, 2019	Change
2. Deferred Tax Assets			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 50,384,119	\$ 48,099,323	\$ 2,284,796
(2) Unearned premium reserve	77,247,944	74,813,628	2,434,316
(3) Policyholder reserves	-	-	-
(4) Investments	1,164,158	347,036	817,122
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation benefits accrual	2,869,680	5,188,728	(2,319,048)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	1,283	-	1,283
(11) Net operating loss carry-forward	42,379,265	40,515,493	1,863,772
(12) Tax credit carry-forward	178,036,252	170,478,663	7,557,589
(13) Other (including items <5% of total ordinary tax assets)	5,769,331	5,271,799	497,532
(14) Nonadmitted miscellaneous	-	-	-
(15) Intangibles	-	-	-
(16) Capitalized R&E	-	-	-
(17) Nonadmitted premiums and agent bal	-	-	-
(18) Premium deficiency reserve	-	-	-
(99) Subtotal	\$ 357,852,032	\$ 344,714,670	\$ 13,137,362
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 77,649,481	\$ 116,106,908	\$ (38,457,427)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 280,202,551	\$ 228,607,762	\$ 51,594,789
(e) Capital:			
(1) Investments	\$ 793,320	\$ 374,534	\$ 418,786
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	\$ 793,320	\$ 374,534	\$ 418,786
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 793,320	\$ 374,534	\$ 418,786
(i) Admitted deferred tax assets (2d + 2h)	\$ 280,995,871	\$ 228,982,296	\$ 52,013,575
3. Deferred Tax Liabilities			
(a) Ordinary:			
(1) Investments	\$ 359,090	\$ 428,545	\$ (69,455)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(6) Compensation and benefit accrual	-	-	-
(7) Guaranty assessments	-	-	-
(8) Agent acquisitions	-	-	-
(9) Surplus note interest accrual	-	-	-
(10) Pension accrual	-	-	-
(11) Other liabilities	-	66,647	(66,647)
(12) Unrealized miscellaneous	-	-	-
(13) Discount of Unpaid Losses	-	-	-
(99) Subtotal	\$ 14,292,617	\$ 17,151,192	\$ (2,858,575)
	\$ 14,651,707	\$ 17,646,384	\$ (2,994,677)
(b) Capital:			
(1) Investments	\$ 50,769,289	\$ 49,362,844	\$ 1,406,445
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	\$ 50,769,289	\$ 49,362,844	\$ 1,406,445
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 65,420,996	\$ 67,009,228	\$ (1,588,232)
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 215,574,875	\$ 161,973,068	\$ 53,601,807

NOTES TO THE FINANCIAL STATEMENTS

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

	December 31, 2020	December 31, 2019	Change
(a) Adjusted gross deferred tax assets	\$ 358,645,353	\$ 345,089,204	\$ 13,556,149
(b) Deferred tax liabilities	<u>65,420,996</u>	<u>67,009,228</u>	(1,588,232)
(c) Net deferred tax assets (liabilities)	\$ 293,224,357	\$ 278,079,976	\$ 15,144,381
(d) Tax effect of unrealized gains (losses)			4,880,994
(e) Tax effect of unrealized postretirement benefits			-
(f) Change in deferred income tax			<u>\$ 10,263,387</u>

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

	December 31, 2020	December 31, 2019
(a) Current income taxes incurred	\$ (48,497,632)	\$ (281,752)
(b) Change in deferred income tax	<u>(10,263,387)</u>	<u>11,984,278</u>
(c) Total income tax reported	\$ (58,761,019)	\$ 11,702,526
(d) Income before taxes	\$ (144,979,961)	\$ 125,547,771
(e) Federal statutory tax rate	21%	21%
(f) Expected income tax expense (benefit) at 21% statutory rate	\$ (30,445,792)	\$ 26,365,032
(1) Tax-exempt income	\$ (3,512,008)	\$ (4,130,411)
(2) Dividends received deduction	(93,670)	(2,685)
(3) Nondeductible expenses	414,857	(170,370)
(4) Deferred tax benefit on nonadmitted assets	1,062,291	(1,092,782)
(5) Change in tax reserves	-	-
(6) Tax credits	(4,402,613)	(9,251,061)
(7) Other	(179,462)	192,945
(8) Extraordinary distribution	-	-
(9) COLI - change in CSV	-	-
(10) Dividends - Return of Capital	(423,329)	(208,142)
(11) Tax Attribute Expiration	-	-
(12) Impact of enacted tax law changes	-	-
(13) Impact of CARES Act / NOL CB	<u>(21,181,293)</u>	-
(g) Total	<u>\$ (58,761,019)</u>	<u>\$ 11,702,526</u>

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

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

	Amount	Origination	Expiration
Operating loss carryforwards	\$ 42,147,620	2017	2037
Operating loss carryforwards	\$ 10,685,011	2019	2039
Operating loss carryforwards	\$ 148,973,395	2020	2040
Business credits	\$ 26,971	2010	2030
Business credits	\$ 36,687	2011	2031
Business credits	\$ 4,707	2012	2032
Business credits	\$ 257,727	2013	2033
Business credits	\$ 7,255,579	2014	2034
Business credits	\$ 56,907,110	2015	2035
Business credits	\$ 41,358,774	2016	2036
Business credits	\$ 34,315,318	2017	2037
Business credits	\$ 25,388,527	2018	2038
Business credits	\$ 9,312,326	2019	2039
Business credits	\$ 3,172,526	2020	2040

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

2020	\$ _____	-
2019	\$ _____	-

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

F. Consolidated Federal Income Tax Return

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

Retention Alternatives, Ltd.

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

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.

NOTES TO THE FINANCIAL STATEMENTS

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

	<u>Amount</u>
1. Gross AMT Credit Recognized as:	
a. Current year recoverable	\$ -
b. Deferred tax Asset (DTA)	\$ -
2. Beginning Balance of AMT Credit Carryforward	\$ 17,304,053
3. Amounts Recovered	\$ 17,304,053
4. Adjustments	\$ -
5. Ending Balance of AMT Credit Carryforward	\$ -
6. Reduction for Sequestration	\$ -
7. Nonadmitted by Reporting Entity	\$ -
8. Reporting Entity Ending Balance	\$ -

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

A. Nature of Relationships

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

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

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

The Company and various affiliates have entered into agreements with Nationwide Cash Management Company (NCMC) a subsidiary of Mutual, under which NCMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. Amounts on deposit with NCMC were \$288,182,650 and \$158,984,576 as of December 31, 2020 and 2019, respectively.

During 2020, the Company purchased securities from Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company for \$57.1 million and \$2.3 million, respectively.

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

Not applicable. See Note 26 for details on changes to the terms of intercompany arrangements. Refer to Schedule Y for transactions with related parties.

C. Transactions with Related Party who are not Reported on Schedule Y

Refer to Schedule Y for transactions with related parties.

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 \$13,540,425 and \$20,171,254 as of December 31, 2020 and 2019, respectively. The gross amounts due to affiliates were \$3,270,712 and \$186,924 as of December 31, 2020 and 2019, 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 greater than 10% of Admitted Assets.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

K. Investment in a Foreign Insurance Subsidiary

Not applicable.

L. Downstream Holding Company

Nationwide Corporation and NW REI (NMFIC), LLC are unaudited, downstream, noninsurance holding companies. In accordance with the "look through" provisions of SSAP No. 97, *Investments in Subsidiary, Controlled, and Affiliated Entities*, valuation of the admitted investments are based on the individual audited SCA entities owned by the holding companies. Additionally, all non-affiliated liabilities, commitments, contingencies, guarantees or obligations of the holding companies are reflected in the Company's determination of the carrying value of the investments. The unaudited assets and the unaudited SCA entities of the holding companies, both of which are immaterial, are non-admitted. The carrying values of the investments in Nationwide Corporation and NW REI (NMFIC), LLC at December 31, 2020 are \$328.3 million and \$45.3 million, respectively.

M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities		\$	\$	\$
Total SSAP No. 97 8a Entities	XXX	\$	-	\$
b. SSAP No. 97 8b(ii) Entities		\$	\$	\$
Total SSAP No. 97 8b(ii) Entities	XXX	\$	-	\$
c. SSAP No. 97 8b(iii) Entities				\$
Nationwide Corporation	5%	\$	328,264,143	\$
Total SSAP No. 97 8b(iii) Entities	XXX	\$	328,264,143	\$
d. SSAP No. 97 8b(iv) Entities				\$
Retention Alternatives LTD	100%	\$	26,244,623	\$
Total SSAP No. 97 8b(iv) Entities	XXX	\$	26,244,623	\$
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$	354,508,766	\$
f. Aggregate Total (a+e)	XXX	\$	328,264,143	\$
				26,244,623

(2) NAIC Filing Response Information

SCA Entity	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities			\$			
Total SSAP No. 97 8a Entities	XXX	XXX	\$	-	XXX	XXX
b. SSAP No. 97 8b(ii) Entities			\$			
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$	-	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Nationwide Corporation	Sub 2	8/14/2020	\$	311,745,943	Y	N
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$	311,745,943	XXX	XXX
d. SSAP No. 97 8b(iv) Entities			\$			
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$	-	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$	311,745,943	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$	311,745,943	XXX	XXX

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

** I - Immaterial or M - Material

N. Investment in Insurance SCA Entities

Not applicable.

O. SCA or SSAP Entity Loss Tracking

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

Note 11 – Debt

Not applicable.

