

State: Pennsylvania First Filing Company: Nationwide Affinity Insurance Company of America., ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: PA Rate/Rule (NMIC, NAICOA, NPCIC)/16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

### Filing at a Glance

Companies: Nationwide Affinity Insurance Company of America.  
 Nationwide Mutual Insurance Company.  
 Nationwide Property and Casualty Insurance Company.

Product Name: Private Passenger Auto

State: Pennsylvania

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

Date Submitted: 01/14/2016

SERFF Tr Num: NWPC-130390445

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State Tr Num:

State Status: Received Review in Progress

Co Tr Num: 16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

Effective Date: 06/22/2016

Requested (New):

Effective Date: 06/22/2016

Requested (Renewal):

Author(s): Lori Sabatino, Teresa Herderick

Reviewer(s): Eric Zhou (primary), Michael McKenney

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

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### General Information

Project Name: PA Rate/Rule (NMIC, NAICOA, NPCIC) Status of Filing in Domicile: Not Filed

Project Number: 16A-10684PA-RRE(NMIC, NAICOA, NPCIC) Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 01/15/2016

State Status Changed: 01/16/2016 Deemer Date:

Created By: Lori Sabatino Submitted By: Lori Sabatino

Corresponding Filing Tracking Number:

#### Filing Description:

We are making the following changes to the Pennsylvania Private Passenger Automobiles written in the Nationwide Mutual Insurance Company and the Nationwide Affinity Insurance Company of America, effective June 22, 2016, for renewal business. These companies do not write new business.

We are making the following changes to the Pennsylvania Private Passenger Automobiles written in the Nationwide Property and Casualty Insurance Company, effective June 22, 2016, for new and renewal business.

We are filing for uniform changes to the territory base rates, revised miscellaneous coverage rates, changes to our current rating plan, and editorial changes to our manual. The overall rate-level change is 6.2%.

### Company and Contact

#### Filing Contact Information

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**State:** Pennsylvania **First Filing Company:** Nationwide Affinity Insurance Company of America., ...

**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:** Private Passenger Auto

**Project Name/Number:** PA Rate/Rule (NMIC, NAICOA, NPCIC)/16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

**Filing Company Information**

Nationwide Affinity Insurance Company of America.  
One Nationwide Plaza  
Columbus, OH 43215  
(614) 249-7022 ext. [Phone]

CoCode: 26093  
Group Code: 140  
Group Name: Nationwide Insurance  
FEIN Number: 48-0470690

State of Domicile: Ohio  
Company Type: Property and Casualty  
State ID Number:

Nationwide Mutual Insurance Company.  
One Nationwide Plaza  
Columbus, OH 43215  
(614) 249-7022 ext. [Phone]

CoCode: 23787  
Group Code: 140  
Group Name: Nationwide Insurance  
FEIN Number: 31-4177100

State of Domicile: Ohio  
Company Type: Property and Casualty  
State ID Number:

Nationwide Property and Casualty Insurance Company.  
One Nationwide Plaza  
Columbus, OH 43215  
(614) 249-7022 ext. [Phone]

CoCode: 37877  
Group Code: 140  
Group Name: Nationwide Insurance  
FEIN Number: 31-0970750

State of Domicile: Ohio  
Company Type: Property and Casualty  
State ID Number:

**Filing Fees**

Fee Required? Yes

Fee Amount: \$150.00

Retaliatory? Yes

Fee Explanation: \$50 Nationwide Mutual Insurance Company  
+ \$50 Nationwide Affinity Insurance Company of America  
+ \$50 Nationwide Property and Casualty Insurance Company  
= \$150 Total

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Nationwide Mutual Insurance Company.	\$50.00	01/14/2016	104904424
Nationwide Affinity Insurance Company of America.	\$50.00	01/14/2016	104904423
Nationwide Property and Casualty Insurance Company.	\$50.00	01/14/2016	104904422

**State Specific**

\*Filing Fee Amount: 150.00

\*Date Filing Fee Mailed: Via EFT

\*Filing Fee Check Number: Via EFT

\*Filing Fee Check Date: Via EFT

\*NAIC Number: 23787 (NMIC), 26093 (NAICOA), 37877 (NPCIC)

**SERFF Tracking #:**

NWPC-130390445

**State Tracking #:****Company Tracking #:**

16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

**State:**

Pennsylvania

**First Filing Company:**

Nationwide Affinity Insurance Company of America., ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Private Passenger Auto

**Project Name/Number:**

PA Rate/Rule (NMIC, NAICOA, NPCIC)/16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

## Rate Information

Rate data applies to filing.

**Filing Method:**

Prior Approval

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

3.300%

**Effective Date of Last Rate Revision:**

12/22/2015

**Filing Method of Last Filing:**

Prior Approval

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Affinity Insurance Company of America.	6.200%	6.200%	\$15,446,457	130,338	\$249,136,405	15.330%	-2.540%
Nationwide Mutual Insurance Company.	6.200%	6.200%	\$16,603,874	146,777	\$267,804,434	16.080%	-2.540%
Nationwide Property and Casualty Insurance Company.	6.200%	6.200%	\$9,209,815	147,535	\$148,545,398	15.770%	-3.850%

**SERFF Tracking #:**

NWPC-130390445

**State Tracking #:****Company Tracking #:**16A-10684PA-RRE(NMIC, NAICOA,  
NPCIC)**State:**

Pennsylvania

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PA Rate/Rule (NMIC, NAICOA, NPCIC)/16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA NMIC Final Manual Changed Pages	2, 3, 5, 7-17, 24-26, 29, 32, TS1, RT1-RT3, RT10, RT14	Replacement		PA NMIC Manual - Changed Pages.pdf
2		PA NAICOA Final Manual Changed Pages	2, 3, 5, 7-17, 19, 27, 28, 31, RT1-RT3, RT10, RT14, RT26	Replacement		PA NAICOA Manual - Changed Pages.pdf
3		RA NPCIC Final Manula Changed Pages	2, 3, 5, 7-19, 27, 28, 30, RT1, RT2, RT10, RT14	Replacement		PA NPCIC Manual - Changed Pages.pdf

**PENNSYLVANIA  
PRIVATE  
PASSENGER  
AUTOMOBILE  
RATING RULE  
MANUAL**

**Effective – 06/22/2016**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

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## DEFINITIONS

### GENERAL DEFINITIONS\*\*

*Eff. 06-22-16*

The following vehicle types are eligible to be written on a Nationwide personal auto policy.

A Private Passenger Automobile defined as:

- 1) A four wheel motor vehicle of the private passenger or station wagon type.
- 2) A van or pickup truck used solely for:
  - a) Pleasure.
  - b) Driving to and from a primary place of employment.
  - c) Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR
  - d) Incidental hauling of:
    - (1) Equipment.
    - (2) Merchandise, OR
    - (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

**New Business Rating** refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, which expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

**Household** or household member includes all individuals residing at the Named Insured's address.

**Resident Relative** includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A **Resident Relative** may live temporarily outside of the household.

**VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS\*\***

*Eff. 06-22-16*

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
UOA	Use of Other Automobile
NNO	Named Non-Owner Policy Risk

**COVERAGE DESIGNATIONS**

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
FPB	First Party Benefits
MDCL	Medical Benefits
LOI	Income Loss Benefits
AD	Accidental Death Benefit
FUNRL	Funeral Benefit
COMBL	Combined Loss Benefit
EXMDCL	Excess Medical Benefits
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists – Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
RSA	Roadside Assistance
TL	Towing and Labor
LOU	Rental Reimbursement
CB	Citizens Band Radio and Similar Equipment
PE	Contents/Personal Effects
GAP	Gap (Loan/Lease) Coverage – Comprehensive and Collision
NCRP REPL	New Car Replacement Plus Coverage – Comprehensive and Collision
VVU REPL	Vehicle Value Upgrade Coverage – Comprehensive and Collision

## **RATE MODIFICATION RULES**

### **NATIONWIDE AFFINITY DISCOUNT\*\***

*Eff. 06-22-16*

After a household member notifies us that he, she, or another household member is a member of a Nationwide Affinity Group, the otherwise applicable premium shall be reduced as long as the policy remains in force. Once the Affinity Discount is applied, it will not be removed at renewal regardless of affinity group status. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The Nationwide Affinity Discount may be applied to a policy receiving the Farm Bureau Discount.

#### *Affinity Category Definitions*

- Alumni –alumni association and/or fraternal social organizations of a 4 year educational institution.
- Professional –organization formed to unite, represent, and/or inform people who work in the same occupation. Active or former law enforcement officers that are or were employed by a local, state, or federal law enforcement agency.
- All Other – All other organizations that do not belong to a category defined above.

The following vehicle types are eligible: PPA, SV, and NNO.

### **NATIONWIDE ASSOCIATE DISCOUNT\*\***

*Eff. 06-22-16*

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.

The following vehicle types are eligible: PPA, SV, and NNO.

### **RATE PLAN FACTOR\*\***

*Eff. 06-22-16*

Apply the applicable Rate Plan Factor for risks written in the NMIC or NICOA Rating Plan..

The following vehicle types are eligible: PPA, SV, and NNO.

### **TIER FACTOR\*\***

*Eff. 06-22-16*

Apply the appropriate tier factor as determined by the tier eligibility criteria in the *Insurability Standards* manual. The following rules are applicable:

1. Mutually exclusive underwriting characteristics are used to assign tier.
2. Tier is not used in a duplicative manner with Driver Record Points, Classifications, or any other rating characteristic.
3. Once tier has been assigned, it can only be revised to a lower rated tier.

The following vehicle types are eligible: PPA.

### **FARM BUREAU DISCOUNT\*\***

*Eff. 06-22-16*

When a Household member is a member of the Pennsylvania Farm Bureau the otherwise applicable premium shall be reduced. The Farm Bureau Discount may be applied to a policy receiving the Nationwide Affinity Discount.

The following vehicle types are eligible: PPA.

### **NEW VEHICLE DISCOUNT**

This discount will be applied only to PPA with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

### **OEM LOSS SETTLEMENT ENDORSEMENT**

*Eff. 07-31-08*

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old.

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

### **VEHICLE USE\*\***

*Eff. 06-22-16*

Apply the appropriate Vehicle Use Factor based on the following vehicle use classifications:

**Pleasure Use** — The automobile's use is not otherwise classified as "Farm Use", "Business Use", or "Work Use".

**Work Use** — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a carpool or other "share-the-ride" arrangement.

**Farm Use** — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

EXCEPTIONS —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use".
- b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use".

**Business Use** — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

EXCEPTIONS —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure", "Work", or "Farm Use".
2. An automobile owned by a member of the clergy is not considered as used for business.

The following vehicle types are eligible: PPA.

**HOUSEHOLD COMPOSITION FACTOR\*\***

*Eff. 06-22-16*

Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised.

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured.
2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household, will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied policies are only to be counted once.

The following vehicle types are eligible: PPA.

**ANTI-THEFT DEVICE DISCOUNT\*\***

*Eff. 06-22-16*

This discount will be applied to COMP for vehicles equipped with the following anti-theft devices:

A passive anti-theft device is one that is engaged automatically when the operator turns the ignition switch of the vehicle to the off position. (A separate manual step is not required to engage the device.) The device must disable the vehicle by making the fuel, ignition, or starting system inoperative.

Ignition interlock systems (mechanism that locks the steering column when the key is removed) do not qualify for the discount.

The following vehicle types are eligible: PPA.

**DRIVER IMPROVEMENT COURSE DISCOUNT\*\***

*Eff. 06-22-16*

A reduction in the otherwise applicable premium is afforded to vehicles where at least one driver on the policy 55 years of age or older complies with the following:

1. The driver has successfully completed a Motor Vehicle Driver Improvement Course meeting the standards of the Pennsylvania Department of Transportation, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

The following vehicle types are eligible: PPA and NNO.

**NO PRIOR INSURANCE SURCHARGE\*\***

*Eff. 06-22-16*

The No Prior Insurance Surcharge is applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The Named Insured has a need for insurance, OR
2. The policy currently has the No Prior Insurance Surcharge at the time of the lapse, OR
3. The policy has experienced **three** or more lapses within the most recent three-year period.

**If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse, the surcharge will be reset at the same level for an additional year.**

The following vehicle types are eligible: PPA.

**PASSIVE OCCUPANT RESTRAINT DISCOUNT\*\***

*Eff. 06-22-16*

A discount is applied to the otherwise applicable First Party Benefits premiums for any vehicle equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lower discount applies for a driver side only air bag or passive seatbelt restraints. If the vehicle is equipped with more than one safety device, only the highest discount will apply.

The following vehicle types are eligible for this discount: PPA.

## **MATRIX FACTOR\*\***

*Eff. 06-22-16*

Based on a combination of prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide or Allied and the length of time the policy has been in force with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide or Allied Homeowner or Farm Combination policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household and the vehicle is also insured on a personal auto policy issued by Nationwide. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured.
4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide Standard/Preferred Companies, which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

## **Renewal Business Rules**

An account's "Prior BI Limits" category may move up one rated threshold level per year until the applicable level is attained if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible: PPA.

## **INTRA-AGENCY TRANSFER DISCOUNT\*\***

*Eff. 06-22-16*

This discount applies to policies effective on or after September 15, 2003 issued by the Nationwide Mutual Insurance Company provided the following conditions have been met:

1. Prior to the effective date of the Nationwide policy, the applicant had continuous liability coverage within the agency with a carrier other than a Nationwide Company for the immediate 12 months, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires in term seven for PPA, or when the policy is eligible for the long term discount for SV.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

This discount is not applicable to policies eligible for the Premier Intra Agency Transfer Discount.

The following vehicle types are eligible: PPA, and SV.

**LONG TERM POLICYHOLDER DISCOUNT\*\***

*Eff. 06-22-16*

This discount applies to the otherwise applicable premiums for policies that have been in force for at least three years with Nationwide, which may include interruptions in coverage that did not exceed one year. Any period of interruption shall not be included in determining the length of time the policy has been in force.

The following vehicle types are eligible: SV.

**PREMIER INTRA-AGENCY TRANSFER DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of whether or not the policy is part of an Agency-Transfer, the number of terms with prior carrier, the prior carrier company, and terms with Nationwide, the otherwise applicable premiums shall be reduced. The following rules are applicable:

1. Group assignment is determined at the policy inception date and does not change at renewal.
2. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
3. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
4. Terms with Prior Carrier is only applicable for business written on or after October 23, 2005.

This discount is applicable only to policies not eligible for the IATD.

The following vehicle type is eligible for this discount: PPA.

**ADVANCE QUOTE DISCOUNT\*\***

*Eff. 06-22-16*

This discount applies to policies effective on or after April 28, 2006, if a quote is given to a customer, where all underwriting reports including those which determine tier are ordered at least eight days prior to the policy effective date. This discount does not apply to policies eligible for the Intra Agency Transfer Discount.

