

ANNUAL STATEMENT FOR THE YEAR 2023 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)	477,067,610		477,067,610	426,331,692
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 (\$ 111,688 , Schedule E - Part 1), cash equivalents (\$ 1,609,140 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	1,720,827		1,720,827	23,181,687
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	955,943		955,943	211,837
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)	479,744,380		479,744,380	449,725,216
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	3,750,926		3,750,926	2,864,321
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	102,902,076	723,152	102,178,924	106,635,822
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	399,319,287	169,585	399,149,702	405,521,891
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	108,141,585		108,141,585	120,056,986
16.2 Funds held by or deposited with reinsured companies	464,427		464,427	706,563
16.3 Other amounts receivable under reinsurance contracts	33,298,744		33,298,744	26,254,913
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	1,776,368		1,776,368	801,702
18.2 Net deferred tax asset	9,762,867	6,159,985	3,602,882	5,759,855
19. Guaranty funds receivable or on deposit	44,836		44,836	248,772
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	3,584,264		3,584,264	7,453,360
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	2,577,489	121,248	2,456,241	2,554,669
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,145,367,249	7,173,970	1,138,193,279	1,128,584,070
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	1,145,367,249	7,173,970	1,138,193,279	1,128,584,070
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	351,884		351,884	414,817
2502. Third party administrator receivable	622,302	116,289	506,013	427,793
2503. Deposits and prepaid assets	551	551		
2598. Summary of remaining write-ins for Line 25 from overflow page	1,602,752	4,408	1,598,344	1,712,059
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,577,489	121,248	2,456,241	2,554,669

ANNUAL STATEMENT FOR THE YEAR 2023 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)		145,317,866	140,348,226
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		7,470,558	6,515,576
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)		32,890,921	32,121,613
4. Commissions payable, contingent commissions and other similar charges		3,556,595	4,242,976
5. Other expenses (excluding taxes, licenses and fees)		2,643,644	2,099,160
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		866,376	1,403,207
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))			
7.2 Net deferred tax liability			
8. Borrowed money \$ 0 and interest thereon \$ 0			
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 829,620,224 and including warranty reserves of \$ 106,357 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)		84,884,632	89,060,156
10. Advance premium		1,460,035	1,540,216
11. Dividends declared and unpaid:			
11.1 Stockholders			
11.2 Policyholders		40,184	60,449
12. Ceded reinsurance premiums payable (net of ceding commissions)		584,470,593	589,669,675
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		9,510	8,167
14. Amounts withheld or retained by company for account of others		5,277,369	4,637,725
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		13,597,765	21,416,774
20. Derivatives			
21. Payable for securities			
22. Payable for securities lending			
23. Liability for amounts held under uninsured plans			
24. Capital notes \$ 0 and interest thereon \$ 0			
25. Aggregate write-ins for liabilities		770,771	1,741,181
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)		883,256,819	894,865,101
27. Protected cell liabilities			
28. Total liabilities (Lines 26 and 27)		883,256,819	894,865,101
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		238,891,382	207,891,382
35. Unassigned funds (surplus)		12,545,068	22,327,577
36. Less treasury stock, at cost:			
36.1 0 shares common (value included in Line 30 \$ 0)			
36.2 0 shares preferred (value included in Line 31 \$ 0)			
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)		254,936,460	233,718,969
38. TOTALS (Page 2, Line 28, Col. 3)		1,138,193,279	1,128,584,070
DETAILS OF WRITE-INS			
2501. Contingent suit liability		58,407	85,354
2502. Miscellaneous liabilities		318,034	1,402,084
2503. Escrow liability		4,052	557
2598. Summary of remaining write-ins for Line 25 from overflow page		390,278	253,186
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		770,771	1,741,181
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 2023 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).....	194,930,414	189,446,612
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	139,499,956	128,257,325
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	19,395,813	18,704,460
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	60,646,516	58,844,312
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	219,542,285	205,806,097
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(24,611,871)	(16,359,485)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	13,275,229	9,031,721
10. Net realized capital gains (losses) less capital gains tax of \$ 90,067 (Exhibit of Capital Gains (Losses))	(383,565)	(174,764)
11. Net investment gain (loss) (Lines 9 + 10)	12,891,664	8,856,957
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 7,778 amount charged off \$ 548,943)	(541,165)	(519,678)
13. Finance and service charges not included in premiums	1,178,521	942,054
14. Aggregate write-ins for miscellaneous income	1,067,687	922,849
15. Total other income (Lines 12 through 14)	1,705,043	1,345,225
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(10,015,164)	(6,157,303)
17. Dividends to policyholders	49,062	49,724
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)	(10,064,226)	(6,207,027)
19. Federal and foreign income taxes incurred	(1,906,739)	(714,002)
20. Net income (Line 18 minus Line 19)(to Line 22)	(8,157,487)	(5,493,025)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	233,718,969	209,244,152
22. Net income (from Line 20)	(8,157,487)	(5,493,025)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 195,636	735,800	1,175,487
25. Change in net unrealized foreign exchange capital gain (loss)	161	154
26. Change in net deferred income tax	392,464	488,801
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(2,579,439)	(2,206,653)
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	31,000,000	30,300,000
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	(174,008)	210,053
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	21,217,491	24,474,817
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	254,936,460	233,718,969
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	1,040,741	917,541
1402. Change in contingent suit liability	26,946	5,308
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	1,067,687	922,849
3701. Change in surplus - pooled nonadmitted premiums in the course of collection offset	(174,008)	210,053
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)	(174,008)	210,053

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	195,889,472	208,260,345
2. Net investment income	13,756,831	11,645,309
3. Miscellaneous income	1,947,179	1,480,338
4. Total (Lines 1 through 3)	211,593,482	221,385,992
5. Benefit and loss related payments	121,647,683	158,466,722
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	86,791,646	80,626,932
8. Dividends paid to policyholders	69,327	53,786
9. Federal and foreign income taxes paid (recovered) net of \$ (172,590) tax on capital gains (losses)	(842,006)	(1,530,370)
10. Total (Lines 5 through 9)	207,666,650	237,617,070
11. Net cash from operations (Line 4 minus Line 10)	3,926,832	(16,231,078)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	50,621,933	58,526,434
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)	50,621,933	58,526,434
13. Cost of investments acquired (long-term only):		
13.1 Bonds	101,403,527	102,586,913
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	2,509,605	2,091,001
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	103,913,132	104,677,914
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)	(53,291,199)	(46,151,480)
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	31,000,000	30,300,000
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)	(3,096,493)	20,336,551
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	27,903,507	50,636,551
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)	(21,460,860)	(11,746,007)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	23,181,687	34,927,694
19.2 End of period (Line 18 plus Line 19.1)	1,720,827	23,181,687

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

20.0001. Exchange of Bond Investment to Bond Investment	4,788,881	3,777,372
20.0002. Tax Credit Commitment Liabilities	1,086,499	2,079,390