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

A. Defined Benefit Plans

Not applicable

NOTES TO THE FINANCIAL STATEMENTS**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 up to 7% receive a 50% company match for the years ended December 31, 2020 and 2019, 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 \$15,826,666 and \$15,039,003 for the years ended December 31, 2020 and 2019, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$19,500 in 2020 and \$19,000 in 2019). Other limits also apply.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, participates in a qualified defined benefit pension plan (the Nationwide Retirement Plan or the NRP) sponsored by Mutual. The Company funds pension costs accrued for direct employees plus an allocation of pension costs accrued for employees of affiliates whose work benefits the Company. The Company also participates in a non-qualified defined benefit supplemental executive retirement plan sponsored by Mutual that covers certain executives with at least one year of service. The Company's portion of expense relating to these plans was \$5,770,789 and \$12,966,426 for the years ended December 31, 2020 and 2019, 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 \$853,556 and \$1,581,930 for the years ended December 31, 2020 and 2019, respectively.

H. Postemployment Benefits and Compensated Absences

Not applicable.

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

Not applicable.

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

Not applicable.

B. Dividend Rate of Preferred Stock

Not applicable.

C. Dividend Restrictions

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

D. Dividends Paid

No dividends were paid by the Company during 2020 and 2019.

E. Profits Available for Ordinary Dividends

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

F. Restrictions on Surplus

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

G. Advances to Surplus Not Repaid

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**Note 15 – Leases**

The Company does not have any material lease obligations at this time.

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

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

Description	Assets		Liabilities	
	2020 Notional	2019 Notional	2020 Notional	2019 Notional
a. Swaps	\$ 14,920,000	\$ 14,920,000	\$ -	\$ -
b. Futures	-	33,600,000	-	-
c. Options	-	-	-	-
Total	\$ 14,920,000	\$ 48,520,000	\$ -	\$ -

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

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

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

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

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

The fair value of loaned securities was \$209,771,927 as of December 31, 2020. The Company holds \$209,882,121 of non-cash collateral for loaned securities as of December 31, 2020.

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

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

2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no transfers of financial assets accounted for as a secured borrowing (excluding any repurchase and reverse repurchase transactions that may be disclosed under notes 5 F. through 5 I. above).
6. There were no transfers of receivables with recourse.
7. (a) Not applicable.
(b) Not applicable.

C. Wash Sales

Not applicable.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**Note 19 - Direct Premiums Written/Produced by Managing General Agents/Third Party Administrators**

Not applicable.

Note 20 – Fair Value Measurements

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

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

The Company categorizes assets and liabilities held at fair value in the statutory statements of assets and liabilities, surplus and other funds as follows:

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

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

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

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

Independent pricing services are most often utilized to determine the fair value of bonds and stocks for which market quotations or quotations on comparable securities are available. For these bonds and stocks, the Company obtains the pricing services' methodologies, pricing from additional sources, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

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

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

The Company carries short-term investments at amortized cost, which approximates fair value.

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

The following table summarizes assets held at fair value as of December 31, 2020:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)		Total
Assets at Fair Value						
Bonds	\$ 608,866	\$ 105,268,437	\$ 30,583,069			\$ 136,460,372
Securities lending collateral assets	-	1,523,206	-			1,523,206
Preferred stocks	-	632,525	3,749,866			4,382,391
Common stocks	12,453,009	-	-			12,453,009
Total Assets at Fair Value/(NAV)	\$ 13,061,875	\$ 107,424,168	\$ 34,332,935			\$ 154,818,978

The following table presents the rollforward of Level 3 assets held at fair value during the year ended December 31, 2020:

	Beginning Balance at 12/31/2019	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2020
Assets at Fair Value										
Bonds	\$18,706,737	\$1,323,145	\$(3,519,606)	\$-	\$(654,268)	\$25,892,011	\$-	\$(11,479,733)	\$314,783	\$30,583,069
Preferred stocks	\$-	\$852,558	\$-	\$-	\$426,106	\$2,589,433	\$-	\$(118,231)	\$-	\$3,749,866
Total Assets at Fair Value	\$18,706,737	\$2,175,703	\$(3,519,606)	\$-	\$(228,162)	\$28,481,444	\$-	\$(11,597,964)	\$314,783	\$34,332,935

NOTES TO THE FINANCIAL STATEMENTS

B. & C. The following table summarizes the carrying value and fair value of the Company's assets not held at fair value as of December 31, 2020:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$4,924,927,917	\$4,534,883,931	\$1,119,224,546	\$3,708,453,782	\$97,249,589	\$-	\$-
Preferred Stock	5,049,465	4,834,156	-	5,049,465	-	-	-
Mortgage loans, net of allowance	569,525,582	559,396,741	-	-	569,525,582	-	-
Cash, Cash Equivalents and Short-term investments	292,289,535	292,289,535	4,106,885	288,182,650	-	-	-
Derivative assets ¹	1,422,099	1,250,000	-	1,422,099	-	-	-
Securities lending collateral assets	1,562,133	1,599,406	1,343,603	218,530	-	-	-
Total Assets	\$5,794,776,731	\$5,394,253,769	\$1,124,675,034	\$4,003,326,526	\$666,775,171	\$-	\$-

1. Includes nonadmitted amounts

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

On March 11, 2020, the World Health Organization declared COVID-19 a pandemic. The conditions as a result of the pandemic have and may continue to impact the Company's operations and financial condition. The extent to which the COVID-19 pandemic may impact the Company's operations and financial condition will depend on future developments which are evolving and uncertain.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

At December 31, 2020, the Company has commitments for unsettled purchases of private placement securities of \$0 and bank loans of \$1.7M.

At December 31, 2020, the Company has commitments for commercial mortgage loans of \$3 million.

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

Property catastrophe occurrence reinsurance provides protection against loss and loss adjustment expense for large, single-event loss occurrences countrywide. For losses between \$500 million and \$750 million, the Company recovers approximately 78% of losses. For losses between \$750 million and \$3.2 billion, the Company recovers 88% of losses, a portion of which is covered through a catastrophe bond. For losses between \$3.2 billion and \$3.4 billion, the Company recovers 75% of losses. 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.

Effective July 1, 2020, the Company 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.

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.

NOTES TO THE FINANCIAL STATEMENTS

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	-	63,397
EC Riverwalk 2 LLC	SC	-	211,577
EC Riverwalk 3 LLC	SC	-	598,332
Strata Fund 24 Lessee LLC	NC	1,385,320	198,501
Strata Fund 25 Lessee LLC	NC	-	242,026
Liberty Heights SP LLC	VA	-	147,384
Euclid Grand Apartment LLC	OH	-	2,530,000
EC Bottleworks LLC	IN	-	2,733
Enhanced Capital Nebraska NMTC Investor II LLC	NE	-	304,123
Caritas	VA	-	499,874
Dayton Housing LLC	OH	-	115,115
Dayton Arcade Commercial	OH	-	1,265,000
Common House	VA	-	471,500
Model Tobacco Development Group LLC	VA	1,190,000	357,999
General Heath Square	MA	424,350	517,500
PA Coal Refuse Energy & Reclamation TC	PA	1,061,541	1,061,542
EC Bottleworks	IN	320,857	320,857
MO Commerce Bank	MO	1,780,963	1,780,962
Total		\$ 6,163,031	\$ 10,688,422

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 credits in 2020.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 4,797,626	\$ -
b. Non-transferable	\$ 5,890,796	\$ -

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	\$ 72,955,406	\$ 74,984,602	\$ 76,911,167	\$ 839,892
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	5,384,871	5,292,908	5,337,591	-
e. Equity investments in SCAs	8,065,334	8,406,092	8,671,399	2,177,534
f. Other assets	-	-	-	-
g. Total	\$ 86,405,611	\$ 88,683,602	\$ 90,920,157	\$ 3,017,426

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

G. Insurance-Linked Securities (ILS) Contracts

On February 27, 2020, the Company and certain of its subsidiaries and affiliates entered into an agreement with Caelus Re VI Limited, a Cayman Islands Special Purpose Reinsurance Vehicle, for the purpose of securing collateralized, multi-year property catastrophe loss protection through the capital markets. The catastrophe bonds, Caelus Re 2020-1 and 2020-2, issued as part of this agreement provide reinsurance coverage to the Company and certain of its subsidiaries and affiliates for catastrophic events, including hurricanes, winter storms, convective storms, wildfires, meteorites, volcanic eruptions, earthquakes, the fires following earthquakes and other perils. Caelus Re Series 2020-1 provides indemnity protection on a per occurrence basis with an initial attachment point of \$1.95 billion. There are two different classes of notes within Caelus Re Series 2020-1. The coverage is effective March 1, 2020 and expires on May 31, 2023 and May 31, 2024 for the Class A-1 Notes and Class B-1 Notes, respectively. Caelus Re Series 2020-2 provides indemnity protection on an annual aggregate basis with three different classes of notes. The initial attachment points are \$1.775 billion, \$1.575 billion and \$1.280 billion for the Class A-2 Notes, Class B-2 Notes and Class C-2 Notes, respectively. The coverage is effective June 1, 2020 and expires on May 31, 2023.

For the 2020 risk period, the Caelus Re 2018-1 catastrophe bond provides national coverage at varying placements of annual aggregate losses between \$1.197 billion and \$2.047 billion. The coverage was effective June 1, 2018 and expires on May 31, 2021.

For the 2020 risk period, the Caelus Re 2020-2 catastrophe bond provides national coverage at varying placements of annual aggregate losses between \$1.280 billion and \$1.880 billion. The coverage was effective June 1, 2020 and expires on May 31, 2023.