The following vehicle types are eligible for this discount: PPA.

**NEW BUSINESS HOMEOWNERSHIP DISCOUNT\*\***

*Eff. 06-22-16*

If the named insured is a homeowner of a single, two, three, or four-family dwelling then the otherwise applicable premium shall be reduced for the first two terms of the policy.

This discount applies to policies written on or after August 15, 2005, who:

- o Do not currently have their home insured with Nationwide, AND
- o Promise to insure their home with Nationwide within one year, AND
- o Are eligible for a Nationwide Homeowner policy.

The following vehicle types are eligible for this discount: PPA.

### **HOME AND CAR DISCOUNT\*\***

*Eff. 06-22-16*

If a household member is also a household member under a Nationwide or Allied Homeowner or Farm Combination policy, the otherwise applicable premium shall be reduced.

The following vehicle type is eligible: SV.

If a household member is also a household member under a Nationwide or Allied Tenant, or Condominium policy, the otherwise applicable premium shall be reduced.

The following vehicle types are eligible: PPA, and SV.

### **AUTO FINANCIAL DISCOUNT\*\***

*Eff. 06-22-16*

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

The following vehicle types are eligible for this discount: PPA and SV.

### **PAPERLESS POLICY DISCOUNT\*\***

*Eff. 06-22-16*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and
2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA.

### **VANISHING DEDUCTIBLE\*\***

*Eff. 06-22-16*

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each eligible policy will accrue a deductible credit of \$100 to apply to covered claims starting 31 days after effective date of purchase, and an additional \$100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of \$500. The Vanishing Deductible credit amount applied will not be greater than the coverage deductible.

Policies are eligible to earn an additional \$100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no paid chargeable at-fault accidents;
2. Have no major violations; AND
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to \$100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA.

### **TOTAL LOSS DEDUCTIBLE WAIVER\*\***

*Eff. 06-22-16*

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the COMP and COLL coverage deductibles in the event of a covered total loss.

The following vehicle types are eligible for this discount: PPA.

**LIMITED TORT OPTION REDUCTION\*\***

*Eff. 06-22-16*

In accordance with the provisions of H.B. 121 (1990), policyholders electing the Limited Tort Option shall receive a reduction on the otherwise applicable premiums.

The following vehicle types are eligible: PPA and NNO.

**EASY PAY SIGN-UP DISCOUNT\*\***

*Eff. 06-22-16*

A one time Easy Pay Sign-Up Discount will be applied if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, AND
2. The insured must elect a paperless billing option, AND
3. The Easy Pay billing option must be maintained during the policy term, AND
4. The policy must have a Private Passenger Auto vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household.

The following vehicle types are eligible: PPA.

**PREFERRED BUNDLE DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of Tier, Prior BI limits, and Home and Car or Auto Financial Discount, if the Vanishing Deductible feature and Roadside Assistance coverage are selected, the otherwise applicable premium shall be reduced. The following rules are applicable:

1. Only the following Prior BI limits are eligible: greater than or equal to 100/300. "Prior BI Limits" will be assigned according to the renewal rules following this section.
2. Only the following Tiers are eligible: A through D.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowner, owner-occupied Farm, Tenant, Condominium, or Mobile Homeowner policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

Renewal Business Rules: An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible for this discount: PPA.

**RATE STABILITY\*\***

*Eff. 06-22-16*

Based on a combination of products purchased, length of time the policy has been in force with Nationwide, the existence of new, chargeable accidents and violations, and tier, the policy renewal premium will be stabilized, or capped. The stabilized premium will be calculated by comparing the expiring full-term to the future full term renewal premium. All policy renewal premiums will be stabilized except the following:

1. For any coverage that is added, changed, or deleted, including a change to the tort option, the filed premium will be charged.
2. For any policy where the stabilized premium is more than 25% below the filed premium, 75% of the filed premium will be charged.

Mid term policy changes will not affect the coverage level cap for each vehicle that has been stored at renewal.

The following vehicle types are eligible: PPA.

## **AVERAGE DRIVER CLASS FACTOR\*\***

*Eff. 06-22-16*

For each non-excluded driver assigned to the policy, up to a maximum of six drivers per policy, determine the applicable Driver Factor for each coverage.

If more than six non-excluded drivers are present, the six drivers with the highest BI and PD Driver Rate Factor shall be the six drivers included in the determination of the Average Driver Factor, except:

The Named Insured and their spouse must always be included as drivers when determining the Average Driver Factor, unless they are already listed on another Nationwide auto policy.

Add the applicable Driver Factors for all drivers and divide this sum by the number of drivers used to determine the driver factors, to determine the average driver factor.

The following vehicle types are applicable: PPA.

## **DRIVER CLASSIFICATION — Definitions**

*Eff. 12-11-13*

- 1) "Married" means a married person living with his or her spouse or a person widowed. .
- 2) "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

- 3) An "Operator Status" of "occasional" may be assigned to a driver if the following criteria are met:
  - a) The driver is not the titled owner, AND
  - b) The driver is under age 25, AND
  - c) There are more drivers than vehicles on the policy, AND
  - d) There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

EXCEPT an unmarried operator who is a resident student at a school, college, or educational institution more than 100 miles from the place of principle garaging of the automobile and who does not have access to the auto while away at school may be assigned an "operator status" of "occasional" regardless of rules c. and d.

- 4) The "Good Student" classification is applicable provided:
  - a) The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
  - b) When Requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
    - i) Ranked among the upper 20 percent of the class scholastically, OR
    - ii) In schools using letter grades, had a grade average of "B" or its equivalent, or, if the system of letter grading cannot be averaged, no grade is below "B" OR

## **TERRITORY**

### **RATING TERRITORY SCHEDULE\*\***

*Eff. 06-22-16*

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. Changes in geographical data after these definitions were created will be adopted the next time the territorial definitions are updated.

All towns, boroughs, cities, and other incorporated or unincorporated areas which are not otherwise listed, take the territory of the geographical boundary of the municipality in which the town, borough, city, incorporated or unincorporated area is located.

For any risk in which the customer intentionally misrepresents the garaging of their vehicle in Pennsylvania when it is actually garaged in New York or New Jersey, the vehicle will be rated at the highest Pennsylvania territorial rate on the Pennsylvania policy.

Out of State (Except LA, MA, or MI) use 999.

## **MISCELLANEOUS COVERAGES**

### **FAMILY PROTECTION – UNINSURED/UNDERINSURED MOTORISTS COVERAGE (Bodily Injury and Property Damage Liability)**

*Eff. 03-09-09*

Uninsured Motorists Coverage and Underinsured Motorists Coverage limits equal to the Bodily Injury liability limits carried are available on all policies providing Bodily Injury on a private passenger automobile. A Named Insured may fully reject, in writing, Uninsured Motorists and/or Underinsured Motorists coverage, or may request (in writing) the issuance of limits less than the limits of liability for Bodily Injury. Limits cannot be selected in excess of the Bodily Injury limits of the policy. The Uninsured Motorists Coverage and Underinsured Motorists Coverage limits selected apply to all vehicles on the policy.

### **ROADSIDE ASSISTANCE COVERAGE\*\***

*Eff. 06-22-16*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles (Basic) **OR** Up to 100 miles (Plus).

The following vehicle types are eligible: PPA.

### **TOWING AND LABOR COVERAGE\*\***

*Eff. 06-22-16*

Available on PPA insured for BI, PD and either COMP and/or COLL if Towing and Labor Coverage was carried on the vehicle prior to March 9, 2009.

Limit: \$50 per disablement.

### **EXCESS MEDICAL BENEFIT**

*Eff. 03-05-12*

This coverage provides medical expenses in excess of \$100,000 up to \$1 million; subject to the terms, conditions, and limitations of the endorsement.

If this coverage is elected, it must be purchased for each vehicle in the household insured by Nationwide.

### **LOSS OF USE COVERAGE\*\***

*Eff. 06-22-16*

This coverage may be written only when BI, PD, and either COMP or COLL are also afforded on the auto.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

The following vehicle types are eligible: PPA.

### **ADDITIONAL COVERAGE FOR CUSTOMIZATION**

*Eff. 07-31-08*

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the \$1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

This rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

The following vehicle types are eligible: PPA.

### **ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES\*\***

*Eff. 06-22-16*

This endorsement provides coverage for loss to devices designed to record, emit, amplify, receive and/or transmit sound, pictures, or data which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the \$1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

1. This endorsement may be added only to vehicles that are less than 10 years old.
2. If this endorsement is desired, Comprehensive and/or Collision coverage must be carried for this vehicle.
3. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).
4. This endorsement will remain on vehicles that renew with the endorsement after 10 years as long as they continue to carry comprehensive and collision coverage.

The following vehicle types are eligible: PPA.

### **CONTENTS AND/OR PERSONAL EFFECTS\*\***

*Eff. 06-22-16*

Covers contents, such as personal effects, articles of furniture, etc., not permanently attached, that are not covered unless specifically insured. Radio and television antennas, awnings, cabana, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

The following vehicle types are eligible: SV.

### **GAP (LOAN/LEASE) COVERAGE**

*Eff. 11-08-10*

This coverage provides indemnification for the difference between the outstanding balance on a new vehicle's lease or loan and the actual cash value of the vehicle to which this coverage applies when the vehicle is declared a total loss. The actual cash value is determined at the time of the loss. See endorsement for coverage details.

## MISCELLANEOUS VEHICLES\*\*

*Eff. 06-22-16*

The rates and rules for the Private Passenger Auto vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modification/exceptions listed in the following sections.

### TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, FPB, UMBI, and UIMBI are automatically extended for the same limits as the automobile to which the trailer is attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and \$100 deductible COLL coverage is \$1.00 with a per rental period minimum of \$10.00. Contents coverage of \$500 is provided for the flat charge of \$1.00 if desired.

### TRUCK CAMPERS\*\*

*Eff. 06-22-16*

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, FPB, UMBI, and UIMBI are automatically extended for the same limits as the automobile to which the camper is attached. No endorsement is needed and no additional premium is charged.

## MISCELLANEOUS RISKS

*Eff. 12-22-14*

### USE OF OTHER AUTOMOBILE

#### A. LIMITED FORM

Limited Form is a part of the policy that extends certain coverages, without charge, to the Policyholder if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owner automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners – individual, other than husband and wife, who jointly own automobile. Coverage extends to:
  - a. One such person without charge.
  - b. Any other named co-owner or partner for a charge.

## GENERAL RULES

### POLICY TERM\*\*

*Eff. 06-22-16*

All policy terms are six months. All policies are automatically renewable.

### PREMIUM ADJUSTMENT

*Eff. 06/23/14*

The following rules apply to changes made during the policy term:

1. Added coverage - Collect pro rata premium on the basis of rates in effect at the inception of the policy term.
2. Added vehicles – Collect pro rata premium on the basis of rates in effect at the inception of the policy term.
3. All other changes – Collect or refund pro rata premium on the basis of rates in effect at the inception of the policy term.
4. No policy will be changed interim to effect a change of classification as a result of the attained age of an operator of an automobile.

NOTE – The Variable Rate Factor which was in effect at the last renewal will be applicable to all interim policy changes, including added or reinstated coverages.

### CANCELLATIONS

*Eff. 05/06/13*

#### A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. A cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there isn't a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

#### B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements as permitted by law.

EXCEPTION — Policies written as "new business" may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not "new business".)

#### C. PRO RATA BASIS DETERMINATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

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**Rating Territory Schedule\*\***

Eff. 06-22-16

The territory definition schedule rules are located in the rules section of this manual.

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1	ADAMS Entire County	154
2	ALLEGHENY Zip Codes: 15112, 15147, 15221, and 15235	174
	Zip Codes: 15068, 15085, 15137, 15140, 15145, 15146, 15239, and 15668	175
	Zip Codes: 15034, 15035, 15110, 15132, 15133, and 15148	176
	Zip Codes: 15206, 15207, 15208, 15210, and 15217	177
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	Zip Codes: 15201, 15202, 15203, 15204, 15211, 15212, 15213, 15214, 15216, 15219, 15220, 15222, 15224, 15225, 15226, 15232, 15233, 15260, 15261, and 15282	179
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3	ARMSTRONG Entire County	229
4	BEAVER Township of: North Sewickley	77
	Boroughs of: Big Beaver, Koppel, Ellwood City, New Galilee and Homewood	77
	Townships of: Darlington, Marion, Franklin, New Sewickley, Greene, Raccoon, Hanover, South Beaver and Independence	79
	Boroughs of: Darlington, Hookstown, Frankfort Springs, Midland, Georgetown, Ohioville, Glasgow, and Shippingport	79
	Remainder of County	78
5	BEDFORD Entire County	156
6	BERKS City of Reading including all Territory within five miles of the city limits	162
	Townships of: Alsace, Lower Heidelberg, Bern, Muhlenberg, Cumru, Robeson, Exeter, South Heidelberg, Lower Alsace, and Spring	162
	Boroughs of: Birdsboro, Sinking Spring, Kenhorst, Temple, Laureldale, Wernersville, Leesport, West Lawn, Mohnton, West Reading, Mount Penn, Wyomissing, St Lawrence, Wyomissing Hills, and Shillington,	162
	Remainder of County	100
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	Boroughs of: Duncansville, Newry, and Hollidaysburg	43
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12	CAMERON Entire County	94
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14	CENTRE Townships and Boroughs of: College, Harris Ferguson and State College	108
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15	CHESTER Zip Codes: 19330, 19362, 19363, and 19390	168
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**Rating Territory Schedule\*\***

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28	FRANKLIN Entire County	156
29	FULTON Entire County	156
30	GREENE Entire County	165
31	HUNTINGDON Entire County	156
32	INDIANA Entire County	229
33	JEFFERSON Entire County	229
34	JUNIATA Entire County	156
35	LACKAWANNA Cities of: Scranton and Carbondale	89
	Township of: Carbondale	89
	Boroughs of: Archbald, Moosic, Blakely, Old Forge, Dickson City, Olyphant, Dunmore, Taylor, Jermyn, Throop, and Mayfield	89
	Townships of: Elmhurst, and Roaring Brook	88
	Boroughs of: Jessup	88
Remainder of County:	88	
36	LANCASTER Boroughs and Townships of: Bart, Fulton, Christiana, Little Britain, Colerain, Martic, Conestoga, Providence, Drumore, Quarryville, East Drumore, Sadsbury, Eden, and Strasburg	132
	City of Lancaster and the following Boroughs and Townships: East Lampeter, Millersville, East Petersburg, Mountville, Lancaster, Pequea (Twp only), Manheim(Twp only), West Lampeter and Manor	135
	Remainder of County:	154
37	LAWRENCE City of: New Castle	46
	Borough of: South New Castle	46
	Townships of: Hickory, Taylor, Neshannock, Union, Shennago, and Wayne	77
	Boroughs of: Ellport, New Beaver, Ellwood City, and Wampum	77
Remainder of County:	79	
38	LEBANON City of Lebanon and the following Boroughs and Townships: Cleona, North Lebanon, Lebanon, South Lebanon, West Lebanon, and North Cornwall	135
	Remainder of County:	154

**Rating Territory Schedule\*\***

Eff. 06-22-16

The territory definition schedule rules are located in the rules section of this manual.