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	1,970,998	1,444,494	1,505,749	1,909,743
2.1 Allied lines	6,398,604	2,302,516	3,277,567	5,423,553
2.2 Multiple peril crop				
2.3 Federal flood	(10,420)	5,472	6,458	(11,406)
2.4 Private crop				
2.5 Private flood	61,208	31,533	29,107	63,634
3. Farmowners multiple peril	5,854,169	2,814,849	2,829,155	5,839,863
4. Homeowners multiple peril	38,812,910	20,178,248	20,918,416	38,072,742
5.1 Commercial multiple peril (non-liability portion)	14,752,752	8,982,678	6,443,784	17,291,646
5.2 Commercial multiple peril (liability portion)	7,568,896	4,300,865	3,217,101	8,652,660
6. Mortgage guaranty				
8. Ocean marine	492,329	185,472	224,125	.453,676
9. Inland marine	12,924,573	5,851,282	6,166,888	12,608,967
10. Financial guaranty				
11.1 Medical professional liability - occurrence	63,056	5,468	30,774	37,750
11.2 Medical professional liability - claims-made				
12. Earthquake	313,283	172,384	151,544	.334,123
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group	490,105	18,420	6,246	502,279
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only	316,602			316,602
15.3 Disability income	1,228	(5)	1,043	180
15.4 Medicare supplement	62			62
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	2,260,371	1,002	1,002	2,260,371
16. Workers' compensation	3,876,635	1,788,076	1,669,653	3,995,058
17.1 Other liability - occurrence	13,953,271	7,807,912	7,775,314	13,985,869
17.2 Other liability - claims-made	11,480,893	5,523,871	5,612,590	11,392,174
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	648,947	381,897	301,976	728,868
18.2 Products liability - claims-made	135,628	43,178	64,016	114,790
19.1 Private passenger auto no-fault (personal injury protection)	1,478,701	525,024	447,906	1,555,819
19.2 Other private passenger auto liability.....	27,131,101	9,474,988	8,865,822	27,740,267
19.3 Commercial auto no-fault (personal injury protection)	96,767	63,566	41,614	118,719
19.4 Other commercial auto liability.....	9,186,482	6,026,521	4,054,664	11,158,339
21.1 Private passenger auto physical damage	25,140,902	8,321,703	8,433,693	25,028,912
21.2 Commercial auto physical damage	2,589,147	1,596,038	1,111,882	3,073,303
22. Aircraft (all perils)				
23. Fidelity	73,193	40,172	41,475	71,890
24. Surety	1,486,110	759,342	931,672	1,313,780
26. Burglary and theft	17,628	12,898	7,546	22,980
27. Boiler and machinery	88,419	33,965	40,704	81,680
28. Credit	18,618	26,363	31,786	13,195
29. International				
30. Warranty	202,704	347,796	332,646	217,854
31. Reinsurance - nonproportional assumed property	601,502	(6,931)	199,868	394,703
32. Reinsurance - nonproportional assumed liability	278,570		112,802	165,768
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	190,755,943	89,061,057	84,886,588	194,930,412
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 2023 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	1,500,436	5,313			1,505,749
2.1 Allied lines	3,193,789	83,778			3,277,567
2.2 Multiple peril crop					
2.3 Federal flood	6,458				6,458
2.4 Private crop					
2.5 Private flood	29,107				29,107
3. Farmowners multiple peril	2,829,155				2,829,155
4. Homeowners multiple peril	20,798,447	119,969			20,918,416
5.1 Commercial multiple peril (non-liability portion)	6,382,647	61,137			6,443,784
5.2 Commercial multiple peril (liability portion)	3,216,614	487			3,217,101
6. Mortgage guaranty					
8. Ocean marine	223,010	1,115			224,125
9. Inland marine	6,145,740	21,148			6,166,888
10. Financial guaranty					
11.1 Medical professional liability - occurrence	30,774				30,774
11.2 Medical professional liability - claims-made					
12. Earthquake	150,603	941			151,544
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group	6,246				6,246
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income	(37)			1,080	1,043
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	1,669,646	7			1,669,653
17.1 Other liability - occurrence	7,123,558	651,756			7,775,314
17.2 Other liability - claims-made	4,372,592	1,239,998			5,612,590
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	280,976	21,000			.301,976
18.2 Products liability - claims-made	63,888	128			.64,016
19.1 Private passenger auto no-fault (personal injury protection)	447,906				447,906
19.2 Other private passenger auto liability	8,865,822				8,865,822
19.3 Commercial auto no-fault (personal injury protection)	41,600	14			.41,614
19.4 Other commercial auto liability	4,050,036	4,628			4,054,664
21.1 Private passenger auto physical damage	8,433,693				8,433,693
21.2 Commercial auto physical damage	1,111,482	400			1,111,882
22. Aircraft (all perils)					
23. Fidelity	34,769	6,706			.41,475
24. Surety	588,133	343,539			.931,672
26. Burglary and theft	7,510	36			.7,546
27. Boiler and machinery	40,704				.40,704
28. Credit	31,786				.31,786
29. International					
30. Warranty	9,979	322,667			.332,646
31. Reinsurance - nonproportional assumed property	199,868				.199,868
32. Reinsurance - nonproportional assumed liability	112,802				.112,802
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	81,999,865	2,884,767		1,956	84,886,588
36. Accrued retrospective premiums based on experience					(1,956)
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					84,884,632
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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	Direct Business (a)	1	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	1,565,901	1,970,998	111,105	1,677,006			1,970,998
2.1 Allied lines	906,569	6,398,604	39,878	.946,447			6,398,604
2.2 Multiple peril crop							(10,420)
2.3 Federal flood		(10,420)					
2.4 Private crop							
2.5 Private flood	10,609	61,208		10,609			61,208
3. Farmowners multiple peril	1,544	5,854,169		1,544			5,854,169
4. Homeowners multiple peril	613,138,220	38,812,909	117,315	612,977,565	277,969		38,812,910
5.1 Commercial multiple peril (non-liability portion)	16,041,375	14,752,752		16,041,375			14,752,752
5.2 Commercial multiple peril (liability portion)	13,286,309	7,568,896		13,286,309			7,568,896
6. Mortgage guaranty							
8. Ocean marine		492,329					492,329
9. Inland marine	7,627,534	12,924,573		7,627,534			12,924,573
10. Financial guaranty		63,056					63,056
11.1 Medical professional liability - occurrence							
11.2 Medical professional liability - claims-made							
12. Earthquake	2,716,179	313,283	15	2,716,194			313,283
13.1 Comprehensive (hospital and medical) individual							
13.2 Comprehensive (hospital and medical) group		490,105					490,105
14. Credit accident and health (group and individual)							
15.1 Vision only							
15.2 Dental only		316,602					316,602
15.3 Disability income		1,228					1,228
15.4 Medicare supplement		62					62
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		2,260,371					2,260,371
16. Workers' compensation	10,315,446	3,876,635		10,315,446			3,876,635
17.1 Other liability - occurrence	11,731,728	13,953,271	381	11,732,109			13,953,271
17.2 Other liability - claims-made	137,731	11,480,893		137,731			11,480,893
17.3 Excess workers' compensation							
18.1 Products liability - occurrence	2,182,925	648,947		2,182,925			648,947
18.2 Products liability - claims-made		135,628					135,628
19.1 Private passenger auto no-fault (personal injury protection)	11,907,029	1,478,701		11,907,029			1,478,701
19.2 Other private passenger auto liability	682,167,941	27,131,100	24,485,180	706,511,815	141,305		27,131,101
19.3 Commercial auto no-fault (personal injury protection)	27,086	.96,767	39	27,125			.96,767
19.4 Other commercial auto liability	6,370,894	9,186,483	1,254,886	7,598,586	27,195		9,186,482
21.1 Private passenger auto physical damage .....	.599,366,947	25,140,902		599,366,947			25,140,902
21.2 Commercial auto physical damage	1,238,471	2,589,147		1,238,471			2,589,147
22. Aircraft (all perils)							
23. Fidelity		73,193					73,193
24. Surety		1,486,110					1,486,110
26. Burglary and theft	4,745	17,628	157	4,902			17,628
27. Boiler and machinery	2,249,936	.88,419		2,249,936			88,419
28. Credit		18,618					18,618
29. International							
30. Warranty		202,704					202,704
31. Reinsurance - nonproportional assumed property	XXX	601,502					601,502
32. Reinsurance - nonproportional assumed liability	XXX	278,570					278,570
33. Reinsurance - nonproportional assumed financial lines	XXX						
34. Aggregate write-ins for other lines of business							
35. TOTALS	1,982,995,118	190,755,943	26,008,956	2,008,557,605	446,469		190,755,943
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 2023 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	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	772,633	1,279,536	802,583	1,249,586	1,033,909	1,105,059	1,178,436	61.7
2.1 Allied lines	3,708,023	2,847,565	3,722,623	2,832,965	2,010,792	1,934,034	2,909,723	53.6
2.2 Multiple peril crop			358		358	(5,258)	(4,906)	
2.3 Federal flood								(0.1)
2.4 Private crop								
2.5 Private flood			40,867	40,867	10,639	19,364	32,142	50.5
3. Farmowners multiple peril		17	3,934,759	17	3,934,759	1,843,771	1,578,410	71.9
4. Homeowners multiple peril	480,355,625	30,739,559	480,395,675	30,699,509	11,927,042	10,278,523	32,348,028	85.0
5.1 Commercial multiple peril (non-liability portion)	9,560,922	11,438,110	9,560,922	11,438,110	6,503,127	7,072,645	10,868,592	62.9
5.2 Commercial multiple peril (liability portion)	10,067,449	5,857,623	10,067,449	5,857,623	17,492,749	16,385,296	6,965,076	80.5
6. Mortgage guaranty								
8. Ocean marine			279,216	279,216	351,589	337,370	293,435	64.7
9. Inland marine	2,059,622	9,208,853	2,059,622	9,208,853	1,686,356	1,385,049	9,510,160	75.4
10. Financial guaranty					(5,705)	(5,705)		
11.1 Medical professional liability - occurrence		3,210		3,210	5,944	1,499	7,655	20.3
11.2 Medical professional liability - claims-made		4,717		4,717	18,715	14,956	8,476	
12. Earthquake		160		160	22,408	11,874	10,694	3.2
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group		303,517		303,517	59,742	70,844	292,415	58.2
14. Credit accident and health (group and individual)								
15.1 Vision only		271,477		271,477			271,477	85.7
15.2 Dental only		(819)		(819)	(1,096)	(633)	(1,282)	(712.2)
15.3 Disability income		444		444	(922)	(445)	(33)	(53.2)
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		1,632,308		1,632,308	9,277	9,176	1,632,409	72.2
16. Workers' compensation	1,246,324	1,875,092	1,246,324	1,875,092	7,265,803	7,568,698	1,572,197	39.4
17.1 Other liability - occurrence	5,896,003	9,150,169	5,896,003	9,150,169	30,341,978	28,538,158	10,953,989	78.3
17.2 Other liability - claims-made		3,012,853		3,012,853	12,961,848	11,241,656	4,733,045	41.5
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		1,031,931		1,031,931	6,832,238	7,102,944	761,225	104.4
18.2 Products liability - claims-made		9,884		9,884	74,844	60,120	24,608	21.4
19.1 Private passenger auto no-fault (personal injury protection)	12,964,817	1,314,668	13,170,722	1,108,763	1,881,705	2,086,371	904,097	58.1
19.2 Other private passenger auto liability	499,223,997	29,830,150	508,695,419	20,358,728	22,679,710	22,759,879	20,278,559	73.1
19.3 Commercial auto no-fault (personal injury protection)	42,925	84,581	42,925	84,581	303,065	398,355	(10,709)	(9.0)
19.4 Other commercial auto liability	9,466,466	11,992,728	12,523,390	8,935,804	17,431,346	18,139,983	8,227,167	73.7
21.1 Private passenger auto physical damage	463,807,824	18,575,081	463,807,824	18,575,081	1,659,599	1,516,004	18,718,676	74.8
21.2 Commercial auto physical damage	1,754,725	2,212,381	1,754,725	2,212,381	261,639	272,690	2,221,330	72.3
22. Aircraft (all perils)		74		74	7,426	9,326	(1,826)	
23. Fidelity		934		934	993	14	1,913	2.7
24. Surety		131,011		131,011	383,246	275,596	238,661	18.2
26. Burglary and theft	126	2,773	126	2,773	3,140	2,519	3,394	14.8
27. Boiler and machinery	980,773	42,279	980,773	42,279	24,001	47,721	18,559	22.7
28. Credit		416		416	3,400	8,403	(4,587)	(34.8)
29. International		10,956		10,956	24,872	26,260	9,568	
30. Warranty		153,252		153,252	38,455	39,211	152,496	70.0
31. Reinsurance - nonproportional assumed property	XXX	70,648		70,648	43,633	21,623	92,658	23.5
32. Reinsurance - nonproportional assumed liability	XXX	5,848		5,848	111,846	40,285	77,409	46.7
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	1,501,908,270	147,349,169	1,514,727,122	134,530,317	145,317,866	140,348,226	139,499,957	71.6
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 2023 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	9
	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	448,724	732,972	453,447	728,249	287,474	307,832	289,646	1,033,909	184,128
2.1 Allied lines	2,775,861	1,094,526	2,777,173	1,093,214	368,069	918,205	368,696	2,010,792	320,914
2.2 Multiple peril crop									
2.3 Federal flood			(5,258)			(5,258)			
2.4 Private crop									64
2.5 Private flood			8,678			658			
3. Farmowners multiple peril		276	1,262,303	276	1,262,303	(17)	581,468	(17)	1,843,771
4. Homeowners multiple peril	89,981,691	6,773,547	89,994,270	6,760,968	71,005,245	5,167,997	71,007,168	11,927,042	1,496,196
5.1 Commercial multiple peril (non-liability portion)	4,026,647	3,655,437	4,026,647	3,655,437	1,880,444	2,847,690	1,880,444	6,503,127	931,985
5.2 Commercial multiple peril (liability portion)	15,423,045	10,112,940	15,423,045	10,112,940	14,425,643	7,379,809	14,425,643	17,492,749	5,512,362
6. Mortgage guaranty									
8. Ocean marine			144,248			207,341			69,542
9. Inland marine	5,990	185,222	5,990	185,222	358,503	1,501,134	358,503	1,686,356	123,298
10. Financial guaranty						(5,705)			(5,705)
11.1 Medical professional liability - occurrence			2,544			2,544			3,726
11.2 Medical professional liability - claims-made			15,938			15,938			2,820
12. Earthquake			86			86	219,101	22,322	219,101
13.1 Comprehensive (hospital and medical) individual							59,742		(a)
13.2 Comprehensive (hospital and medical) group								59,742	(a)
14. Credit accident and health (group and individual)									2,357
15.1 Vision only									(a)
15.2 Dental only									(a)
15.3 Disability income			(1,096)			(1,096)			(1,096)
15.4 Medicare supplement			(922)			(922)			(48)
15.5 Medicaid Title XIX									(41)
15.6 Medicare Title XVIII									
15.7 Long-term care									
15.8 Federal employees health benefits plan									
15.9 Other health			4,440			4,440			573
16. Workers' compensation	1,850,738	5,828,882	1,850,738	5,828,882	602,891	1,436,921	602,891	7,265,803	1,145,541
17.1 Other liability - occurrence	6,738,746	12,538,166	6,738,751	12,538,161	7,614,172	17,803,828	7,614,183	30,341,978	5,887,287
17.2 Other liability - claims-made	50,000	2,600,810	50,000	2,600,810		10,361,038		12,961,848	5,369,276
17.3 Excess workers' compensation									
18.1 Products liability - occurrence			1,912,264			1,912,264	2,211,618		6,832,238
18.2 Products liability - claims-made			74,408			74,408			4,749,433
19.1 Private passenger auto no-fault (personal injury protection)	121,535,809	3,353,208	123,105,471	1,783,546	(533,178)	98,159	(533,178)	1,881,705	2,033,563
19.2 Other private passenger auto liability	308,912,711	18,900,865	314,250,599	13,562,977	218,755,835	12,306,124	221,945,226	22,679,710	2,517,404
19.3 Commercial auto no-fault (personal injury protection)	1,020	178,940	1,020	178,940	49,191	124,136	49,202	303,065	24,788
19.4 Other commercial auto liability	10,939,839	12,379,312	13,239,698	10,079,453	7,731,496	10,130,802	10,510,405	17,431,346	1,792,100
21.1 Private passenger auto physical damage	35,085,547	1,465,616	35,085,547	1,465,616	118,784	193,983	118,784	1,659,599	160,762
21.2 Commercial auto physical damage	96,968	205,795	96,968	205,795	(5,271)	75,844	(5,271)	281,639	95,357
22. Aircraft (all perils)			3,344			4,082			685
23. Fidelity			1,127			(134)			2,634
24. Surety			49,288			49,288			136,564
26. Burglary and theft			1,139			1,139			758
27. Boiler and machinery	77,595	(6,307)	77,595	(6,307)	108,462	2,001	934	108,462	24,001
28. Credit						30,308			13,344
29. International			7,581			7,581			2,829
30. Warranty			3,249			3,249			
31. Reinsurance - nonproportional assumed property	XXX	36,851		36,851	XXX	6,782			31,057
32. Reinsurance - nonproportional assumed liability	XXX	16,116		16,116	XXX	95,730			8,112
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				20,868
34. Aggregate write-ins for other lines of business									
35. TOTALS	597,951,207	83,536,259	607,177,235	74,310,231	325,200,054	76,980,679	331,173,098	145,317,866	32,890,921
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 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	55,495,509			55,495,509
1.2 Reinsurance assumed	12,916,543			12,916,543
1.3 Reinsurance ceded	58,648,150			58,648,150
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	9,763,902			9,763,902
2. Commission and brokerage:				
2.1 Direct excluding contingent		229,510,089		229,510,089
2.2 Reinsurance assumed, excluding contingent		35,137,276		35,137,276
2.3 Reinsurance ceded, excluding contingent		235,870,732		235,870,732
2.4 Contingent - direct		18,194,917		18,194,917
2.5 Contingent - reinsurance assumed		2,551,357		2,551,357
2.6 Contingent - reinsurance ceded		18,194,917		18,194,917
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)		31,327,990		31,327,990
3. Allowances to managers and agents	75	16,533		16,608
4. Advertising	11,360	1,619,727	50	1,631,137
5. Boards, bureaus and associations	45,091	138,455		183,546
6. Surveys and underwriting reports	98,415	691,495		789,910
7. Audit of assureds' records		450		450
8. Salary and related items:				
8.1 Salaries	6,368,970	12,947,931	19,343	19,336,244
8.2 Payroll taxes	168,587	1,281,816		1,450,403
9. Employee relations and welfare	1,203,252	2,412,322	4,533	3,620,107
10. Insurance	34,690	100,736		135,426
11. Directors' fees	3,730	150	1,907	5,787
12. Travel and travel items	56,109	329,579	594	386,282
13. Rent and rent items	176,271	988,904	196	1,165,371
14. Equipment	367,974	657,208	96	1,025,278
15. Cost or depreciation of EDP equipment and software	377,318	2,941,611	496	3,319,425
16. Printing and stationery	48,471	271,630	18	320,119
17. Postage, telephone and telegraph, exchange and express	92,917	665,606	39	758,562
18. Legal and auditing	576,532	1,996,158	(265)	2,572,425
19. Totals (Lines 3 to 18)	9,629,762	27,060,311	27,007	36,717,080
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		3,210,798		3,210,798
20.2 Insurance department licenses and fees		720,081		720,081
20.3 Gross guaranty association assessments		32,904		32,904
20.4 All other (excluding federal and foreign income and real estate)		334,260		334,260
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		4,298,043		4,298,043
21. Real estate expenses				
22. Real estate taxes		80,842		80,842
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	2,219	(2,120,741)	330,193	(1,788,329)
25. Total expenses incurred	19,395,883	60,646,445	357,200	(a) 80,399,528
26. Less unpaid expenses - current year	32,890,921	7,021,780		39,912,701
27. Add unpaid expenses - prior year	32,121,613	7,496,571		39,618,184
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)	18,626,575	61,121,236	357,200	80,105,011
DETAILS OF WRITE-INS				
2401. Service fees		(1,525,662)		(1,525,662)
2402. Other expenses	(23,224)	(1,054,625)	330,183	(747,666)
2403. Outside services and income	25,443	459,546	10	484,999
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	2,219	(2,120,741)	330,193	(1,788,329)