On February 29, 2020, the Caelus Re 2016-1 catastrophe bond expired according to the terms of the original agreement.

On May 31, 2020, the Caelus Re 2017-1 catastrophe bonds expired according to the terms of the original agreement.

NOTES TO THE FINANCIAL STATEMENTS

Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
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Management of Risk Related To:

(1) Directly-Written Insurance Risks		
a. ILS Contracts as Issuer	-	\$ -
b. ILS Contracts as Ceding Insurer	3	\$ 940,000,000
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 19, 2021 for the statutory statement issued on February 22, 2021.

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 19, 2021 for the statutory statement issued on February 22, 2021.

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 in thousands.

Individual Reinsurers Who are not Members of a Group:

Not applicable.

Individual Reinsurers Who are Members of a Group:

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance
0140	Nationwide Mutual Ins Co	31-4177100	\$1,222,249

All Members of the Groups Shown Above with Unsecured Recoverables:

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance
0140	Nationwide Mutual Ins Co	31-4177100	\$1,222,249
Total			\$1,222,249

B. Reinsurance Recoverable in Dispute

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

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2020.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$1,833,538,428	\$304,805,841	\$443,010,602	\$66,663,931	\$1,390,527,826	\$238,141,910
b. All Others	564,616	86,813	1,086,961	325,969	(522,345)	(239,156)
c. Total	\$1,834,103,044	\$304,892,654	\$444,097,563	\$66,989,900	\$1,390,005,481	\$237,902,754

d. Direct Unearned Premium Reserve \$443,532,947

NOTES TO THE FINANCIAL STATEMENTS

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, 2020 are as follows:

Reinsurance	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$11,250,868	\$72,310,858	\$11,250,868	\$72,310,858
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	-	-	-	-
d. Total	\$11,250,868	\$72,310,858	\$11,250,868	\$72,310,858

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2020.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation of reinsurance during 2020.

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2020.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2020.

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.

K. Reinsurance Credit

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 \$21 thousand, or 0.007% of accident and health premiums written.

D. Medical Loss Ratio Rebates

Not applicable.

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable.

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

A. As of December 31, 2019, loss and loss adjustment expense reserves, net of reinsurance recoveries, were \$3.3 billion. Payments for incurred claims and claim adjustment expenses attributable to insured events of prior years were \$1.3 billion for the year ended December 31, 2020. As of December 31, 2020, remaining loss and loss adjustment expense reserves attributable to insured events of prior years were \$2.1 billion. The Company experienced unfavorable prior-year development of \$142.9 million during the year ended December 31, 2020, primarily driven by higher than expected emergence in excess and surplus lines, standard auto and agribusiness.

B. During 2020, the Company did not make any significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

NOTES TO THE FINANCIAL STATEMENTS

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 through the reinsurance pooling agreement.

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 retainage share changed from 4% to 0%, Nationwide Agribusiness Insurance Company's retainage share changed from 0% to 3% and Nationwide Insurance Company of America's retainage share changed from 0% to 1%. 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.

As of December 31, 2020 and December 31, 2019, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	2020 Pool	2019 Pool
Nationwide Mutual Insurance Company	23787	71.0%	72.0%
Nationwide Mutual Fire Insurance Company	23779	23.0%	23.0%
Nationwide Agribusiness Insurance Company	28223	3.0%	0.0%
Nationwide Insurance Company of America	25453	1.0%	0.0%
National Casualty Company	11991	1.0%	0.0%
Nationwide General Insurance Company	23760	1.0%	1.0%
Scottsdale Insurance Company	41297	0.0%	4.0%

Effective January 1, 2021, Nationwide Indemnity Company (NAIC #10070) was added to the Nationwide Pool with 0% retrocession.

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.

Effective January 1, 2019, Nationwide General Insurance Company was added as a Nationwide Pool recipient and changed from a 0% to 1% retrocessionaire.

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, 2020 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), Depositors Insurance Company (NAIC # 42587), Allied Property & Casualty Insurance Company (NAIC #42579), 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), Veterinary Pet Insurance Company (NAIC #42285) and Scottsdale Insurance Company (NAIC #41297).

All lines of business are subject to the pooling agreements.

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

Amounts due to/from the lead entity and pool participants as of December 31, 2020:

Name of Insurer	Amounts Receivable	Amounts Payable
Nationwide Mutual Insurance Company (Lead Insurer)	\$ 5,486,907,159	\$ 18,712,731,144
Nationwide Mutual Fire Insurance Company	\$ 984,953,505	\$ 4,351,684,988
Nationwide General Insurance Company	\$ 925,892,763	\$ 189,203,695
Nationwide Property & Casualty Insurance Company	\$ 943,323,257	\$ -
Nationwide Assurance Company	\$ 8,961,205	\$ -
Nationwide Lloyds	\$ 4,328,132	\$ -
Nationwide Insurance Company of Florida	\$ 19,655,954	\$ -
Nationwide Affinity Insurance Company of America	\$ 395,516,625	\$ -
Crestbrook Insurance Company	\$ 384,625,527	\$ -
Nationwide Insurance Company of America	\$ 766,426,098	\$ 189,203,695
Allied Insurance Company of America	\$ 214,463,449	\$ -
AMCO Insurance Company	\$ 1,007,189,523	\$ -
Allied Property & Casualty Insurance Company	\$ 637,130,279	\$ -
Depositors Insurance Company	\$ 513,127,564	\$ -
Nationwide Agribusiness Insurance Company	\$ 1,672,010,803	\$ 567,611,085
Victoria Fire & Casualty Company	\$ 9,325,322	\$ -
Victoria National Insurance Company	\$ 280	\$ -
National Casualty Company	\$ 1,642,021,046	\$ 189,203,695
Scottsdale Insurance Company	\$ 6,756,893,530	\$ -
Veterinary Pet Insurance Company	\$ 30,712,736	\$ -
Harleysville Insurance Company of New York	\$ 218,988,779	\$ -
Harleysville Lake States Insurance Company	\$ 45,536,223	\$ -
Harleysville Insurance Company of New Jersey	\$ 181,637,354	\$ -
Harleysville Worcester Insurance Company	\$ 548,290,127	\$ -
Harleysville Insurance Company	\$ 526,802,714	\$ -
Harleysville Preferred Insurance Company	\$ 274,918,349	\$ -

NOTES TO THE FINANCIAL STATEMENTS

As of December 31, 2020, Colonial County Mutual Insurance Company and Victoria Select 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, 2020, 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 2019 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 transferred assets of \$4.5 million and liabilities of \$19.8 million, primarily consisting of loss and loss expense reserves of \$15.1 million.

Furthermore, the Company transferred securities of \$14.2 million and cash of \$1.1 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>
\$21.3 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 2020.

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, 2020 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	January 22, 2021
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 – High Deductibles

Not applicable.

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

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

A. Tabular Discounts

Reserves for long-term accident and health claims have been discounted on a tabular basis using the 1987 Commissioner's Group Disability Table (CGDT). The rate used was the maximum interest rate permitted by law in the valuation of a single premium immediate annuity issued on the same date as the claim incurrable date, reduced by one hundred basis points (rates used vary from 3.00% to 10.25%). As of December 31, 2020 and 2019, liabilities include \$135,262 and \$130,382 of such discounted reserves, respectively. During 2020, the Company recognized \$4,941 of interest accretion related to tabular discount, which is included within the Statement of Income on Line 2.

NOTES TO THE FINANCIAL STATEMENTS

The table below represents the amount of tabular discount for case and IBNR reserves as of December 31, 2020:

Schedule P Lines of Business	Tabular Discount Included in Schedule P, Part 1*	
	1 Case	2 IBNR
1. Homeowners/Farmowners	\$ -	\$ -
2. Private Passenger Auto Liability/Medical	-	-
3. Commercial Auto/Truck Liability/Medical	-	-
4. Workers' Compensation	-	-
5. Commercial Multiple Peril	-	-
6. Medical Professional Liability - occurrence	-	-
7. Medical Professional Liability - claims-made	-	-
8. Special Liability	-	-
9. Other Liability - occurrence	-	-
10. Other Liability - claims-made	-	-
11. Special Property	-	-
12. Auto Physical Damage	-	-
13. Fidelity, Surety	-	-
14. Other (including Credit, Accident & Health)	10,919	-
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	\$ 10,919	\$ -

* 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.

The Company's asbestos and environmental related losses for calendar years 2016-2019 have been restated to reflect the pooling changes that were effective January 1, 2017, January 1, 2019 and January 1, 2020. See Note 26 for details.