County	Definition	Territory	
39	LEHIGH	Zip Codes: 18101, 18102, and 18109	206
		Zip Codes: 18017, 18018, and 18052	207
		Zip Codes: 18034, and 18103	208
		Zip Codes: 18032	210
		Remainder of County:	212
40	LUZERNE	Cities of: Wilkes-Barre and Pittston	21
		Townships of: Exeter, Pittston, Hanover, Plains, Jackson, Plymouth, Jenkins, Wilkes-Barre and Kingston	21
		Boroughs and cities of: Ashley, Laurel Run, Avoca, Luzerne, Courtdale, Nanticoke, Dupont, Plymouth, Duryea, Pringle, Edwardsville, Sugar Notch, Exeter, Swoyersville, Forty Fort, Warrior Run, Hughestown, West Pittston, Kingston, West Wyoming, Laflin, Wyoming, Larksville and Yatesville	21
		Remainder of County:	88
41	LYCOMING	City of: Williamsport	3
		Townships of: Armstrong, Old Lycoming, Bastress, Susquehanna, Loyalsock, and Woodward	3
		Boroughs of: Duboistown, and South Williamsport	3
		Remainder of County:	160
42	McKEAN	Entire County	94
43	MERCER	Entire County	194
44	MIFFLIN	Entire County	156
45	MONROE	Entire County	114
46	MONTGOMERY	Townships of: Cheltenham and Lower Moreland	126
		Boroughs of: Bryn Athyn, Rockledge, and Jenkintown	126
		Townships of: Abington, Upper Moreland, Hatboro, Whitmarsh, and Springfield	127
		Boroughs of: Conshohocken, Upper Moreland, and Hatboro	127
		Townships of: East Norriton, Upper Merion, Horsham, West Norriton, Lower Gwynedo, Whitpain, and Plymouth	139
		Boroughs of: Bridgeport, Norristown, Horsham, West Conshohocken, and Lower Gwynedo	139
		Township of Lower Merion	201
		Borough of Narberth	201
		Township of Upper Dublin	213
		Borough of Ambler	213
		Remainder of County:	214
47	MONTOUR	Entire County	159
48	NORTHAMPTON	Zip Codes: 18109	206
		Zip Codes: 18017, 18018, 18020, 18038, 18072, 18086, 18088, and 18091	207
		Zip Codes: 18013 and 18343	215
		Zip Codes: 18042 and 18045	217
		Remainder of County:	210
49	NORTHUMBERLAND	Townships of: Coal, Shamokin, East Cameron, Upper Mahanoy, Mount Carmel, West Cameron, Ralpho, and Zerbe	88
		Boroughs of: Kulpmont, Mount Carmel, Marion Heights, and Shamokin	88
		Remainder of County:	159
50	PERRY	Entire County	156
51	PHILADELPHIA	Zip Codes: 19046, 19114, 19135, 19136, 19137, 19149, 19152, and 19154	142
		Zip Codes: 19006, 19115, and 19116	143
		Zip Codes: 19111	144
		Zip Codes: 19082, 19119, 19129, 19131, 19144, 19150, and 19151	147
		Zip Codes: 19118, 19127, and 19128	148
		Zip Codes: 19122 and 19133	149
		Zip Codes: 19102, 19103, 19106, 19107 and 19130	150
		Zip Codes: 19112, 19147, 19148 and 19153	151
		Zip Codes: 19146	152
		Zip Codes: 19142	153
		Remainder of County:	146
52	PIKE	Entire County	113

**Rating Territory Schedule\*\***

*Eff. 06-22-16*

The territory definition schedule rules are located in the rules section of this manual.

County		Definition	Territory
53	POTTER	Entire County	18
54	SCHUYLKILL	Townships of: Blythe, New Castle, Branch, North Manheim, Butler, Norwegian, Cass, Rush, Delano, Ryan, East Norwegian, Schuylkill, Kline, Walker, Mahanoy, and West Mahanoy	88
		Boroughs of: Ashland, Minersville, Coaldale, Mount Carbon, Cressona, New Philadelphia, Frackville, Palo Alto, Gilberton, Port Carbon, Girardsville, Pottsville, Gordon, Schuylkill Haven, Mahanoy City, Shenandoah, McAdoo, St Clair, Mechanicsville, Tamaqua, and Middleport	88
		Remainder of County:	218
55	SNYDER	Entire County	159
56	SOMERSET	Entire County	81
57	SULLIVAN	Entire County	88
58	SUSQUEHANNA	Entire County	18
59	TIOGA	Entire County	18
60	UNION	Entire County	159
61	VENANGO	Entire County	229
62	WARREN	Entire County	205
63	WASHINGTON	Zip Codes: 15017, 15019, 15055, 15057, 15060, 15067, 15129, 15241, 15301, 15317, 15321, 15330, 15332, 15340, 15342, 15363, and 15367	180
		Zip Codes: 15022, 15313, 15412, 15417, 15419, 15423, 15427, 15431, 15432, 15434, 15477, and 15483	221
		Zip Codes: 15012	223
		Remainder of County:	222
64	WAYNE	Entire County	112
65	WESTMORELAND	Zip Codes: 15012, 15018, 15062, 15063, 15083, 15089, 15637, and 15678	223
		Zip Codes: 15085, 15131, 15601, 15611, 15615, 15616, 15617, 15625, 15626, 15639, 15642, 15647, 15650, 15663, 15668, 15670, 15672, 15675, and 15697	224
		Zip Codes: 15428, 15479, 15612, 15666, 15679, 15683, 15688, and 15698	225
		Zip Codes: 15068, 15613, 15618, 15632, 15634, 15636, 15644, 15665, 15681, 15684, and 15692	226
	Remainder of County:	227	
66	WYOMING	Entire County	88
67	YORK	City of York and the following boroughs and townships: Dallastown, West Manchester, North York, Windsor (Borough Red Lion and Twp), Springettsbury, West York, Spring Garden and Yoe	84
		Township of: Fairview	163
		Township of: Manchester	154
		Remainder of County:	154
Out of State (Except LA, MA, or MI) use			999

**Territory Base Rates\*\***

Eff. 06-22-16

Rating Territory	BI 50/100	PD 25,000	MDCL 25,000	LOI	AD	FUNRL	COMBL	COMP Full Cov.	COLL \$100 Ded.
3	\$147.70	\$160.30	\$189.50	\$19.90	\$8.70	\$1.30	\$256.90	\$102.10	\$256.50
18	\$168.50	\$120.70	\$205.20	\$26.40	\$9.00	\$1.30	\$305.40	\$171.00	\$276.80
21	\$242.80	\$166.90	\$255.10	\$28.50	\$8.70	\$1.20	\$332.50	\$66.90	\$261.70
30	\$144.90	\$146.10	\$176.70	\$19.30	\$8.70	\$1.30	\$354.00	\$90.60	\$275.30
33	\$193.10	\$148.40	\$239.40	\$25.40	\$8.70	\$1.30	\$346.20	\$95.50	\$263.40
43	\$153.00	\$170.30	\$209.90	\$21.00	\$8.80	\$1.30	\$301.90	\$94.40	\$280.40
46	\$198.70	\$156.20	\$255.50	\$27.30	\$8.70	\$1.30	\$460.20	\$101.30	\$264.70
77	\$195.60	\$171.50	\$237.10	\$29.20	\$8.70	\$1.30	\$327.80	\$109.00	\$296.10
78	\$181.80	\$163.20	\$200.50	\$27.00	\$8.70	\$1.30	\$322.40	\$95.20	\$263.90
79	\$190.50	\$156.30	\$212.70	\$28.20	\$8.70	\$1.20	\$329.60	\$121.70	\$282.90
81	\$180.60	\$149.50	\$218.30	\$22.50	\$8.90	\$1.30	\$295.80	\$122.20	\$275.80
84	\$162.00	\$174.60	\$176.90	\$22.40	\$8.70	\$1.30	\$294.30	\$76.40	\$247.40
88	\$209.40	\$148.30	\$220.80	\$27.60	\$8.70	\$1.30	\$341.80	\$111.60	\$270.80
89	\$211.90	\$150.50	\$236.70	\$31.50	\$8.70	\$1.30	\$369.50	\$71.10	\$263.90
94	\$188.90	\$137.60	\$181.20	\$25.50	\$8.70	\$1.30	\$295.80	\$169.10	\$270.70
100	\$194.40	\$183.50	\$203.80	\$23.90	\$8.80	\$1.30	\$298.40	\$87.70	\$298.30
108	\$149.50	\$143.80	\$145.30	\$22.00	\$8.70	\$1.30	\$241.90	\$88.40	\$239.00
109	\$155.90	\$131.90	\$153.00	\$21.70	\$8.70	\$1.30	\$251.60	\$99.00	\$237.70
112	\$193.90	\$147.20	\$218.60	\$32.80	\$8.70	\$1.30	\$392.20	\$172.20	\$345.00
113	\$220.70	\$153.30	\$332.60	\$34.70	\$8.70	\$1.30	\$462.80	\$155.20	\$316.60
114	\$244.20	\$170.30	\$341.60	\$37.90	\$8.80	\$1.30	\$444.90	\$137.60	\$358.30
126	\$412.10	\$260.90	\$477.20	\$37.70	\$8.70	\$1.30	\$640.70	\$95.20	\$372.40
127	\$343.40	\$228.90	\$352.60	\$30.80	\$8.70	\$1.20	\$554.90	\$77.60	\$307.20
132	\$178.60	\$168.30	\$204.50	\$22.80	\$8.70	\$1.30	\$284.20	\$74.90	\$304.00
135	\$162.20	\$162.90	\$199.90	\$22.50	\$8.70	\$1.30	\$308.00	\$67.30	\$244.90
139	\$309.10	\$230.10	\$315.40	\$29.10	\$8.70	\$1.30	\$513.90	\$78.20	\$323.60
142	\$504.90	\$219.60	\$683.70	\$60.10	\$8.80	\$1.30	\$1,135.50	\$169.60	\$384.30
143	\$633.80	\$248.50	\$847.40	\$61.20	\$8.70	\$1.30	\$1,246.10	\$169.60	\$412.70
144	\$540.80	\$255.00	\$683.80	\$60.10	\$8.70	\$1.30	\$1,124.90	\$174.10	\$426.30
146	\$580.40	\$224.40	\$868.70	\$73.60	\$8.70	\$1.30	\$1,210.00	\$237.80	\$502.10
147	\$639.70	\$225.70	\$747.20	\$74.60	\$8.70	\$1.30	\$1,281.90	\$188.80	\$443.70
148	\$534.00	\$246.00	\$683.80	\$60.10	\$8.70	\$1.30	\$1,350.70	\$168.90	\$373.30
149	\$593.60	\$198.40	\$792.30	\$75.50	\$8.70	\$1.30	\$1,214.70	\$232.10	\$476.00
150	\$576.30	\$197.90	\$723.30	\$81.90	\$8.70	\$1.30	\$1,109.50	\$197.30	\$421.00
151	\$595.70	\$205.40	\$731.10	\$92.80	\$8.70	\$1.30	\$1,313.00	\$210.50	\$457.70
152	\$638.50	\$212.60	\$801.50	\$94.60	\$8.70	\$1.30	\$1,230.20	\$204.00	\$427.40
153	\$609.60	\$197.70	\$909.70	\$75.80	\$8.70	\$1.30	\$1,210.80	\$242.30	\$517.60
154	\$170.00	\$152.40	\$176.40	\$20.90	\$8.60	\$1.20	\$273.30	\$76.20	\$253.60
155	\$158.50	\$148.90	\$176.70	\$22.50	\$8.70	\$1.30	\$266.00	\$97.30	\$287.40
156	\$156.60	\$135.30	\$214.70	\$23.90	\$9.10	\$1.30	\$267.10	\$121.00	\$271.30
157	\$155.10	\$166.30	\$189.70	\$24.80	\$8.70	\$1.30	\$257.40	\$75.30	\$257.40
158	\$158.40	\$187.90	\$277.50	\$29.40	\$8.70	\$1.30	\$303.10	\$79.80	\$301.00
159	\$156.60	\$134.50	\$173.00	\$21.70	\$9.00	\$1.30	\$257.00	\$93.50	\$246.40
160	\$173.00	\$135.90	\$179.90	\$22.40	\$8.70	\$1.30	\$260.60	\$118.00	\$276.00
161	\$159.90	\$167.10	\$154.60	\$21.50	\$8.70	\$1.30	\$265.60	\$63.40	\$223.50
162	\$183.50	\$182.00	\$207.60	\$24.00	\$8.70	\$1.20	\$312.20	\$89.20	\$268.50
163	\$159.60	\$156.50	\$171.70	\$22.30	\$8.70	\$1.30	\$262.70	\$74.50	\$241.90
164	\$176.70	\$141.10	\$235.90	\$30.80	\$8.70	\$1.20	\$398.00	\$139.80	\$268.90
165	\$177.60	\$148.40	\$241.10	\$30.70	\$8.70	\$1.20	\$398.00	\$159.60	\$292.90
168	\$222.40	\$196.10	\$242.20	\$21.60	\$8.80	\$1.30	\$347.90	\$100.20	\$333.90
169	\$249.10	\$219.50	\$232.70	\$21.40	\$8.70	\$1.30	\$367.90	\$98.20	\$333.90
170	\$262.10	\$211.60	\$268.20	\$22.10	\$8.70	\$1.20	\$364.20	\$99.40	\$334.10
173	\$160.20	\$156.90	\$149.90	\$21.60	\$8.70	\$1.30	\$229.00	\$76.80	\$266.80
174	\$184.60	\$193.50	\$250.80	\$29.40	\$8.70	\$1.20	\$370.90	\$83.80	\$314.30
175	\$191.20	\$191.10	\$211.00	\$26.20	\$8.70	\$1.20	\$334.40	\$74.20	\$276.80
176	\$205.40	\$172.80	\$214.70	\$25.80	\$8.70	\$1.20	\$330.80	\$84.00	\$259.80
177	\$187.70	\$184.30	\$213.10	\$27.60	\$8.70	\$1.20	\$339.60	\$107.20	\$311.90
178	\$198.20	\$175.80	\$210.10	\$27.60	\$8.70	\$1.30	\$332.30	\$97.70	\$284.20
179	\$171.70	\$183.30	\$205.20	\$28.00	\$8.70	\$1.30	\$330.70	\$94.00	\$293.30
180	\$159.10	\$174.50	\$192.50	\$23.10	\$8.70	\$1.20	\$319.10	\$90.00	\$259.30
181	\$338.50	\$234.90	\$361.00	\$31.80	\$8.70	\$1.30	\$508.60	\$88.90	\$360.00