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

ANNUAL STATEMENT FOR THE YEAR 2023 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) 1,746,444	..... 1,813,853
1.1 Bonds exempt from U.S. tax	(a) 952,092	..... 833,306
1.2 Other bonds (unaffiliated)	(a) 10,498,659	..... 11,423,728
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) 243,771	..... 243,771
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	..... (678,999)	..... (678,999)
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	12,761,967	13,635,659
11. Investment expenses	(g) 357,200	.....
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) .....	.....
13. Interest expense	(h) 174	.....
14. Depreciation on real estate and other invested assets	(i) .....	.....
15. Aggregate write-ins for deductions from investment income .....	.....	..... 3,056
16. Total deductions (Lines 11 through 15) .....	.....	..... 360,430
17. Net investment income (Line 10 minus Line 16) .....	.....	13,275,229
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) .....	.....	.....
1501. Misc. Exp .....	.....	..... 3,056
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) .....	.....	..... 3,056

(a) Includes \$ 857,136 accrual of discount less \$ 1,540,750 amortization of premium and less \$ 719,439 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds 750,777	.....
1.1 Bonds exempt from U.S. tax .....	..... 20,125	.....	..... 20,125	.....	.....
1.2 Other bonds (unaffiliated) .....	..... (313,623)	.....	..... (313,623)	..... 180,659	.....
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) .....	..... (293,498)	.....	..... (293,498)	..... 931,436	.....
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 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	.....	.....	.....
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	723,152	301,977	(421,175)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	169,585	349,123	179,538
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	6,159,985	3,806,184	(2,353,801)
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	121,248	131,653	10,405
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	7,173,970	4,594,531	(2,579,439)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	.....	.....	.....
28. Total (Lines 26 and 27)	7,173,970	4,594,531	(2,579,439)
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	1,021	1,537	516
2503. Deductible Receivables	3,387	2,585	(802)
2598. Summary of remaining write-ins for Line 25 from overflow page	116,840	125,322	8,482
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	121,248	131,653	10,405

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 #	2023	2022
<u>Net Income</u>					
Nationwide Insurance Company of America state basis (Page 4, Line 20, (1) Columns 1 & 2)	XXX	XXX	XXX	\$ (8,157,487)	\$ (5,493,025)
(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	\$ (8,157,487)	\$ (5,493,025)
<u>Surplus</u>					
Nationwide Insurance Company of America state basis (Page 3, Line 37, (5) Columns 1 & 2)	XXX	XXX	XXX	\$ 254,936,460	\$ 233,718,969
(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	\$ 254,936,460	\$ 233,718,969

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 Company pays tax due on a consolidated basis. The included subsidiaries and affiliates pay to Mutual the amount of regular tax which would have been payable on a separate return basis. If the consolidated federal income tax return group is an Applicable Corporation and has a Corporate Alternative Minimum Tax (CAMT) liability, all members of the group will be treated as Applicable Corporations subject to CAMT. CAMT is paid by affiliates based on the ratio of the subsidiary's CAMT liability to the total CAMT liabilities of all subsidiaries.

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, 2023 and 2022.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. As of December 31, 2023 and 2022, the Company had no provision related to conditional reinsurance recoverables.

In addition, the Company uses the following accounting policies, when applicable:

1. Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
2. Bonds, excluding loan-backed and structured securities, are stated at amortized cost except those with 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.
3. Unaffiliated common stocks are reported at fair value.
4. Redeemable preferred stocks are stated at amortized cost, except those with an NAIC designation of "3" through "6", which are stated at the lower of amortized cost or fair value. Perpetual preferred stocks are stated at fair value, not exceeding any currently effective call price.
5. Mortgage loans are carried at the unpaid principal balance adjusted for premiums and discounts, less an allowance for credit losses. The allowance for credit losses 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. Investments in subsidiary and affiliated companies are stated as follows:

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

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. Refer to Note 1(C)7 above for the accounting treatment for the Company's investments in limited liability companies, which are wholly-owned subsidiaries.

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

10. Insurance premiums are generally earned ratably over the policy term. The liability for unearned premiums represents the portion of premiums written relating to the unexpired terms of coverage. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Premiums in course of collection represent agent balances and uncollected premiums from policyholders for current policies in force and policy premiums assumed from others, including amounts placed with affiliates. As of December 31, 2023 and 2022, 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, including Mezzanine Real Estate Loans

Not applicable.

B. 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	\$ (274)
2. 12 Months or Longer	<u>\$ (8,823,108)</u>

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

1. Less than 12 Months	\$ 1,299,726
2. 12 Months or Longer	<u>\$ 70,370,259</u>

5. The Company periodically reviews loan-backed and structured securities in an unrealized loss position by comparing the present value of cash flows, including estimated prepayments, expected to be collected from the security to the amortized cost basis of the security. If the present value of cash flows expected to be collected, discounted at the security's effective interest rate, is less than the amortized cost basis of the security, the impairment is considered other-than-temporary and a realized loss is recorded.

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 (LIHTC)

Not applicable.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6	7		
	Current Year								
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)				
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	4,500,340	-	-	-	4,500,340	4,486,322	14,018		
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	\$4,500,340	\$-	\$-	\$-	\$4,500,340	\$4,486,322	\$14,018		

(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	-	4,500,340	0.39%	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	\$-	\$4,500,340	0.39%	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

Not applicable.

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	75%
(3) Short-term Investments	24%
(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 2023 or 2022.