(1) Asbestos Claims - Direct	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Beginning Reserves:	\$ 12,021,246	\$ 12,637,491	\$ 11,189,318	\$ 9,631,200	\$ 9,400,371
Incurred Loss and Loss Adj. Expense:	\$ 2,504,182	\$ 308,613	\$ -	\$ 920,000	\$ -
Calendar Year Payments:	\$ 1,887,937	\$ 1,756,786	\$ 1,558,118	\$ 1,150,829	\$ 991,919
Ending Reserve:	\$ 12,637,491	\$ 11,189,318	\$ 9,631,200	\$ 9,400,371	\$ 8,408,452
(2) Asbestos Claims - Assumed	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Beginning Reserves:	\$ 22,564,197	\$ 22,480,672	\$ 19,293,698	\$ 17,755,233	\$ 16,509,612
Incurred Loss and Loss Adj. Expense:	\$ 1,083,325	\$ (2,277,000)	\$ 184,000	\$ (276,000)	\$ (1,751,014)
Calendar Year Payments:	\$ 1,166,850	\$ 909,974	\$ 1,722,465	\$ 969,621	\$ 583,844
Ending Reserve:	\$ 22,480,672	\$ 19,293,698	\$ 17,755,233	\$ 16,509,612	\$ 14,174,754
(3) Asbestos Claims - Net	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Beginning Reserves:	\$ 2,645,045	\$ 3,351,499	\$ 25,231	\$ -	\$ -
Incurred Loss and Loss Adj. Expense:	\$ 1,727,053	\$ (766,781)	\$ -	\$ -	\$ -
Calendar Year Payments:	\$ 1,020,599	\$ 2,559,487	\$ 25,231	\$ -	\$ -
Ending Reserve:	\$ 3,351,499	\$ 25,231	\$ -	\$ -	\$ -
B. Bulk and IBNR Losses and LAE					
(1) Direct				\$ 8,243,773	\$ 7,187,218
(2) Assumed				\$ 12,139,906	\$ 9,689,597
(3) Net of Ceded Reinsurance				\$ -	\$ -
C. Case, Bulk and IBNR LAE					
(1) Direct				\$ 5,094,749	\$ 4,387,731
(2) Assumed				\$ 141,160	\$ 137,393
(3) Net of Ceded Reinsurance				\$ -	\$ -
D. See A above					
(1) Environmental Claims - Direct	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Beginning Reserves:	\$ 7,220,562	\$ 4,841,574	\$ 3,372,251	\$ 1,174,263	\$ 1,597,700
Incurred Loss & Loss Adj. Expense:	\$ (1,361,742)	\$ (420,373)	\$ (1,767,309)	\$ 110,914	\$ 11,877
Calendar Year Payments:	\$ 1,017,246	\$ 1,048,950	\$ 430,679	\$ (312,523)	\$ 124,874
Ending Reserve:	\$ 4,841,574	\$ 3,372,251	\$ 1,174,263	\$ 1,597,700	\$ 1,484,703
(2) Environmental Claims - Assumed	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Beginning Reserves:	\$ 5,439,715	\$ 4,566,270	\$ 4,360,734	\$ 2,638,634	\$ 2,941,984
Incurred Loss & Loss Adj. Expense:	\$ (598,000)	\$ 69,000	\$ (1,288,000)	\$ 529,000	\$ (60,800)
Calendar Year Payments:	\$ 275,445	\$ 274,536	\$ 434,100	\$ 225,650	\$ 279,799
Ending Reserve:	\$ 4,566,270	\$ 4,360,734	\$ 2,638,634	\$ 2,941,984	\$ 2,601,385
(3) Environmental Claims - Net	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Beginning Reserves:	\$ 6,704,739	\$ 4,321,405	\$ 2,923,349	\$ 1,143,847	\$ 1,250,258
Incurred Loss and Loss Adj. Expense:	\$ (1,341,638)	\$ (420,373)	\$ (1,414,738)	\$ 109,534	\$ 11,877
Calendar Year Payments:	\$ 1,041,696	\$ 977,683	\$ 364,764	\$ 3,123	\$ 115,879
Ending Reserve:	\$ 4,321,405	\$ 2,923,349	\$ 1,143,847	\$ 1,250,258	\$ 1,146,256
E. Bulk and IBNR Losses and LAE					
(1) Direct				\$ 1,207,574	\$ 1,144,077
(2) Assumed				\$ 1,936,939	\$ 1,628,493
(3) Net of Ceded Reinsurance				\$ 961,624	\$ 947,579
F. Case, Bulk and IBNR LAE					
(1) Direct				\$ 473,657	\$ 460,671
(2) Assumed				\$ 25,570	\$ 24,912
(3) Net of Ceded Reinsurance				\$ 332,163	\$ 324,906

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.

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State regulating? OH

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

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change: 12/31/2016

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

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2016

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/24/2018

3.4 By what department or departments? OH

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If the answer is YES, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2 NAIC Company Code	3 State of Domicile
Name of Entity		

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,

7.21 State the percentage of foreign control %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []

8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Nationwide Trust Company, FSB	Columbus, OH	No	Yes	No	No
Nationwide Investment Services Corp.	Columbus, OH	No	No	No	Yes
Nationwide Investment Advisors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Securities, LLC	Columbus, OH	No	No	No	Yes
Nationwide Fund Advisors	Columbus, OH	No	No	No	Yes
Nationwide Fund Distributors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Asset Management, LLC	Columbus, OH	No	No	No	Yes
Jefferson National Securities Corporation	Louisville, KY	No	No	No	Yes

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

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

KPMG LLP, 191 W NATIONWIDE BLVD., SUITE 500, COLUMBUS, OH 43224

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

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

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

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

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

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Richard D. Olsen, FCAS, MAAA, Nationwide Insurance, One Nationwide Blvd., Columbus, OH 43215

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

12.11 Name of real estate holding company NW REI (NMFIC), LLC, AEW Core Property Trust (U.S.), Inc., Almanac Realty Securities VIII, L.P., Bell Institutional Fund VII, L.P., CDS Enterprises Master Tenant LLC, CIM Fund VIII, L.P., Corning Place Master Tenant LLC, Crow Holdings Realty Partners VII, LP, Crow Holdings Retail Fund II, L.P., Dermody Properties Industrial Co-Invest Fund II, LP, Dermody Properties Industrial Fund II, LP, DivcoWest Fund V, L.P., DivcoWest Fund VI-A, LP, Eastgate MT LLC, Exeter Industrial Value Fund IV, L.P., Exeter Industrial Value Fund V, LP, Harbert U.S. Real Estate Fund V, L.P., Harrison Street Real Estate Partners VI, L.P., Harrison Street Real Estate Partners VII, L.P., HSREP VI Co-Investment 3, L.P., HSREP VII Co-Investment, L.P., Madison Realty Capital Debt Fund IV, LP, Madison Realty Capital Debt Fund V, LP, Model Tobacco Development Group LLC, Nationwide Sol 2 LLC, NTW Master Tenant LLC, NW - Buena Vista, LLC, Oak Street Real Estate Capital Fund V, LP, PCCP Credit IX, LP, PCCP Equity VIII, LP, Related Real Estate Fund III, LP, Rubenstein Properties Fund III, L.P., Strata Fund 24 Lessee LLC, Telemachus Solar LLC, US Regional Logistics Program, L.P., Waterton Residential Property Venture XIII, L.P., Waterton Residential Property Venture XIV, L.P.

12.12 Number of parcels involved 999

12.13 Total book/adjusted carrying value \$ 266,141,593

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

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

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

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

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

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

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

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

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

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

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

(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:
The Code of Conduct was updated 2nd quarter and made effective 4/30/2020. We updated our gift policy, increasing the gift value from \$50 to \$100.

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

14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Code of Conduct was updated 2nd quarter and made effective 4/30/2020. We updated our gift policy, increasing the gift value from \$50 to \$100.

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

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

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

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

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

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

20.21 To directors or other officers	\$	0
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Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

20.22 To stockholders not officers	0			
20.23 Trustees, supreme or grand (Fraternal only)	0			
21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?	Yes [] No [X]			
21.2 If yes, state the amount thereof at December 31 of the current year:				
21.21 Rented from others	\$ 0			
21.22 Borrowed from others	\$ 0			
21.23 Leased from others	\$ 0			
21.24 Other	\$ 0			
22.1 Does this statement include payments for assessments as described in the <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:	\$ 0			
INVESTMENT				
24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?	Yes [X] No []			
24.02 If no, give full and complete information, relating thereto:				
24.03 For securities 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). <u>Please refer to Footnote 17 where this information is provided</u>				
24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	\$ 214,090,221			
24.05 For the reporting entity's securities lending program, report amount of collateral for other programs.	\$			
24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes [X] No [] N/A []			
24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes [X] No [] N/A []			
24.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes [X] No [] N/A []			
24.09 For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:				
24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$ 3,085,339			
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$ 3,122,612			
24.093 Total payable for securities lending reported on the liability page:	\$ 4,208,100			
25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)	Yes [X] No []			
25.2 If yes, state the amount thereof at December 31 of the current year:				
25.21 Subject to repurchase agreements	\$ 0			
25.22 Subject to reverse repurchase agreements	\$ 0			
25.23 Subject to dollar repurchase agreements	\$ 0			
25.24 Subject to reverse dollar repurchase agreements	\$ 0			
25.25 Placed under option agreements	\$ 0			
25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$ 0			
25.27 FHLB Capital Stock	\$ 0			
25.28 On deposit with states	\$ 19,848,599			
25.29 On deposit with other regulatory bodies	\$ 867,752			
25.30 Pledged as collateral – excluding collateral pledged to an FHLB	\$			
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:				
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; width: 33.33%;">1 Nature of Restriction</th> <th style="text-align: center; width: 33.33%;">2 Description</th> <th style="text-align: center; width: 33.33%;">3 Amount</th> </tr> </thead> </table>		1 Nature of Restriction	2 Description	3 Amount
1 Nature of Restriction	2 Description	3 Amount		
26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?	Yes [X] No []			
26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.	Yes [X] No [] N/A []			
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 [] No []			
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 [] No []			
26.42 Permitted accounting practice	Yes [] No []			
26.43 Other accounting guidance	Yes [] No []			
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 [] No []			
<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. 				

