



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

NATIONWIDE INSURANCE COMPANY OF AMERICA

NAIC Group Code 0140 0140 NAIC Company Code 25453 Employer's ID Number 95-2130882
(Current) (Prior)

Organized under the Laws of OHIO, State of Domicile or Port of Entry OH
Country of Domicile United States of America

Incorporated/Organized 06/30/1960 Commenced Business 08/31/1960

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.
(Street and Number)
COLUMBUS, OH, US 43215-2220 614-249-1545
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address ONE WEST NATIONWIDE BLVD., 1-14-301 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
(Street and Number)
COLUMBUS, OH, US 43215-2220 614-249-1545
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address WWW.ALLIEDINSURANCE.COM

Statutory Statement Contact ANDREA D. IACOBONI 614-249-1545
(Name) (Area Code) (Telephone Number)
FINRPT@NATIONWIDE.COM 866-315-1430
(E-mail Address) (FAX Number)

OFFICERS

PRESIDENT & COO MARK ALLEN BERVEN VP & TREASURER PETER JUSTIN ROTHERMEL #
SVP & SECRETARY DENISE LYNN SKINGLE

OTHER

PAMELA ANN BIESECKER, SVP-HEAD OF TAXATION

DIRECTORS OR TRUSTEES

CATHY A. ALLOCCO # MARK ALLEN BERVEN MARK ANTHONY GAETANO #
OSCAR GUERRERO ELIZABETH MARGARET RICZKO

State of OHIO SS
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 Alen Berven

MARK ALLEN BERVEN
PRESIDENT & COO

Denise Lynn Skingle

DENISE LYNN SKINGLE
SVP & SECRETARY

Peter Justin Rothermel

PETER JUSTIN ROTHERMEL
VP & TREASURER

Subscribed and sworn to before me this 1st day of FEBRUARY 2023

Andrew Swartzel

- 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.....



ANDREW SWARTZEL
NOTARY PUBLIC • STATE OF OHIO
Comm. No. 2021-RE-839107
My Commission Expires Oct. 24, 2026

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

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)	426,331,692		426,331,692	382,670,370
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$104,775 , Schedule E - Part 1), cash equivalents				
(\$23,076,912 , Schedule E - Part 2) and short-term				
investments (\$, Schedule DA)	23,181,687		23,181,687	34,927,694
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	211,837		211,837	1,678,280
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	449,725,216		449,725,216	419,276,344
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	2,869,915	5,594	2,864,321	2,530,028
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	106,937,799	301,977	106,635,822	97,727,968
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	405,871,014	349,123	405,521,891	348,753,542
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	120,056,986		120,056,986	86,372,369
16.2 Funds held by or deposited with reinsured companies	706,563		706,563	841,676
16.3 Other amounts receivable under reinsurance contracts	26,254,913		26,254,913	22,563,844
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	801,702		801,702	1,381,098
18.2 Net deferred tax asset	9,566,039	3,806,184	5,759,855	7,846,147
19. Guaranty funds receivable or on deposit	248,772		248,772	76,538
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	7,453,360		7,453,360	7,450,581
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	2,686,322	131,653	2,554,669	3,109,294
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	1,133,178,601	4,594,531	1,128,584,070	997,929,429
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	1,133,178,601	4,594,531	1,128,584,070	997,929,429
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Miscellaneous	417,026	2,209	414,817	1,088,421
2502. Third party administrator receivable	505,225	77,432	427,793	313,935
2503. Deposits and prepaid assets	47,890	47,890		
2598. Summary of remaining write-ins for Line 25 from overflow page	1,716,181	4,122	1,712,059	1,706,938
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,686,322	131,653	2,554,669	3,109,294

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	140,348,226	134,795,426
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	6,515,576	8,583,071
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	32,121,613	31,481,984
4. Commissions payable, contingent commissions and other similar charges	4,242,976	4,481,991
5. Other expenses (excluding taxes, licenses and fees)	2,099,160	2,116,887
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,403,207	1,000,951
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 \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$812,521,153 and including warranty reserves of \$97,668 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	89,060,156	84,472,483
10. Advance premium	1,540,216	1,444,182
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	60,449	64,511
12. Ceded reinsurance premiums payable (net of ceding commissions)	589,669,675	510,178,542
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	8,167	8,119
14. Amounts withheld or retained by company for account of others	4,637,725	5,489,377
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	21,416,774	587,531
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,741,181	3,980,222
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	894,865,101	788,685,277
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	894,865,101	788,685,277
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,500,010	3,500,010
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	207,891,382	177,591,382
35. Unassigned funds (surplus)	22,327,577	28,152,760
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	233,718,969	209,244,152
38. TOTALS (Page 2, Line 28, Col. 3)	1,128,584,070	997,929,429
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	1,402,084	3,532,293
2502. Contingent suit liability	85,354	90,662
2503. Escrow Liability	557	117,526
2598. Summary of remaining write-ins for Line 25 from overflow page	253,186	239,741
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,741,181	3,980,222
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	189,446,612	183,062,464
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	128,257,325	115,466,187
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	18,704,460	18,291,647
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	58,844,312	59,955,493
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	205,806,097	193,713,327
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(16,359,485)	(10,650,863)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	9,031,721	6,096,253
10. Net realized capital gains (losses) less capital gains tax of \$ (236,972) (Exhibit of Capital Gains (Losses))	(174,764)	591,322
11. Net investment gain (loss) (Lines 9 + 10)	8,856,957	6,687,575
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ (1,003) amount charged off \$ 518,675)	(519,678)	(529,954)
13. Finance and service charges not included in premiums	942,054	949,386
14. Aggregate write-ins for miscellaneous income	922,849	915,963
15. Total other income (Lines 12 through 14)	1,345,225	1,335,395
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(6,157,303)	(2,627,893)
17. Dividends to policyholders	49,724	60,900
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)	(6,207,027)	(2,688,793)
19. Federal and foreign income taxes incurred	(714,002)	(116,537)
20. Net income (Line 18 minus Line 19)(to Line 22)	(5,493,025)	(2,572,256)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	209,244,152	142,694,032
22. Net income (from Line 20)	(5,493,025)	(2,572,256)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 312,512	1,175,487	984,099
25. Change in net unrealized foreign exchange capital gain (loss)	154	
26. Change in net deferred income tax	488,801	117,398
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(2,206,653)	(3,279)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	30,300,000	68,000,000
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	210,053	24,158
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	24,474,817	66,550,120
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	233,718,969	209,244,152
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Other	917,541	888,777
1402. Change in contingent suit liability	5,308	27,186
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	922,849	915,963
3701. Change in surplus - pooled nonadmitted premiums in the course of collection offset	210,053	24,158
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	210,053	24,158

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	208,260,345	190,699,655
2. Net investment income	11,645,309	9,888,783
3. Miscellaneous income	1,480,338	704,758
4. Total (Lines 1 through 3)	221,385,992	201,293,196
5. Benefit and loss related payments	158,466,722	122,248,405
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	80,626,932	64,158,773
8. Dividends paid to policyholders	53,786	72,429
9. Federal and foreign income taxes paid (recovered) net of \$ 1,420,481 tax on capital gains (losses)	(1,530,370)	757,847
10. Total (Lines 5 through 9)	237,617,070	187,237,454
11. Net cash from operations (Line 4 minus Line 10)	(16,231,078)	14,055,742
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	58,526,434	51,464,925
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	58,526,434	51,464,925
13. Cost of investments acquired (long-term only):		
13.1 Bonds	102,586,913	106,532,959
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	2,091,001	4,111,240
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	104,677,914	110,644,199
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(46,151,480)	(59,179,274)
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	30,300,000	68,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	20,336,551	(4,145,557)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	50,636,551	63,854,443
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)	(11,746,007)	18,730,911
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	34,927,694	16,196,783
19.2 End of period (Line 18 plus Line 19.1)	23,181,687	34,927,694

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

20.0001. Tax credit commitment liabilities	2,079,390	2,467,424
20.0002. Exchange of bond investment to bond Investment	3,777,372	1,730,141
20.0003. Assets and liabilities transferred settled through transfer of bonds		13,143,195

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	2,716,228	1,331,440	1,444,494	2,603,174
2.1 Allied lines	4,460,652	2,181,062	2,302,516	4,339,198
2.2 Multiple peril crop				
2.3 Federal flood	(9,673)	5,206	5,472	(9,939)
2.4 Private crop				
2.5 Private flood	65,214	27,387	31,533	61,068
3. Farmowners multiple peril	5,468,447	2,718,818	2,814,849	5,372,416
4. Homeowners multiple peril	36,304,513	18,604,861	20,178,248	34,731,126
5.1 Commercial multiple peril (non-liability portion)	16,988,118	8,132,338	8,982,678	16,137,778
5.2 Commercial multiple peril (liability portion)	9,361,334	4,209,102	4,300,865	9,269,571
6. Mortgage guaranty				
8. Ocean marine	375,364	314,271	185,472	504,163
9. Inland marine	12,114,429	5,380,611	5,851,282	11,643,758
10. Financial guaranty				
11.1 Medical professional liability - occurrence	10,796	4,634	5,468	9,962
11.2 Medical professional liability - claims-made				
12. Earthquake	333,147	167,616	172,384	328,379
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group	708,794	17,966	18,420	708,340
14. Credit accident and health (group and individual)				
15.1 Vision only	6			6
15.2 Dental only	312,798			312,798
15.3 Disability income	1,618		(5)	1,623
15.4 Medicare supplement	69			69
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health	1,958,971	973	1,002	1,958,942
16. Workers' compensation	3,828,593	1,667,903	1,788,076	3,708,420
17.1 Other liability - occurrence	14,522,934	7,200,509	7,807,912	13,915,531
17.2 Other liability - claims-made	11,597,733	5,231,174	5,523,871	11,305,036
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	792,992	420,107	381,897	831,202
18.2 Products liability - claims-made	92,130	33,129	43,178	82,081
19.1 Private passenger auto no-fault (personal injury protection)	1,702,750	555,618	525,024	1,733,344
19.2 Other private passenger auto liability.....	28,179,522	9,437,719	9,474,988	28,142,253
19.3 Commercial auto no-fault (personal injury protection)	143,018	68,253	63,566	147,705
19.4 Other commercial auto liability.....	12,351,945	6,201,038	6,026,521	12,526,462
21.1 Private passenger auto physical damage	24,538,036	8,015,000	8,321,703	24,231,333
21.2 Commercial auto physical damage	3,401,178	1,683,332	1,596,038	3,488,472
22. Aircraft (all perils)				
23. Fidelity	69,209	40,005	40,172	69,042
24. Surety	1,253,271	502,988	759,342	996,917
26. Burglary and theft	26,928	13,934	12,898	27,964
27. Boiler and machinery	120,628	20,664	33,965	107,327
28. Credit	9,580	29,883	26,363	13,100
29. International	(28)			(28)
30. Warranty	228,590	262,892	347,796	143,686
31. Reinsurance - nonproportional assumed property		(6,931)	(6,931)	
32. Reinsurance - nonproportional assumed liability	4,332			4,332
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	194,034,167	84,473,502	89,061,057	189,446,612
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