Note 7 – Investment Income

A. Due and 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, 2023 was \$0

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

<u>Interest Income Due and Accrued</u>	<u>Amount</u>
1. Gross	\$ 3,750,926
2. Nonadmitted	\$ -
3. Admitted	\$ 3,750,926

D. The aggregate deferred interest

Not applicable.

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance

Not applicable.

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.

Reporting entities that reasonably expect to be applicable corporations for the current reporting period are considered applicable reporting entities. The Company comprises a controlled group of corporations and has determined that it likely will be an applicable corporation, and therefore an applicable reporting entity, 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 2024 that may differ from the group's interpretations and assumptions and that could alter the group's determination.

The reporting entity has made an accounting policy election to disregard CAMT when evaluating the need for a valuation allowance for its non-CAMT deferred tax assets.

NOTES TO THE FINANCIAL STATEMENTS

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

	December 31, 2023		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 8,064,970	\$ 1,697,963	\$ 9,762,933
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets (1a - 1b)	\$ 8,064,970	\$ 1,697,963	\$ 9,762,933
(1d) Deferred tax assets nonadmitted	<u>4,462,022</u>	<u>1,697,963</u>	<u>6,159,985</u>
(1e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 3,602,948	\$ -	\$ 3,602,948
(1f) Deferred tax liabilities	66	-	66
(1g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	<u>\$ 3,602,882</u>	<u>\$ -</u>	<u>\$ 3,602,882</u>

	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 (1a - 1b)	\$ 7,498,325	\$ 2,067,746	\$ 9,566,071
(1d) Deferred tax assets nonadmitted	<u>1,738,438</u>	<u>2,067,746</u>	<u>3,806,184</u>
(1e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ 5,759,887	\$ -	\$ 5,759,887
(1f) Deferred tax liabilities	32	-	32
(1g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	<u>\$ 5,759,855</u>	<u>\$ -</u>	<u>\$ 5,759,855</u>

	Change		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 566,645	\$ (369,783)	\$ 196,862
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets (1a - 1b)	\$ 566,645	\$ (369,783)	\$ 196,862
(1d) Deferred tax assets nonadmitted	<u>2,723,584</u>	<u>(369,783)</u>	<u>2,353,801</u>
(1e) Subtotal net admitted deferred tax asset (1c - 1d)	\$ (2,156,939)	\$ -	\$ (2,156,939)
(1f) Deferred tax liabilities	34	-	34
(1g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	<u>\$ (2,156,973)</u>	<u>\$ -</u>	<u>\$ (2,156,973)</u>

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

	December 31, 2023		
	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 lesser of (2b)1 and (2b)2 below)	\$ 3,602,882	\$ -	\$ 3,602,882
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 3,602,882	\$ -	\$ 3,602,882
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 37,700,037
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 66	\$ -	\$ 66
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	<u>\$ 3,602,948</u>	<u>\$ -</u>	<u>\$ 3,602,948</u>
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 lesser 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>
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 lesser of (2b)1 and (2b)2 below)	\$ (2,156,973)	\$ -	\$ (2,156,973)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ (2,156,973)	\$ -	\$ (2,156,973)
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 3,506,170
(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	\$ 34	\$ -	\$ 34
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	<u>\$ (2,156,939)</u>	<u>\$ -</u>	<u>\$ (2,156,939)</u>
December 31, 2023		December 31, 2022	
(3a) Ratio percentage used to determine recovery period and threshold limitation amount		1004.677%	
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 251,333,581	\$ 227,959,114	

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

	December 31, 2023		
	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)	\$ 8,064,970	\$ 1,697,963	\$ 9,762,933
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	82.61%	17.39%	100.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 3,602,948	\$ -	\$ 3,602,948
(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, 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	78.38%	21.62%	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%
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)	\$ 566,645	\$ (369,783)	\$ 196,862
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	4.22%	-4.22%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ (2,156,939)	\$ -	\$ (2,156,939)
(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%
(4b) Does this Company's tax-planning strategies include the use of reinsurance?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]	

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, 2023	December 31, 2022	Change
1. Current Income Tax			
(a) Federal	\$ (1,906,739)	\$ (714,002)	\$ (1,192,737)
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ (1,906,739)	\$ (714,002)	\$ (1,192,737)
(d) Federal income tax on net capital gains	90,067	(236,972)	327,039
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ (1,816,672)</u>	<u>\$ (950,974)</u>	<u>\$ (865,698)</u>

NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2023	December 31, 2022	Change
2. Deferred Tax Assets			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 2,349,186	\$ 2,285,557	\$ 63,629
(2) Unearned premium reserve	3,576,194	3,751,044	(174,850)
(3) Policyholder reserves	-	-	-
(4) Investments	1,189,890	1,090,166	99,724
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation and benefits accrual	77,517	81,743	(4,226)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	214	787	(573)
(11) Net operating loss carry-forward	630,474	85,592	544,882
(12) Tax credit carry-forward	-	-	-
(13) Other	241,496	203,435	38,061
(99) Subtotal (sum of 2a1 through 2a13)	\$ 8,064,971	\$ 7,498,324	\$ 566,647
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	4,462,022	1,738,438	2,723,584
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 3,602,949	\$ 5,759,886	\$ (2,156,937)
(e) Capital:			
(1) Investments	\$ 1,697,963	\$ 2,067,746	\$ (369,783)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 1,697,963	\$ 2,067,746	\$ (369,783)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	1,697,963	2,067,746	(369,783)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 3,602,949	\$ 5,759,886	\$ (2,156,937)
3. Deferred Tax Liabilities			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other	66	32	34
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 66	\$ 32	\$ 34
(b) Capital:			
(1) Investments	-	-	-
(2) Real estate	-	-	-
(3) Other	-	-	-
(99) Subtotal (3b1+3b2+3b3)	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 66	\$ 32	\$ 34
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 3,602,883	\$ 5,759,854	\$ (2,156,971)

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, 2023	December 31, 2022	Change
(a) Adjusted gross deferred tax assets	\$ 9,762,933	\$ 9,566,071	\$ 196,862
(b) Deferred tax liabilities	66	32	34
(c) Net deferred tax assets (liabilities)	<u>\$ 9,762,867</u>	<u>\$ 9,566,039</u>	<u>\$ 196,828</u>
(d) Tax effect of unrealized gains (losses)			(195,636)
(e) Tax effect of unrealized postretirement benefits			-
(f) Merger adjustment			-
(g) Change in deferred income tax			<u>\$ 392,464</u>

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

	December 31, 2023	December 31, 2022
(a) Current income taxes incurred	\$ (1,816,672)	\$ (950,974)
(b) Change in deferred income tax	<u>(392,464)</u>	<u>(488,801)</u>
(c) Total income tax reported	<u>\$ (2,209,136)</u>	<u>\$ (1,439,775)</u>
(d) Income before taxes	\$ (9,974,158)	\$ (6,443,998)
(e) Federal statutory tax rate	21%	21%
(f) Expected income tax expense (benefit) at 21% statutory rate	<u>\$ (2,094,573)</u>	<u>\$ (1,353,240)</u>
(1) Tax-exempt income	\$ (66,194)	\$ (85,604)
(2) Dividends received deduction	-	-
(3) Nondeductible expenses	953	-
(4) Deferred tax benefit on nonadmitted assets	(47,384)	11,745
(5) Change in tax reserves	-	-
(6) Tax credits	(1,935)	(1,935)
(7) Other	(3)	569
(8) Extraordinary distribution	-	-
(9) COLI	-	(11,310)
(10) Dividends - Return of Capital	-	-
(11) Tax Attribute Expiration	-	-
(12) Impact of enacted tax law changes	-	-
(13) Investments	-	-
(14) Impact of CARES Act / NOL CB	-	-
(g) Total	<u>\$ (2,209,136)</u>	<u>\$ (1,439,775)</u>

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

1. As of December 31, 2023, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ 103,827	2022	2042
Operating loss carryforwards	\$ 2,898,429	2023	2043

2. There were no Federal income taxes incurred that are available for recoupment in the event of future net losses as of December 31, 2023.

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 Financial Assignment Company
AGMC Reinsurance, Ltd	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 & Annuity Insurance Co.
DVM Insurance Agency, Inc.	Nationwide Life Insurance Company
Eagle Captive Reinsurance LLC	Nationwide Lloyds
Freedom Specialty Insurance Company	Nationwide Property & Casualty Insurance Company
Harleysville Insurance Co. of New York	Nationwide Retirement Solutions, Inc.
Harleysville Insurance Company	Nationwide Sales Solutions, Inc
Harleysville Insurance Company of New Jersey	Nationwide Trust Company, FSB
Harleysville Lake States Insurance Company	NBS Insurance Agency, Inc.
Harleysville Preferred Insurance Company	NFS Distributors, Inc.
Harleysville Worcester Insurance Company	Registered Investment Advisors Services, Inc.
Jefferson National Financial Corporation	Retention Alternatives, Ltd.
Jefferson National Life Insurance Company	Retention Alternatives Ltd. In Respect of Cell No. 1 Segregated Account
Jefferson National Life Insurance Company of New York	Scottsdale Indemnity Company
Lone Star General Agency, Inc.	Scottsdale Insurance Company
National Casualty Company	Scottsdale Surplus Lines Insurance Company
Nationwide Advantage Mortgage Company	Titan Insurance Company
Nationwide Affinity Insurance Company of America	Titan Insurance Services, Inc.
Nationwide Agent Risk Purchasing Group, Inc	Veterinary Pet Insurance Company
Nationwide Agribusiness Insurance Company	Victoria Fire & Casualty Company
Nationwide Assurance Company	Victoria Select Insurance Company
Nationwide Cash Management Company	VPI Services, Inc.
Nationwide Corporation	

2. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation of regular tax 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. Effective January 1, 2023, the Company revised its tax sharing agreement to address CAMT. If the consolidated federal income tax return group is an Applicable Corporation and has a CAMT liability, all members of the group will be treated as Applicable Corporations subject to CAMT. CAMT is paid by affiliates based on the ratio of the subsidiary's CAMT liability to the total CAMT liabilities of all subsidiaries.

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 are owned by Mutual, domiciled in the state of Ohio. Prior to the mergers of the holding companies, effective October 1, 2022, all shares were owned by Allied Group, Inc. (AGI); an insurance holding company. AGI was a wholly owned subsidiary of Mutual.

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

Also, see Note 26 for a description of the Company's participation in intercompany reinsurance agreements.

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 \$1,609,140 and \$23,076,912 as of December 31, 2023 and 2022, respectively.

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

During 2023, the Company received capital contributions from Mutual totaling \$31,000,000.

During 2022, the Company received capital contributions from Mutual totaling of \$30,300,000.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

D. Amounts Due to or from Related Parties

Affiliate receivables and payables are the result of cost sharing and intercompany service agreements between the Company and its affiliates in which settlement has not yet occurred. Affiliate receivables are presented gross of affiliate payables when the Company has the right to offset. The gross amounts due from affiliates were \$3,584,264 and \$7,453,360 as of December 31, 2023 and 2022, respectively. The gross amounts due to affiliates were \$13,597,765 and \$21,416,774 as of December 31, 2023 and 2022, respectively. These arrangements are subject to written agreements which require that intercompany balances be settled within a certain time period, generally 30 to 60 days.