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 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 [] No [X]

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

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

28.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

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

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

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

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

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
152209	Gramercy Funds Management LLC	54930052ZV4VR1WG8862	U.S. Securities and Exchange Commission	NO

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	\$ 4,671,344,329	\$ 5,061,388,318	\$ 390,043,989
30.2 Preferred Stocks	\$ 9,216,548	\$ 9,431,855	\$ 215,307
30.3 Totals	\$ 4,680,560,877	\$ 5,070,820,173	\$ 390,259,296

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

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

placement securities without quoted market prices), an internally developed pricing model or "corporate pricing matrix" is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:
N/A

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- 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:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The fund only or predominantly holds bonds in its portfolio.
- 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.
- 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]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E, Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- If the investment is with a related party or affiliate then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a-36.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

OTHER

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

37.2 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
	\$

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

1 Name	2 Amount Paid
	\$

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

39.2 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
	\$

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GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$	0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	0
1.31	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	0
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$	0
1.62	Total incurred claims	\$	0
1.63	Number of covered lives		0
	All years prior to most current three years:		
1.64	Total premium earned	\$	0
1.65	Total incurred claims	\$	0
1.66	Number of covered lives		0
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$	0
1.72	Total incurred claims	\$	0
1.73	Number of covered lives		0
	All years prior to most current three years:		
1.74	Total premium earned	\$	0
1.75	Total incurred claims	\$	0
1.76	Number of covered lives		0
2.	Health Test:		
		1 Current Year	2 Prior Year
2.1	Premium Numerator	\$ 0	\$ 0
2.2	Premium Denominator	\$ 4,066,266,076	\$ 4,088,632,339
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	\$ 394,892	\$ 1,300,193
2.5	Reserve Denominator	\$ 5,465,310,837	\$ 5,215,351,248
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%
3.1	Did the reporting entity issue participating policies during the calendar year?		Yes [X] No []
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:		
3.21	Participating policies	\$ 204,650	
3.22	Non-participating policies	\$ 973,045,764	
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:		
4.1	Does the reporting entity issue assessable policies?	Yes []	No [X]
4.2	Does the reporting entity issue non-assessable policies?	Yes []	No [X]
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?		%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ 0	
5.	FOR RECIPROCAL EXCHANGES ONLY:		
5.1	Does the exchange appoint local agents?	Yes []	No []
5.2	If yes, is the commission paid:		
5.21	Out of Attorney's-in-fact compensation	Yes []	No []
5.22	As a direct expense of the exchange	Yes []	No []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?	Yes []	No []
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes []	No []
5.5	If yes, give full information:		
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?		
	<u>The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool or as a stand-alone entity. Exposure to a Workers' Compensation catastrophe is protected by a Liability Excess of Loss (Clash) treaty providing \$90M limit excess of \$10M per occurrence retention and containing a \$10M or \$15M per claimant limit depending on the reinsured layer.</u>		
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:		
	<u>The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool or as stand-alone entity. Catastrophic risk to the Pool arises primarily from windstorm events in the eastern United States affecting personal and commercial lines. The company's property exposures are aggregated with the other Nationwide companies and modeled using Applied Insurance Research (AIR) software.</u>		
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?		
	<u>The company's net property-catastrophe exposures, if any, are mitigated through managed coastal growth, purchase of excess of loss reinsurance, policy provisions such as higher deductibles, and enforcement of underwriting guidelines related to building construction, etc.</u>		
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?		Yes [X] No []
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:		

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GENERAL INTERROGATORIES
PART 2 – PROPERTY & CASUALTY INTERROGATORIES

7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes []	No [X]
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	0	
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes []	No []
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes []	No [X]
8.2	If yes, give full information		
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:		
	(a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;		
	(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;		
	(c) Aggregate stop loss reinsurance coverage;		
	(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;		
	(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or		
	(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?		
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:	Yes []	No [X]
	(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or		
	(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes []	No [X]
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:		
	(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;		
	(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and		
	(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.		
9.4	Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R, <i>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	Yes []	No [X]
	(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?		
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.		
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:		
	(a) The entity does not utilize reinsurance; or,	Yes []	No [X]
	(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or	Yes []	No [X]
	(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes []	No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [X]	No [] N/A []
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes []	No [X]
11.2	If yes, give full information		
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:		
	12.11 Unpaid losses	\$	0
	12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$	0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$	0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes []	No [X] N/A []
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement:		
	12.41 From		%
	12.42 To		%
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes []	No [X]
12.6	If yes, state the amount thereof at December 31 of current year:		
	12.61 Letters of Credit	\$	0
	12.62 Collateral and other funds	\$	0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$	5,836,250

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GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

15.2 If yes, give full information

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

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

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

* Disclose type of coverage:

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

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

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

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

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

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

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

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

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

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FIVE-YEAR HISTORICAL DATA

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

	1 2020	2 2019	3 2018	4 2017	5 2016
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,830,484,107	1,925,038,541	2,000,128,979	2,450,416,812	1,312,136,539
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,167,667,315	1,219,753,614	1,256,456,147	1,519,365,447	906,903,430
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,022,968,044	2,031,644,110	2,069,700,140	2,530,001,248	1,569,686,745
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	80,252,011	78,837,966	72,096,582	49,792,429	29,472,079
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)		13,379		364,336	
6. Total (Line 35)	5,101,371,477	5,255,287,610	5,398,381,848	6,549,940,272	3,818,198,793
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,627,218,615	1,681,047,503	1,722,335,881	2,144,551,911	982,708,042
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,011,356,476	1,011,832,194	1,021,499,763	1,259,095,565	584,455,950
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,406,769,907	1,368,754,224	1,354,731,694	1,752,811,189	741,832,952
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	80,252,011	78,837,966	72,096,582	49,792,429	29,472,079
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)		13,379		364,336	
12. Total (Line 35)	4,125,597,009	4,140,485,266	4,170,663,920	5,206,615,430	2,338,469,023
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(398,947,830)	(173,429,263)	(321,489,678)	(696,080,627)	(161,081,615)
14. Net investment gain (loss) (Line 11)	232,077,136	252,783,585	217,388,042	192,318,368	145,999,191
15. Total other income (Line 15)	14,467,186	31,317,703	48,406,528	63,778,734	18,253,340
16. Dividends to policyholders (Line 17)	1,697,456	1,589,521	2,218,146	2,890,316	1,578,636
17. Federal and foreign income taxes incurred (Line 19)	(57,618,634)	(16,747,019)	(14,192,926)	(51,264,419)	(10,852,209)
18. Net income (Line 20)	(96,482,330)	125,829,523	(43,720,328)	(391,609,422)	12,444,489
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	8,459,087,236	8,354,899,352	8,204,955,925	8,598,084,549	6,121,629,237
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	545,547,931	566,751,176	513,432,341	551,486,663	322,367,461
20.2 Deferred and not yet due (Line 15.2)	854,330,685	871,206,246	896,969,082	937,129,299	706,639,717
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	6,065,521,771	5,899,852,014	5,952,314,231	6,217,803,861	3,450,007,702
22. Losses (Page 3, Line 1)	2,852,312,975	2,709,269,689	2,860,238,815	2,981,914,201	1,452,433,499
23. Loss adjustment expenses (Page 3, Line 3)	549,948,284	554,262,358	536,823,402	528,885,021	270,523,407
24. Unearned premiums (Page 3, Line 9)	1,833,538,428	1,775,095,840	1,723,189,610	1,777,385,613	945,698,133
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	2,393,565,465	2,455,047,338	2,252,641,694	2,380,280,688	2,671,621,535
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	135,083,811	55,566,514	(152,263,686)	(49,292,352)	137,707,514
Risk-Based Capital Analysis					
28. Total adjusted capital	2,428,653,074	2,489,131,484	2,278,880,232	2,403,809,219	2,693,235,618
29. Authorized control level risk-based capital	529,684,556	497,748,694	508,876,924	512,937,178	239,607,534
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)	70.1	70.4	74.7	76.9	84.9
31. Stocks (Lines 2.1 & 2.2)	5.3	5.1	4.3	4.1	5.1
32. Mortgage loans on real estate (Lines 3.1 & 3.2)	8.4	9.9	7.2	5.9	3.3
33. Real estate (Lines 4.1, 4.2 & 4.3)					0.0
34. Cash, cash equivalents and short-term investments (Line 5)	4.4	2.5	1.3	1.2	2.5
35. Contract loans (Line 6)					
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.1
37. Other invested assets (Line 8)	11.8	11.5	12.2	11.5	3.5
38. Receivables for securities (Line 9)				0.0	
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.5	0.1	0.5	0.6
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	354,508,766	330,555,690	282,968,945	277,716,047	246,644,366
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate	30,000,000	10,000,000			
47. All other affiliated	53,566,207	50,697,055	160,365,626	207,014,551	36,866,895
48. Total of above lines 42 to 47	438,074,973	391,252,745	443,334,571	484,730,598	283,511,261
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)	18.3	15.9	19.7	20.4	10.6