**Territory Base Rates\*\***

Eff. 06-22-16

Rating Territory	BI 50/100	PD 25,000	MDCL 25,000	LOI	AD	FUNRL	COMBL	COMP Full Cov.	COLL \$100 Ded.
182	\$393.90	\$236.40	\$453.10	\$40.60	\$8.70	\$1.20	\$616.20	\$101.80	\$358.20
183	\$385.30	\$239.40	\$418.00	\$44.10	\$8.70	\$1.30	\$682.60	\$101.60	\$338.70
184	\$320.80	\$207.40	\$350.90	\$32.80	\$8.70	\$1.30	\$478.90	\$98.60	\$316.40
185	\$272.20	\$208.20	\$269.40	\$27.50	\$8.70	\$1.30	\$443.30	\$82.90	\$356.80
186	\$285.40	\$203.50	\$274.40	\$24.90	\$8.70	\$1.30	\$432.00	\$90.20	\$314.50
187	\$290.40	\$216.50	\$313.40	\$27.90	\$8.70	\$1.30	\$456.30	\$79.80	\$294.00
188	\$268.80	\$215.00	\$297.80	\$28.20	\$8.70	\$1.30	\$453.70	\$84.50	\$299.00
191	\$181.00	\$158.60	\$234.30	\$24.00	\$9.10	\$1.30	\$316.40	\$126.50	\$311.20
192	\$161.80	\$163.50	\$193.00	\$23.00	\$8.70	\$1.30	\$316.40	\$126.50	\$276.70
193	\$179.80	\$155.20	\$196.20	\$24.30	\$8.70	\$1.30	\$316.40	\$154.80	\$301.70
194	\$186.50	\$153.10	\$231.60	\$26.60	\$8.70	\$1.30	\$335.20	\$152.80	\$271.90
195	\$402.70	\$221.70	\$487.10	\$39.10	\$8.70	\$1.30	\$701.10	\$110.80	\$404.90
196	\$331.00	\$218.40	\$351.10	\$27.30	\$8.70	\$1.30	\$495.70	\$94.90	\$337.60
197	\$336.90	\$225.10	\$330.50	\$30.10	\$8.70	\$1.20	\$506.40	\$99.50	\$349.70
198	\$411.10	\$247.50	\$409.80	\$37.10	\$8.70	\$1.30	\$680.70	\$111.80	\$365.50
199	\$437.60	\$255.60	\$503.50	\$38.10	\$8.80	\$1.30	\$700.70	\$131.10	\$413.10
201	\$351.90	\$235.80	\$306.50	\$26.60	\$8.70	\$1.20	\$488.90	\$91.20	\$344.70
202	\$212.60	\$188.70	\$234.60	\$27.60	\$8.70	\$1.30	\$340.70	\$92.00	\$277.10
203	\$193.50	\$166.80	\$212.20	\$26.10	\$8.70	\$1.20	\$339.00	\$116.10	\$256.20
204	\$210.20	\$164.50	\$226.60	\$26.50	\$8.70	\$1.30	\$335.20	\$125.20	\$301.60
205	\$186.80	\$145.20	\$205.60	\$26.30	\$8.80	\$1.30	\$335.20	\$153.60	\$252.10
206	\$171.90	\$186.30	\$222.00	\$25.30	\$8.70	\$1.30	\$338.80	\$88.00	\$296.60
207	\$173.00	\$158.50	\$203.20	\$23.50	\$8.70	\$1.30	\$368.80	\$77.40	\$256.90
208	\$179.60	\$190.20	\$207.90	\$23.80	\$8.70	\$1.30	\$342.10	\$81.80	\$277.60
210	\$179.60	\$168.00	\$229.00	\$24.50	\$8.70	\$1.30	\$309.80	\$77.70	\$271.60
212	\$184.60	\$181.60	\$217.90	\$24.00	\$8.70	\$1.20	\$316.20	\$79.60	\$277.40
213	\$328.20	\$238.40	\$354.00	\$31.90	\$8.70	\$1.30	\$507.00	\$87.00	\$347.00
214	\$249.50	\$213.20	\$265.70	\$24.60	\$8.70	\$1.20	\$423.00	\$80.60	\$299.20
215	\$178.00	\$164.10	\$203.20	\$23.90	\$8.70	\$1.30	\$319.20	\$93.70	\$268.70
217	\$183.20	\$185.60	\$218.50	\$24.00	\$8.90	\$1.30	\$329.70	\$73.00	\$260.10
218	\$177.70	\$150.80	\$195.80	\$25.70	\$9.00	\$1.30	\$330.10	\$96.90	\$296.10
221	\$189.60	\$144.70	\$242.20	\$28.10	\$8.70	\$1.30	\$374.30	\$125.00	\$264.10
222	\$192.50	\$162.90	\$257.20	\$27.10	\$8.70	\$1.30	\$365.10	\$149.70	\$320.70
223	\$185.30	\$157.70	\$228.00	\$26.00	\$8.70	\$1.20	\$371.40	\$115.90	\$283.40
224	\$182.10	\$163.00	\$213.60	\$24.00	\$8.70	\$1.20	\$357.70	\$99.00	\$277.20
225	\$185.20	\$157.70	\$227.80	\$24.60	\$8.70	\$1.30	\$371.40	\$115.80	\$283.40
226	\$191.50	\$169.60	\$212.20	\$24.20	\$8.70	\$1.20	\$364.20	\$121.70	\$266.70
227	\$185.20	\$157.70	\$227.80	\$24.60	\$8.70	\$1.30	\$371.40	\$115.80	\$283.40
228	\$166.40	\$163.80	\$205.20	\$25.30	\$8.70	\$1.20	\$316.00	\$110.20	\$262.70
229	\$153.10	\$145.50	\$191.80	\$26.20	\$8.90	\$1.30	\$315.70	\$154.80	\$268.30
999	\$226.30	\$180.50	\$257.70	\$26.50	\$8.70	\$1.30	\$354.20	\$109.70	\$294.90

**Family Protection - Uninsured / Underinsured Motorists Coverage\*\***

Eff. 06-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Uninsured Motorist - STACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$76.30	\$27.40	\$18.70	\$10.40	\$13.30	\$8.90	\$6.50
20/30*	\$87.80	\$31.70	\$21.50	\$11.80	\$15.20	\$10.30	\$7.60
20/40*	\$87.80	\$31.70	\$21.50	\$11.80	\$15.20	\$10.30	\$7.60
25/50	\$87.80	\$31.70	\$21.50	\$11.80	\$15.20	\$10.30	\$7.60
30/60*	\$102.60	\$37.10	\$25.30	\$14.00	\$17.70	\$11.90	\$8.90
40/80*	\$102.60	\$37.10	\$25.30	\$14.00	\$17.70	\$11.90	\$8.90
25/100*	\$102.60	\$37.10	\$25.30	\$14.00	\$17.70	\$11.90	\$8.90
50/100	\$102.60	\$37.10	\$25.30	\$14.00	\$17.70	\$11.90	\$8.90
100/100*	\$120.40	\$43.40	\$29.40	\$16.60	\$20.80	\$14.20	\$10.30
50/200*	\$120.40	\$43.40	\$29.40	\$16.60	\$20.80	\$14.20	\$10.30
100/150*	\$120.40	\$43.40	\$29.40	\$16.60	\$20.80	\$14.20	\$10.30
100/200*	\$120.40	\$43.40	\$29.40	\$16.60	\$20.80	\$14.20	\$10.30
100/250*	\$120.40	\$43.40	\$29.40	\$16.60	\$20.80	\$14.20	\$10.30
100/300	\$120.40	\$43.40	\$29.40	\$16.60	\$20.80	\$14.20	\$10.30
150/200*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
200/200*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
150/250*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
200/250*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
250/250*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
150/300*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
200/300*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
250/300*	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
300/300	\$128.20	\$46.20	\$31.40	\$17.20	\$22.20	\$15.10	\$11.00
100/400*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
150/400*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
200/400*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
250/400*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
100/500*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
150/500*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
200/500*	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
250/500	\$132.60	\$47.80	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
300/400*	\$133.60	\$48.20	\$32.70	\$18.40	\$23.00	\$15.60	\$11.50
300/500*	\$133.60	\$48.20	\$32.70	\$18.40	\$23.00	\$15.60	\$11.50
400/400*	\$137.30	\$49.40	\$33.50	\$18.80	\$23.80	\$16.00	\$11.90
400/500*	\$137.30	\$49.40	\$33.50	\$18.80	\$23.80	\$16.00	\$11.90
500/500	\$137.30	\$49.40	\$33.50	\$18.80	\$23.80	\$16.00	\$11.90
200/750*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
250/750*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
300/750*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
400/750*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
500/750*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
250/1000*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
300/1000*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
400/1000*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
500/1000*	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30
1000/1000	\$143.90	\$51.70	\$35.30	\$19.70	\$24.90	\$16.90	\$12.30

\* Available only to policies that had selected them prior to 12/22/2014

**Family Protection - Uninsured / Underinsured Motorists Coverage\*\***

Eff. 06-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Underinsured Motorist - STACKED						
	142,144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$88.30	\$54.60	\$42.10	\$37.10	\$28.90	\$23.40	\$22.10
20/30*	\$123.60	\$76.30	\$58.90	\$54.10	\$40.50	\$32.90	\$30.70
20/40*	\$123.60	\$76.30	\$58.90	\$54.10	\$40.50	\$32.90	\$30.70
25/50	\$123.60	\$76.30	\$58.90	\$54.10	\$40.50	\$32.90	\$30.70
30/60*	\$181.90	\$112.20	\$86.80	\$84.80	\$59.50	\$50.60	\$45.20
40/80*	\$181.90	\$112.20	\$86.80	\$84.80	\$59.50	\$50.60	\$45.20
25/100*	\$181.90	\$112.20	\$86.80	\$84.80	\$59.50	\$50.60	\$45.20
50/100	\$181.90	\$112.20	\$86.80	\$84.80	\$59.50	\$50.60	\$45.20
100/100*	\$284.00	\$175.40	\$135.30	\$144.30	\$93.20	\$82.60	\$70.70
50/200*	\$284.00	\$175.40	\$135.30	\$144.30	\$93.20	\$82.60	\$70.70
100/150*	\$284.00	\$175.40	\$135.30	\$144.30	\$93.20	\$82.60	\$70.70
100/200*	\$284.00	\$175.40	\$135.30	\$144.30	\$93.20	\$82.60	\$70.70
100/250*	\$284.00	\$175.40	\$135.30	\$144.30	\$93.20	\$82.60	\$70.70
100/300	\$284.00	\$175.40	\$135.30	\$144.30	\$93.20	\$82.60	\$70.70
150/200*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
200/200*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
150/250*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
200/250*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
250/250*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
150/300*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
200/300*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
250/300*	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
300/300	\$333.30	\$205.80	\$158.90	\$175.80	\$109.20	\$99.10	\$83.00
100/400*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
150/400*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
200/400*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
250/400*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
100/500*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
150/500*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
200/500*	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
250/500	\$360.20	\$222.40	\$171.80	\$195.00	\$118.20	\$108.20	\$89.70
300/400*	\$368.50	\$227.80	\$175.80	\$199.80	\$120.80	\$110.80	\$91.70
300/500*	\$368.50	\$227.80	\$175.80	\$199.80	\$120.80	\$110.80	\$91.70
400/400*	\$395.40	\$244.40	\$188.70	\$218.90	\$129.80	\$120.00	\$98.50
400/500*	\$395.40	\$244.40	\$188.70	\$218.90	\$129.80	\$120.00	\$98.50
500/500	\$395.40	\$244.40	\$188.70	\$218.90	\$129.80	\$120.00	\$98.50
200/750*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
250/750*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
300/750*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
400/750*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
500/750*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
250/1000*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
300/1000*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
400/1000*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
500/1000*	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10
1000/1000	\$443.40	\$274.00	\$211.30	\$252.00	\$145.30	\$136.60	\$110.10

\* Available only to policies that had selected them prior to 12/22/2014

**Family Protection - Uninsured / Underinsured Motorists Coverage\*\***

Eff. 06-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Uninsured Motorist - UNSTACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$55.90	\$20.10	\$13.70	\$7.80	\$9.70	\$6.50	\$4.80
20/30*	\$66.00	\$23.70	\$16.20	\$9.00	\$11.40	\$7.60	\$5.70
20/40*	\$66.00	\$23.70	\$16.20	\$9.00	\$11.40	\$7.60	\$5.70
25/50	\$66.00	\$23.70	\$16.20	\$9.00	\$11.40	\$7.60	\$5.70
30/60*	\$79.00	\$28.50	\$19.50	\$10.60	\$13.70	\$9.10	\$6.70
40/80*	\$79.00	\$28.50	\$19.50	\$10.60	\$13.70	\$9.10	\$6.70
25/100*	\$79.00	\$28.50	\$19.50	\$10.60	\$13.70	\$9.10	\$6.70
50/100	\$79.00	\$28.50	\$19.50	\$10.60	\$13.70	\$9.10	\$6.70
100/100*	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.40
50/200*	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.40
100/150*	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.40
100/200*	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.40
100/250*	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.40
100/300	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.40
150/200*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
200/200*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
150/250*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
200/250*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
250/250*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
150/300*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
200/300*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
250/300*	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
300/300	\$102.30	\$36.80	\$25.30	\$13.60	\$17.70	\$11.90	\$8.70
100/400*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
150/400*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
200/400*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
250/400*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
100/500*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
150/500*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
200/500*	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
250/500	\$105.80	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
300/400*	\$106.60	\$38.20	\$26.20	\$14.60	\$18.50	\$12.40	\$9.10
300/500*	\$106.60	\$38.20	\$26.20	\$14.60	\$18.50	\$12.40	\$9.10
400/400*	\$109.60	\$39.50	\$26.90	\$14.90	\$19.00	\$12.70	\$9.50
400/500*	\$109.60	\$39.50	\$26.90	\$14.90	\$19.00	\$12.70	\$9.50
500/500	\$109.60	\$39.50	\$26.90	\$14.90	\$19.00	\$12.70	\$9.50
200/750*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
250/750*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
300/750*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
400/750*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
500/750*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
250/1000*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
300/1000*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
400/1000*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
500/1000*	\$114.80	\$41.20	\$28.30	\$15.60	\$19.80	\$13.70	\$10.00
1000/1000	\$118.50	\$42.70	\$29.30	\$16.00	\$20.60	\$13.90	\$10.20