E. 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.

F. Guarantees or Undertakings for Related Parties

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

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 and SSAP No. 48 Entity Loss Tracking

Not applicable.

Note 11 – Debt

Not applicable.

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

A. Defined Benefit Plans

Not applicable

B. Asset Allocation

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Long-Term Rate of Return on Assets

Not applicable.

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, 2023 and 2022, 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 \$655,917 and \$668,630 for the years ended December 31, 2023 and 2022, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$22,500 in 2023 and \$20,500 in 2022). 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 \$1,145,245 and \$(39,035) for the years ended December 31, 2023 and 2022, 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 \$23,811 and \$(52,088) for the years ended December 31, 2023 and 2022, 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, 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, 2023.

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 2023 and 2022.

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 or reduced by cumulative unrealized gains and losses is \$4,718,990.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company has no commitments or contingent commitment to affiliates or other entities. As indicated in Note 10 F, 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, 2023 and 2022, the Company accrued a liability for guaranty fund and other assessments of \$28,659 and \$28,263, 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	\$ 10,190
b. Decreases current year:		
Premium tax offsets applied		\$ 2,726
c. Increases current year:		
Change in accrued premium tax offsets		\$ 7,285
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end		\$ 14,749

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

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

Claims related to ECO and bad faith losses paid during the reporting period: \$1,270,898

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

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

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

E. Product Warranties

Not applicable.

F. Joint and Several Liabilities

Not applicable.

G. All Other Contingencies

Various lawsuits arise against the Company in the normal course of the Company's business. Contingent liabilities arising from litigation were reserved net of anticipated recoveries for \$390,036 and \$264,099 at December 31, 2023 and 2022, respectively. The Company is continually liable under certain structure settlement agreements (See note 27A).

Note 15 – Leases

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

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

Not applicable.

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

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.

Corporate pricing matrices are used in valuing certain corporate bonds. The corporate pricing matrices were developed using publicly and privately available spreads segmented by various weighted average lives and credit quality ratings. Certain private placement bonds have adjusted spreads to capture the impacts of liquidity premium based on industry sector. The weighted average life and credit quality rating of a particular bond to be priced using those matrices are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate industry sector or U.S. Treasury yield to create an estimated market yield for that security. 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 corporate pricing matrices. 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.

No assets or liabilities were held at fair value as of December 31, 2023.

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, 2023:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$445,135,003	\$477,067,610	\$83,120,387	\$362,014,616	\$-	\$-	\$-
Cash, cash equivalents and short-term investments	1,720,827	1,720,827	111,688	1,609,139	-	-	-
Total Assets	\$446,855,830	\$478,788,437	\$83,232,075	\$363,623,755	\$-	\$-	\$-

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, 2023, the Company had no unfunded commitments and did not hold any derivatives

Nationwide Mutual Insurance Company and certain of its subsidiaries and affiliates have property reinsurance programs that 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, 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. During the risk period June 1, 2023, through May 31, 2024, the Company renewed the Property Catastrophe Program as follows: National Tower with varying placements totaling \$2.835 billion for losses per event between \$500 million and \$3.60 billion. This includes the catastrophe bond, Caelus Re 2020-1, issued in 2020 providing national coverage at 37.5% of \$400.0 million excess of \$1.95 billion, and Aquila Re 2023-1 issued in 2023 providing national coverage at 31.25% of \$400 million excess of \$1.55 billion, 31.25% of \$400 million excess of \$1.95 billion, and 20% of \$250 million excess of \$3.15 billion. The national tower includes two 'Drop' layers which 'drops' following second loss event over \$500 million from 60% of \$250 million excess of \$3.15 billion to 60% of \$150 million excess \$350 million, and from \$100 million excess of \$3.5 billion to 40% of \$150 million excess of \$350 million.

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, 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. During the risk period June 1, 2022, through May 31, 2023, the Caelus Re 2020-2 catastrophe bonds provided national coverage at varying placements of annual aggregate losses between \$1.25 billion and \$1.75 billion. The coverage expired as of May 31, 2023.

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	-	6,103
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	-	10
General Heath Square	MA	-	9,000
EC Bottleworks	IN	-	3,446
MO Commerce Bank	MO	-	5,072
CCP NI Master Tenant LLC	NC	-	2,762
CO Climber SBRTC	CO	-	206,458
New Jersey ERG (Stonehenge Stockton)	NJ	-	7,344
EC King & George Street LLC	SC	-	11,435
Fedder Lofts	NY	-	7,800
EC Newry Mill, LLC	SC	-	10,704
Historic Arcade Holdings LLC	OH	-	15,600
Coal Credits	PA	-	39,750
Total		\$ -	\$ 356,541

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

3. The Company did not recognize any impairment on state credits in 2023.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 334,616	\$ -
b. Non-transferable	\$ 21,925	\$ -

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.
2. The Company has no direct exposure through investments in subprime mortgage loans.
3. The Company had no subprime exposure through other investments or affiliates.
4. 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. For the 2023 risk period, the Caelus Re 2020-1 catastrophe bond provides national coverage at 37.5% of \$400M excess of \$1.95 billion. The coverage is effective March 1, 2020 and expires on May 31, 2024 for the class B-1 note. 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 expired on May 31, 2023.

On May 23, 2023, the Company and certain of its subsidiaries and affiliates entered into an agreement with Aquila Re I Limited, a Bermuda Special Purpose Reinsurance Vehicle, for the purpose of securing collateralized, multi-year property catastrophe loss protection through the capital markets. The catastrophe bond, Aquila Re 2023-1, was issued as part of this agreement and provides 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, and the fires following earthquakes and other perils. Aquila Re series 2023-1 provides indemnity protection on a per occurrence basis now with three different classes of notes. For the 2023 risk period, the Aquila Re 2023-1 catastrophe bonds provide national coverage at 31.25% of \$400M excess of \$1.55 billion, 31.25% of \$400M excess of \$1.95 billion, and 20.00% of \$250M excess of \$3.15 billion. The coverage is effective June 1, 2023 and expires on May 31, 2026 for Class A-1 Notes, Class B-1 Notes, and Class C-1 Notes.

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

(1) Directly-Written Insurance Risks		
a. ILS Contracts as Issuer	-	\$ -
b. ILS Contracts as Ceding Insurer	4	\$ 450,000,000
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 14, 2024 for the statutory statement available to be issued on February 20, 2024.

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 14, 2024 for the statutory statement available to be issued on February 20, 2024.

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	\$118,828

Individual Reinsurers Who are Members of a Group:

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance
0140	Nationwide Mutual Insurance Company	31-4177100	\$1,293,163

All Members of the Groups Shown Above with Unsecured Recoverables:

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance
0140	Nationwide Mutual Insurance Company	31-4177100	\$1,293,163
Total			\$ 1,293,163

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, 2023.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$84,884,630	\$14,096,977	\$829,598,127	\$105,226,924	\$744,713,497	\$(91,129,947)
b. All Others	6,627,335	1,620,754	22,097	2,580	6,605,238	1,618,174
c. Total	\$91,511,965	\$15,717,731	\$829,620,224	\$105,229,504	\$738,108,259	\$(89,511,773)
d. Direct Unearned Premium Reserve			\$822,992,889			

- 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, 2023 are as follows:

Reinsurance	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$5,982,782	\$2,041,701	\$5,982,782	\$2,041,701
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	-	-	-	-
d. Total	\$5,982,782	\$2,041,701	\$5,982,782	\$2,041,701

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2023.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation of reinsurance during 2023.

NOTES TO THE FINANCIAL STATEMENTS

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2023.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2023.

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 property and casualty, and 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 property and casualty policies were \$313,925, or 0.2% of total net premiums written. Net premiums written for the current year on retrospective accident and health policies were immaterial to the Company.

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, 2022, loss and loss adjustment expense reserves, net of reinsurance recoveries, were \$172.5 million. Payments for incurred claims and claim adjustment expenses attributable to insured events of prior years were \$70.1 million for the year ended December 31, 2023. As of December 31, 2023, remaining loss and loss adjustment expense reserves attributable to insured events of prior years were \$112.5 million. The Company experienced unfavorable prior-year development of \$10.1 million during the year ended December 31, 2023, primarily driven by higher than expected severity in Standard Commercial and Homeowners lines on non-weather claims and development on Q4 2022 catastrophe and weather events.

B. During 2023, 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

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

Effective January 1, 2023, Mutual completed a merger with Nationwide Mutual Fire Insurance Company (Fire). Pursuant to the merger agreement, the operations of Fire were merged with and into Mutual, with Mutual continuing as the surviving entity. Mutual's assumed pooling percentage increased from 71% to 94% as a result of the merger.

As of December 31, 2023 and December 31, 2022, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	2023 Pool	2022 Pool
Nationwide Mutual Insurance Company	23787	94.0%	71.0%
Nationwide Mutual Fire Insurance Company	23779	-	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%

NOTES TO THE FINANCIAL STATEMENTS

All of the other companies in the Nationwide Pool have a 0% retrocession. The zero percent participants in the Nationwide Pool as of December 31, 2023 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, 2023:

Name of Insurer	Amounts Receivable	Amounts Payable
Nationwide Mutual Insurance Company (Lead Insurer)	\$ 4,796,882,633	\$ 1,108,556,031
Nationwide General Insurance Company	\$ 172,214,428	\$ 596,096,799
Nationwide Property & Casualty Insurance Company	\$ 85,070,970	\$ 424,785,129
Nationwide Assurance Company	\$ 14,034,464	\$ 157,749,322
Nationwide Lloyds	\$ 137,390	\$ (3,049)
Nationwide Insurance Company of Florida	\$ 3,614,699	\$ 39,361,287
Nationwide Affinity Insurance Company of America	\$ 17,234,188	\$ 98,917,496
Crestbrook Insurance Company	\$ 24,318,847	\$ 176,004,471
Nationwide Insurance Company of America	\$ 154,720,563	\$ 590,028,086
Allied Insurance Company of America	\$ 13,316,448	\$ 17,407,106
AMCO Insurance Company	\$ 22,314,354	\$ 240,817,706
Allied Property & Casualty Insurance Company	\$ 22,311,650	\$ 117,454,961
Depositors Insurance Company	\$ 25,694,487	\$ 126,986,586
Nationwide Agribusiness Insurance Company	\$ 227,559,069	\$ 474,080,072
Victoria Fire & Casualty Company	\$ 379,453	\$ (5)
National Casualty Company	\$ 127,353,713	\$ 478,452,831
Scottsdale Insurance Company	\$ 137,389,088	\$ 969,067,481
Veterinary Pet Insurance Company	\$ 13,488,624	\$ 103,094,920
Nationwide Indemnity Company	\$ 14,342,348	\$ (43,312)
Harleysville Insurance Company of New York	\$ 1,955,622	\$ 23,848,888
Harleysville Lake States Insurance Company	\$ (2,460,457)	\$ 892,410
Harleysville Insurance Company of New Jersey	\$ 9,331,946	\$ 29,581,241
Harleysville Worcester Insurance Company	\$ 5,717,658	\$ 41,867,384
Harleysville Insurance Company	\$ 11,952,747	\$ 73,433,998
Harleysville Preferred Insurance Company	\$ 6,563,732	\$ 17,000,825

As of December 31, 2023, 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, 2023, 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.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$805.1 thousand	\$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 2023.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 – Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2023 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	January 22, 2024
3. Was anticipated investment income utilized in the calculation?	Yes

NOTES TO THE FINANCIAL STATEMENTS

Note 31 – High Deductibles

Not applicable.