Annual Statement for the year 2020 of the **NATIONWIDE MUTUAL FIRE INSURANCE COMPANY**
FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2020	2	3 2018	4 2017	5 2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	.....(11,052,514)	.....65,474,043	.....27,437,257	.....79,339,373	.....26,254,026
52. Dividends to stockholders (Line 35).....	.....	.....	.....	.....	.....
53. Change in surplus as regards policyholders for the year (Line 38).....	.....(61,481,873)	.....202,405,644	.....(127,638,994)	.....(291,340,847)	.....67,288,467
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	.....1,047,911,277	.....1,203,131,836	.....1,295,267,638	.....347,537,912	.....806,741,075
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	.....674,093,368	.....734,010,157	.....772,922,430	.....823,044,479	.....563,594,456
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	.....1,396,192,039	.....1,308,853,352	.....1,495,238,870	.....1,125,030,774	.....783,828,576
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	.....42,713,412	.....47,061,758	.....42,418,083	.....19,709,133	.....16,811,545
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....7	.....(690,354)	.....(4,228)	.....(2,066,866)	.....92,511
59. Total (Line 35).....	.....3,160,910,103	.....3,292,366,749	.....3,605,842,793	.....2,313,255,432	.....2,171,068,163
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).....	.....937,393,358	.....1,062,298,037	.....1,122,896,310	.....164,483,890	.....602,677,223
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	.....576,496,261	.....612,592,143	.....632,806,389	.....659,550,415	.....358,705,252
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	.....1,022,028,455	.....909,850,833	.....1,046,138,561	.....720,004,943	.....402,389,293
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	.....42,713,412	.....47,061,758	.....42,418,083	.....19,709,133	.....16,811,545
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....7	.....(690,354)	.....(4,228)	.....(2,066,866)	.....92,511
65. Total (Line 35).....	.....2,578,631,493	.....2,631,112,417	.....2,844,255,115	.....1,561,681,515	.....1,380,675,824
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).....	.....66.9	.....60.7	.....64.4	.....70.7	.....65.3
68. Loss expenses incurred (Line 3).....	.....9.5	.....10.4	.....10.7	.....10.4	.....9.4
69. Other underwriting expenses incurred (Line 4).....	.....33.4	.....33.2	.....32.5	.....34.9	.....32.3
70. Net underwriting gain (loss) (Line 8).....	.....(9.8)	.....(4.2)	.....(7.6)	.....(15.9)	.....(7.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	.....32.5	.....32.0	.....31.7	.....28.1	.....31.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	.....76.4	.....71.1	.....75.1	.....81.1	.....74.7
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	.....172.4	.....168.7	.....185.1	.....218.7	.....87.5
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	.....126,518	.....42,639	.....35,258	.....19,621	.....43,808
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).....	.....5.2	.....1.9	.....1.5	.....0.7	.....1.7
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).....	.....106,952	.....91,898	.....53,760	.....87,003	.....55,727
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).....	.....4.7	.....3.9	.....2.0	.....3.3	.....2.2

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

Yes No

If no, please explain:

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	....23,065	....13,490	....4,923	....1,607	....2,132	....814	....1,146	....14,208	....XXX.....
2. 2011.....	....3,939,569	....381,867	....3,557,702	....2,691,534	....244,152	....142,766	....18,893	....299,669	....12,144	....132,198	....2,858,780	....XXX.....
3. 2012.....	....4,075,108	....412,271	....3,662,838	....2,588,713	....337,326	....129,957	....12,337	....294,412	....17,025	....136,827	....2,646,395	....XXX.....
4. 2013.....	....4,290,196	....435,902	....3,854,294	....2,415,934	....206,137	....132,262	....14,206	....286,317	....15,958	....140,976	....2,598,212	....XXX.....
5. 2014.....	....4,522,291	....443,100	....4,079,192	....2,699,061	....218,024	....143,064	....14,908	....284,172	....12,394	....152,434	....2,880,971	....XXX.....
6. 2015.....	....4,711,580	....461,561	....4,250,019	....2,724,149	....224,515	....137,963	....10,963	....283,973	....12,342	....164,248	....2,898,265	....XXX.....
7. 2016.....	....4,803,037	....430,051	....4,372,986	....2,875,601	....225,321	....141,532	....14,208	....291,119	....12,415	....172,926	....3,056,308	....XXX.....
8. 2017.....	....4,724,046	....373,975	....4,350,071	....3,002,315	....188,355	....122,268	....8,764	....303,775	....11,579	....263,172	....3,219,661	....XXX.....
9. 2018.....	....4,608,938	....393,541	....4,215,397	....2,518,373	....175,191	....78,991	....5,548	....274,477	....10,381	....202,636	....2,680,720	....XXX.....
10. 2019.....	....4,531,926	....443,293	....4,088,634	....2,161,330	....189,915	....44,312	....3,795	....236,460	....7,688	....146,787	....2,240,704	....XXX.....
11. 2020.....	....4,588,112	....521,845	....4,066,266	....1,621,821	....138,243	....18,205	....606	....187,605	....5,032	....74,057	....1,683,749	....XXX.....
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....25,321,896	....2,160,668	....1,096,241	....105,835	....2,744,112	....117,772	....1,587,407	....26,777,974	....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....	....360,534	....248,823	....81,361	....43,411	....6,292	....2,052	....15,640	....4,111	....2,794	....84	....1,748	....168,140	....XXX.....
2. 2011.....	....25,117	....12,163	....23,298	....10,622	....1,215	....364	....3,042	....240	....808	....19	....326	....30,072	....XXX.....
3. 2012.....	....28,048	....9,783	....25,808	....11,986	....1,493	....521	....3,476	....205	....1,006	....33	....564	....37,303	....XXX.....
4. 2013.....	....28,002	....3,479	....11,422	....4,897	....3,719	....1,448	....5,212	....276	....2,275	....137	....733	....40,392	....XXX.....
5. 2014.....	....65,884	....17,214	....32,500	....19,502	....3,485	....917	....9,705	....972	....2,237	....125	....1,663	....75,080	....XXX.....
6. 2015.....	....79,711	....13,656	....23,190	....5,197	....4,473	....681	....15,346	....1,031	....3,257	....188	....1,710	....105,224	....XXX.....
7. 2016.....	....143,473	....16,659	....49,381	....16,411	....7,409	....1,596	....27,199	....2,441	....4,348	....435	....3,282	....194,267	....XXX.....
8. 2017.....	....263,437	....33,331	....74,196	....41,339	....12,021	....2,355	....44,596	....3,564	....7,427	....706	....14,286	....320,382	....XXX.....
9. 2018.....	....295,473	....24,503	....145,440	....35,243	....15,651	....2,977	....73,124	....6,871	....11,497	....1,231	....17,861	....470,362	....XXX.....
10. 2019.....	....355,154	....33,156	....280,518	....46,825	....14,167	....2,795	....106,983	....12,257	....19,432	....2,117	....21,304	....679,104	....XXX.....
11. 2020.....	....569,632	....60,300	....744,049	....144,815	....11,197	....1,972	....137,452	....16,636	....47,021	....3,691	....61,614	....1,281,938	....XXX.....
12. Totals....	....2,214,464	....473,067	....1,491,162	....380,248	....81,123	....17,678	....441,773	....48,605	....102,102	....8,766	....125,091	....3,402,261	....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1. Prior..	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....	.....	....XXX.....	....149,661	....18,479
2. 2011.....	....3,187,448	....298,596	....2,888,852	....80.9	....78.2	....81.2	.....	.....	....23.00	....25,631	....4,441
3. 2012.....	....3,072,912	....389,214	....2,683,698	....75.4	....94.4	....73.3	.....	.....	....23.00	....32,087	....5,216
4. 2013.....	....2,885,142	....246,538	....2,638,604	....67.2	....56.6	....68.5	.....	.....	....23.00	....31,047	....9,344
5. 2014.....	....3,240,107	....284,056	....2,956,051	....71.6	....64.1	....72.5	.....	.....	....23.00	....61,668	....13,412
6. 2015.....	....3,272,062	....268,574	....3,003,488	....69.4	....58.2	....70.7	.....	.....	....23.00	....84,048	....21,175
7. 2016.....	....3,540,062	....289,488	....3,250,574	....73.7	....67.3	....74.3	.....	.....	....23.00	....159,783	....34,483
8. 2017.....	....3,830,036	....289,993	....3,540,042	....81.1	....77.5	....81.4	.....	.....	....23.00	....262,963	....57,419
9. 2018.....	....3,413,025	....261,944	....3,151,082	....74.1	....66.6	....74.8	.....	.....	....23.00	....381,168	....89,194
10. 2019.....	....3,218,355	....298,548	....2,919,808	....71.0	....67.3	....71.4	.....	.....	....23.00	....555,691	....123,412
11. 2020.....	....3,336,982	....371,295	....2,965,687	....72.7	....71.2	....72.9	.....	.....	....23.00	....1,108,566	....173,371
12. Totals....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....0	....0	....XXX.....	....2,852,313	....549,948

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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	1,538,416	1,498,288	1,465,462	1,445,903	1,435,902	1,431,161	1,432,243	1,435,296	1,439,780	1,426,914	(12,866)	(8,382)
2. 2011.....	2,571,818	2,566,232	2,574,518	2,586,917	2,593,945	2,592,647	2,594,432	2,596,000	2,595,959	2,600,539	4,580	4,538
3. 2012.....	XXX.....	2,393,291	2,381,592	2,391,872	2,396,332	2,401,184	2,399,227	2,400,478	2,400,492	2,405,338	4,846	4,860
4. 2013.....	XXX.....	XXX.....	2,314,474	2,334,965	2,349,111	2,372,740	2,373,170	2,369,492	2,371,464	2,366,107	(5,358)	(3,385)
5. 2014.....	XXX.....	XXX.....	XXX.....	2,598,641	2,633,655	2,663,016	2,670,392	2,678,046	2,682,017	2,682,167	150	4,121
6. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	2,694,118	2,709,116	2,713,263	2,724,382	2,730,865	2,728,788	(2,076)	4,406
7. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,909,801	2,921,141	2,930,943	2,961,321	2,967,957	6,636	37,014
8. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,209,815	3,208,079	3,223,683	3,241,125	17,443	33,046
9. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,845,987	2,825,762	2,876,721	50,959	30,734
10. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,611,515	2,673,721	62,205	XXX.....
11. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,739,792	XXX.....	XXX.....
										12. Totals.....	126,518	106,952