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	1,440,756	3,738			1,444,494
2.1 Allied lines	2,258,078	44,438			2,302,516
2.2 Multiple peril crop					
2.3 Federal flood	5,472				5,472
2.4 Private crop					
2.5 Private flood	31,533				31,533
3. Farmowners multiple peril	2,814,849				2,814,849
4. Homeowners multiple peril	20,090,731	87,517			20,178,248
5.1 Commercial multiple peril (non-liability portion)	8,967,294	15,384			8,982,678
5.2 Commercial multiple peril (liability portion)	4,300,214	651			4,300,865
6. Mortgage guaranty					
8. Ocean marine	184,315	1,157			185,472
9. Inland marine	5,469,120	382,162			5,851,282
10. Financial guaranty					
11.1 Medical professional liability - occurrence	5,468				5,468
11.2 Medical professional liability - claims-made					
12. Earthquake	171,568	816			172,384
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group	18,420				18,420
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income	(30)			25	(5)
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health	126			876	1,002
16. Workers' compensation	1,787,929	147			1,788,076
17.1 Other liability - occurrence	7,381,812	426,100			7,807,912
17.2 Other liability - claims-made	4,751,039	772,832			5,523,871
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	332,251	49,646			381,897
18.2 Products liability - claims-made	41,269	1,909			43,178
19.1 Private passenger auto no-fault (personal injury protection)	525,024				525,024
19.2 Other private passenger auto liability.....	9,474,988				9,474,988
19.3 Commercial auto no-fault (personal injury protection)	63,564	2			63,566
19.4 Other commercial auto liability.....	6,023,234	3,287			6,026,521
21.1 Private passenger auto physical damage	8,321,483	220			8,321,703
21.2 Commercial auto physical damage	1,596,038				1,596,038
22. Aircraft (all perils)					
23. Fidelity	32,717	7,455			40,172
24. Surety	496,281	263,061			759,342
26. Burglary and theft	12,898				12,898
27. Boiler and machinery	33,965				33,965
28. Credit	26,229	134			26,363
29. International					
30. Warranty	10,434	337,362			347,796
31. Reinsurance - nonproportional assumed property	(6,931)				(6,931)
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	86,662,138	2,398,018		901	89,061,057
36. Accrued retrospective premiums based on experience					(901)
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					89,060,156
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

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	(117,179)	2,716,228	14,322	(102,857)		2,716,228
2.1 Allied lines	2,629,657	4,460,651	5,886	2,635,542		4,460,652
2.2 Multiple peril crop						
2.3 Federal flood		(9,673)				(9,673)
2.4 Private crop						
2.5 Private flood	16,529	65,214		16,529		65,214
3. Farmowners multiple peril	(1,420)	5,468,447		(1,420)		5,468,447
4. Homeowners multiple peril	525,224,892	36,304,514	15,627	524,984,363	256,157	36,304,513
5.1 Commercial multiple peril (non-liability portion)	23,232,486	16,988,118		23,232,486		16,988,118
5.2 Commercial multiple peril (liability portion)	19,602,337	9,361,334		19,602,337		9,361,334
6. Mortgage guaranty						
8. Ocean marine		375,364				375,364
9. Inland marine	7,397,006	12,114,429		7,397,006		12,114,429
10. Financial guaranty						
11.1 Medical professional liability - occurrence		10,796				10,796
11.2 Medical professional liability - claims- made						
12. Earthquake	2,324,056	333,147	15	2,324,071		333,147
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group		708,794				708,794
14. Credit accident and health (group and individual)						
15.1 Vision only		6				6
15.2 Dental only		312,798				312,798
15.3 Disability income		1,618				1,618
15.4 Medicare supplement		69				69
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health		1,958,971				1,958,971
16. Workers' compensation	6,598,879	3,828,593		6,598,879		3,828,593
17.1 Other liability - occurrence	15,228,172	14,522,934	8	15,228,180		14,522,934
17.2 Other liability - claims-made	204,876	11,597,733		204,876		11,597,733
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	2,722,999	792,992		2,722,999		792,992
18.2 Products liability - claims-made		92,130				92,130
19.1 Private passenger auto no-fault (personal injury protection)	13,176,930	1,702,750		13,176,930		1,702,750
19.2 Other private passenger auto liability	675,688,346	28,179,522	11,990,351	687,678,697		28,179,522
19.3 Commercial auto no-fault (personal injury protection)	102,958	143,018		102,958		143,018
19.4 Other commercial auto liability	15,994,919	12,351,945	5,288,599	21,283,518		12,351,945
21.1 Private passenger auto physical damage	560,501,535	24,538,036		560,501,535		24,538,036
21.2 Commercial auto physical damage	2,184,637	3,401,178		2,184,637		3,401,178
22. Aircraft (all perils)						
23. Fidelity		69,209				69,209
24. Surety		1,253,271				1,253,271
26. Burglary and theft	1,648	26,928		1,648		26,928
27. Boiler and machinery	2,439,543	120,628		2,439,543		120,628
28. Credit		9,580				9,580
29. International		(28)				(28)
30. Warranty		228,590				228,590
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX	4,332				4,332
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	1,875,153,807	194,034,166	17,314,808	1,892,212,457	256,157	194,034,167
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(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 \$

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

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	2,694,546	1,616,532	2,701,944	1,609,134	1,105,059	870,199	1,843,994	70.8
2.1 Allied lines	7,405,927	1,867,945	7,411,089	1,862,783	1,934,034	1,679,341	2,117,476	48.8
2.2 Multiple peril crop								
2.3 Federal flood		(8,460)		(8,460)	(4,906)	(1,617)	(11,749)	118.2
2.4 Private crop								
2.5 Private flood		28,698		28,698	19,364	28,255	19,807	32.4
3. Farmowners multiple peril		3,420,788		3,420,788	1,578,410	1,643,433	3,355,765	62.5
4. Homeowners multiple peril	336,790,892	23,631,482	336,805,208	23,617,166	10,278,523	7,793,820	26,101,869	75.2
5.1 Commercial multiple peril (non-liability portion)	17,561,178	9,237,645	17,561,178	9,237,645	7,072,645	4,021,296	12,288,994	76.2
5.2 Commercial multiple peril (liability portion)	8,547,987	6,040,135	8,547,987	6,040,135	16,385,296	16,006,576	6,418,855	69.2
6. Mortgage guaranty								
8. Ocean marine		225,146		225,146	337,370	303,761	258,755	51.3
9. Inland marine	2,518,994	8,056,361	2,518,994	8,056,361	1,385,049	1,326,542	8,114,868	69.7
10. Financial guaranty					(5,705)	(5,705)		
11.1 Medical professional liability - occurrence		864		864	1,499	3,574	(1,211)	(12.2)
11.2 Medical professional liability - claims-made		6,478		6,478	14,956	18,844	2,590	
12. Earthquake		61		61	11,874	8,771	3,164	1.0
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group		277,408		277,408	70,844	25,972	322,280	45.5
14. Credit accident and health (group and individual)								
15.1 Vision only		(211)		(211)			(211)	(3,516.7)
15.2 Dental only		259,848		259,848			259,848	83.1
15.3 Disability income		(14,040)		(14,040)	(633)		(14,673)	(904.1)
15.4 Medicare supplement		564		564	(445)		119	172.5
15.5 Medicaid Title XIX								
15.6 Medicare Title XVIII								
15.7 Long-term care								
15.8 Federal employees health benefits plan								
15.9 Other health		1,340,978		1,340,978	9,176	9,294	1,340,860	68.4
16. Workers' compensation	500,034	1,711,686	500,034	1,711,686	7,568,698	8,514,838	765,546	20.6
17.1 Other liability - occurrence	5,599,780	9,534,775	5,599,780	9,534,775	28,538,158	29,744,427	8,328,506	59.9
17.2 Other liability - claims-made	45,000	2,572,074	45,000	2,572,074	11,241,656	9,949,840	3,863,890	34.2
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		1,049,164		1,049,164	7,102,944	7,640,556	511,552	61.5
18.2 Products liability - claims-made		1,618		1,618	60,120	157	61,581	75.0
19.1 Private passenger auto no-fault (personal injury protection)	8,865,429	1,263,289	8,979,386	1,149,332	2,086,371	2,328,993	906,710	52.3
19.2 Other private passenger auto liability	425,153,221	25,207,810	429,900,830	20,460,201	22,759,879	22,426,903	20,793,177	73.9
19.3 Commercial auto no-fault (personal injury protection)	1,000	80,414	1,000	80,414	398,355	274,364	204,405	138.4
19.4 Other commercial auto liability	15,752,006	12,549,344	19,417,762	8,883,588	18,139,983	18,380,066	8,643,505	69.0
21.1 Private passenger auto physical damage	442,951,433	18,710,427	442,951,434	18,710,426	1,516,004	1,143,220	19,083,210	78.8
21.2 Commercial auto physical damage	1,844,930	2,317,974	1,844,930	2,317,974	272,690	280,271	2,310,393	66.2
22. Aircraft (all perils)		(172)		(172)	9,326	8,198	956	
23. Fidelity		3,074		3,074	14	5,914	(2,826)	(4.1)
24. Surety		129,465		129,465	275,596	236,075	168,986	17.0
26. Burglary and theft	68	270	68	270	2,519	2,020	769	2.7
27. Boiler and machinery	696,066	39,485	696,066	39,485	47,721	49,958	37,248	34.7
28. Credit		460		460	8,403	(42,430)	51,293	391.5
29. International		3,702		3,702	26,260	33,909	(3,947)	14,096.4
30. Warranty		94,992		94,992	39,211	22,212	111,991	77.9
31. Reinsurance - nonproportional assumed property	XXX				21,623	21,623		
32. Reinsurance - nonproportional assumed liability	XXX	663		663	40,285	41,960	(1,012)	(23.4)
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	1,276,928,493	131,258,736	1,285,482,690	122,704,539	140,348,226	134,795,430	128,257,335	67.7
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	1,364,351	655,043	1,366,567	652,827	633,588	453,766	635,122	1,105,059	188,125
2.1 Allied lines	2,951,949	1,030,406	2,952,793	1,029,562	768,306	905,356	769,190	1,934,034	273,192
2.2 Multiple peril crop									
2.3 Federal flood		(4,906)		(4,906)				(4,906)	112
2.4 Private crop									
2.5 Private flood		16,571		16,571	738	2,793	738	19,364	1,112
3. Farmowners multiple peril	(45)	1,354,860	(45)	1,354,860	(26)	223,550	(26)	1,578,410	280,793
4. Homeowners multiple peril	71,159,798	7,349,137	71,167,677	7,341,258	39,806,247	2,938,652	39,807,634	10,278,523	1,339,317
5.1 Commercial multiple peril (non-liability portion)	6,073,647	4,283,976	6,073,647	4,283,976	1,747,199	2,788,669	1,747,199	7,072,645	858,066
5.2 Commercial multiple peril (liability portion)	10,631,243	9,633,162	10,631,243	9,633,162	11,470,585	6,752,134	11,470,585	16,385,296	5,387,809
6. Mortgage guaranty									
8. Ocean marine		106,037		106,037		231,333		337,370	88,629
9. Inland marine	(256,533)	236,454	(256,533)	236,454	269,795	1,148,595	269,795	1,385,049	90,644
10. Financial guaranty								(5,705)	(172)
11.1 Medical professional liability - occurrence		2,504		2,504		(1,005)		1,499	128
11.2 Medical professional liability - claims-made		12,508		12,508		2,448		14,956	2,544
12. Earthquake		86		86	123,916	11,788	123,916	11,874	3,357
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group						70,844		(a)	3,051
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income		(633)		(633)				(a)	(633)
15.4 Medicare supplement		(445)		(445)				(a)	(445)
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health		4,339		4,339		4,837		(a)	9,176
16. Workers' compensation	1,832,337	6,083,931	1,832,337	6,083,931	135,816	1,484,767	135,816	7,568,698	1,120,160
17.1 Other liability - occurrence	7,973,028	12,562,253	7,973,034	12,562,247	5,926,563	15,975,913	5,926,565	28,538,158	5,815,853
17.2 Other liability - claims-made		2,198,367		2,198,367		9,043,289		11,241,656	4,826,637
17.3 Excess workers' compensation									
18.1 Products liability - occurrence		1,935,140		1,935,140	1,668,830	5,167,804	1,668,830	7,102,944	5,188,902
18.2 Products liability - claims-made		60,120		60,120				60,120	700
19.1 Private passenger auto no-fault (personal injury protection)	118,982,110	3,681,249	120,703,413	1,959,946	198,420	126,425	198,420	2,086,371	1,921,780
19.2 Other private passenger auto liability	294,522,996	16,652,131	296,794,910	14,380,217	190,152,837	9,561,838	191,335,013	22,759,879	2,463,828
19.3 Commercial auto no-fault (personal injury protection)	4,225	171,384	4,225	171,384	72,407	226,971	72,407	398,355	37,518
19.4 Other commercial auto liability	10,125,435	12,973,492	12,791,796	10,307,131	10,348,420	10,858,693	13,374,261	18,139,983	1,813,440
21.1 Private passenger auto physical damage	39,975,190	1,738,040	39,975,190	1,738,040	(8,818,635)	(222,036)	(8,818,635)	1,516,004	168,645
21.2 Commercial auto physical damage	136,096	284,897	136,096	284,897	(7,257)	(12,207)	(7,257)	272,690	130,667
22. Aircraft (all perils)		3,434		3,434		5,892		9,326	1,186
23. Fidelity		378		378		(364)		14	1,512
24. Surety		49,372		49,372		226,224		275,596	99,770
26. Burglary and theft		502		502	175	2,017	175	2,519	758
27. Boiler and machinery	39,872	9,788	39,873	9,787	171,172	37,934	171,172	47,721	11,264
28. Credit						8,403		8,403	1,684
29. International		8,166		8,166		18,094		26,260	
30. Warranty		2,856		2,856		36,355		39,211	82
31. Reinsurance - nonproportional assumed property	XXX	21,623		21,623	XXX			21,623	
32. Reinsurance - nonproportional assumed liability	XXX	13,629		13,629	XXX	26,656		40,285	
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	565,515,699	83,129,851	572,186,223	76,459,327	254,669,096	68,100,723	258,880,920	140,348,226	32,121,613
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	52,048,284			52,048,284
1.2 Reinsurance assumed	11,513,345			11,513,345
1.3 Reinsurance ceded	54,236,899			54,236,899
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	9,324,730			9,324,730
2. Commission and brokerage:				
2.1 Direct excluding contingent		218,305,308		218,305,308
2.2 Reinsurance assumed, excluding contingent		33,462,635		33,462,635
2.3 Reinsurance ceded, excluding contingent		222,770,951		222,770,951
2.4 Contingent - direct		15,708,833		15,708,833
2.5 Contingent - reinsurance assumed		2,823,390		2,823,390
2.6 Contingent - reinsurance ceded		15,708,833		15,708,833
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..		31,820,382		31,820,382
3. Allowances to managers and agents	160	13,962		14,122
4. Advertising	10,824	1,651,116	13	1,661,953
5. Boards, bureaus and associations	16,368	240,703		257,071
6. Surveys and underwriting reports	45,743	845,500		891,243
7. Audit of assureds' records		50		50
8. Salary and related items:				
8.1 Salaries	6,322,510	12,022,851	18,596	18,363,957
8.2 Payroll taxes	159,768	1,273,683		1,433,451
9. Employee relations and welfare	1,069,995	280,914	4,366	1,355,275
10. Insurance	39,673	110,733		150,406
11. Directors' fees	3,596	11,146	1,831	16,573
12. Travel and travel items	42,052	274,469	938	317,459
13. Rent and rent items	350,155	1,212,805	194	1,563,154
14. Equipment	367,445	594,859	62	962,366
15. Cost or depreciation of EDP equipment and software	226,515	2,526,397	494	2,753,406
16. Printing and stationery	42,734	298,991	21	341,746
17. Postage, telephone and telegraph, exchange and express	104,812	734,157	39	839,008
18. Legal and auditing	720,724	2,419,934	540	3,141,198
19. Totals (Lines 3 to 18)	9,523,074	24,512,270	27,094	34,062,438
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		3,446,669		3,446,669
20.2 Insurance department licenses and fees		820,096		820,096
20.3 Gross guaranty association assessments		101,115		101,115
20.4 All other (excluding federal and foreign income and real estate)	1	358,697		358,698
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	1	4,726,577		4,726,578
21. Real estate expenses				
22. Real estate taxes		79,520		79,520
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(143,293)	(2,294,491)	299,484	(2,138,300)
25. Total expenses incurred	18,704,512	58,844,258	326,578	77,875,348
26. Less unpaid expenses - current year	32,121,613	7,496,571		39,618,184
27. Add unpaid expenses - prior year	31,481,984	7,523,291		39,005,275
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	18,064,883	58,870,978	326,578	77,262,439
DETAILS OF WRITE-INS				
2401. Other expenses	(59,929)	(1,371,040)	299,326	(1,131,643)
2402. Outside services and income	(83,364)	488,364	158	405,158
2403. Service fees		(1,411,815)		(1,411,815)
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(143,293)	(2,294,491)	299,484	(2,138,300)