\* Available only to policies that had selected them prior to 12/22/2014

**Family Protection - Uninsured / Underinsured Motorists Coverage\*\***

Eff. 06-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Underinsured Motorist - UNSTACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$49.80	\$30.80	\$23.70	\$21.00	\$16.30	\$13.10	\$12.40
20/30*	\$73.00	\$45.00	\$34.70	\$31.80	\$23.80	\$19.40	\$18.20
20/40*	\$73.00	\$45.00	\$34.70	\$31.80	\$23.80	\$19.40	\$18.20
25/50	\$73.00	\$45.00	\$34.70	\$31.80	\$23.80	\$19.40	\$18.20
30/60*	\$113.30	\$69.90	\$53.90	\$53.10	\$37.30	\$31.50	\$28.00
40/80*	\$113.30	\$69.90	\$53.90	\$53.10	\$37.30	\$31.50	\$28.00
25/100*	\$113.30	\$69.90	\$53.90	\$53.10	\$37.30	\$31.50	\$28.00
50/100	\$113.30	\$69.90	\$53.90	\$53.10	\$37.30	\$31.50	\$28.00
100/100*	\$184.80	\$113.90	\$87.90	\$93.80	\$60.60	\$53.60	\$45.80
50/200*	\$184.80	\$113.90	\$87.90	\$93.80	\$60.60	\$53.60	\$45.80
100/150*	\$184.80	\$113.90	\$87.90	\$93.80	\$60.60	\$53.60	\$45.80
100/200*	\$184.80	\$113.90	\$87.90	\$93.80	\$60.60	\$53.60	\$45.80
100/250*	\$184.80	\$113.90	\$87.90	\$93.80	\$60.60	\$53.60	\$45.80
100/300	\$184.80	\$113.90	\$87.90	\$93.80	\$60.60	\$53.60	\$45.80
150/200*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
200/200*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
150/250*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
200/250*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
250/250*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
150/300*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
200/300*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
250/300*	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
300/300	\$216.40	\$133.50	\$103.30	\$114.30	\$71.30	\$64.30	\$53.70
100/400*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
150/400*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
200/400*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
250/400*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
100/500*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
150/500*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
200/500*	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
250/500	\$234.00	\$144.30	\$111.70	\$126.50	\$76.80	\$70.10	\$57.90
300/400*	\$239.40	\$147.60	\$114.10	\$129.80	\$78.60	\$72.20	\$59.50
300/500*	\$239.40	\$147.60	\$114.10	\$129.80	\$78.60	\$72.20	\$59.50
400/400*	\$256.90	\$158.40	\$122.40	\$142.10	\$84.50	\$77.80	\$63.70
400/500*	\$256.90	\$158.40	\$122.40	\$142.10	\$84.50	\$77.80	\$63.70
500/500	\$256.90	\$158.40	\$122.40	\$142.10	\$84.50	\$77.80	\$63.70
200/750*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
250/750*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
300/750*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
400/750*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
500/750*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
250/1000*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
300/1000*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
400/1000*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
500/1000*	\$287.80	\$177.90	\$137.40	\$163.80	\$94.70	\$88.90	\$71.40
1000/1000	\$323.90	\$199.90	\$154.40	\$184.30	\$106.30	\$99.10	\$80.50

\* Available only to policies that had selected them prior to 12/22/2014

**LOU Base Rates\*\***

*Eff. 06-22-16*

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$22.50
40	1,200	\$29.10
50	1,500	\$35.70
60	1,800	\$42.30
75	2,250	\$51.50
100	3,000	\$65.30

**RSA Base Rates\*\***

*Eff. 06-22-16*

Coverage	
Basic	\$11.00
Plus	\$21.00

**TL Base Rate\*\***

*Eff. 06-22-16*

Limit	Base Rate
50	\$1.40

**EXMDCL Base Rate\*\***

*Eff. 06-22-16*

Aggregate Per Claimant Limit	Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$18.10

**Advance Quote Discount**

Shopping Days	Term	Rate Factor
0 to 7	All	1.000
8 or more	001	0.950
	002	0.955
	003	0.960
	004	0.965
	005	0.970
	006	0.975
	007	0.980
	008	0.985
	009	0.990
	010	0.995
	>010	1.000

**New Business Homeownership Discount**

Non-Nationwide Homeowner	Policy Term	Rate Factor
Yes	1-2	0.95
	>2	1.00
All Other		1.00

**Home and Car Discount\*\***

*Eff. 06-22-16*

Home and Car	Policy Form	Vehicle Use	Property Policy Form	Rate Factor
Yes	Automobile		Tenants, Condo	0.91
Yes	Trailer		Home	0.90
Yes	Trailer		Condo, Tenants	0.91
All Other				1.00

**Easy Pay Sign-Up Discount**

Coverage	Easy Pay Flag	Discount Amount
BI/PD	Yes	\$15.00

**Preferred Bundle Discount**

*(Applicable to Tiers A-D and Prior BI Limits >=100/300)*

Auto Financial Discount	Home and Car Discount	Vanishing Deductible	Roadside Assistance	Rate Factor
Yes	Yes	Yes	Yes	0.90
Yes	No	Yes	Yes	0.90
No	Yes	Yes	Yes	0.90
All Other				1.00

**Rate Stability\*\***

*Eff. 06-22-16*

Premium Change	Products Purchased	Experience	Tier	All Terms
Increase	NW auto only	No new acc/viol	A-D	20%
			E-H	20%
			I-N	20%
	NW auto & Home	New acc/viol	A-D	40%
			E-H	40%
			I-N	40%
Decrease	NW auto only	No new acc/viol	A-D	-20%
			E-H	-20%
			I-N	-20%
	NW auto & Home	Expiring acc/viol	A-D	-40%
			E-H	-40%
			I-N	-40%
Decrease	NW auto & Home	No new acc/viol	A-D	-20%
			E-H	-20%
			I-N	-20%
	NW auto & Home	Expiring acc/viol	A-D	-40%
			E-H	-40%
			I-N	-40%

**Identity Theft or Identity Fraud Expense Coverage**

Identity Theft Endorsement	Semi-Annual Premium
yes	\$22.50

**PENNSYLVANIA  
PRIVATE  
PASSENGER  
AUTOMOBILE  
RATING RULE  
MANUAL**

**Effective – 06-22-2016**

**NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA**

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## DEFINITIONS

### **GENERAL DEFINITIONS\*\***

*Eff. 06-22-16*

The following vehicle types are eligible to be written on a Nationwide personal auto policy.

A Private Passenger Automobile defined as:

- 1) A four wheel motor vehicle of the private passenger or station wagon type.
- 2) A van or pickup truck used solely for:
  - a) Pleasure.
  - b) Driving to and from a primary place of employment.
  - c) Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR
  - d) Incidental hauling of:
    - (1) Equipment.
    - (2) Merchandise, OR
    - (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

**New Business Rating** refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, which expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

**Household** or household member includes all individuals residing at the Named Insured's address.

**Resident Relative** includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A **Resident Relative** may live temporarily outside of the household.

**VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS\*\***

*Eff. 06-22-16*

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
UOA	Use of Other Automobile
NNO	Named Non-Owner Policy Risk

**COVERAGE DESIGNATIONS**

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
FPB	First Party Benefits
MDCL	Medical Benefits
LOI	Income Loss Benefits
AD	Accidental Death Benefit
FUNRL	Funeral Benefit
COMBL	Combined Loss Benefit
EXMDCL	Excess Medical Benefits
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists – Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
RSA	Roadside Assistance
TL	Towing and Labor
LOU	Rental Reimbursement
CB	Citizens Band Radio and Similar Equipment
PE	Contents/Personal Effects
GAP	Gap (Loan/Lease) Coverage – Comprehensive and Collision
NCRP REPL	New Car Replacement Plus Coverage – Comprehensive and Collision
VVU REPL	Vehicle Value Upgrade Coverage – Comprehensive and Collision

## **RATE MODIFICATION RULES**

### ***NATIONWIDE AFFINITY DISCOUNT\*\****

*Eff. 06-22-16*

After a household member notifies us that he, she, or another household member is a member of a Nationwide Affinity Group, the otherwise applicable premium shall be reduced as long as the policy remains in force. Once the Affinity Discount is applied, it will not be removed at renewal regardless of affinity group status. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The Nationwide Affinity Discount may be applied to a policy receiving the Farm Bureau Discount.

#### *Affinity Category Definitions*

- Alumni –alumni association and/or fraternal social organizations of a 4 year educational institution.
- Professional –organization formed to unite, represent, and/or inform people who work in the same occupation. Active or former law enforcement officers that are or were employed by a local, state, or federal law enforcement agency.
- All Other – All other organizations that do not belong to a category defined above.

The following vehicle types are eligible: PPA, SV and NNO.

### ***NATIONWIDE ASSOCIATE DISCOUNT\*\****

*Eff. 06-22-16*

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.

The following vehicle types are eligible: PPA, SV and NNO.

### ***TIER FACTOR\*\****

*Eff. 06-22-16*

Apply the appropriate tier factor as determined by the tier eligibility criteria in the *Insurability Standards* manual. The following rules are applicable:

1. Mutually exclusive underwriting characteristics are used to assign tier.
2. Tier is not used in a duplicative manner with Driver Record Points, Classifications, or any other rating characteristic.
3. Once tier has been assigned, it can only be revised to a lower rated tier.

The following vehicle types are eligible: PPA.

### ***FARM BUREAU DISCOUNT\*\****

*Eff. 06-22-16*

When the Household member is a member of the Pennsylvania Farm Bureau the otherwise applicable premium shall be reduced. The Farm Bureau Discount may be applied to a policy receiving the Nationwide Affinity Discount.

The following vehicle types are eligible: PPA.

### **NEW VEHICLE DISCOUNT**

*Eff. 03-08-10*

This discount will be applied only to PPA with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

### **OEM LOSS SETTLEMENT ENDORSEMENT**

*Eff. 03-08-10*

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old.

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

### **VEHICLE USE\*\***

*Eff. 06-22-16*

Apply the appropriate Vehicle Use Factor based on the following vehicle use classifications:

**Pleasure Use** — The automobile's use is not otherwise classified as "Farm Use", "Business Use", or "Work Use".

**Work Use** — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a carpool or other "share-the-ride" arrangement.

**Farm Use** — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

EXCEPTIONS —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use".
- b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use".

**Business Use** — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

**EXCEPTIONS** —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure", "Work", or "Farm Use".
2. An automobile owned by a member of the clergy is not considered as used for business.

The following vehicle types are eligible: PPA.

**HOUSEHOLD COMPOSITION FACTOR\*\***

*Eff. 06-22-16*

*Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised.*

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured.
2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household, will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied policies are only to be counted once.

The following vehicle types are eligible: PPA.

**ANTI-THEFT DEVICE DISCOUNT\*\***

*Eff. 06-22-16*

This discount will be applied to COMP for vehicles equipped with the following anti-theft devices:

A passive anti-theft device is one that is engaged automatically when the operator turns the ignition switch of the vehicle to the off position. (A separate manual step is not required to engage the device.) The device must disable the vehicle by making the fuel, ignition, or starting system inoperative.

Ignition interlock systems (mechanism that locks the steering column when the key is removed) do not qualify for the discount.

The following vehicle types are eligible: PPA.

**DRIVER IMPROVEMENT COURSE DISCOUNT\*\***

*Eff. 06-22-16*

A reduction in the otherwise applicable premium is afforded to vehicles where at least one driver on the policy 55 years of age or older complies with the following:

1. The driver has successfully completed a Motor Vehicle Driver Improvement Course meeting the standards of the Pennsylvania Department of Transportation, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

The following vehicle types are eligible: PPA and NNO.

**NO PRIOR INSURANCE SURCHARGE\*\***

*Eff. 06-22-16*

The No Prior Insurance Surcharge is applicable if the applicant or principal operator did not have continuous liability insurance for the immediate six-month time period. The surcharge, which depends on the lapsed time before insurance, shall initially apply for one year. If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy, this surcharge will not apply.

Prior In-Force rating:

The No Prior Insurance Surcharge is applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The Named Insured had a need for insurance, OR
2. The policy currently has the No Prior Insurance Surcharge at the time of the lapse, OR
3. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse, the surcharge will be reset at the same level for an additional year.

*The following vehicle types are eligible: PPA.*

**PASSIVE OCCUPANT RESTRAINT DISCOUNT\*\***

*Eff. 06-22-16*

A discount is applied to the otherwise applicable First Party Benefits premiums for any vehicle equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lower discount applies for a driver side only air bag or passive seatbelt restraints. If the vehicle is equipped with more than one safety device, only the highest discount will apply.

The following vehicle types are eligible: PPA.

**MATRIX FACTOR\*\***

*Eff. 06-22-16*

*Based on a combination of prior Bodily Injury limits, home and car, and number of vehicles insured with Nationwide or Allied, the otherwise applicable premium shall be reduced.*

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide or Allied Homeowner or Farm Combination policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household and the vehicle is also insured on a personal auto policy issued by Nationwide. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured.

**New Business Rules**

Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**

An account's "Prior BI Limits" category may move up one rated threshold level per year until the applicable level is attained if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible: PPA.

**TERMS WITH PRIOR CARRIER FACTORS\*\***

*Eff. 06-22-16*

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums shall be modified. The following rules are applicable:

1. Group assignment is determined at the policy inception date by the definitions provided in the Insurability Guidelines and does not change at renewal.
2. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
3. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
4. Policies previously eligible for the Terms with Prior Carrier Factor will continue to be rated under this rule. Otherwise, the Select Rating Factor or the Premier Intra-Agency Transfer Discount will apply.

The following vehicle types are eligible: PPA.

**SELECT RATING FACTOR\*\***

*Eff. 06-22-16*

Based on a combination of the number of terms with prior carrier, select customer definition, and terms with Nationwide, the otherwise applicable premiums shall be modified for new business beginning March 5, 2012.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. Customers are defined as Select based on prior BI limits, number of vehicles insured with Nationwide, and the number of prior carriers. The Select Customer Flag is "Yes" if the number of prior carriers in the last five years is less than three and either the number of vehicles in the household is greater than one or the number of vehicles in the household is one and the Prior BI Limits are greater than 25/50.
3. Any applicant whose second most recent auto insurance carrier within the past five years is a Nationwide Standard/Preferred company (including for Pennsylvania, Nationwide Mutual, Nationwide Property and Casualty, Nationwide General, Nationwide Insurance Company of America and Nationwide Affinity Insurance Company of America) will be assigned a Winback Flag of "Yes" and considered part of Select Rating.
4. Any applicant whose most recent auto insurance carrier is within the Nationwide Group will not be considered part of Select Rating.
5. Nationwide Group is defined to include the following Nationwide/Allied companies: Nationwide Mutual, Nationwide Property and Casualty, Nationwide General, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Insurance Company of Florida, Nationwide Agribusiness, Allied, AMCO Insurance Company, Colonial County Mutual, Depositors Insurance, Nationwide Class Plan M, Nationwide Mutual Fire, Nationwide Assurance, and Titan/Victoria.