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020		
1. Prior.....	000.....	491,345	786,009	958,425	1,062,750	1,129,535	1,187,561	1,224,801	1,248,591	1,261,482	XXX.....	XXX.....
2. 2011.....	1,555,375	2,041,769	2,241,459	2,378,799	2,464,170	2,513,501	2,537,726	2,555,065	2,565,185	2,571,255	XXX.....	XXX.....
3. 2012.....	XXX.....	1,362,304	1,852,111	2,060,364	2,199,709	2,285,008	2,325,067	2,347,951	2,360,763	2,369,008	XXX.....	XXX.....
4. 2013.....	XXX.....	XXX.....	1,285,766	1,770,394	1,984,841	2,145,569	2,239,295	2,286,094	2,313,774	2,327,853	XXX.....	XXX.....
5. 2014.....	XXX.....	XXX.....	XXX.....	1,463,349	1,991,837	2,244,915	2,406,121	2,516,013	2,574,218	2,609,193	XXX.....	XXX.....
6. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	1,448,681	2,008,072	2,265,099	2,455,863	2,578,529	2,626,634	XXX.....	XXX.....
7. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,574,975	2,179,848	2,470,621	2,674,045	2,777,604	XXX.....	XXX.....
8. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,779,426	2,488,637	2,762,291	2,927,464	XXX.....	XXX.....
9. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,558,436	2,149,836	2,416,624	XXX.....	XXX.....
10. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,445,937	2,011,932	XXX.....	XXX.....
11. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,501,176	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior.....	634,253	403,670	270,003	174,457	120,084	83,019	66,122	60,488	60,944	49,479
2. 2011.....	488,917	207,657	115,369	61,143	38,878	23,522	15,706	12,627	11,645	15,478
3. 2012.....	XXX.....	516,259	217,010	115,802	60,030	34,242	23,649	18,127	14,817	17,093
4. 2013.....	XXX.....	XXX.....	500,656	221,590	118,295	61,017	36,599	24,846	16,451	11,460
5. 2014.....	XXX.....	XXX.....	XXX.....	538,381	243,498	126,460	66,781	41,309	30,101	21,731
6. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	600,042	271,445	139,543	74,260	49,906	32,308
7. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	661,888	278,910	145,932	91,176	57,727
8. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	605,491	217,339	104,835	73,889
9. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	592,976	273,231	176,450
10. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	623,013	328,418
11. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	720,050

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama.....	AL	.....33,978,128	.....34,636,412	.....	.....19,130,661	.....19,712,512	.....13,393,301	.....250,592	.....
2. Alaska.....	AK	.....L.....	.....	.....	.....30,157	.....(1,808)	.....220,375	.....	.....
3. Arizona.....	AZ	.....L.....	.....32,641	.....35,920	.....14,298	.....19,027	.....(6,534)	.....255	.....
4. Arkansas.....	AR	.....L.....	.....17,446,275	.....19,453,834	.....17,144,678	.....16,307,871	.....3,398,715	.....78,111	.....
5. California.....	CA	.....L.....	.....313,674	.....361,811	.....231,257	.....1,422,363	.....3,923,414	.....1,032	.....
6. Colorado.....	CO	.....L.....	.....	.....	.....	.....6,538	.....30,209	.....	.....
7. Connecticut.....	CT	.....L.....	.....19,035,222	.....19,889,237	.....	.....12,624,469	.....10,956,458	.....7,937,087	.....113,568	
8. Delaware.....	DE	.....L.....	.....14,825,742	.....16,269,148	.....	.....12,082,206	.....11,790,998	.....5,987,508	.....96,756	
9. District of Columbia.....	DC	.....L.....	.....6,026,349	.....6,214,038	.....	.....3,152,971	.....1,090,588	.....974,753	.....34,716	
10. Florida.....	FL	.....L.....	.....	.....	.....	.....304,019	.....(933,989)	.....1,967,361	.....4	
11. Georgia.....	GA	.....L.....	.....43,140,302	.....45,091,025	.....	.....30,097,732	.....30,927,112	.....18,344,751	.....285,944	
12. Hawaii.....	HI	.....L.....	.....	.....	.....	.....(95)	.....(64)	.....	.....
13. Idaho.....	ID	.....L.....	.....	.....	.....	.....1,163	.....(367)	.....	.....
14. Illinois.....	IL	.....L.....	.....25,731,602	.....27,074,195	.....	.....18,205,649	.....14,823,282	.....10,501,795	.....161,854	
15. Indiana.....	IN	.....L.....	.....12,996,475	.....13,725,487	.....	.....9,173,481	.....8,973,792	.....2,643,730	.....71,339	
16. Iowa.....	IA	.....L.....	.....	.....	.....	.....30,000	.....22,540	.....1,498	.....
17. Kansas.....	KS	.....L.....	.....	.....	.....	.....	.....1,862	.....(1,557)	.....
18. Kentucky.....	KY	.....L.....	.....15,743,262	.....17,794,453	.....	.....6,120,553	.....4,046,546	.....4,600,262	.....74,995	
19. Louisiana.....	LA	.....L.....	.....	.....	.....	.....5,753	.....(288)	.....516,544	.....
20. Maine.....	ME	.....L.....	.....4,343,444	.....4,354,463	.....	.....3,736,328	.....4,161,062	.....1,327,575	.....58,365	
21. Maryland.....	MD	.....L.....	.....71,626,032	.....73,661,651	.....	.....44,680,627	.....38,302,140	.....35,716,366	.....332,059	
22. Massachusetts.....	MA	.....L.....	.....	.....	.....	.....	.....5,514	.....3,152	.....
23. Michigan.....	MI	.....L.....	.....13,940,366	.....19,787,661	.....	.....16,046,398	.....(18,326,103)	.....317,058,390	.....111,003	
24. Minnesota.....	MN	.....L.....	.....35,179	.....35,179	.....	.....32,225	.....(14,880)	.....1,739,749	.....3	.....35,179
25. Mississippi.....	MS	.....L.....	.....19,090,255	.....19,742,854	.....	.....14,711,554	.....17,635,219	.....9,904,724	.....86,221	.....
26. Missouri.....	MO	.....L.....	.....	.....	.....	.....14,541	.....(668)	.....278,078	.....	.....
27. Montana.....	MT	.....L.....	.....	.....	.....	.....	.....17,857	.....3,825	.....	.....
28. Nebraska.....	NE	.....L.....	.....	.....	.....	.....	.....(171)	.....71	.....	.....
29. Nevada.....	NV	.....L.....	.....	.....	.....	.....	.....307	.....(232)	.....	.....
30. New Hampshire.....	NH	.....L.....	.....2,342,681	.....2,491,084	.....	.....874,009	.....344,471	.....997,161	.....14,554	.....
31. New Jersey.....	NJ	.....L.....	.....	.....	.....	.....29,126	.....3,266	.....937,843	.....	.....
32. New Mexico.....	NM	.....L.....	.....	.....	.....	.....	.....460	.....263	.....	.....
33. New York.....	NY	.....L.....	.....60,979,186	.....65,440,437	.....	.....33,863,106	.....24,278,390	.....46,098,772	.....409,685	.....
34. North Carolina.....	NC	.....L.....	.....123,605,563	.....134,142,485	.....	.....66,032,343	.....63,130,742	.....31,708,924	.....713,503	.....
35. North Dakota.....	ND	.....L.....	.....	.....	.....	.....	.....2	.....(4)	.....	.....
36. Ohio.....	OH	.....L.....	.....149,723,791	.....155,296,864	.....	.....92,227,797	.....82,462,870	.....39,986,114	.....1,423,503	.....
37. Oklahoma.....	OK	.....L.....	.....(23,763)	.....690,533	.....	.....906,842	.....579,409	.....158,571	.....1,283	.....
38. Oregon.....	OR	.....L.....	.....102,242	.....105,782	.....	.....(8,286)	.....343,406	.....388,856	.....293	.....
39. Pennsylvania.....	PA	.....L.....	.....102,443,915	.....113,792,813	.....6,032	.....55,473,992	.....46,996,453	.....39,361,645	.....980,076	.....
40. Rhode Island.....	RI	.....L.....	.....11,900,182	.....13,050,062	.....	.....7,257,681	.....6,113,596	.....3,859,315	.....87,382	.....
41. South Carolina.....	SC	.....L.....	.....89,761,715	.....92,711,912	.....	.....46,786,525	.....47,637,225	.....28,265,060	.....1,030,931	.....
42. South Dakota.....	SD	.....L.....	.....	.....	.....	.....	.....519	.....(3)	.....	.....
43. Tennessee.....	TN	.....L.....	.....20,953,158	.....21,829,428	.....	.....16,560,983	.....14,611,442	.....7,997,516	.....125,355	.....
44. Texas.....	TX	.....L.....	.....11,233,793	.....11,941,256	.....	.....6,732,279	.....6,760,284	.....11,066,793	.....24,493	.....
45. Utah.....	UT	.....L.....	.....	.....	.....	.....	.....7,119	.....(2,600)	.....	.....
46. Vermont.....	VT	.....L.....	.....3,596,800	.....3,761,281	.....	.....1,187,450	.....799,327	.....858,970	.....34,394	.....
47. Virginia.....	VA	.....L.....	.....74,485,680	.....76,314,580	.....	.....34,690,162	.....30,523,866	.....18,770,874	.....445,395	.....
48. Washington.....	WA	.....L.....	.....148,886	.....153,394	.....	.....225,366	.....620,676	.....372,600	.....514	.....
49. West Virginia.....	WV	.....L.....	.....23,691,635	.....24,273,660	.....	.....11,372,793	.....10,436,107	.....4,596,427	.....189,141	.....
50. Wisconsin.....	WI	.....L.....	.....	.....	.....	.....	.....3,948	.....703	.....	.....
51. Wyoming.....	WY	.....L.....	.....	.....	.....	.....	.....28	.....(51)	.....	.....
52. American Samoa.....	AS	.....N.....	.....	.....	.....	.....	.....	.....	.....	.....
53. Guam.....	GU	.....N.....	.....	.....	.....	.....	.....	.....	.....	.....
54. Puerto Rico.....	PR	.....N.....	.....	.....	.....	.....	.....	.....	.....	.....
55. US Virgin Islands.....	VI	.....L.....	.....	.....	.....	.....	.....	.....	.....	.....
56. Northern Mariana Islands.....	MP	.....N.....	.....	.....	.....	.....	.....	.....	.....	.....
57. Canada.....	CAN	.....N.....	.....	.....	.....	.....	.....	.....	.....	.....
58. Aggregate Other Alien.....	OT	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....
59. Totals.....		XXX	.....973,250,412	.....1,034,122,940	.....6,032	.....581,781,726	.....496,600,356	.....675,888,228	.....7,237,317	.....35,179