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,149,691	1,181,306
1.1 Bonds exempt from U.S. tax	(a) 1,056,547	1,056,753
1.2 Other bonds (unaffiliated)	(a) 8,200,669	8,505,069
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 93,858	93,858
7. Derivative instruments	(f)	
8. Other invested assets	(1,478,055)	(1,478,055)
9. Aggregate write-ins for investment income	(634)	(634)
10. Total gross investment income	9,022,076	9,358,297
11. Investment expenses		(g) 326,578
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) (2)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		326,576
17. Net investment income (Line 10 minus Line 16)		9,031,721
DETAILS OF WRITE-INS		
0901. Misc. Income	(634)	(634)
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(634)	(634)
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 345,738 accrual of discount less \$ 1,821,158 amortization of premium and less \$ 178,257 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds				1,660,046	
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(411,736)		(411,736)	(172,047)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(411,736)		(411,736)	1,487,999	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	5,594		(5,594)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	301,977	627,021	325,044
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	349,123	129,122	(220,001)
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	3,806,184	1,543,602	(2,262,582)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	131,653	88,133	(43,520)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,594,531	2,387,878	(2,206,653)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	4,594,531	2,387,878	(2,206,653)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Miscellaneous	2,209		(2,209)
2502. Other assets nonadmitted	1,537	672	(865)
2503. Deductible Receivables	2,585	7,694	5,109
2598. Summary of remaining write-ins for Line 25 from overflow page	125,322	79,767	(45,555)
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	131,653	88,133	(43,520)

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

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

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

	SSAP #	F/S Page	F/S Line #	2022	2021
Net Income					
Nationwide Insurance Company of America state basis (Page 4, Line 20, (1) Columns 1 & 2)	XXX	XXX	XXX	\$ (5,493,025)	\$ (2,572,256)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (5,493,025)</u>	<u>\$ (2,572,256)</u>
Surplus					
Nationwide Insurance Company of America state basis (Page 3, Line 37, (5) Columns 1 & 2)	XXX	XXX	XXX	\$ 233,718,969	\$ 209,244,152
(6) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 233,718,969</u>	<u>\$ 209,244,152</u>

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

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

C. Accounting Policies

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

The Company provides for federal income taxes based on amounts the Company believes it will ultimately owe. Inherent in the provision for federal income taxes are estimates regarding the deductibility of certain items and the realization of certain tax credits. In the event the ultimate deductibility of certain items or the realization of certain tax credits differs from estimates, the Company may be required to change the provision for federal income taxes recorded in the financial statements, which could be significant. Management has used best estimates to establish reserves based on current facts and circumstances regarding tax exposure items where the ultimate deductibility is open to interpretation.

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

Reinsurance Recoverables. The Company cedes insurance to other companies in order to limit potential losses and diversify its exposure. Such agreements do not relieve the Company of its primary obligation to the policyholder in the event the reinsurer is unable to meet the obligations it has assumed. The Company monitors the financial condition of reinsurers on an ongoing basis and reviews its reinsurance agreements regularly in an attempt to minimize its exposure to significant losses from reinsurer insolvencies. Reinsurance recoverables include amounts billed to reinsurers on losses paid. Estimates of amounts expected to be recovered from reinsurers that have not yet been paid on losses are estimated in a manner consistent with the claim liability associated with the underlying policy. Such reinsurance recoverables and reserve 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, 2022 and 2021.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. As of December 31, 2022 and 2021, the Company had conditional reserves of \$23,630,800 and \$45,974,000, respectively.

In addition, the Company uses the following accounting policies:

- Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
- Bonds, excluding loan-backed and structured securities, are stated at amortized cost except those with an 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 Securities Valuation Office (SVO) identified investments.
- Unaffiliated common stocks are reported at fair value.
- Redeemable preferred stocks are stated at amortized cost, except those with an NAIC designation of "3" through "6", which are stated at the lower of amortized cost or fair value. Perpetual preferred stocks are stated at fair value, except those with an NAIC designation of "3" through "6", which are stated at the lower of amortized cost or fair value.
- Mortgage loans are carried at the unpaid principal balance adjusted for premiums and discounts, less a valuation allowance. The valuation allowance for mortgage loans reflects management's best estimate of probable credit losses.

NOTES TO THE FINANCIAL STATEMENTS

6. Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles (SSAP) No. 43 Revised – *Loan-Backed and Structured Securities and the Purposes and Procedures Manual* of the NAIC SVO. 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. Refer to Note 5(D) for a discussion of the other-than-temporary impairment policy for loan-backed securities.
7. Not applicable – The Company does not have any subsidiaries.
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. Not applicable – The Company does not have derivatives.
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, 2022 and 2021, 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 – The Company does not write major medical insurance with prescription drug coverage.

D. Going Concern

Not applicable.

Note 2 – Accounting Changes and Corrections of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans

Not applicable.

B. Troubled Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
2. Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

3. Not applicable.

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

a. The aggregate amount of unrealized losses:

	1. Less than 12 Months	\$ <u>(4,660,618)</u>
	2. 12 Months or Longer	\$ <u>(5,088,755)</u>

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

	1. Less than 12 Months	\$ <u>45,801,984</u>
	2. 12 Months or Longer	\$ <u>27,037,254</u>

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

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

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

K. Low-Income Housing Tax Credits

Not applicable.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	4,486,322	-	-	-	4,486,322	4,403,817	82,505
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$4,486,322	\$-	\$-	\$-	\$4,486,322	\$4,403,817	\$82,505

(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	-	4,486,322	0.40%	0.40%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	0.00%	0.00%
n. Other restricted assets	-	-	0.00%	0.00%
o. Total Restricted Assets	\$-	\$4,486,322	0.40%	0.40%

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

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

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

Not applicable.

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

Not applicable.

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

Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

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

O. 5GI Securities

Not applicable.

P. Short Sales

Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell Account
(1) Number of CUSIPs	1	-
(2) Aggregate Amount of Investment Income	\$ (10,969)	\$ -

NOTES TO THE FINANCIAL STATEMENTS

R. Reporting Entity's Share of Cash Pool by Asset Type

Asset Type	Percent Share
(1) Cash	1%
(2) Cash Equivalents	79%
(3) Short-term Investments	20%
(4) Total	100%

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

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

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

B. Write-downs for Impairments

The Company did not recognize any impairments for its investments in Joint Venture, Partnerships or Limited Liability Companies in 2022 or 2021.

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, 2022 was \$5,594.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

In August 2022, the Inflation Reduction Act of 2022 (“Act”) was passed by the US Congress and signed into law. The Act includes a new Federal corporate alternative minimum tax (“CAMT”), effective in 2023, that is based on the adjusted financial statement income (“AFSI”) set forth on the applicable financial statement (“AFS”) of an applicable corporation. A corporation is an applicable corporation if its rolling average pre-tax AFSI over three prior years (starting with 2020-2022) is greater than \$1 billion. For a group of related entities, the \$1 billion threshold is determined on a group basis, and the group’s AFS is generally treated as the AFS for all separate taxpayers in the group. Except under limited circumstances, once a corporation is an applicable corporation, it is an applicable corporation in all future years.