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

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

A. Tabular Discounts

Reserves for long-term accident and health claims have been discounted on a tabular basis using the 1987 Commissioner's Group Disability Table (CGDT). The rate used was the maximum interest rate permitted by law in the valuation of a single premium immediate annuity issued on the same date as the claim incurral date, reduced by one hundred basis points (rates used vary from 2.25% to 10.25%). As of December 31, 2023 and 2022, liabilities include \$2,293 and \$3,232 of such discounted reserves, respectively. During 2023, the Company recognized \$102 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, 2023:

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)	187	-
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	\$ 187	\$ -

* 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.

		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
(1) Asbestos Claims - Direct						
Beginning Reserves:	\$ 418,748	\$ 408,712	\$ 365,585	\$ 285,324	\$ 250,655	
Incurred Loss and Loss Adj. Expense:	\$ 40,000	\$ -	\$ (30,000)	\$ -	\$ 19,000	
Calendar Year Payments:	\$ 50,036	\$ 43,127	\$ 50,260	\$ 34,669	\$ 130,317	
Ending Reserve:	\$ 408,712	\$ 365,585	\$ 285,324	\$ 250,655	\$ 139,338	
(2) Asbestos Claims - Assumed		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Beginning Reserves:	\$ 12,538,919	\$ 11,637,931	\$ 10,897,969	\$ 10,297,073	\$ 8,889,712	
Incurred Loss and Loss Adj. Expense:	\$ 333,000	\$ 125,555	\$ 418,306	\$ (87,562)	\$ 779,004	
Calendar Year Payments:	\$ 1,233,989	\$ 865,516	\$ 1,019,203	\$ 1,319,799	\$ 1,260,146	
Ending Reserve:	\$ 11,637,931	\$ 10,897,969	\$ 10,297,072	\$ 8,889,712	\$ 8,408,570	
(3) Asbestos Claims - Net		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Beginning Reserves:	\$ 12,538,919	\$ 11,637,931	\$ 10,897,969	\$ 10,297,072	\$ 8,889,712	
Incurred Loss and Loss Adj. Expense:	\$ 333,000	\$ 125,555	\$ 418,306	\$ (87,562)	\$ 779,004	
Calendar Year Payments:	\$ 1,233,989	\$ 865,516	\$ 1,019,203	\$ 1,319,798	\$ 1,260,146	
Ending Reserve:	\$ 11,637,931	\$ 10,897,969	\$ 10,297,072	\$ 8,889,712	\$ 8,408,570	
B. Bulk and IBNR Losses and LAE						
(1) Direct				\$ 198,157	\$ 88,726	
(2) Assumed				\$ 6,610,870	\$ 6,147,853	
(3) Net of Ceded Reinsurance				\$ 6,610,870	\$ 6,147,853	
C. Case, Bulk and IBNR LAE						
(1) Direct				\$ 127,668	\$ 106,754	
(2) Assumed				\$ 3,774,531	\$ 3,504,170	
(3) Net of Ceded Reinsurance				\$ 3,774,531	\$ 3,504,170	
D. See A above						
(1) Environmental Claims - Direct		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Beginning Reserves:	\$ 66,324	\$ 69,465	\$ 64,552	\$ 40,950	\$ 44,779	
Incurred Loss & Loss Adj. Expense:	\$ 4,822	\$ 516	\$ (17,195)	\$ 2,322	\$ 6,309	
Calendar Year Payments:	\$ 1,681	\$ 5,429	\$ 6,407	\$ (1,507)	\$ 1,682	
Ending Reserve:	\$ 69,465	\$ 64,552	\$ 40,950	\$ 44,779	\$ 49,406	
(2) Environmental Claims - Assumed		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Beginning Reserves:	\$ 1,781,331	\$ 1,756,418	\$ 1,786,390	\$ 1,635,454	\$ 1,581,608	
Incurred Loss & Loss Adj. Expense:	\$ 188,000	\$ 153,000	\$ 104,689	\$ 361,235	\$ 650,101	
Calendar Year Payments:	\$ 212,913	\$ 123,028	\$ 255,624	\$ 415,081	\$ 244,857	
Ending Reserve:	\$ 1,756,418	\$ 1,786,390	\$ 1,635,454	\$ 1,581,608	\$ 1,986,852	
(3) Environmental Claims - Net		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Beginning Reserves:	\$ 1,831,063	\$ 1,810,777	\$ 1,836,227	\$ 1,665,500	\$ 1,613,414	
Incurred Loss and Loss Adj. Expense:	\$ 192,762	\$ 153,516	\$ 87,494	\$ 363,557	\$ 653,910	
Calendar Year Payments:	\$ 213,049	\$ 128,066	\$ 258,221	\$ 415,643	\$ 245,748	
Ending Reserve:	\$ 1,810,777	\$ 1,836,227	\$ 1,665,500	\$ 1,613,414	\$ 2,021,576	
E. Bulk and IBNR Losses and LAE						
(1) Direct				\$ 41,000	\$ 38,996	
(2) Assumed				\$ 1,111,529	\$ 1,550,974	
(3) Net of Ceded Reinsurance				\$ 1,139,556	\$ 1,576,997	
F. Case, Bulk and IBNR LAE						
(1) Direct				\$ 12,560	\$ 15,157	
(2) Assumed				\$ 578,873	\$ 716,204	
(3) Net of Ceded Reinsurance				\$ 585,042	\$ 723,261	

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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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. 12/31/2021

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). 05/31/2023

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?
 If yes, complete and file the merger history data file with the NAIC. Yes [] No [X]

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
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
GENERAL INTERROGATORIES

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?
 Amanda Irizarry, FCAS, MAAA
 VP, P&C Reserving,
 Nationwide Mutual Insurance Company,
 1 Nationwide Plaza,
 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 Newry Mill LLC
 12.12 Number of parcels involved 1
 12.13 Total book/adjusted carrying value \$ 955,943

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

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

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

 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No [] N/A []
 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).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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 2023 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	\$
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:

- 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 2023 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 [X]

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 .....	|.....

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 [X]

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 [X]

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 [X]

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
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	477,067,607	445,135,025	(31,932,582)
31.2 Preferred stocks			
31.3 Totals	477,067,607	445,135,025	(31,932,582)

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

Refer to Note 20, Fair Value Measurements for information on the Company's fair value sources and methodologies.

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 [] No [X]

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 []

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:
.....

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 to 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 [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
GENERAL INTERROGATORIES

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

OTHER

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

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 Name	2 Amount Paid
.....

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

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 Name	2 Amount Paid
.....

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

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 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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	2
	Current Year	Prior Year
2.1 Premium Numerator	818,944	1,021,667
2.2 Premium Denominator	194,930,414	189,446,612
2.3 Premium Ratio (2.1/2.2)	0.004	0.005
2.4 Reserve Numerator	67,383	91,850
2.5 Reserve Denominator	270,563,977	268,045,571
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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 Casualty Excess of Loss (Clash) treaty providing \$85MM limit excess of \$40MM per occurrence retention and containing \$35MM or \$50MM, per claimant limit depending on the reinsured layer and a Liability Excess of Loss (WC Catastrophe) treaty providing \$115MM limit excess of \$10MM per occurrence retention and containing \$10MM, \$20MM, \$25MM or \$35MM 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 noncancelable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. 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 reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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): \$ 318,750

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:
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA
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 2023 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 2023	2 2022	3 2021	4 2020	5 2019
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	818,632,746	820,219,450	733,437,887	749,848,116	570,660,845
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	662,994,032	622,604,251	565,676,106	556,806,968	399,654,912
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	712,404,174	639,131,870	513,634,495	440,210,161	250,673,999
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,848,993	4,542,878	3,900,787	3,973,984	
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	880,072	4,332	(13,285)	(152)	
6. Total (Line 35)	2,199,760,017	2,086,502,781	1,816,635,990	1,750,839,077	1,220,989,756
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	68,051,480	73,222,413	73,595,851	99,466,532	
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	49,405,922	47,646,140	45,641,658	60,786,554	
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	67,569,476	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)	4,848,993	4,542,878	3,900,787	3,973,984	
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	880,072	4,332	(13,285)	(152)	
12. Total (Line 35)	190,755,943	194,034,167	187,815,983	256,551,866	
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(24,611,871)	(16,359,485)	(10,650,863)	(30,698,482)	
14. Net investment gain (loss) (Line 11)	12,891,664	8,856,957	6,687,575	10,143,895	3,076,496
15. Total other income (Line 15)	1,705,043	1,345,225	1,335,395	881,273	5,565
16. Dividends to policyholders (Line 17)	49,062	49,724	60,900	73,802	
17. Federal and foreign income taxes incurred (Line 19)	(1,906,739)	(714,002)	(116,537)	801,782	821,459
18. Net income (Line 20)	(8,157,487)	(5,493,025)	(2,572,256)	(20,548,898)	2,260,602
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,138,193,279	1,128,584,070	997,929,429	897,630,825	609,428,873
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	102,178,924	106,635,822	97,727,968	88,696,450	54,598,678
20.2 Deferred and not yet due (Line 15.2)	399,149,702	405,521,891	348,753,542	347,755,926	287,824,774
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	883,256,819	894,865,101	788,685,277	754,936,793	447,166,927
22. Losses (Page 3, Line 1)	145,317,866	140,348,226	134,795,426	124,013,607	
23. Loss adjustment expenses (Page 3, Line 3)	32,890,921	32,121,613	31,481,984	23,910,792	
24. Unearned premiums (Page 3, Line 9)	84,884,632	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	3,500,010
26. Surplus as regards policyholders (Page 3, Line 37)	254,936,460	233,718,969	209,244,152	142,694,032	162,261,946
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	3,926,832	(16,231,078)	14,055,742	17,690,222	61,014,604
Risk-Based Capital Analysis					
28. Total adjusted capital	254,936,460	233,718,969	209,244,152	142,694,032	162,261,946
29. Authorized control level risk-based capital	25,016,352	23,468,608	23,476,143	22,151,030	852,081
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)	99.4	94.8	91.3	94.2	94.7
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)	0.4	5.2	8.3	4.8	4.2
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	0.2	0.0	0.4	1.0	1.1
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)					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NATIONWIDE INSURANCE COMPANY OF AMERICA