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.....52

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

(b) Explanation of Basis of Allocation of Premiums by States, etc.

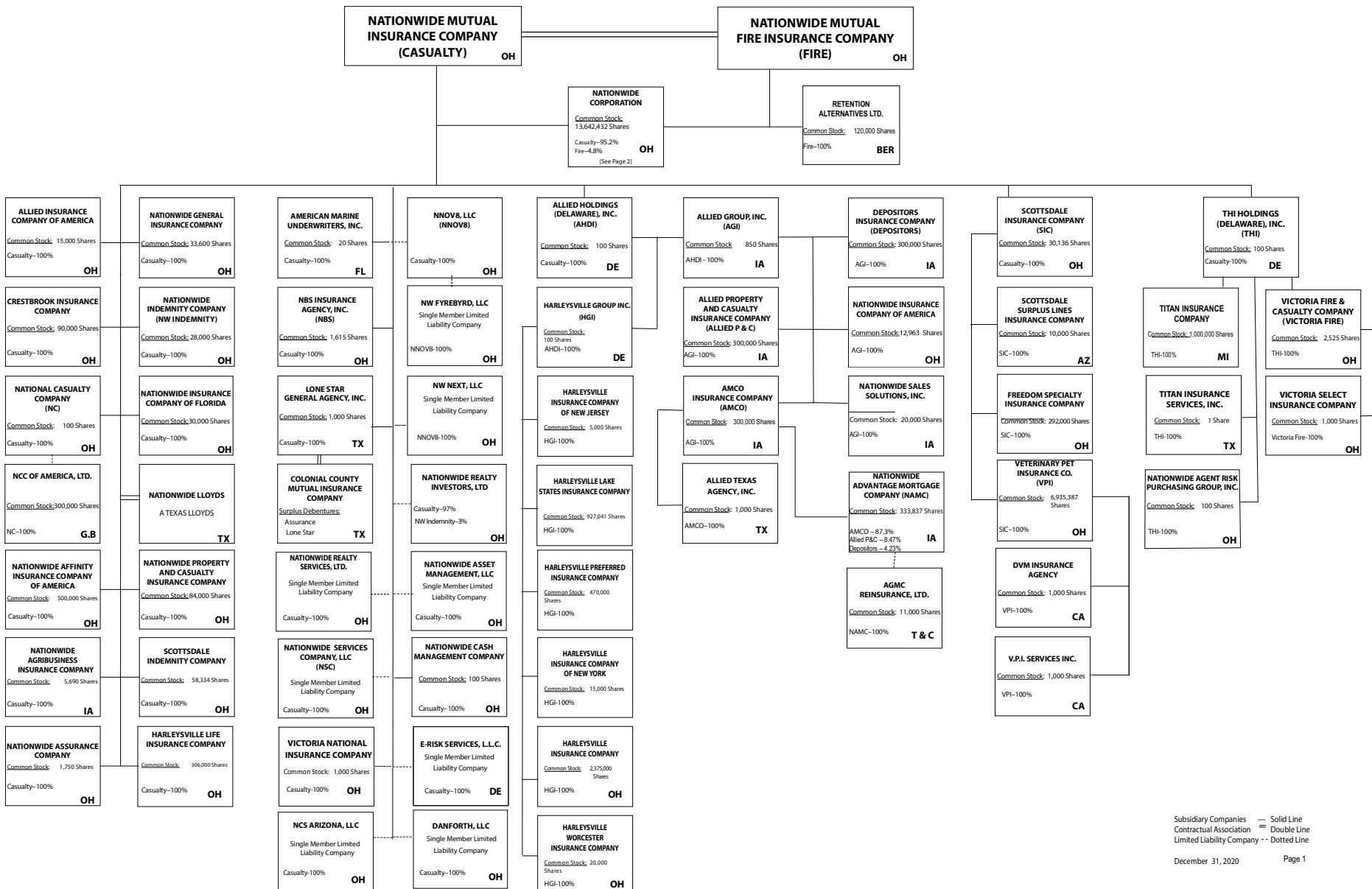
Premiums are allocated to those states where the insured risks are located: principle garage for automobile, physical address for homeowners, commercial multiple peril and other liability and main place of work for workers' compensation. Allocation of premiums for individual and group health insurance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

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.....5

NATIONWIDE®



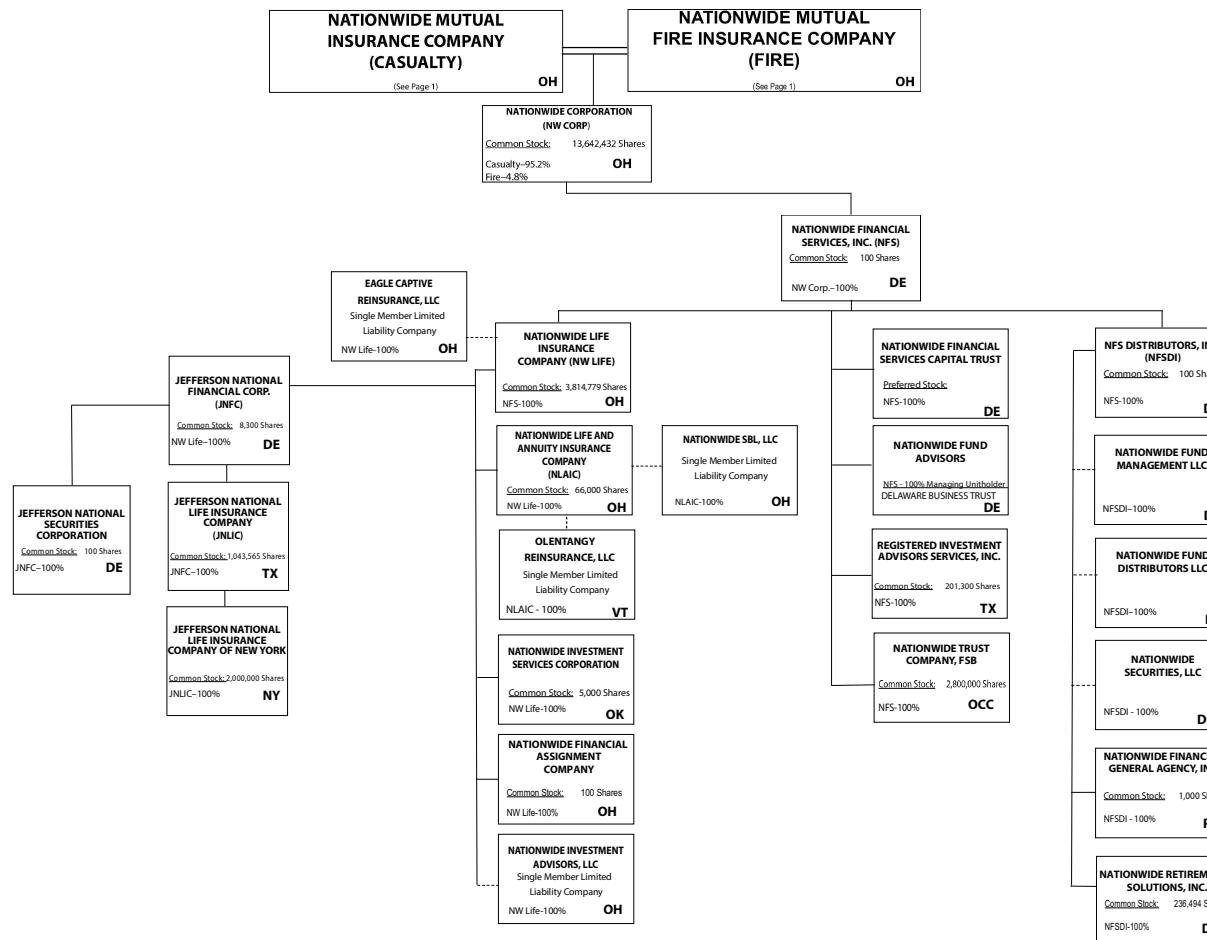
(Casualty/Fire subsidiaries)

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

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NATIONWIDE®



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

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(Nationwide Corp. subsidiaries)

NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	15821	OH	42-4523959	Eagle Captive Reinsurance, LLC
0140	Nationwide	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