An applicable corporation is not automatically subject to a CAMT liability. The corporation’s tentative CAMT liability is equal to 15% of its adjusted AFSI, and CAMT is payable to the extent the tentative CAMT liability exceeds regular corporate income tax. However, any CAMT paid would be indefinitely available as a credit carryover that could reduce future regular tax in excess of CAMT.

The Company comprises a controlled group of corporations and has determined that it likely will be an applicable corporation in 2023. In making such determination, the group has made certain interpretations of, and assumptions regarding, the CAMT provisions of the Act. The US Treasury Department is expected to issue guidance throughout 2023 that may differ from the group’s interpretations and assumptions and that could alter the group’s determination.

In accordance with INT 22-02, the Company did not include an estimate of the impacts of the CAMT because a reasonable estimate cannot be made as of December 31, 2022.

NOTES TO THE FINANCIAL STATEMENTS

A. The Components of the deferred tax asset/(liability) at December 31, 2022 are as follows:

		December 31, 2022		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 7,498,325	\$ 2,067,746	\$ 9,566,071
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 7,498,325	\$ 2,067,746	\$ 9,566,071
(1d)	Deferred tax assets nonadmitted	1,738,438	2,067,746	3,806,184
(1e)	Subtotal net admitted deferred tax asset	\$ 5,759,887	\$ -	\$ 5,759,887
(1f)	Deferred tax liabilities	32	-	32
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 5,759,855	\$ -	\$ 5,759,855

		December 31, 2021		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 7,160,530	\$ 2,229,220	\$ 9,389,750
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 7,160,530	\$ 2,229,220	\$ 9,389,750
(1d)	Deferred tax assets nonadmitted	710,673	832,928	1,543,601
(1e)	Subtotal net admitted deferred tax asset	\$ 6,449,857	\$ 1,396,292	\$ 7,846,149
(1f)	Deferred tax liabilities	-	-	-
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 6,449,857	\$ 1,396,292	\$ 7,846,149

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 337,795	\$ (161,474)	\$ 176,321
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 337,795	\$ (161,474)	\$ 176,321
(1d)	Deferred tax assets nonadmitted	1,027,765	1,234,818	2,262,583
(1e)	Subtotal net admitted deferred tax asset	\$ (689,970)	\$ (1,396,292)	\$ (2,086,262)
(1f)	Deferred tax liabilities	32	-	32
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ (690,002)	\$ (1,396,292)	\$ (2,086,294)

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

	December 31, 2022		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 5,759,855	\$ -	\$ 5,759,855
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 5,759,855	\$ -	\$ 5,759,855
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 34,193,867
(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	\$ 32	\$ -	\$ 32
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	<u>\$ 5,759,887</u>	<u>\$ -</u>	<u>\$ 5,759,887</u>

	December 31, 2021		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 6,449,857	\$ 1,396,292	\$ 7,846,149
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 6,449,857	\$ 1,396,292	\$ 7,846,149
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 30,209,701
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ -	\$ -	\$ -
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	<u>\$ 6,449,857</u>	<u>\$ 1,396,292</u>	<u>\$ 7,846,149</u>

	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)	\$ (690,002)	\$ (1,396,292)	\$ (2,086,294)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ (690,002)	\$ (1,396,292)	\$ (2,086,294)
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 3,984,166
(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	\$ 32	\$ -	\$ 32
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	<u>\$ (689,970)</u>	<u>\$ (1,396,292)</u>	<u>\$ (2,086,262)</u>

	December 31, 2022	December 31, 2021
(3a) Ratio percentage used to determine recovery period and threshold limitation amount	971.336%	857.884%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 227,959,114	\$ 201,398,005

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2022		
		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)	\$ 7,498,325	\$ 2,067,746	\$ 9,566,071
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	100.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 5,759,887	\$ -	\$ 5,759,887
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

		December 31, 2021		
		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)	\$ 7,160,530	\$ 2,229,220	\$ 9,389,750
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 6,449,857	\$ 1,396,292	\$ 7,846,149
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.07%	0.00%	0.07%

		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)	\$ 337,795	\$ (161,474)	\$ 176,321
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	78.38%	21.62%	100.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ (689,970)	\$ (1,396,292)	\$ (2,086,262)
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	-0.07%	0.00%	-0.07%
(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, 2022	December 31, 2021	Change
1.	Current Income Tax			
	(a) Federal	\$ (714,002)	\$ (116,537)	\$ (597,465)
	(b) Foreign	-	-	-
	(c) Subtotal	\$ (714,002)	\$ (116,537)	\$ (597,465)
	(d) Federal income tax on net capital gains	(236,972)	(1,088,785)	851,813
	(e) Utilization of capital loss carry-forwards	-	-	-
	(f) Other	-	-	-
	(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (950,974)	\$ (1,205,322)	\$ 254,348

NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2022	December 31, 2021	Change
2. Deferred Tax Assets			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 2,285,557	\$ 2,289,132	\$ (3,575)
(2) Unearned premium reserve	3,751,044	3,557,291	193,753
(3) Policyholder reserves	-	-	-
(4) Investments	1,090,166	997,333	92,833
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation and benefits accrual	81,743	96,937	(15,194)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	787	141	646
(11) Net operating loss carry-forward	85,592	-	85,592
(12) Tax credit carry-forward	-	-	-
(13) Other	203,435	219,697	(16,262)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 7,498,324	\$ 7,160,531	\$ 337,793
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	1,738,438	710,673	1,027,765
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 5,759,886	\$ 6,449,858	\$ (689,972)
(1) Investments	\$ 2,067,746	\$ 2,229,220	\$ (161,474)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 2,067,746	\$ 2,229,220	\$ (161,474)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	2,067,746	832,928	1,234,818
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ 1,396,292	\$ (1,396,292)
(i) Admitted deferred tax assets (2d + 2h)	\$ 5,759,886	\$ 7,846,150	\$ (2,086,264)
3. Deferred Tax Liabilities			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other	32	-	32
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ -	\$ -	\$ -
(b) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Real estate	-	-	-
(3) Other	-	-	-
(99) Subtotal (3b1+3b2+3b3)	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ -	\$ -	\$ -
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 5,759,854	\$ 7,846,150	\$ (2,086,296)

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, 2022	December 31, 2021	Change
(a) Adjusted gross deferred tax assets	\$ 9,566,071	\$ 9,389,750	\$ 176,321
(b) Deferred tax liabilities	32	-	32
(c) Net deferred tax assets (liabilities)	\$ 9,566,039	\$ 9,389,750	\$ 176,289
(d) Tax effect of unrealized gains (losses)			(312,512)
(e) Tax effect of unrealized postretirement benefits			-
(f) Merger adjustment			-
(f) Change in deferred income tax			\$ 488,801

- 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, 2022	December 31, 2021
(a) Current income taxes incurred	\$ (950,974)	\$ (1,205,322)
(b) Change in deferred income tax	(488,801)	(117,398)
(c) Total income tax reported	\$ (1,439,775)	\$ (1,322,720)
(d) Income before taxes	\$ (6,443,998)	\$ (3,777,578)
(e) Federal statutory tax rate	21%	21
(f) Expected income tax expense (benefit) at 21% statutory rate	\$ (1,353,240)	\$ (793,291)
(1) Tax-exempt income	\$ (85,604)	\$ (85,734)
(2) Dividends received deduction	-	-
(3) Nondeductible expenses	-	-
(4) Deferred tax benefit on nonadmitted assets	11,745	(26,591)
(5) Change in tax reserves	-	-
(6) Tax credits	(1,935)	(1,935)
(7) Other	569	739
(8) Extraordinary distribution	-	-
(9) COLI	(11,310)	(7,081)
(10) Dividends - Return of Capital	-	-
(11) Tax Attribute Expiration	-	-
(12) Impact of enacted tax law changes	-	-
(13) Investments	-	(408,827)
(14) Impact of CARES Act / NOL CB	-	-
(g) Total	\$ (1,439,775)	\$ (1,322,720)

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

1. As of December 31, 2022, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ 407,583	2022	2042

2. There were no Federal income taxes incurred that are available for recoupment in the event of future net losses as of December 31, 2022.
3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

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

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.

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

Not applicable.

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

A. Nature of Relationships

All outstanding shares of common stock were owned by Allied Group, Inc. (AGI); an insurance holding company. AGI was a wholly owned subsidiary of Mutual. Effective October 1, 2022, in conjunction with mergers of the holding companies, the Company became a wholly-owned subsidiary of Mutual, domiciled in the state of Ohio.

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

The Company 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 \$23,076,912 and \$34,636,556 as of December 31, 2022 and 2021, respectively.

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

On December 31, 2022, the Company received a capital contribution of \$30,300,000 from Nationwide Mutual Insurance Company. There were no significant transactions in 2021.

NOTES TO THE FINANCIAL STATEMENTS

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

Not applicable.

D. Amounts Due to or from Related Parties

Affiliate receivables and payables are the result of cost sharing and intercompany service agreements between the Company and its affiliates in which settlement has not yet occurred. Affiliate receivables are presented gross of affiliate payables when the Company has the right to offset. The gross amounts due from affiliates were \$7,453,361 and \$7,450,581 as of December 31, 2022 and 2021, respectively. The gross amounts due to affiliates were \$21,416,774 and \$587,531 as of December 31, 2022 and 2021, 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.

K. Investment in a Foreign Insurance Subsidiary

Not applicable.

L. Downstream Holding Company

The Company does not hold any investments in affiliates.

M. All SCA Investments

Not applicable.

N. Investment in Insurance SCA Entities

Not applicable.

O. SCA or SSAP Entity Loss Tracking

Not applicable.

Note 11 – Debt

Not applicable.

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

A. Defined Benefit Plans

Not applicable

B. Asset Allocation

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Long-Term Rate of Return on Assets

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

E. Defined Contribution Plans

Mutual sponsors a defined contribution retirement savings plan (401(k)) which covers substantially all employees. Employees may make salary deferral contributions of up to 80% 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 for the years ended December 31, 2022 and 2021, 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 \$668,630 and \$615,769 for the years ended December 31, 2022 and 2021, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$20,500 in 2022 and \$19,500 in 2021). Other limits also apply. The Company has no legal obligation for benefits under this plan.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, participates in a qualified defined benefit pension plan (the Nationwide Retirement Plan or the NRP) sponsored by Mutual. The Company funds pension costs accrued for direct employees plus an allocation of pension costs accrued for employees of affiliates whose work benefits the Company. The Company also participates in a non-qualified defined benefit supplemental executive retirement plan sponsored by Mutual that covers certain executives with at least one year of service. The Company's portion of expense relating to these plans was \$(39,035) and \$(71,813) for the years ended December 31, 2022 and 2021, 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 \$(52,088) and \$(1,149) for the years ended December 31, 2022 and 2021, 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

The Company has 30,000 shares of \$270 par value common stock authorized, 12,963 shares issued and 12,963 shares outstanding as of December 31, 2022.

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 2022 and 2021.

E. Profits Available for Ordinary Dividends

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

F. Restrictions on Surplus

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

G. Advances to Surplus Not Repaid

Not applicable.

H. Stock Held by Company for Special Purposes

Not applicable.

I. Changes in Special Surplus Funds

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$3,787,393 less applicable deferred tax benefits of \$795,385 for a net unrealized capital gain of \$4,582,778.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

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

B. Assessments

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

As of December 31, 2022 and 2021, the Company accrued a liability for guaranty fund and other assessments of \$28,263 and \$21,936, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2.	Description	Amount
	a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$ 11,845
	b. Decreases current year:	
	Premium tax offsets applied	\$ 3,601
	c. Increases current year:	
	Change in accrued premium tax offsets	\$ 1,946
	d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 10,190

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

Not applicable.