If a policy is eligible for the Premier Intra-Agency Transfer Factor or the Terms with Prior Carrier Factor, then it is not eligible for the Select Rating Factor.

The following vehicle types are eligible: PPA.

**PRIOR NATIONWIDE NON-STANDARD AUTO FACTOR\*\***

*Eff. 06-22-16*

For new business written on or after March 5, 2012, if the most recent prior carrier is a Nationwide Non-Standard Auto company, then the otherwise applicable premium shall be modified. Nationwide Non-Standard Auto Companies include Nationwide Class Plan M, Nationwide Mutual Fire, Nationwide Assurance, and Titan/Victoria.

The following vehicle types are eligible: PPA.

**PREMIER INTRA-AGENCY TRANSFER DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of whether or not the policy is part of an Agency-Transfer, the number of terms with prior carrier, the prior carrier company, and terms with Nationwide, the otherwise applicable premiums shall be reduced. The following rules are applicable:

1. Group assignment is determined at the policy inception date by the definitions provided in the Insurability Guidelines and does not change at renewal.
2. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.

3. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
4. Policies eligible for the Premier Intra-Agency Transfer Discount are not eligible for the Terms with Prior Carrier Factor or Select Rating Factor.

The following vehicle types are eligible: PPA.

**ADVANCE QUOTE DISCOUNT\*\***

*Eff. 06-22-16*

This discount applies to new business policies effective on or after January 31, 2008, if a quote is given to a customer, where all underwriting reports including those which determine tier are ordered at least eight days prior to the policy effective date. This discount does not apply to policies eligible for the Premier Intra Agency Transfer Discount.

The following vehicle types are eligible: PPA.

**NEW BUSINESS HOMEOWNERSHIP DISCOUNT\*\***

*Eff. 06-22-16*

If the named insured is a homeowner of a single, two, three, or four-family dwelling then the otherwise applicable premium shall be reduced for the first two terms of the policy.

This discount applies to new business auto policies who:

- o Do not currently have their home insured with Nationwide, AND
- o Promise to insure their home with Nationwide within one year, AND
- o Are eligible for a Nationwide Homeowner policy.

The following vehicle types are eligible: PPA.

**HOME AND CAR DISCOUNT\*\***

*Eff. 06-22-16*

If a household member is also a household member under a Nationwide or Allied Homeowner or Farm Combination policy, the otherwise applicable premium shall be reduced.

The following vehicle types are eligible: SV.

If a household member is also a household member under a Nationwide or Allied Tenant, or Condominium policy, the otherwise applicable premium shall be reduced.

The following vehicle types are eligible: PPA and SV.

**AUTO FINANCIAL DISCOUNT\*\***

*Eff. 06-22-16*

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

The following vehicle types are eligible for this discount: PPA and SV.

**PAPERLESS POLICY DISCOUNT\*\***

*Eff. 06-22-16*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and
2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA.

**ACCIDENT FORGIVENESS\*\***

*Eff. 06-22-16*

Accident Forgiveness is an optional feature that may be purchased to waive a premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness feature, AND
2. The accident occurred while the Accident Forgiveness feature was active, AND
3. The Accident Forgiveness feature remains active throughout the otherwise surchargeable period, AND
4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

The following vehicle types are eligible for this discount: PPA.

**VANISHING DEDUCTIBLE\*\***

*Eff. 06-22-16*

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each eligible policy will accrue a deductible credit of \$100 to apply to covered claims starting 31 days after effective date of purchase, and an additional \$100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of \$500. The Vanishing Deductible credit amount applied will not be greater than the coverage deductible

Policies are eligible to earn an additional \$100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no paid chargeable at-fault accidents;
2. Have no major violations; AND
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to \$100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA.

**TOTAL LOSS DEDUCTIBLE WAIVER\*\***

*Eff. 06-22-16*

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the COMP and COLL coverage deductibles in the event of a covered total loss.

The following vehicle types are eligible for this discount: PPA.

**LIMITED TORT OPTION REDUCTION\*\***

*Eff. 06-22-16*

In accordance with the provisions of H.B. 121 (1990), policyholders electing the Limited Tort Option shall receive a reduction on the otherwise applicable premiums.

The following vehicle types are eligible: PPA and NNO.

**EASY PAY SIGN-UP DISCOUNT\*\***

*Eff. 06-22-16*

A one time Easy Pay Sign-Up Discount will be applied if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, AND
2. The insured must elect a paperless billing option, AND
3. The Easy Pay billing option must be maintained during the policy term, AND
4. The policy must have a Private Passenger Auto vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household.

The following vehicle types are eligible: PPA.

**PREFERRED DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of Tier, Prior BI limits, and Home and Car or Auto Financial, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. Only the following Prior BI limits are eligible: greater than or equal to 100/300. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. Only the following Tiers are eligible: A through F.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowner, owner-occupied Farm, Tenant, Condominium, or Mobile Homeowner policy.

4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

New Business Rules: Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules: An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible for this discount: PPA.

**PREFERRED BUNDLE DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of Tier, Prior BI limits, and Home and Car or Auto Financial, if the Accident Forgiveness feature, Vanishing Deductible feature and Roadside Assistance coverage are selected, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. Only the following Prior BI limits are eligible: greater than or equal to 100/300. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. Only the following Tiers are eligible: A through D.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowner, owner-occupied Farm, Tenant, Condominium, or Mobile Homeowner policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

New Business Rules: Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules: An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible for this discount: PPA.

**RATE STABILITY\*\***

*Eff. 06-22-16*

Based on a combination of products purchased, length of time the policy has been in force with Nationwide, the existence of new, chargeable accidents and violations, and tier, the policy renewal premium will be stabilized, or capped. The stabilized premium will be calculated by comparing the expiring full-term to the future full term renewal premium. All policy renewal premiums will be stabilized except the following:

1. For any coverage that is added, changed, or deleted, including a change to the tort option, the filed premium will be charged.

## **AVERAGE DRIVER CLASS FACTOR\*\***

*Eff. 06-22-16*

For each non-excluded driver assigned to the policy, up to a maximum of six drivers per policy, determine the applicable Driver Factor for each coverage.

If more than six non-excluded drivers are present, the six drivers with the highest BI and PD Driver Rate Factor shall be the six drivers included in the determination of the Average Driver Factor, except:

The Named Insured and their spouse must always be included as drivers when determining the Average Driver Factor, unless they are already listed on another Nationwide auto policy.

Add the applicable Driver Factors for all drivers and divide this sum by the number of drivers to determine the average driver factor.

The following vehicle types are applicable: PPA.

### **DRIVER CLASSIFICATION — Definitions**

*Eff. 12-11-13*

- 1) "Married" means a married person living with his or her spouse or a person widowed.
- 2) "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

- 3) An "Operator Status" of "occasional" may be assigned to a driver if the following criteria are met:
  - a) The driver is not the titled owner, AND
  - b) The driver is under age 25, AND
  - c) There are more drivers than vehicles on the policy, AND
  - d) There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

EXCEPT an unmarried operator who is a resident student at a school, college, or educational institution more than 100 miles from the place of principle garaging of the automobile and who does not have access to the auto while away at school may be assigned an "operator status" of "occasional" regardless of rules c. and d.

- 4) The "Good Student" classification is applicable provided:
  - a) The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
  - b) When requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
    - i) Ranked among the upper 20 percent of the class scholastically, OR

## MISCELLANEOUS COVERAGES

### **FAMILY PROTECTION – UNINSURED/UNDERINSURED MOTORISTS COVERAGE (Bodily Injury and Property Damage Liability)**

*Eff. 01-31-08*

Uninsured Motorists Coverage and Underinsured Motorists Coverage limits equal to the Bodily Injury liability limits carried are available on all policies providing Bodily Injury on a private passenger automobile. A Named Insured may fully reject, in writing, Uninsured Motorists and/or Underinsured Motorists coverage, or may request (in writing) the issuance of limits less than the limits of liability for Bodily Injury. Limits cannot be selected in excess of the Bodily Injury limits of the policy. The Uninsured Motorists Coverage and Underinsured Motorists Coverage limits selected apply to all vehicles on the policy.

### **ROADSIDE ASSISTANCE COVERAGE\*\***

*Eff. 06-22-16*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles (Basic) **OR** Up to 100 miles (Plus).

The following vehicle types are eligible: PPA.

### **TOWING AND LABOR COVERAGE\*\***

*Eff. 06-22-16*

Available on PPA insured for BI, PD and either COMP and/or COLL if Towing and Labor Coverage was carried on the vehicle prior to March 9, 2009.

Limits: \$50 per disablement

### **EXCESS MEDICAL BENEFIT**

*Eff. 03-05-12*

This coverage provides medical expenses in excess of \$100,000 up to \$1 million; subject to the terms, conditions, and limitations of the endorsement.

If this coverage is elected, it must be purchased for each vehicle in the household insured by Nationwide.

### **LOSS OF USE COVERAGE\*\***

*Eff. 06-22-16*

This coverage may be written only when BI, PD, and either COMP or COLL are also afforded on the auto.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

The following vehicle types are eligible: PPA.

**ADDITIONAL COVERAGE FOR CUSTOMIZATION**

*Eff. 03-08-10*

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the \$1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

This rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

The following vehicle types are eligible: PPA.

**ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES\*\***

*Eff. 06-22-16*

This endorsement provides coverage for loss to devices designed to record, emit, amplify, receive and/or transmit sound, pictures, or data which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the \$1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

1. This endorsement may be added only to vehicles that are less than 10 years old.
2. If this endorsement is desired, Comprehensive and/or Collision coverage must be carried for this vehicle.
3. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).
4. This endorsement will remain on vehicles that renew with the endorsement after 10 years as long as they continue to carry comprehensive and collision coverage.

The following vehicle types are eligible: PPA.

**CONTENTS AND/OR PERSONAL EFFECTS**

*Eff. 12-22-15*

Covers contents, such as personal effects, articles of furniture, etc., not permanently attached, that are not covered unless specifically insured. Radio and television antennas, awnings, cabana, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

The following vehicle types are eligible: SV

**GAP (LOAN/LEASE) COVERAGE**

*Eff. 11-08-10*

This coverage provides indemnification for the difference between the outstanding balance on a new vehicle's lease or loan and the actual cash value of the vehicle to which this coverage applies when the vehicle is declared a total loss. The actual cash value is determined at the time of the loss. See endorsement for coverage details.

## **MISCELLANEOUS VEHICLES\*\***

*Eff 06-22-16*

The rates and rules for the Private Passenger Auto vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modification/exceptions listed in the following sections.

### **TRAILERS**

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, FPB, UMBI, and UIMBI are automatically extended for the same limits as the automobile to which the trailer is attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and \$100 deductible COLL coverage is \$1.00 with a per rental period minimum of \$10.00. Contents coverage of \$500 is provided for the flat charge of \$1.00 if desired.

### **TRUCK CAMPERS**

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, FPB, UMBI, and UIMBI are automatically extended for the same limits as the automobile to which the camper is attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit, the premium is the same as established for a motor home.

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**Territory Base Rates\*\***

Eff. 06-22-16

BI Rating Territory	BI 50/100
001	\$229.00
002	238.10
003	245.40
004	249.20
005	256.80
006	258.70
007	260.80
008	264.40
009	266.00
010	268.20
011	286.90
012	288.40
013	297.60
014	335.10
015	353.60
016	355.60
017	401.90
018	431.80
019	444.90
020	545.50
021	706.10
022	720.10
023	824.50
024	856.30
025	884.50
999	334.20

PD Rating Territory	PD 25,000
001	\$169.90
002	179.20
003	183.90
004	190.80
005	194.00
006	197.70
007	205.50
008	208.70
009	210.60
010	215.10
011	215.70
012	219.10
013	221.50
014	226.10
015	242.80
016	247.50
017	249.20
018	260.30
019	266.60
020	271.30
021	280.50
022	288.90
023	300.30
024	332.50
025	322.40
026	333.40
999	226.80

MDCL Rating Territory	MDCL 25,000
001	\$287.40
002	309.70
003	357.10
004	374.70
005	379.60
006	384.50
007	414.10
008	416.60
009	435.10
010	431.00
011	441.50
012	444.30
013	471.40
014	488.50
015	564.50
016	601.20
017	575.10
018	657.70
019	650.90
020	688.60
021	758.30
022	1,216.10
023	1,415.50
024	1,423.30
025	1,483.00
999	487.90

MDCL Rating Territory	LOI
001	\$24.10
002	26.20
003	30.30
004	31.60
005	32.00
006	32.50
007	35.00
008	35.10
009	36.70
010	36.40
011	37.30
012	37.50
013	39.90
014	41.00
015	47.70
016	50.80
017	48.50
018	55.50
019	55.20
020	58.20
021	63.90
022	102.90
023	119.60
024	120.30
025	125.20
999	41.00

**Territory Base Rates\*\***

Eff. 06-22-16

MDCL Rating Territory	AD	MDCL Rating Territory	FUNRL	MDCL Rating Territory	COMBL
001	\$7.00	001	\$1.30	001	\$383.10
002	7.90	002	1.40	002	412.00
003	8.80	003	1.60	003	475.10
004	9.10	004	1.60	004	499.00
005	9.20	005	1.60	005	505.20
006	9.20	006	1.60	006	511.70
007	10.30	007	1.60	007	551.50
008	10.40	008	1.70	008	554.70
009	10.80	009	1.70	009	578.80
010	10.70	010	1.70	010	574.20
011	10.90	011	1.70	011	587.70
012	11.00	012	1.70	012	590.90
013	11.40	013	1.80	013	627.10
014	12.00	014	1.90	014	649.90
015	13.80	015	2.30	015	751.40
016	14.80	016	2.40	016	800.10
017	14.30	017	2.30	017	765.90
018	16.20	018	2.60	018	875.50
019	16.10	019	2.60	019	866.20
020	17.00	020	2.60	020	916.10
021	18.60	021	2.90	021	1,009.30
022	29.90	022	4.70	022	1,618.50
023	34.70	023	5.70	023	1,883.70
024	34.80	024	5.80	024	1,894.10
025	36.40	025	6.10	025	1,973.50
999	12.00	999	1.90	999	649.30