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	735,800	1,175,487	984,099	(4,315,648)	759,283
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	21,217,491	24,474,817	66,550,120	(19,567,914)	3,813,041
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	587,150,514	509,893,987	384,909,299	249,171,712	241,870,383
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	506,270,527	490,005,707	362,743,844	280,812,113	197,512,480
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	553,256,406	406,190,632	307,275,979	223,888,860	149,473,163
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,503,496	2,096,240	1,822,027	1,679,633	
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	76,496	663	(44,993)	(21,622)	
59. Total (Line 35)	1,649,257,439	1,408,187,229	1,056,706,156	755,530,696	588,856,026
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	45,575,731	45,450,195	31,409,867	(44,399,713)	
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	34,123,024	32,577,248	28,582,130	21,374,464	
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	52,251,570	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)	2,503,496	2,096,240	1,822,027	1,679,633	
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	76,496	663	(44,993)	(21,622)	
65. Total (Line 35)	134,530,317	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)	71.6	67.7	63.1	66.9	
68. Loss expenses incurred (Line 3)	10.0	9.9	10.0	9.5	
69. Other underwriting expenses incurred (Line 4)	31.1	31.1	32.8	40.9	
70. Net underwriting gain (loss) (Line 8)	(12.6)	(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)	30.9	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)	81.5	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)	74.8	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)	9,555	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)	4.1	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)	6,198	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)	3.0	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.....	2,432	.671	917	.42	233	.16	58	2,854	XXX.....	
2. 2014.....	196,618	19,265	177,353	119,832	10,203	6,614	730	12,433	.552	6,827	127,394	XXX.....	
3. 2015.....	204,855	20,068	184,787	121,732	10,482	6,644	518	12,491	.558	7,191	129,310	XXX.....	
4. 2016.....	208,840	18,698	190,142	130,788	10,452	7,244	695	12,957	.628	7,673	139,215	XXX.....	
5. 2017.....	205,398	16,260	189,138	141,931	10,648	7,209	533	13,724	.602	11,900	151,081	XXX.....	
6. 2018.....	200,389	17,110	183,279	125,169	9,617	6,146	446	12,579	.576	9,353	133,256	XXX.....	
7. 2019.....	197,048	19,281	177,766	116,440	10,854	5,413	462	11,249	.496	7,380	121,290	XXX.....	
8. 2020.....	199,484	22,689	176,795	115,049	15,117	4,923	492	10,335	.473	5,953	114,224	XXX.....	
9. 2021.....	210,462	27,400	183,062	114,706	12,752	3,529	320	10,022	.349	7,545	114,836	XXX.....	
10. 2022.....	223,474	34,027	189,447	110,716	10,224	2,362	247	10,079	.314	6,975	112,372	XXX.....	
11. 2023	230,294	35,364	194,930	81,296	7,170	883	68	8,270	198	4,325	83,013	XXX	
12. Totals	XXX	XXX	XXX	1,180,090	108,189	51,885	4,553	114,374	4,762	75,180	1,228,845	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									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.....	16,072	9,770	6,927	1,110	1,543	168	3,951	.197	1,815	.50	60	19,014	XXX.....			
2. 2014.....	935	145	1,040	746	.76	10	141	.13	.76	.22	17	1,332	XXX.....			
3. 2015.....	1,209	312	.545	180	.88	19	243	.15	113	.30	23	1,642	XXX.....			
4. 2016.....	2,108	362	1,198	.598	220	.51	314	.22	141	.36	63	2,912	XXX.....			
5. 2017.....	4,028	1,527	1,339	.623	144	.40	541	.53	182	.44	46	3,947	XXX.....			
6. 2018.....	3,586	541	1,659	.553	194	.27	750	.72	277	.75	85	5,196	XXX.....			
7. 2019.....	4,760	841	2,476	.633	274	.62	1,167	.130	345	.95	125	7,261	XXX.....			
8. 2020.....	7,150	.969	4,559	1,553	397	.69	1,780	.218	437	.100	.255	11,414	XXX.....			
9. 2021.....	12,688	2,171	11,402	3,321	666	165	3,675	.605	751	.191	.495	22,729	XXX.....			
10. 2022.....	18,820	3,108	20,802	5,746	711	209	5,933	.935	1,160	.416	.948	37,014	XXX.....			
11. 2023	24,826	2,126	43,032	8,908	552	148	7,658	1,257	2,722	603	3,668	65,748	XXX			
12. Totals	96,183	21,872	94,978	23,971	4,865	967	26,153	3,517	8,019	1,662	5,785	178,209	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	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.....	12,120	6,894
2. 2014.....	141,147	12,421	128,726	.71.8	64.5	72.6	.....	.....	1.0	1,084	248
3. 2015.....	143,065	12,114	130,951	.69.8	60.4	70.9	.....	.....	1.0	1,261	380
4. 2016.....	154,970	12,843	142,127	.74.2	68.7	74.7	.....	.....	1.0	2,346	566
5. 2017.....	169,098	14,070	155,028	.82.3	86.5	82.0	.....	.....	1.0	3,217	730
6. 2018.....	150,360	11,908	138,452	.75.0	69.6	75.5	.....	.....	1.0	4,151	1,045
7. 2019.....	142,124	13,572	128,552	.72.1	70.4	72.3	.....	.....	1.0	5,762	1,499
8. 2020.....	144,629	18,991	125,637	.72.5	83.7	71.1	.....	.....	1.0	9,187	2,227
9. 2021.....	157,440	19,874	137,565	.74.8	72.5	75.1	.....	.....	1.0	18,598	4,131
10. 2022.....	170,585	21,199	149,386	.76.3	62.3	78.9	.....	.....	1.0	30,769	6,245
11. 2023	169,239	20,477	148,761	.73.5	57.9	76.3	.....	.....	1.0	56,824	8,924
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	145,318	32,891

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 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	87,322	88,907	91,384	91,975	92,735	93,516	93,455	93,588	93,299	94,624	1,325	1,036
2. 2014.....	112,984	114,507	115,783	116,104	116,437	116,609	116,616	116,662	116,778	116,790	12	129
3. 2015.....	XXX.....	117,136	117,788	117,968	118,451	118,733	118,643	118,642	118,813	118,935	122	293
4. 2016.....	XXX.....	XXX.....	126,513	127,006	127,432	128,753	129,042	129,101	129,430	129,693	263	592
5. 2017.....	XXX.....	XXX.....	XXX.....	139,557	139,482	140,160	140,918	141,160	141,368	141,768	400	608
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	123,739	122,859	125,075	125,031	125,618	126,247	629	1,217
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	113,544	116,249	117,180	117,603	117,549	(55)	369
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	119,121	116,517	116,228	115,438	(790)	(1,079)	
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	124,299	125,641	127,332	1,691	3,033	
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	132,919	138,877	5,958	XXX.....	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,570	XXX	XXX
										12. Totals	9,555	6,198

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	000.....	25,427	42,620	53,565	60,794	65,554	68,430	71,092	74,738	77,375	XXX.....	XXX.....
2. 2014.....	63,624	86,602	97,605	104,614	109,392	111,923	113,443	114,211	115,036	115,513	XXX.....	XXX.....
3. 2015.....	XXX.....	62,986	87,307	98,483	106,777	112,110	114,201	115,422	116,581	117,376	XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....	68,477	94,776	107,418	116,263	120,765	123,227	125,563	126,886	XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....	77,366	108,202	120,100	127,281	132,962	135,951	137,959	XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	67,758	93,471	105,071	112,288	117,515	121,253	XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	62,867	87,475	97,970	105,553	110,537	XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	65,269	88,847	96,776	104,362	XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	65,810	93,193	105,163	XXX.....	XXX.....	
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	71,114	102,608	XXX.....	XXX.....	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,941	XXX	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	38,193	27,242	21,565	18,098	16,268	15,244	14,114	12,764	10,312	9,572		
2. 2014.....	23,408	10,587	5,498	2,904	1,796	1,309	945	751	555	422		
3. 2015.....	XXX.....	26,089	11,802	6,067	3,229	2,170	1,405	1,034	716	593		
4. 2016.....	XXX.....	XXX.....	28,778	12,127	6,345	3,964	2,510	1,758	1,168	891		
5. 2017.....	XXX.....	XXX.....	XXX.....	26,326	9,450	4,558	3,213	2,105	1,541	1,204		
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	25,782	11,880	7,672	4,221	2,539	1,783		
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,088	14,279	8,649	5,196	2,881		
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	31,307	13,793	9,548	4,568		
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	33,929	17,327	11,151		
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	36,520	20,055		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,525		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