C. Gain Contingencies

Not applicable.

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

Not applicable.

E. Product Warranties

Not applicable.

F. Joint and Several Liabilities

Not applicable.

G. All Other Contingencies

Various lawsuits arise against the Company in the normal course of the Company's business. Contingent liabilities arising from litigation were reserved net of anticipated recoveries for \$264,099 and \$220,521 at December 31, 2022 and 2021, respectively. The Company is continually liable under certain structure settlement agreements (See note 27A).

Note 15 – Leases

Not applicable.

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

Not applicable.

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

A. Transfers of Receivables Reported as Sales

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

B. Transfer and Servicing of Financial Assets

Not applicable.

C. Wash Sales

Not applicable.

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

Not applicable.

Note 19 – Direct Premium 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, quoted prices for identical or similar assets or liabilities in markets that are not active 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, Secured Overnight Financing 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 reporting period in which the change occurs.

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

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

The following table summarizes assets held at fair value as of December 31, 2022:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
Bonds	\$ -	\$ 819,145	\$ -	\$ -	\$ 819,145
Total Assets at Fair Value/(NAV)	\$ -	\$ 819,145	\$ -	\$ -	\$ 819,145

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, 2022:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$383,417,411	\$425,512,547	\$82,310,741	\$301,106,670		\$-	\$-
Cash, cash equivalents and short-term investments	23,181,687	23,181,687	104,775	23,076,912		-	-
Total Assets	\$406,599,098	\$448,694,234	\$82,415,516	\$324,183,582		\$-	\$-

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured Using Net Asset Value

Not applicable.

Note 21 – Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

As of December 31, 2022, the Company had no unfunded commitments and did not hold any derivatives

The Company's property reinsurance programs consist of property per risk reinsurance, property catastrophe occurrence reinsurance and property catastrophe annual aggregate reinsurance.

Property per risk reinsurance provides protection against individual risk losses and associated loss adjustment expenses between \$10 million and \$125 million.

Property catastrophe occurrence reinsurance provides protection against loss and loss adjustment expense for large, single-event loss occurrences countrywide. During the risk period June 1, 2020, through May 31, 2021, 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. During the risk period June 1, 2021, through May 31, 2022, for losses between \$500 million and \$3.4 billion, the Company recovers 90% of losses, a portion of which is covered through a catastrophe bond. During the risk period June 1, 2022, through May 31, 2023, for losses between \$500 million and \$3.2 billion, the Company recovers 90% 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 74% of losses. For all periods, 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.

Property catastrophe annual aggregate reinsurance is covered through additional catastrophe bonds which provide reinsurance for aggregate losses in layers. These bonds provide reinsurance coverage against the accumulation of individual catastrophic losses during each separate annual coverage period for occurrences greater than \$50 million. During the risk period June 1, 2020, through May 31, 2021, the bonds provide national coverage of 90% of annual aggregate losses, between \$1.2 billion and \$1.3 billion, and 74% between \$1.3 billion and \$2.0 billion. During the risk period June 1, 2021, through May 31, 2022, the bonds provide national coverage of up to 16% of annual aggregate losses between \$1.3 billion and \$1.5 billion, up to 47% between \$1.5 billion and \$1.7 billion

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
EC Riverwalk 3 LLC	SC	211,836	47,778
Strata Fund 24 Lessee LLC	NC	-	8,630
Strata Fund 25 Lessee LLC	NC	-	10,523
Enhanced Capital Nebraska NMTC Investor II LLC	NE	-	11,904
Model Tobacco Development Group LLC	VA	-	44,592
General Heath Square	MA	-	15,120
EC Bottleworks	IN	-	20,349
MO Commerce Bank	MO	-	55,666
CCP NI Master Tenant LLC	NC	-	2,762
EC King & George Street LLC	SC	-	18,165
CO Climber SBRTC	CO	-	206,432
New Jersey ERG (Stonehenge Stockton)	NJ	-	44,064
714 Main Real Estate Holdings	TX	-	1,917
Sugar Creek Housing Tax Credit Fund LLC	GA	-	24,519
PA Coal Refuse Energy and Reclamation Credits	PA	-	42,863
EC King & George Street LLC	SC	-	25,340
Total		<u>\$ 211,836</u>	<u>\$ 580,624</u>

- 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.
- The Company did not recognize any impairment on state credits in 2022.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 558,709	\$ -
b. Non-transferable	\$ 21,915	\$ -

F. Subprime Mortgage Related Risk Exposure

- 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.
- The Company has no direct exposure through investments in subprime mortgage loans.
- The Company had no subprime exposure through other investments or affiliates.
- The Company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Insurance-Linked Securities (ILS) Contracts

Nationwide Mutual Insurance 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 two different classes of notes. For the 2022 risk period, the Caelus Re 2020-1 catastrophe bonds provide national coverage at 75% of \$400M excess of \$1.95 billion. 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. For the 2022 risk period, the Caelus Re 2020-2 catastrophe bonds provide national coverage at varying placements of annual aggregate losses between \$1.25 billion and \$1.75 billion. The coverage was effective June 1, 2020 and expires on May 31, 2023.

Management of Risk Related To:	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
(1) Directly-Written Insurance Risks		
a. ILS Contracts as Issuer	-	\$ -
b. ILS Contracts as Ceding Insurer	2	\$ 490,000,000
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.

NOTES TO THE FINANCIAL STATEMENTS

Note 22 – Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 15, 2023 for the statutory statement available to be issued on February 20, 2023.

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 15, 2023 for the statutory statement available to be issued on February 20, 2023.

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:

FEIN #	Reinsurer	Unsecured Reinsurance
AA-9991159	Michigan Catastrophic Claims Assn	\$110,775

Individual Reinsurers Who are Members of a Group:

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance
0140	Nationwide Mutual Insurance Company	31-4177100	\$1,167,506

All Members of the Groups Shown Above with Unsecured Recoverables:

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance
0140	Nationwide Mutual Insurance Company	31-4177100	\$1,167,506
Total			\$ 1,167,506

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

The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2022.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$89,060,156	\$14,800,486	\$812,490,291	\$101,635,980	\$(723,430,135)	\$(86,835,494)
b. All Others	4,386,351	1,131,279	30,862	6,112	4,355,489	1,125,167
c. Total	\$93,446,507	\$15,931,765	\$812,521,153	\$101,642,092	\$(719,074,646)	\$(85,710,327)

d. Direct Unearned Premium Reserve \$808,134,803

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, 2022 are as follows:

Reinsurance	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$6,795,376	\$2,399,711	\$6,795,376	\$2,399,711
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	-	-	-	-
d. Total	\$6,795,376	\$2,399,711	\$6,795,376	\$2,399,711

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2022.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation of reinsurance during 2022.

NOTES TO THE FINANCIAL STATEMENTS

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2022.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2022.

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 \$140 , or 0.000% 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, 2021, loss and loss adjustment expense reserves, net of reinsurance recoveries, were \$166.3 million. Payments for incurred claims and claim adjustment expenses attributable to insured events of prior years were \$59.6 million for the year ended December 31, 2022. As of December 31, 2022, remaining loss and loss adjustment expense reserves attributable to insured events of prior years were \$108.5 million. The Company experienced unfavorable prior-year development of \$1.8 million during the year ended December 31, 2022, primarily driven by inflation and severity trends in personal and standard commercial lines. This was partially offset by reinsurance recoveries.

B. During 2022, the Company did not make any significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

Note 26 – Intercompany Pooling Arrangements

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

As of December 31, 2022 and December 31, 2021, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	<u>NAIC #</u>	<u>2022 Pool</u>	<u>2021 Pool</u>
Nationwide Mutual Insurance Company	23787	71.0%	71.0%
Nationwide Mutual Fire Insurance Company	23779	23.0%	23.0%
Nationwide Agribusiness Insurance Company	28223	3.0%	3.0%
Nationwide Insurance Company of America	25453	1.0%	1.0%
National Casualty Company	11991	1.0%	1.0%
Nationwide General Insurance Company	23760	1.0%	1.0%

Effective July 1, 2021, in conjunction with the merger of Victoria National with and into Victoria Fire and Casualty on July 1, 2021, Victoria National terminated its participation in the Nationwide Pool.

NOTES TO THE FINANCIAL STATEMENTS

Effective January 1, 2021, Nationwide Indemnity Company (NAIC #10070) was added to the Nationwide Pool with 0% retrocession. Nationwide Indemnity Company ceded assets of \$32.5 million and liabilities of \$1.5 billion, primarily consisting of losses and loss expense reserves to the Nationwide Pool. Nationwide Indemnity Company transferred \$935.6 million of securities, \$35.0 million of commercial mortgage loans and \$78.9 million of cash to the Company to settle this transaction. The Company received assets of \$23.1 million and liabilities of \$1.07 billion, primarily consisting of loss and loss expense reserves of \$1.07 billion.

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, 2022 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), 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), Nationwide Indemnity Company (NAIC #10070), 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, 2022:

Name of Insurer	Amounts Receivable	Amounts Payable
Nationwide Mutual Insurance Company (Lead Insurer)	\$ 5,488,955,663	\$ 2,483,709,503
Nationwide Mutual Fire Insurance Company	\$ 1,309,575,585	\$ 293,863,542
Nationwide General Insurance Company	\$ 187,421,224	\$ 639,661,630
Nationwide Property & Casualty Insurance Company	\$ 84,160,883	\$ 453,497,703
Nationwide Assurance Company	\$ 8,934,569	\$ 139,572,593
Nationwide Lloyds	\$ 104,494	\$ (1,402)
Nationwide Insurance Company of Florida	\$ 3,231,037	\$ 37,701,309
Nationwide Affinity Insurance Company of America	\$ 20,492,713	\$ 87,742,210
Crestbrook Insurance Company	\$ 21,258,570	\$ 162,278,119
Nationwide Insurance Company of America	\$ 175,536,519	\$ 596,145,174
Allied Insurance Company of America	\$ 17,608,374	\$ 68,026,263
AMCO Insurance Company	\$ 26,167,694	\$ 284,812,279
Allied Property & Casualty Insurance Company	\$ 24,364,397	\$ 150,695,260
Depositors Insurance Company	\$ 27,866,405	\$ 198,235,465
Nationwide Agribusiness Insurance Company	\$ 240,061,587	\$ 483,818,777
Victoria Fire & Casualty Company	\$ 281,499	\$ (330)
National Casualty Company	\$ 146,892,394	\$ 437,160,498
Scottsdale Insurance Company	\$ 126,731,568	\$ 1,101,975,809
Veterinary Pet Insurance Company	\$ 12,786,876	\$ 95,725,099
Nationwide Indemnity Company	\$ 10,772,868	\$ (16,910)
Harleysville Insurance Company of New York	\$ 5,658,335	\$ 28,952,608
Harleysville Lake States Insurance Company	\$ (1,912,086)	\$ 675,116
Harleysville Insurance Company of New Jersey	\$ 4,650,977	\$ 39,103,296
Harleysville Worcester Insurance Company	\$ 11,926,751	\$ 65,443,728
Harleysville Insurance Company	\$ 12,959,927	\$ 85,816,882
Harleysville Preferred Insurance Company	\$ 6,199,443	\$ 38,070,943

As of December 31, 2022, 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, 2022, 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.

Note 27 – Structured Settlements

A. Reserves Released due to Purchases of Annuities

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

Loss Reserves Eliminated by Annuities
\$858.9 thousand

Unrecorded Loss Contingencies
\$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 2022.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 30 – Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2022 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	February 3, 2023
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 incurrual date, reduced by one hundred basis points (rates used vary from 2.25% to 7.75%). As of December 31, 2022 and 2021, liabilities include \$3,232 and \$4,311 of such discounted reserves, respectively. During 2022, the Company recognized \$136 of interest accretion related to tabular discount, which is included within the Statement of Income on Line 2.