**Territory Base Rates\*\***

Eff. 06-22-16

COMP Rating Territory	COMP Full Cov.
001	\$84.30
002	90.20
003	92.50
004	98.70
005	107.10
006	112.30
007	110.40
008	118.50
009	116.50
010	121.30
011	126.80
012	136.30
013	127.80
014	134.40
015	143.20
016	138.80
017	156.10
018	175.60
019	165.30
020	186.30
021	197.70
022	201.00
023	197.10
024	206.00
025	209.20
026	173.20
027	188.30
028	220.20
029	188.30
030	202.80
031	225.70
032	210.30
033	264.30
034	248.70
035	216.80
036	252.20
037	263.90
038	264.80
999	130.20

COLL Rating Territory	COLL \$100 Ded.
001	\$293.40
002	304.30
003	311.50
004	319.90
005	321.10
006	322.50
007	329.30
008	326.60
009	332.70
010	334.20
011	344.00
012	342.30
013	347.90
014	351.20
015	367.10
016	367.70
017	380.30
018	388.30
019	389.20
020	415.20
021	418.20
022	421.70
023	443.30
024	452.40
025	405.50
026	454.00
027	432.70
028	478.10
029	492.90
030	529.20
031	513.90
032	562.80
033	546.00
999	359.60

UMC Rating Territory	UMBI 50/100 Unstacked
001	\$13.20
002	13.30
003	13.00
004	13.20
005	13.00
006	24.90
007	13.00
008	14.90
009	13.30
010	18.20
011	36.10
012	54.70
013	24.30
014	13.30
015	20.80
016	18.80
017	20.80
018	20.80
019	141.30
020	15.80
021	18.10
022	13.20
023	13.20
024	13.20
025	25.70
026	33.30
027	51.10
028	19.60
999	23.70

UMC Rating Territory	UIMBI 50/100 Unstacked
001	\$58.80
002	55.90
003	51.10
004	53.30
005	49.90
006	76.90
007	45.90
008	51.50
009	59.00
010	49.70
011	93.80
012	133.50
013	59.00
014	51.20
015	111.40
016	82.60
017	82.60
018	82.60
019	237.00
020	65.10
021	77.70
022	53.90
023	56.70
024	49.10
025	76.20
026	92.10
027	125.00
028	82.60
999	70.10

**LOU Base Rates\*\***

*Eff. 06-22-16*

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$37.60
40	1,200	\$48.80
50	1,500	\$59.70
60	1,800	\$70.50
75	2,250	\$84.50
100	3,000	\$109.10

**Roadside Assistance Base Rates**

*Eff. 12-22-15*

Coverage	Rate
Basic	\$11.00
Plus	\$21.00

**TL Base Rate**

*Eff 12-22-15*

Limit	Base Rate
50	\$2.00

**EXMDCL Base Rate\*\***

*Eff. 06-22-16*

Aggregate Per Claimant Limit	Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$22.80

**Additional Coverage for Sound, Picture and Data Devices**

Limit	Vehicles without OEM	Vehicles with OEM
	Loss Settlement Provision	Loss Settlement Provision
500	\$14.30	\$17.20
1000	\$28.60	\$34.30
1500	\$42.90	\$51.50
2000	\$57.20	\$68.60
2500	\$71.50	\$85.80
3000	\$85.80	\$102.90
3500	\$100.10	\$120.10
4000	\$114.40	\$137.30
4500	\$128.70	\$154.40
5000	\$143.00	\$171.60

**Nationwide Affinity Discount\*\***

*Effective 06-22-16*

Category	Rate Factor
Alumni	0.93
Professional	0.95
All Other	0.97

**Nationwide Associate Discount**

Nationwide Associate	Rate Factor
Yes	0.90
No	1.00

**Prior Nationwide Non-Standard Auto Factor**

Policy Insured Term	Prior Nationwide Non-Standard Factor
1	1.15
2	1.15
3	1.15
4	1.13
5	1.11
6	1.09
7	1.07
8	1.05
9	1.03
10	1.01
>10	1.00

**Premier Intra-Agency Transfer Discount**

Number of Terms w/Prior Carrier	Terms with Nationwide	Prior Insurance Code	Group A	Group B	Group C	Group D	Group E
		Lapse > 30 Days	1.00	1.00	1.00	1.00	1.00
0 to 5	1st through 3rd terms w/ NW (500-503)		1.00	1.00	0.95	1.00	1.00
	4th term w/ NW (504)		1.00	1.00	0.96	1.00	1.00
	5th term w/ NW (505)		1.00	1.00	0.97	1.00	1.00
	6th term w/ NW (506)		1.00	1.00	0.98	1.00	1.00
	All Subsequent Renewals w/ NW (507+)		1.00	1.00	1.00	1.00	1.00
6 or more	1st through 3rd terms w/ NW (500-503)		0.93	0.95	0.95	1.00	0.97
	4th term w/ NW (504)		0.94	0.96	0.96	1.00	0.98
	5th term w/ NW (505)		0.96	0.97	0.97	1.00	0.99
	6th term w/ NW (506)		0.98	0.98	0.98	1.00	1.00
	All Subsequent Renewals w/ NW (507+)		1.00	1.00	1.00	1.00	1.00

**Advance Quote Discount**

Shopping Days	Term	Rate Factor
0 to 7	All	1.000
8 or more	001	0.950
	002	0.955
	003	0.960
	004	0.965
	005	0.970
	006	0.975
	007	0.980
	008	0.985
	009	0.990
	010	0.995
	>010	1.000

**New Business Homeownership Discount**

Non-Nationwide Homeowner	Policy Term	Rate Factor
Yes	1-2	0.95
	>2	1.00
All Other		1.00

**Home and Car Discount\*\***

*Eff. 06-22-16*

Home and Car	Policy Form	Vehicle Use	Property Policy Form	Rate Factor
Yes	Automobile		Tenant, Condo	0.90
Yes	Trailer		Home	0.90
Yes	Trailer		Tenant, Condo	0.90
All Other				1.00

**Easy Pay Sign-Up Discount**

Coverage	Easy Pay Flag	Discount Amount
BI/PD	Yes	\$15.00

**Preferred Discount**

*(Applicable to Tiers A-F and Prior BI Limits >=100/300)*

Auto Financial Discount	Home and Car Discount	Rate Factor
Yes	Yes	0.95
Yes	No	0.95
No	Yes	0.95
All Other		1.00

**Preferred Bundle Discount**

*(Applicable to Tiers A-D and Prior BI Limits >=100/300)*

Auto Financial Discount	Home and Car Discount	Accident Forgiveness	Vanishing Deductible	Roadside Assistance	Rate Factor
Yes	Yes	Yes	Yes	Yes	0.90
Yes	No	Yes	Yes	Yes	0.90
No	Yes	Yes	Yes	Yes	0.90
All Other					1.00

**Rate Stability\*\***

*Eff. 06-22-16*

Premium Change	Products Purchased	Experience*	Tier	Cap
Increase	NW auto only	No new acc/viol	A-D	20%
			E-H	20%
			I-N	20%
	NW auto & Home	New acc/viol	A-D	40%
			E-H	40%
			I-N	40%
Decrease	NW auto only	No new acc/viol	A-D	-20.0%
			E-H	-20.0%
			I-N	-20.0%
		Expiring acc/viol	A-D	-40.0%
			E-H	-40.0%
			I-N	-40.0%
	NW auto & Home	No new acc/viol	A-D	-20.0%
			E-H	-20.0%
			I-N	-20.0%
		Expiring acc/viol	A-D	-40.0%
			E-H	-40.0%
			I-N	-40.0%

\* The accidents and violations used in Rate Stability are chargeable accidents and violations as defined in the Merit Rating Plan.

**Identity Theft or Identity Fraud Expense Coverage**

Identity Theft Endorsement	Semi-Annual Premium
Yes	\$22.50

**Miscellaneous Vehicles Base Rate Adjustment\*\***

*Effective 06-22-16*

Coverage	NNO Factor
BI	1.11
PD	1.11
MDCL	N/A
COMP	N/A
COLL	N/A
UMBI	0.45
UIMBI	0.44
LOI	N/A
AD	N/A
FUNRL	N/A
COMBL	N/A
EXMDCL	N/A
TL	N/A
LOU	N/A

**PE Base Rate**

Coverage Single Limit	Base Rate
500	\$1.00
1,000	\$2.00
1,500	\$3.00
2,000	\$4.00
2,500	\$6.00
3,000	\$7.00
3,500	\$8.00
4,000	\$9.00
4,500	\$10.00
5,000	\$11.00
5,500	\$12.00
6,000	\$13.00
6,500	\$14.00
7,000	\$15.00
7,500	\$16.00
Each Add'l \$500	+ \$1.00

**PENNSYLVANIA  
PRIVATE  
PASSENGER  
AUTOMOBILE  
RATING RULE  
MANUAL**

**Effective – 06/22/2016**

**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**

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## DEFINITIONS

### **GENERAL DEFINITIONS\*\***

*Eff. 06-22-16*

The following vehicle types are eligible to be written on a Nationwide personal auto policy.

A Private Passenger Automobile defined as:

- 1) A four wheel motor vehicle of the private passenger or station wagon type.
- 2) A van or pickup truck used solely for:
  - a) Pleasure.
  - b) Driving to and from a primary place of employment.
  - c) Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR
  - d) Incidental hauling of:
    - (1) Equipment.
    - (2) Merchandise, OR
    - (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

**New Business Rating** refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Camping Trailer** is designed for use with a private passenger automobile, which expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

The following **Definitions** apply to the following terms used throughout this manual:

**Household** or household member includes all individuals residing at the Named Insured's address.

**Resident Relative** includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A **Resident Relative** may live temporarily outside of the household.

**Nationwide Exclusive Agency** means an agency licensed to write insurance exclusively for a Nationwide Insurance Company.

**First Party Benefits** include the following coverages: Medical Benefit, Income Loss Benefit, Accidental Death Benefit, Funeral Benefit, Combined Loss Benefit and Excess Medical Benefit. See the endorsements for coverage descriptions.

**Major Convictions** are defined by CSC code. Specific instances are shown in the Merit Rating Plan section below.

**VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS\*\***

*Eff. 06-22-16*

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
SV	Supplemental Vehicles including Trailers and Truck Campers
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
UOA	Use of Other Automobile Broad

**COVERAGE DESIGNATIONS**

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
FPB	First Party Benefits
MDCL	Medical Benefits
LOI	Income Loss Benefits
AD	Accidental Death Benefit
FUNRL	Funeral Benefit
COMBL	Combined Loss Benefit
EXMDCL	Excess Medical Benefits
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists – Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
RSA	Roadside Assistance
LOU	Rental Reimbursement
CB	Citizens Band Radio and Similar Equipment
PE	Contents/Personal EffectsGAP
Gap (Loan/Lease) Coverage – Comprehensive and Collision	
NCRP REPL	New Car Replacement Plus Coverage – Comprehensive and Collision
VVU REPL	Vehicle Value Upgrade Coverage – Comprehensive and Collision

## **RATE MODIFICATION RULES**

### **PRIMARY TIER FACTOR\*\***

*Eff. 06-22-16*

Apply the appropriate primary tier factor as determined by the tier eligibility criteria in the *Insurability Standards* manual. The following rules are applicable:

- Mutually exclusive underwriting characteristics are used to assign tier.
- Tier is not used in a duplicative manner with Driver Record Points, Classifications, or any other rating characteristic.
- Once a tier has been assigned, it can only be revised to a lower rated tier.

The following vehicle types are eligible: PPA and SV

### **NATIONWIDE AFFINITY DISCOUNT\*\***

*Eff. 06-22-16*

After a household member notifies us that he, she, or another household member is a member of a Nationwide Affinity Group, the otherwise applicable premium shall be reduced as long as the policy remains in force. Once the Affinity Discount is applied, it will not be removed at renewal regardless of affinity group status. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The Nationwide Affinity Discount may be applied to a policy receiving the Farm Bureau Discount.

#### *Affinity Category Definitions*

- Alumni – alumni association and/or fraternal social organizations of a 4 year educational institution.
- Professional – organization formed to unite, represent, and/or inform people who work in the same occupation. Active or former law enforcement officers that are or were employed by a local, state, or federal law enforcement agency
- All Other – All other organizations that do not belong to a category defined above.

The following vehicle types are eligible: PPA and SV.

### **NATIONWIDE ASSOCIATE DISCOUNT\*\***

*Eff. 06-22-16*

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.

The following vehicle types are eligible: PPA and SV.

### **SECONDARY TIER FACTOR\*\***

*Eff. 06-22-16*

Apply the appropriate tier factor as determined by the tier eligibility criteria in the *Insurability Standards* manual. The following rules are applicable:

1. Mutually exclusive underwriting characteristics are used to assign tier.
2. Tier is not used in a duplicative manner with Driver Record Points, Classifications, or any other rating characteristic.
3. Once tier has been assigned, it can only be revised to a lower rated tier.

The following vehicle types are eligible: PPA.

**FARM BUREAU DISCOUNT\*\***

*Eff. 06-22-16*

When a Household member is a member of the Pennsylvania Farm Bureau the otherwise applicable premium shall be reduced. The Farm Bureau Discount may be applied to a policy receiving the Nationwide Affinity Discount.

The following vehicle types are eligible: PPA.

**NEW VEHICLE DISCOUNT**

This discount will be applied only to PPA with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be “current” and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

**OEM LOSS SETTLEMENT ENDORSEMENT**

The Policyholder may elect to modify a vehicle’s Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old.

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be “current” and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

**VEHICLE USE\*\***

*Eff. 06-22-16*

Apply the appropriate Vehicle Use Factor based on the following vehicle use classifications:

**Pleasure Use** — The automobile’s use is not otherwise classified as “Farm Use”, “Business Use”, or “Work Use”.

**Work Use** — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a carpool or other “share-the-ride” arrangement.

**Farm Use** — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

EXCEPTIONS —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use".
- b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use".

**Business Use** — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

EXCEPTIONS —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure", "Work", or "Farm Use".
2. An automobile owned by a member of the clergy is not considered as used for business.

The following vehicle types are eligible: PPA.

**HOUSEHOLD COMPOSITION FACTOR\*\***

*Eff. 06-22-16*

Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised.

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured.
2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household, will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied policies are only to be counted once.

The following vehicle types are eligible: PPA.

**ANTI-THEFT DEVICE DISCOUNT\*\***

*Eff. 06-22-16*

This discount will be applied to COMP for vehicles equipped with the following anti-theft devices:

A passive anti-theft device is one that is engaged automatically when the operator turns the ignition switch of the vehicle to the off position. (A separate manual step is not required to engage the device.) The device must disable the vehicle by making the fuel, ignition, or starting system inoperative.

Ignition interlock systems (mechanism that locks the steering column when the key is removed) do not qualify for the discount.

The following vehicle types are eligible: PPA.