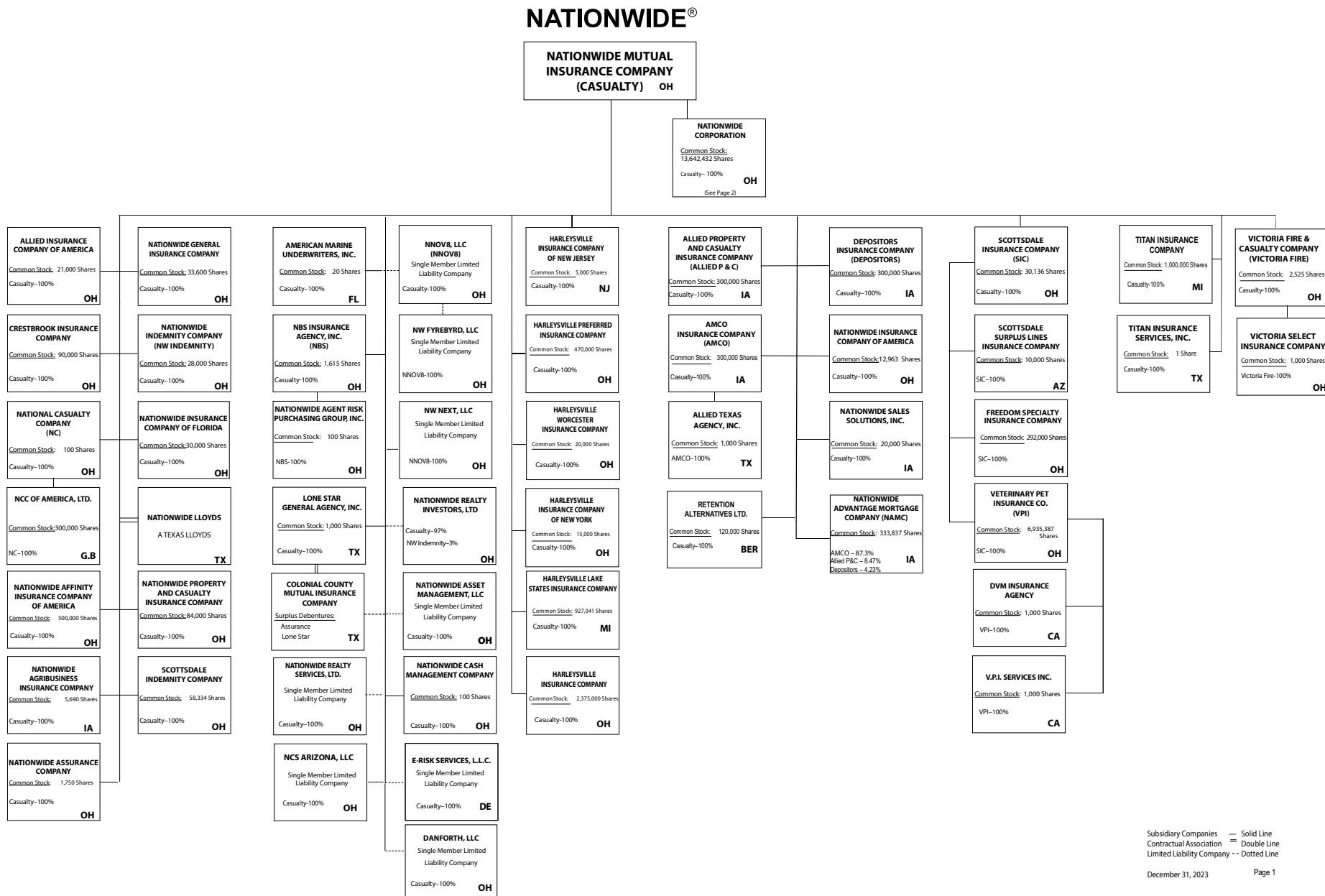
States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance 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	19,549,427	18,549,103		14,231,293	16,093,845	5,692,300	219,549	
2. Alaska	AK	L							
3. Arizona	AZ	L	23,030,058	24,147,653		21,316,307	19,620,198	12,302,796	211,436
4. Arkansas	AR	L	104,283	115,540		3,360	7,755	9,405	281
5. California	CA	L	446,941,149	449,326,110		368,879,385	373,135,208	259,704,573	3,018,532
6. Colorado	CO	L	41,611,909	40,586,892		43,463,624	51,512,891	12,804,604	158,284
7. Connecticut	CT	L	37,837,448	38,798,998		34,195,618	41,808,038	32,461,112	518,850
8. Delaware	DE	L	245,181	165,680			8,023	9,598	1,389
9. District of Columbia	DC	L	107,907	117,281		2,535	(36,394)	27,073	535
10. Florida	FL	L	41,436,817	57,486,285		29,500,171	30,675,725	55,387,302	115,199
11. Georgia	GA	L	25,560,892	21,960,261		14,693,295	21,443,079	7,654,685	157,330
12. Hawaii	HI	N							
13. Idaho	ID	L	10,564,205	10,447,585		6,933,811	7,951,075	2,528,024	87,645
14. Illinois	IL	L	45,764,234	44,059,592		45,517,323	48,222,812	12,569,920	237,833
15. Indiana	IN	L	29,278,871	29,457,367		21,708,971	27,081,076	9,812,715	135,382
16. Iowa	IA	L	1,194,128	1,235,182	3,319	521,210	355,959	636,918	1,691
17. Kansas	KS	L	27,302,355	24,981,328		14,087,464	15,256,204	5,592,969	82,791
18. Kentucky	KY	L	12,520,181	11,849,557		9,295,073	10,691,446	4,736,872	100,290
19. Louisiana	LA	N							
20. Maine	ME	L	(4,818)	24,808		2,932	(1,734)	308	11
21. Maryland	MD	L	143,267,347	140,873,681		84,696,575	95,681,202	36,721,658	1,140,705
22. Massachusetts	MA	L	8,277,238	5,264,262		2,313,346	3,764,510	1,652,901	60,753
23. Michigan	MI	L	327,143	248,646		5,832,729	8,841,766	118,220,296	622
24. Minnesota	MN	L	10,783,344	10,869,902		9,477,192	8,969,116	3,642,794	110,547
25. Mississippi	MS	L	37,399,109	35,180,153		33,332,920	38,280,552	11,009,659	299,840
26. Missouri	MO	L	24,214,276	15,987,873	3,364	10,706,623	10,268,481	5,554,907	69,866
27. Montana	MT	L	2,170,623	2,201,638		1,200,949	1,265,017	768,442	16,098
28. Nebraska	NE	L	41,707,253	42,269,032		28,073,304	27,108,635	11,765,788	248,185
29. Nevada	NV	L	7,528,103	7,726,189		5,437,725	4,792,350	3,905,071	74,179
30. New Hampshire	NH	L	33,128	57,683		760	6,955	8,933	160
31. New Jersey	NJ	L	27	500			(26)	12	
32. New Mexico	NM	L	2,949,666	2,982,207		2,657,715	2,851,984	1,641,444	38,035
33. New York	NY	L	20,283,366	20,240,520		13,609,559	14,796,167	15,366,730	261,612
34. North Carolina	NC	L	171,825,688	174,736,861		135,992,271	138,147,110	52,692,082	1,890,799
35. North Dakota	ND	L	(6)	(6)			(304)	71	9
36. Ohio	OH	L	144,690,125	137,434,516		113,187,383	125,756,298	35,767,688	1,300,277
37. Oklahoma	OK	L	(12,513)	118,220		48,043	(26,802)	30,153	1,355
38. Oregon	OR	L	2,364,845	3,292,703		1,597,104	1,048,518	841,493	25,417
39. Pennsylvania	PA	L	93,327,979	89,760,548		62,797,122	72,450,350	28,581,598	882,572
40. Rhode Island	RI	L	6,957	2,602		24,821	(10,963)	1,998	38
41. South Carolina	SC	L	73,515,619	74,081,651		49,204,660	48,235,921	23,694,275	746,052
42. South Dakota	SD	L	93,386	89,750		3,130	9,181	9,865	119
43. Tennessee	TN	L	92,709,034	91,110,941		79,952,546	90,196,449	33,474,361	782,576
44. Texas	TX	L	23,229,948	21,942,598		12,827,586	15,642,773	5,757,191	72,264
45. Utah	UT	L	10,965,649	10,456,206		7,578,768	7,864,837	2,837,789	74,201
46. Vermont	VT	L	96,364	25,154			451	403	695
47. Virginia	VA	L	193,262,907	191,121,159		145,641,848	155,215,367	71,121,212	2,232,475
48. Washington	WA	L	45,004,095	44,286,940		19,406,450	22,546,084	14,925,146	403,121
49. West Virginia	WV	L	55,584,319	57,766,673		41,709,411	38,104,037	16,640,959	772,483
50. Wisconsin	WI	L	8,121,867	8,351,600		6,678,770	5,737,066	3,156,818	.91,043
51. Wyoming	WY	L	6,224,005	6,347,406		3,566,589	3,506,448	1,428,349	.59,140
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	1,982,995,118	1,968,137,032	6,683	1,501,908,270	1,604,874,736	923,151,259	16,702,266
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:

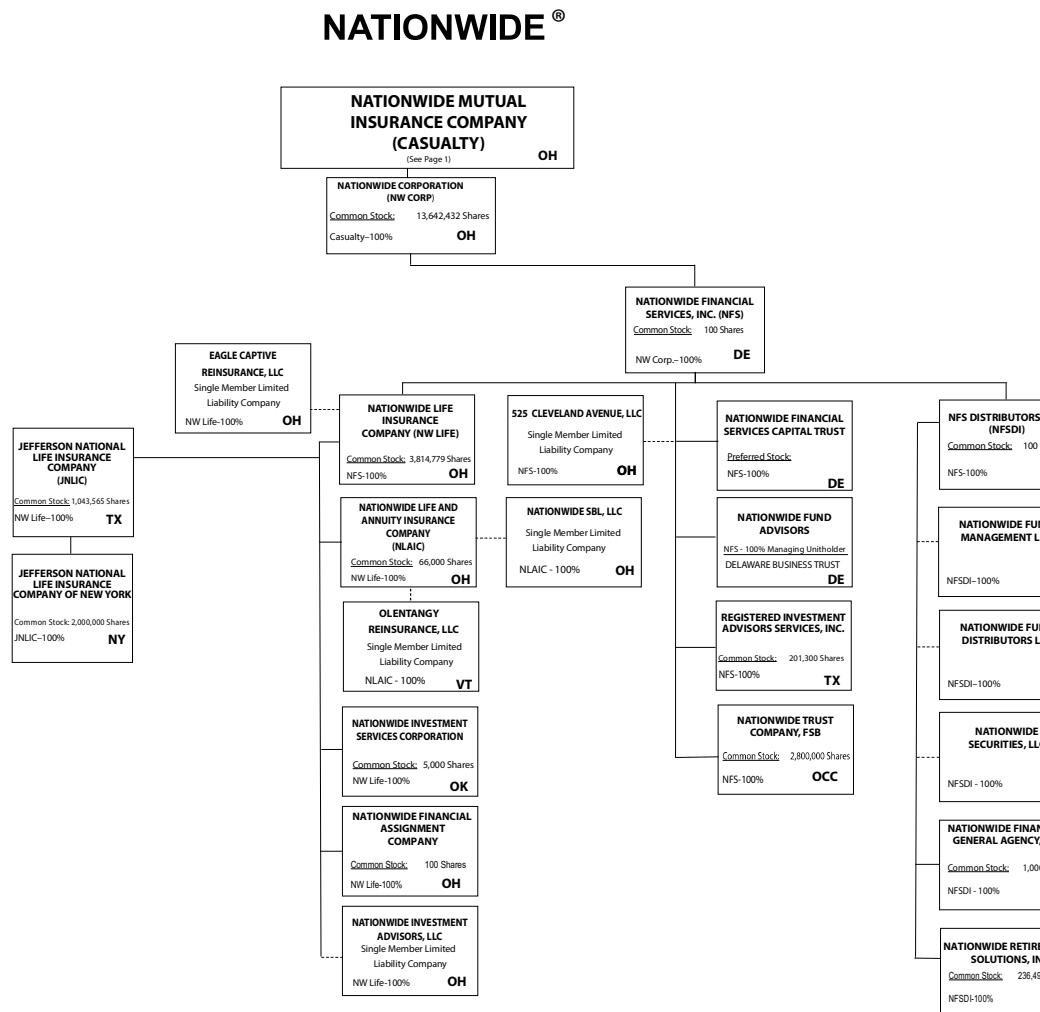
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 49 4. Q - Qualified - Qualified or accredited reinsurer.....
 2. R - Registered - Non-domiciled RRGs..... 5. D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
 (other than their state of domicile - see DSLI)..... 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.



December 31, 2023 Page 1



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

December 31, 2023 Page 2

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	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 2023 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	1,021	1,021		
2505. Recoupment receivable	189,123		189,123	478,694
2506. Funds held equity pools & associations	1,378,962		1,378,962	1,190,057
2507. Deductible receivables	33,646	3,387	30,259	43,308
2597. Summary of remaining write-ins for Line 25 from overflow page	1,602,752	4,408	1,598,344	1,712,059

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. State surcharge/recoupment payable	224,372	122,277
2505. TPA assumed payable summary	165,906	130,909
2597. Summary of remaining write-ins for Line 25 from overflow page	390,278	253,186

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	116,289	77,432	(38,857)
2505. Deposits and prepaid assets	551	47,890	47,339
2597. Summary of remaining write-ins for Line 25 from overflow page	116,840	125,322	8,482