The table below represents the amount of tabular discount for case and IBNR reserves as of December 31, 2022:

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)	254	-
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	\$ 254	\$ -

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

B. Non-Tabular Discounts

The Company does not have any non-tabular discount.

C. Changes in Discount Assumptions

None

NOTES TO THE FINANCIAL STATEMENTS

Note 33 – Asbestos/Environmental Reserves

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

(1) Asbestos Claims - Direct	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Beginning Reserves:	\$ 486,492	\$ 418,748	\$ 408,712	\$ 365,585	\$ 285,324
Incurred Loss and Loss Adj. Expense:	\$ -	\$ 40,000	\$ -	\$ (30,000)	\$ -
Calendar Year Payments:	\$ 67,744	\$ 50,036	\$ 43,127	\$ 50,260	\$ 34,669
Ending Reserve:	\$ 418,748	\$ 408,712	\$ 365,585	\$ 285,324	\$ 250,655
(2) Asbestos Claims - Assumed	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Beginning Reserves:	\$ 13,411,689	\$ 12,538,919	\$ 11,637,931	\$ 10,897,969	\$ 10,297,073
Incurred Loss and Loss Adj. Expense:	\$ 529,000	\$ 333,000	\$ 125,555	\$ 418,306	\$ (87,562)
Calendar Year Payments:	\$ 1,401,770	\$ 1,233,989	\$ 865,516	\$ 1,019,203	\$ 1,319,799
Ending Reserve:	\$ 12,538,919	\$ 11,637,931	\$ 10,897,969	\$ 10,297,072	\$ 8,889,712
(3) Asbestos Claims - Net	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Beginning Reserves:	\$ 13,412,786	\$ 12,538,919	\$ 11,637,931	\$ 10,897,969	\$ 10,297,072
Incurred Loss and Loss Adj. Expense:	\$ 529,000	\$ 333,000	\$ 125,555	\$ 418,306	\$ (87,562)
Calendar Year Payments:	\$ 1,402,867	\$ 1,233,989	\$ 865,516	\$ 1,019,203	\$ 1,319,798
Ending Reserve:	\$ 12,538,919	\$ 11,637,931	\$ 10,897,969	\$ 10,297,072	\$ 8,889,712

B. Bulk and IBNR Losses and LAE

(1) Direct	\$ 241,886	\$ 198,157
(2) Assumed	\$ 7,770,506	\$ 6,610,870
(3) Net of Ceded Reinsurance	\$ 7,770,506	\$ 6,610,870

C. Case, Bulk and IBNR LAE

(1) Direct	\$ 151,225	\$ 127,668
(2) Assumed	\$ 4,283,929	\$ 3,774,531
(3) Net of Ceded Reinsurance	\$ 4,283,929	\$ 3,774,531

D. See A above

(1) Environmental Claims - Direct	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Beginning Reserves:	\$ 146,620	\$ 66,324	\$ 69,465	\$ 64,552	\$ 40,950
Incurred Loss & Loss Adj. Expense:	\$ (61,570)	\$ 4,822	\$ 516	\$ (17,195)	\$ 2,322
Calendar Year Payments:	\$ 18,725	\$ 1,681	\$ 5,429	\$ 6,407	\$ (1,507)
Ending Reserve:	\$ 66,324	\$ 69,465	\$ 64,552	\$ 40,950	\$ 44,779
(2) Environmental Claims - Assumed	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Beginning Reserves:	\$ 1,844,682	\$ 1,781,331	\$ 1,756,418	\$ 1,786,390	\$ 1,635,454
Incurred Loss & Loss Adj. Expense:	\$ 159,000	\$ 188,000	\$ 153,000	\$ 104,689	\$ 361,235
Calendar Year Payments:	\$ 222,352	\$ 212,913	\$ 123,028	\$ 255,624	\$ 415,081
Ending Reserve:	\$ 1,781,331	\$ 1,756,418	\$ 1,786,390	\$ 1,635,454	\$ 1,581,608
(3) Environmental Claims - Net	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Beginning Reserves:	\$ 1,971,784	\$ 1,831,063	\$ 1,810,777	\$ 1,836,227	\$ 1,665,500
Incurred Loss and Loss Adj. Expense:	\$ 97,490	\$ 192,762	\$ 153,516	\$ 87,494	\$ 363,557
Calendar Year Payments:	\$ 238,211	\$ 213,049	\$ 128,066	\$ 258,221	\$ 415,643
Ending Reserve:	\$ 1,831,063	\$ 1,810,777	\$ 1,836,227	\$ 1,665,500	\$ 1,613,414

E. Bulk and IBNR Losses and LAE

(1) Direct	\$ 35,412	\$ 41,000
(2) Assumed	\$ 1,178,503	\$ 1,111,529
(3) Net of Ceded Reinsurance	\$ 1,204,439	\$ 1,139,556

F. Case, Bulk and IBNR LAE

(1) Direct	\$ 11,094	\$ 12,560
(2) Assumed	\$ 488,217	\$ 578,873
(3) Net of Ceded Reinsurance	\$ 493,497	\$ 585,042

Note 34 – Subscriber Savings Accounts

Not applicable.

Note 35 – Multiple Peril Crop Insurance

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 36 – Financial Guaranty Insurance

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 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 a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2021
- 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 yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

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- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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..

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG LLP, 191 W NATIONWIDE BLVD. SUITE 500, COLUMBUS, OH 43215
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [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 the 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 ... EC Riverwalk 3 LLC
- 12.12 Number of parcels involved 1
- 12.13 Total book/adjusted carrying value \$ 211,836
- 12.2 If, yes provide explanation:
 The Company holds real estate indirectly through tax credit vehicles.
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:

- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

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GENERAL INTERROGATORIES

- 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 subordinate 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.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 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.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....

INVESTMENT

- 25.01 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 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information relating thereto

- 25.03 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)

- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page. \$

- 26.1 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 currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 4,486,322
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline 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 that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 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]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. 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 []

29.01 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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
GENERAL INTERROGATORIES

29.02 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)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No []

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

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

29.05 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.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No []

29.06 For those firms or individuals listed in the table for 29.05 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
.....

30.1 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 []

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

30.3 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
.....

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GENERAL INTERROGATORIES

31. 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	426,331,692	384,236,556	(42,095,136)
31.2 Preferred stocks			
31.3 Totals	426,331,692	384,236,556	(42,095,136)

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

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

32.1 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 []

32.2 If the answer to 32.1 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]

32.3 If the answer to 32.2 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 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.

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

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
 a. The security was purchased prior to January 1, 2018.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
 a. The shares were purchased prior to January 1, 2019.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 d. The fund only or predominantly holds bonds in its portfolio.
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. 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 the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. 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.
 c. 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.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.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 []

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38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$257,071

40.2 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	2
Name	Amount Paid

41.1 Amount of payments for legal expenses, if any?\$ 507,540

41.2 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	2
Name	Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$ 8,332

42.2 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	2
Name	Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND 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. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 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. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned		\$
1.62 Total incurred claims		\$
1.63 Number of covered lives .....		.....
All years prior to most current three years		
1.64 Total premium earned		\$
1.65 Total incurred claims		\$
1.66 Number of covered lives .....		.....

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned		\$
1.72 Total incurred claims		\$
1.73 Number of covered lives .....		.....
All years prior to most current three years		
1.74 Total premium earned		\$
1.75 Total incurred claims		\$
1.76 Number of covered lives .....		.....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	1,021,667	.....
2.2 Premium Denominator	189,446,612	183,062,464
2.3 Premium Ratio (2.1/2.2) .....	.0005	.0000
2.4 Reserve Numerator	91,850	55,373
2.5 Reserve Denominator	268,045,571	259,332,963
2.6 Reserve Ratio (2.4/2.5) .....	.0000	.0000

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

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		\$
3.22 Non-participating policies		\$

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. \$ _____

5. For Reciprocal Exchanges Only:

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

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....		Yes [] No [] N/A []
5.22 As a direct expense of the exchange.....		Yes [] No [] N/A []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool or as a stand-alone entity. Exposure to a Workers' Compensation catastrophe is protected by a Liability Excess of Loss (Clash) treaty providing \$90M limit excess of \$10M per occurrence retention and containing a \$10M or \$15M per claimant limit depending on the reinsured layer.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool or as stand-alone entity. Catastrophic risk to the Pool arises primarily from windstorm events in the eastern United States affecting personal and commercial lines. The company's property exposures are aggregated with the other Nationwide companies and modeled using Applied Insurance Research (AIR) software.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The company's net property-catastrophe exposures, if any, are mitigated through managed coastal growth, purchase of excess of loss reinsurance, policy provisions such as higher deductibles, and enforcement of underwriting guidelines related to building construction, etc.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
.....
- 7.1 Has this 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:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 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 asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds\$
- 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 the current year:
- 12.61 Letters of credit\$
- 12.62 Collateral and other funds.....\$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 311,750
- 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. 2
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Companies that are not part of the Nationwide Mutual Insurance Company Pooling and Quota Share Arrangements receive a fair and equitable allocation of ceded premium and loss. The terms of the Nationwide Pooling and Quota Share Agreements govern the allocation and recording of ceded premium and loss for the participating companies.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No [X]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No [X]
- 14.5 If the answer to 14.4 is no, please explain:
Written agreements are in place for all multi-cedent reinsurance treaties that cover any company that does not participate in the Nationwide Mutual Insurance Company Pooling and Quota Share Arrangements.
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 \$
- 17.12 Unfunded portion of Interrogatory 17.11 \$
- 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11... \$
- 17.14 Case reserves portion of Interrogatory 17.11 \$
- 17.15 Incurred but not reported portion of Interrogatory 17.11 \$
- 17.16 Unearned premium portion of Interrogatory 17.11 \$
- 17.17 Contingent commission portion of Interrogatory 17.11 \$

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. \$

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

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

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two 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 []

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

FIVE-YEAR HISTORICAL DATA

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

	1 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	820,219,450	733,437,887	749,848,116	570,660,845	353,525,204
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	622,604,251	565,676,106	556,806,968	399,654,912	253,276,182
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	639,131,870	513,634,495	440,210,161	250,673,999	202,910,513
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,542,878	3,900,787	3,973,984		
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	4,332	(13,285)	(152)		
6. Total (Line 35)	2,086,502,781	1,816,635,990	1,750,839,077	1,220,989,756	809,711,899
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	73,222,413	73,595,851	99,466,532		
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	47,646,140	45,641,658	60,786,554		
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	68,618,404	64,690,972	92,324,948		
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,542,878	3,900,787	3,973,984		
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	4,332	(13,285)	(152)		
12. Total (Line 35)	194,034,167	187,815,983	256,551,866		
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(16,359,485)	(10,650,863)	(30,698,482)		
14. Net investment gain (loss) (Line 11)	8,856,957	6,687,575	10,143,895	3,076,496	3,564,350
15. Total other income (Line 15)	1,345,225	1,335,395	881,273	5,565	1,438
16. Dividends to policyholders (Line 17)	49,724	60,900	73,802		
17. Federal and foreign income taxes incurred (Line 19)	(714,002)	(116,537)	801,782	821,459	1,306,335
18. Net income (Line 20)	(5,493,025)	(2,572,256)	(20,548,898)	2,260,602	2,259,453
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,128,584,070	997,929,429	897,630,825	609,428,873	424,517,500
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	106,635,822	97,727,968	88,696,450	54,598,678	37,026,035
20.2 Deferred and not yet due (Line 15.2)	405,521,891	348,753,542	347,755,926	287,824,774	158,545,128
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	894,865,101	788,685,277	754,936,793	447,166,927	266,068,595
22. Losses (Page 3, Line 1)	140,348,226	134,795,426	124,013,607		
23. Loss adjustment expenses (Page 3, Line 3)	32,121,613	31,481,984	23,910,792		
24. Unearned premiums (Page 3, Line 9)	89,060,156	84,472,483	79,719,062		
25. Capital paid up (Page 3, Lines 30 & 31)	3,500,010	3,500,010	3,500,010	3,500,010	3,375,000
26. Surplus as regards policyholders (Page 3, Line 37)	233,718,969	209,244,152	142,694,032	162,261,946	158,448,905
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(16,231,078)	14,055,742	17,690,222	61,014,604	(24,829,242)
Risk-Based Capital Analysis					
28. Total adjusted capital	233,718,969	209,244,152	142,694,032	162,261,946	158,448,905
29. Authorized control level risk-based capital	23,468,608	23,476,143	22,151,030	852,081	747,717
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	94.8	91.3	94.2	94.7	97.0
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	5.2	8.3	4.8	4.2	2.0
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	0.0	0.4	1.0	1.1	1.0
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
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)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	1,175,487	984,099	(4,315,648)	759,283	878,822
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	24,474,817	66,550,120	(19,567,914)	3,813,041	3,363,928
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	509,893,987	384,909,299	249,171,712	241,870,383	259,760,876
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	490,005,707	362,743,844	280,812,113	197,512,480	159,030,326
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	406,190,632	307,275,979	223,888,860	149,473,163	133,551,965
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,096,240	1,822,027	1,679,633		
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	663	(44,993)	(21,622)		
59. Total (Line 35)	1,408,187,229	1,056,706,156	755,530,696	588,856,026	552,343,167
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	45,450,195	31,409,867	(44,399,713)		
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	32,577,248	28,582,130	21,374,464		
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	42,580,193	42,915,333	15,687,315		
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,096,240	1,822,027	1,679,633		
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	663	(44,993)	(21,622)		
65. Total (Line 35)	122,704,539	104,684,364	(5,679,923)		
Operating Percentages (Page 4) (Line 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)	67.7	63.1	66.9		
68. Loss expenses incurred (Line 3)	9.9	10.0	9.5		
69. Other underwriting expenses incurred (Line 4)	31.1	32.8	40.9		
70. Net underwriting gain (loss) (Line 8)	(8.6)	(5.8)	(17.4)		
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	29.6	31.2	27.9		
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	77.6	73.1	76.4		
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)	83.0	89.8	179.8		
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)	2,592	(1,240)	5,501		
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	1.2	(0.9)	3.4		
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	15	7,187	4,650		
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	0.0	4.4	2.9		

NOTE: 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 (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	3,756	1,463	1,098	172	285	36	45	3,469	XXX
2. 2013.....	186,530	18,952	167,578	106,176	9,331	5,967	772	12,496	707	6,168	113,829	XXX
3. 2014.....	196,619	19,265	177,353	119,172	9,942	6,520	715	12,405	550	6,821	126,891	XXX
4. 2015.....	204,854	20,069	184,785	120,844	10,207	6,447	505	12,467	554	7,181	128,493	XXX
5. 2016.....	208,840	18,696	190,143	129,505	10,262	6,968	647	12,904	617	7,639	137,851	XXX
6. 2017.....	205,398	16,259	189,139	139,665	10,087	6,855	485	13,604	589	11,842	148,964	XXX
7. 2018.....	200,389	17,111	183,279	121,291	8,943	5,560	393	12,459	549	9,287	129,424	XXX
8. 2019.....	197,047	19,283	177,765	111,217	10,031	4,565	397	11,065	460	7,186	115,959	XXX
9. 2020.....	199,484	22,687	176,796	107,981	14,513	3,692	383	10,080	420	5,741	106,437	XXX
10. 2021.....	210,463	27,399	183,063	102,297	11,000	2,057	164	9,572	302	7,028	102,460	XXX
11. 2022.....	223,474	34,027	189,447	77,369	6,989	790	56	8,289	202	3,991	79,201	XXX
12. Totals	XXX	XXX	XXX	1,139,272	102,766	50,519	4,690	115,628	4,987	72,930	1,192,976	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		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	16,444	10,135	7,594	1,496	1,541	127	4,088	160	1,766	13	61	19,501	XXX
2. 2013.....	575	95	302	147	68	22	141	9	82	31	14	864	XXX
3. 2014.....	1,645	544	1,267	898	95	9	198	11	71	15	22	1,798	XXX
4. 2015.....	1,984	557	689	250	116	26	293	16	111	20	54	2,323	XXX
5. 2016.....	2,884	384	1,473	732	257	58	447	20	148	32	65	3,983	XXX
6. 2017.....	4,838	1,148	1,528	686	252	66	764	64	246	51	140	5,613	XXX
7. 2018.....	6,234	947	1,956	426	344	67	1,096	87	381	96	314	8,388	XXX
8. 2019.....	7,759	1,048	4,570	1,051	442	99	1,862	185	493	119	284	12,625	XXX
9. 2020.....	10,389	992	9,242	2,286	596	88	2,936	344	664	128	413	19,988	XXX
10. 2021.....	16,655	2,026	17,532	4,631	638	146	5,268	842	1,196	249	861	33,394	XXX
11. 2022.....	26,865	1,939	39,656	9,315	469	109	7,470	1,292	2,771	583	3,597	63,993	XXX
12. Totals	96,273	19,814	85,808	21,919	4,817	819	24,561	3,029	7,928	1,336	5,825	172,470	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12,408	7,094
2. 2013.....	125,806	11,113	114,693	67.4	58.6	68.4			1.0	635	230
3. 2014.....	141,372	12,683	128,689	71.9	65.8	72.6			1.0	1,470	328
4. 2015.....	142,951	12,136	130,816	69.8	60.5	70.8			1.0	1,866	457
5. 2016.....	154,587	12,753	141,834	74.0	68.2	74.6			1.0	3,241	742
6. 2017.....	167,752	13,175	154,577	81.7	81.0	81.7			1.0	4,532	1,080
7. 2018.....	149,320	11,508	137,812	74.5	67.3	75.2			1.0	6,818	1,570
8. 2019.....	141,973	13,390	128,584	72.1	69.4	72.3			1.0	10,231	2,394
9. 2020.....	145,580	19,155	126,424	73.0	84.4	71.5			1.0	16,352	3,636
10. 2021.....	155,214	19,360	135,854	73.7	70.7	74.2			1.0	27,530	5,865
11. 2022.....	163,680	20,486	143,194	73.2	60.2	75.6			1.0	55,267	8,726
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	140,348	32,122

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.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	85,539	87,050	88,020	89,469	90,041	90,961	91,657	91,828	92,093	91,693	(400)	(135)
2. 2013.....	100,629	101,520	102,135	103,163	103,181	103,021	103,108	102,875	102,743	102,852	109	(23)
3. 2014.....	XXX	112,984	114,507	115,783	116,104	116,437	116,609	116,616	116,662	116,778	116	162
4. 2015.....	XXX	XXX	117,136	117,788	117,968	118,451	118,733	118,643	118,642	118,812	170	169
5. 2016.....	XXX	XXX	XXX	126,513	127,006	127,432	128,753	129,042	129,101	129,430	329	388
6. 2017.....	XXX	XXX	XXX	XXX	139,557	139,482	140,160	140,918	141,160	141,366	206	448
7. 2018.....	XXX	XXX	XXX	XXX	XXX	123,739	122,859	125,075	125,031	125,618	587	543
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	113,544	116,249	117,180	117,604	424	1,355
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,121	116,517	116,229	(288)	(2,892)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,299	125,638	1,339	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,919	XXX	XXX
12. Totals											2,592	15

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	12 Number of
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000	24,274	40,378	50,582	57,452	62,646	66,202	68,467	70,725	73,945	XXX	XXX
2. 2013.....	55,903	76,974	86,297	93,286	97,361	99,395	100,600	101,212	101,614	102,039	XXX	XXX
3. 2014.....	XXX	63,624	86,602	97,605	104,614	109,392	111,923	113,443	114,211	115,036	XXX	XXX
4. 2015.....	XXX	XXX	62,986	87,307	98,483	106,777	112,110	114,201	115,422	116,580	XXX	XXX
5. 2016.....	XXX	XXX	XXX	68,477	94,776	107,418	116,263	120,765	123,227	125,564	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	77,366	108,202	120,100	127,281	132,962	135,948	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	67,758	93,471	105,071	112,288	117,515	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	62,867	87,475	97,970	105,354	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,269	88,847	96,777	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,810	93,190	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,114	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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....	39,808	28,558	22,099	18,912	16,507	15,187	14,529	13,616	12,436	10,026
2. 2013.....	21,768	9,634	5,143	2,653	1,591	1,080	715	498	327	286
3. 2014.....	XXX	23,408	10,587	5,498	2,904	1,796	1,309	945	751	555
4. 2015.....	XXX	XXX	26,089	11,802	6,067	3,229	2,170	1,405	1,034	716
5. 2016.....	XXX	XXX	XXX	28,778	12,127	6,345	3,964	2,510	1,758	1,168
6. 2017.....	XXX	XXX	XXX	XXX	26,326	9,450	4,558	3,213	2,105	1,541
7. 2018.....	XXX	XXX	XXX	XXX	XXX	25,782	11,880	7,672	4,221	2,539
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	27,088	14,279	8,649	5,196
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,307	13,793	9,548
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,929	17,327
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,520

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 (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	L	13,017,415	9,250,067	6,436,865	9,925,400	3,829,749	93,066	
2. Alaska	AK	L							
3. Arizona	AZ	L	25,776,659	25,678,274	23,188,532	27,112,472	13,998,905	174,143	
4. Arkansas	AR	L	120,425	114,769	16,926	(17,295)	5,010	55	
5. California	CA	L	465,137,394	484,048,230	368,382,904	384,833,411	255,448,750	3,380,196	
6. Colorado	CO	L	39,523,531	27,929,229	13,823,138	8,727,752	4,755,337	100,022	
7. Connecticut	CT	L	39,679,095	38,282,382	29,632,621	38,170,341	24,848,692	370,135	
8. Delaware	DE	L	105,589	56,874	851	2,270	1,575	381	
9. District of Columbia	DC	L	95,894	59,851	65,575	30,645	66,002	190	
10. Florida	FL	L	63,838,549	63,202,680	38,961,035	53,322,076	54,211,748	128,228	
11. Georgia	GA	L	5,284,945	1,616,771	548,353	1,451,509	904,901	12,146	
12. Hawaii	HI	N							
13. Idaho	ID	L	9,942,986	8,635,145	3,821,345	3,635,361	1,510,760	56,260	
14. Illinois	IL	L	40,237,354	37,202,724	26,380,671	29,200,476	9,864,430	160,380	
15. Indiana	IN	L	28,636,945	26,862,400	16,287,393	16,307,211	4,440,611	100,490	
16. Iowa	IA	L	856,582	784,425	566,941	933,835	802,170	4,172	
17. Kansas	KS	L	25,356,000	26,480,050	15,736,342	12,847,409	4,424,229	92,297	
18. Kentucky	KY	L	10,314,305	9,176,242	6,569,531	7,714,466	3,340,500	67,353	
19. Louisiana	LA	N							
20. Maine	ME	L	60,480	32,470	708	5,538	4,973	117	
21. Maryland	MD	L	123,105,158	93,353,795	56,745,733	76,356,156	25,737,031	668,939	
22. Massachusetts	MA	L	1,776,409	395,086	51,382	253,109	201,737	4,608	
23. Michigan	MI	L	18,490	7,907	3,741,152	(9,145,977)	115,211,260	42	
24. Minnesota	MN	L	11,113,760	11,236,131	11,366,936	12,173,255	4,150,870	80,107	
25. Mississippi	MS	L	27,276,609	21,431,058	14,667,907	18,579,718	6,062,028	138,636	
26. Missouri	MO	L	15,034,778	15,704,186	10,503,655	8,788,165	5,993,048	82,770	
27. Montana	MT	L	2,348,803	2,424,566	1,185,961	1,148,856	704,374	19,336	
28. Nebraska	NE	L	42,589,454	42,789,463	48,593,870	50,311,348	12,730,457	188,070	
29. Nevada	NV	L	8,130,309	7,819,612	4,818,718	6,325,827	4,550,446	62,917	
30. New Hampshire	NH	L	56,499	36,927	477	2,572	2,738	387	
31. New Jersey	NJ	L	650	388		(1)	38	5	
32. New Mexico	NM	L	2,936,591	2,738,686	2,484,489	2,297,161	1,447,175	26,610	
33. New York	NY	L	21,003,553	21,505,763	17,453,161	13,903,233	14,180,121	211,809	
34. North Carolina	NC	L	165,086,339	158,813,463	127,326,776	138,972,829	50,537,242	1,675,184	
35. North Dakota	ND	L	(94)	7,702	4,586	(127)	375	52	
36. Ohio	OH	L	108,031,536	80,123,100	59,902,486	68,905,776	23,198,773	635,366	
37. Oklahoma	OK	L	460,574	467,253	187,565	127,555	104,999	6,972	
38. Oregon	OR	L	3,425,344	3,937,933	3,008,405	2,163,937	1,390,079	26,441	
39. Pennsylvania	PA	L	81,457,708	74,555,787	47,338,936	55,667,327	18,928,370	611,050	
40. Rhode Island	RI	L	(8,085)	141,433	31,827	5,434	37,782	2,077	
41. South Carolina	SC	L	74,946,691	74,355,097	44,931,915	45,383,016	24,663,013	733,452	
42. South Dakota	SD	L	110,047	92,336	2,229	(2,841)	3,814	397	
43. Tennessee	TN	L	84,371,249	77,905,564	57,312,513	58,907,046	23,230,458	526,171	
44. Texas	TX	L	20,888,705	20,935,586	9,884,653	8,859,725	2,942,004	64,461	
45. Utah	UT	L	9,551,152	7,079,435	3,374,031	4,410,042	2,551,720	42,542	
46. Vermont	VT	L	24,242	19,366		(108)	(48)	317	
47. Virginia	VA	L	188,737,780	177,230,774	134,597,189	147,917,318	61,547,693	1,746,168	
48. Washington	WA	L	40,099,540	31,216,473	13,027,423	16,682,426	11,785,512	254,111	
49. West Virginia	WV	L	59,467,229	60,146,243	42,776,322	44,213,960	20,246,332	709,525	
50. Wisconsin	WI	L	8,727,087	9,134,168	8,900,722	9,007,108	4,098,522	67,192	
51. Wyoming	WY	L	6,401,553	6,565,117	2,287,744	2,935,201	1,488,490	42,510	
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX	1,875,153,807	1,761,582,979	567	1,276,928,493	1,379,351,922	820,184,793	13,367,855	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(a) Active Status Counts:

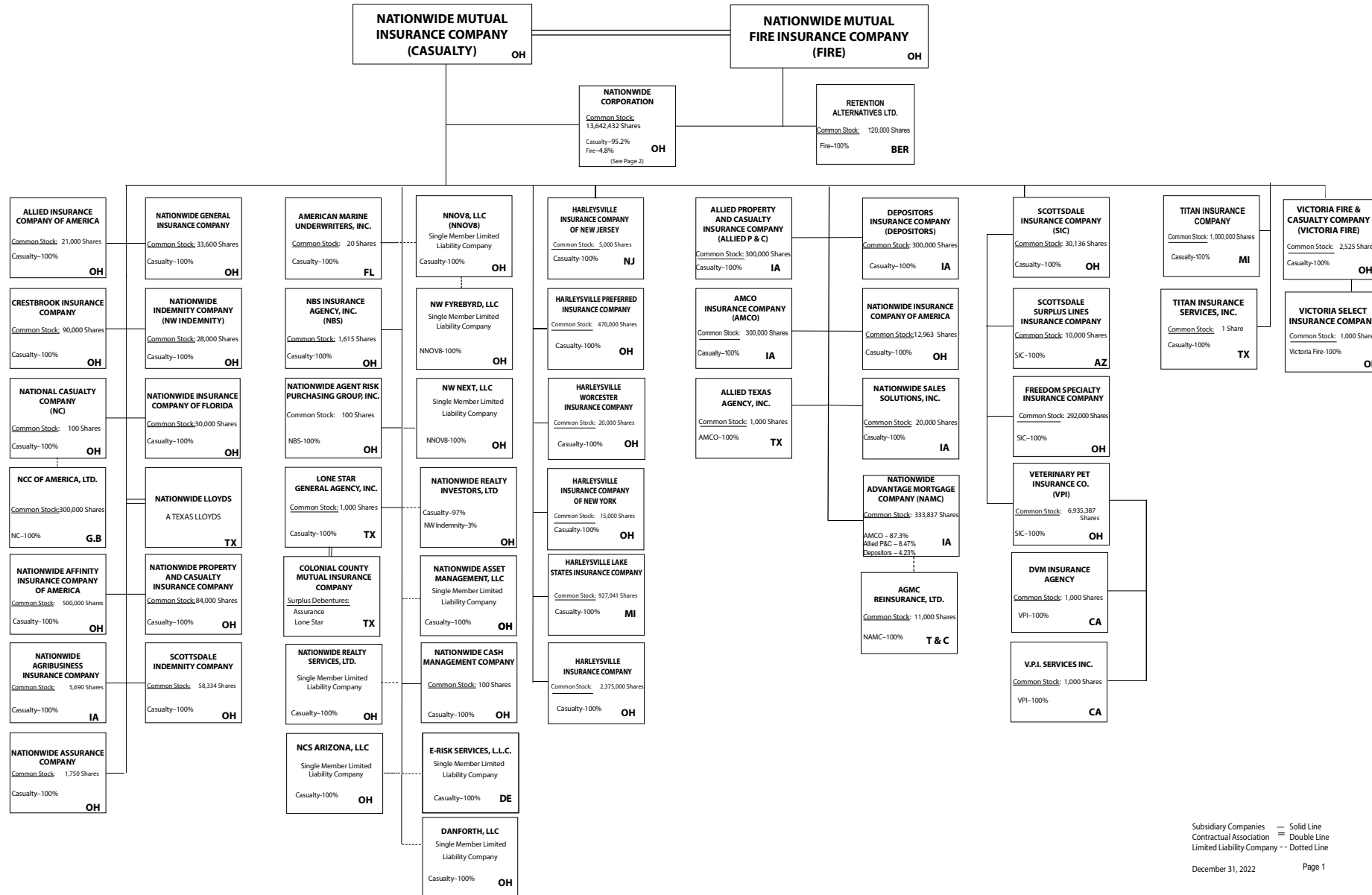
- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 49
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....
- 6. N - None of the above - Not allowed to write business in the state..... 8

(b) Explanation of basis of allocation of premiums by states, etc.

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

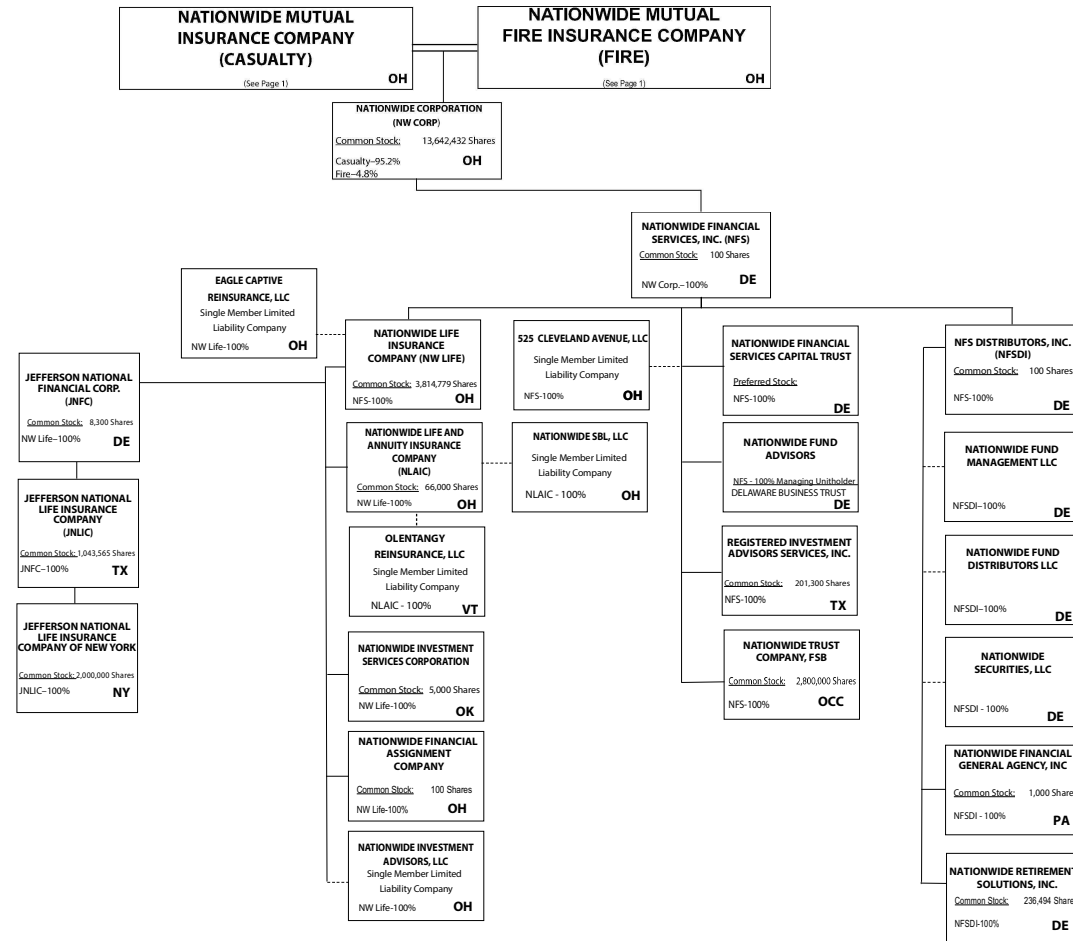
NATIONWIDE®



Subsidiary Companies — Solid Line
 Contractual Association = Double Line
 Limited Liability Company - - Dotted Line
 December 31, 2022 Page 1

(Casualty/Fire subsidiaries)

NATIONWIDE®



96.1

Subsidiary Companies — Solid Line
 Contractual Association = Double Line
 Limited Liability Company - - Dotted Line
 December 31, 2022 Page 2

(Nationwide Corp. subsidiaries)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

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	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	10105	OH	34-1777972	Victoria Select Insurance Company

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Other assets nonadmitted	1,537	1,537	.....	.....
2505. Recoupment receivable	478,694	.....	478,694	340,759
2506. Funds Held Equity Pools & Associations	1,190,057	.....	1,190,057	1,338,067
2507. Deductible Receivables	45,893	2,585	43,308	28,112
2597. Summary of remaining write-ins for Line 25 from overflow page	1,716,181	4,122	1,712,059	1,706,938

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. State surcharge/recoupment payable	122,277	112,463
2505. TPA Assumed Payable Summary	130,909	127,278
2597. Summary of remaining write-ins for Line 25 from overflow page	253,186	239,741

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Third party administrator receivable	77,432	79,767	2,335
2505. Deposits and prepaid assets	47,890	.....	(47,890)
2597. Summary of remaining write-ins for Line 25 from overflow page	125,322	79,767	(45,555)