**DRIVER IMPROVEMENT COURSE DISCOUNT\*\***

*Eff. 06-22-16*

A reduction in the otherwise applicable premium is afforded to vehicles where at least one driver on the policy 55 years of age or older complies with the following:

1. The driver has successfully completed a Motor Vehicle Driver Improvement Course meeting the standards of the Pennsylvania Department of Transportation, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

The following vehicle types are eligible: PPA.

**NO PRIOR INSURANCE SURCHARGE\*\***

*Eff. 06-22-16*

New Business

The No Prior Insurance Surcharge is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance for the immediate six-month time period prior to the effective date of the Allied/Nationwide policy. The surcharge, which depends on the lapsed time before insurance, shall initially apply for one year. If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the auto policy, this surcharge will not apply.

Prior In-Force rating:

The No Prior Insurance Surcharge is applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The Named Insured has a need for insurance, OR
2. The policy currently has the No Prior Insurance Surcharge at the time of the lapse, OR
3. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse, the surcharge will be reset at the same level for an additional year.

The following vehicle types are eligible: PPA.

**PASSIVE OCCUPANT RESTRAINT DISCOUNT\*\***

*Eff. 06-22-16*

A discount is applied to the otherwise applicable First Party Benefits premiums for any vehicle equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lower discount applies for a driver side only air bag or passive seatbelt restraints. If the vehicle is equipped with more than one safety device, only the highest discount will apply.

The following vehicle types are eligible: PPA.

**MATRIX FACTOR\*\***

*Eff. 06-22-16*

Based on a combination of prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide or Allied, the otherwise applicable premium shall be reduced.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide or Allied Homeowner or Farm Combination policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household and the vehicle is also insured on a personal auto policy issued by Nationwide. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured.

**New Business Rules**

Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**

An account's "Prior BI Limits" category may move up one rated threshold level per year until the applicable level is attained if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible: PPA.

**SELECT RATING FACTOR\*\***

*Eff. 06-22-16*

Based on a combination of the number of terms with prior carrier, select customer definition, and terms with Nationwide, the otherwise applicable premiums shall be modified.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.

2. Customers are defined as Select based on prior BI limits, number of vehicles insured with Nationwide, and the number of prior carriers. The Select Customer Flag is "Yes" if the number of prior carriers in the last five years is less than three and either the number of vehicles in the household is greater than one or the number of vehicles in the household is one and the Prior BI Limits are greater than 25/50.
3. Any applicant whose second most recent auto insurance carrier within the past five years is a Nationwide Standard/Preferred company (including for Pennsylvania, Nationwide Mutual, Nationwide Property and Casualty, Nationwide General, Nationwide Insurance Company of America and Nationwide Affinity Insurance Company of America) will be assigned a Winback Flag of "Yes" and considered part of Select Rating.
4. Any applicant whose most recent auto insurance carrier is within the Nationwide Group will not be considered part of Select Rating.
5. Nationwide Group is defined to include the following Nationwide/Allied companies: Nationwide Mutual, Nationwide Property and Casualty, Nationwide General, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Insurance Company of Florida, Nationwide Agribusiness, Allied, AMCO Insurance Company, Colonial County Mutual, Depositors Insurance, Nationwide Class Plan M, Nationwide Mutual Fire, Nationwide Assurance, and Titan/Victoria.

If a policy is eligible for the Premier Intra Agency Transfer Factor, then it is not eligible for the Select Rating Factor. The following vehicle types are eligible: PPA.

**PRIOR NATIONWIDE NON-STANDARD AUTO FACTOR\*\***

*Eff. 06-22-16*

If the most recent prior carrier is a Nationwide Non-Standard Auto company, then the otherwise applicable premium shall be modified. Nationwide Non-Standard Auto Companies include Nationwide Class Plan M, Nationwide Assurance, and Titan/Victoria.

The following vehicle types are eligible: PPA.

**PREMIER INTRA-AGENCY TRANSFER DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of whether or not the policy is part of an Agency-Transfer, and the number of terms with prior carrier, the otherwise applicable premiums shall be reduced. The following rules are applicable:

1. Group assignment is determined at the policy inception date by the definitions provided in the Insurability Guidelines and does not change at renewal.
2. Terms with Nationwide are defined to be consecutive terms without lapse.
3. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
4. Policies eligible for the Premier Intra-Agency Transfer Discount are not eligible for the Select Rating Factor.

The following vehicle types are eligible: PPA.

**ADVANCE QUOTE DISCOUNT\*\***

*Eff. 06-22-16*

This discount applies if a quote is given to a customer, where all underwriting reports including those which determine tier are ordered at least eight days prior to the policy effective date. This discount does not apply to policies eligible for the Premier Intra Agency Transfer Discount.

The following vehicle types are eligible: PPA.

**NEW BUSINESS HOMEOWNERSHIP DISCOUNT\*\***

*Eff. 06-22-16*

If the named insured is a homeowner of a single, two, three, or four-family dwelling then the otherwise applicable premium shall be reduced for the first two terms of the policy.

This discount applies to new business auto policies who:

- o Do not currently have their home insured with Nationwide, AND
- o Promise to insure their home with Nationwide within one year, AND
- o Are eligible for a Nationwide Homeowner policy.

The following vehicle types are eligible: PPA.

**HOME AND CAR DISCOUNT\*\***

*Eff. 06-22-16*

If a household member is also a household member under a Nationwide or Allied Homeowner or Farm Combination policy, the otherwise applicable premium shall be reduced.

The following vehicle types are eligible: SV.

If a household member is also a household member under a Nationwide or Allied Tenant, or Condominium policy, the otherwise applicable premium shall be reduced.

The following vehicle types are eligible: PPA and SV.

**AUTO FINANCIAL DISCOUNT\*\***

*Eff. 06-22-16*

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

The following vehicle types are eligible for this discount: PPA and SV.

**SMARTRIDE PROGRAM**

*Eff. 12-4-15*

This rule will be applied to vehicles enrolled in the Nationwide SmartRide Program. An insured who enrolls a vehicle in this Program agrees to:

1. Provide a valid e-mail address;
2. Install the telematics device provided by Nationwide in the enrolled vehicle immediately upon receiving the device;

3. Ensure that the device remains installed in the enrolled vehicle; and
4. Return the device to Nationwide upon request

An insured may terminate a vehicle's participation in the SmartRide Program at any time, and the SmartRide Discount will be removed immediately upon receipt of notification.

The following vehicle types are eligible: PPA. Only model years 1996 or newer vehicles with a functional On-Board Diagnostic (OBD II) port technically compatible with Nationwide's telematics device are eligible.

The SmartRide Enrollment Discount and Tier Factors apply only to the following coverages: BI, PD, MEDBEN, COMBL, and Collision.

#### **SmartRide Enrollment Discount:**

Initially, a SmartRide Enrollment Discount will apply to all eligible coverages on the enrolled vehicle. The SmartRide Enrollment Discount will only apply until the SmartRide Tier Discount applies or the enrolled vehicle becomes ineligible for the SmartRide Program.

If the device is not installed within 45 days after enrollment into the SmartRide Program, the vehicle will be considered ineligible for the SmartRide Program and the discount will be removed as of the date the vehicle was enrolled into the Program.

#### **SmartRide Tier Discount:**

The SmartRide Tier will be derived from the information collected from the device 50 days prior to the first renewal following enrollment if the device has been installed for at least 85 days. If the device has not been installed for at least 85 days, the tier will be determined 50 days prior to the second renewal following enrollment. Once the SmartRide Tier has been determined, the applicable SmartRide Tier Discount will apply at renewal.

Unless requested by Nationwide, if the device is uninstalled for any period of time (or series of periods) that exceeds 5 percent of the elapsed time since the initial installation date of the device, at the next renewal the vehicle will no longer be eligible to participate in the SmartRide Program.

#### **Returning the Device:**

Once the vehicle has been assigned its SmartRide Tier or upon the insured or Nationwide terminating the vehicle's participation in the SmartRide Program, the insured will be requested to return the device to the Company. An insured who does not return the device within 45 days of our request may be subject to a \$50 device fee. Nationwide will terminate a vehicle's participation in the SmartRide Program only for the following reasons:

1. The device is not installed within 45 days after enrollment into the Program.
2. The device is uninstalled, unless requested by Nationwide, for any period of time (or series of periods) that exceeds 5 percent of the elapsed time since the initial installment date of the device.

#### **Enrolling Additional Vehicles:**

An insured may enroll additional vehicles (replacement or added vehicles) into the Nationwide SmartRide Program. The SmartRide Enrollment Discount will be applied to the newly enrolled vehicle until sufficient data is collected, as defined above in the SmartRide Program rules, to determine the vehicle's SmartRide Tier Discount.

#### ***PAPERLESS POLICY DISCOUNT\*\****

*Eff. 06-22-16*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and

2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA.

**ACCIDENT FORGIVENESS\*\***

*Eff. 06-22-16*

Accident Forgiveness is an optional feature that may be purchased to waive a premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness feature, AND
2. The accident occurred while the Accident Forgiveness feature was active, AND
3. The Accident Forgiveness feature remains active throughout the otherwise surchargeable period, AND
4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

The following vehicle types are eligible for this discount: PPA.

**VANISHING DEDUCTIBLE\*\***

*Eff. 06-22-16*

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each eligible policy will accrue a deductible credit of \$100 to apply to covered claims starting 31 days after effective date of purchase, and an additional \$100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of \$500. The Vanishing Deductible credit amount applied will not be greater than the coverage deductible.

Policies are eligible to earn an additional \$100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no paid chargeable at-fault accidents;
2. Have no major violations; AND
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to \$100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA.

**TOTAL LOSS DEDUCTIBLE WAIVER\*\***

*Eff. 06-22-16*

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the COMP and COLL coverage deductibles in the event of a covered total loss.

The following vehicle types are eligible for this discount: PPA.

**LIMITED TORT OPTION REDUCTION\*\***

*Eff. 06-22-16*

In accordance with the provisions of H.B. 121 (1990), policyholders electing the Limited Tort Option shall receive a reduction on the otherwise applicable premiums.

The following vehicle types are eligible: PPA.

**EASY PAY SIGN-UP DISCOUNT\*\***

*Eff. 06-22-16*

A one time Easy Pay Sign-Up Discount will be applied if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, AND
2. The insured must elect a paperless billing option, AND
3. The Easy Pay billing option must be maintained during the policy term, AND
4. The policy must have a Private Passenger Auto vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household.

The following vehicle types are eligible: PPA.

**PREFERRED DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of Secondary Tiers, Prior BI limits, and Home and Car or Auto Financial, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. Only the following Prior BI limits are eligible: greater than or equal to 100/300. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. Only the following Secondary Tiers are eligible: A through F.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowner, owner-occupied Farm, Tenant, Condominium, or Mobile Homeowner policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

New Business Rules: Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules: An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible for this discount: PPA.

**PREFERRED BUNDLE DISCOUNT\*\***

*Eff. 06-22-16*

Based on a combination of Secondary Tiers, Prior BI limits, and Home and Car or Auto Financial, if the Accident Forgiveness feature, Vanishing Deductible feature and Roadside Assistance coverage are selected, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. Only the following Prior BI limits are eligible: greater than or equal to 100/300. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. Only the following Secondary Tiers are eligible: A through D.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowner, owner-occupied Farm, Tenant, Condominium, or Mobile Homeowner policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

New Business Rules: Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules: An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

The following vehicle types are eligible for this discount: PPA.

**RATE STABILITY\*\***

*Eff. 06-22-16*

Based on a combination of products purchased, length of time the policy has been in force with Nationwide, the existence of new, chargeable accidents and violations, and secondary tier, the policy renewal premium will be stabilized, or capped. The stabilized premium will be calculated by comparing the expiring full-term to the future full term renewal premium. All policy renewal premiums will be stabilized except the following:

1. For any coverage that is added, changed, or deleted, including a change to the tort option, the filed premium will be charged.
2. For any policy where the stabilized premium is more than 25% below the filed premium, 75% of the filed premium will be charged.

Mid term policy changes will not affect the coverage level cap for each vehicle that has been stored at renewal.

The following vehicle types are eligible: PPA.

### **AVERAGE DRIVER CLASS FACTOR\*\***

*Eff. 06-22-16*

For each non-excluded driver assigned to the policy, up to a maximum of six drivers per policy, determine the applicable Driver Factor for each coverage.

If more than six non-excluded drivers are present, the six drivers with the highest BI and PD Driver Rate Factor shall be the six drivers included in the determination of the Average Driver Factor, except:

The Named Insured and their spouse must always be included as drivers when determining the Average Driver Factor, unless they are already listed on another Nationwide auto policy.

Add the applicable Driver Factors for all drivers and divide this sum by the number of drivers to determine the average driver factor.

The following vehicle types are applicable: PPA.

### **DRIVER CLASSIFICATION — Definitions**

*Eff. 6-22-15*

- 1) "Married" means a married person living with his or her spouse or widowed.
- 2) "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

- 3) An "Operator Status" of "occasional" may be assigned to a driver if the following criteria are met:
  - a) The driver is not the titled owner, AND
  - b) The driver is under age 25, AND
  - c) There are more drivers than vehicles on the policy, AND
  - d) There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases EXCEPT an unmarried operator who is a resident student at a school, college, or educational institution more than 100 miles from the place of principle garaging of the automobile and who does not have access to the auto while away at school, may be assigned an "operator status" of "occasional" regardless of rules c. and d.

- 4) The "Good Student" classification is applicable provided:
  - a) The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
  - b) When requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
    - i) Ranked among the upper 20 percent of the class scholastically, OR
    - ii) In schools using letter grades, had a grade average of "B" or its equivalent, or, if the system of letter grading cannot be averaged, no grade is below "B" OR

## **MISCELLANEOUS COVERAGES**

### ***FAMILY PROTECTION – UNINSURED/UNDERINSURED MOTORISTS COVERAGE (Bodily Injury and Property Damage Liability)***

Uninsured Motorists Coverage and Underinsured Motorists Coverage limits equal to the Bodily Injury liability limits carried are available on all policies providing Bodily Injury on a private passenger automobile. A Named Insured may fully reject, in writing, Uninsured Motorists and/or Underinsured Motorists coverage, or may request (in writing) the issuance of limits less than the limits of liability for Bodily Injury. Limits cannot be selected in excess of the Bodily Injury limits of the policy. The Uninsured Motorists Coverage and Underinsured Motorists Coverage limits selected apply to all vehicles on the policy.

### ***ROADSIDE ASSISTANCE COVERAGE\*\****

*Eff. 06-22-16*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles (Basic) **OR** Up to 100 miles (Plus).

The following vehicle types are eligible: PPA.

### ***EXCESS MEDICAL BENEFIT***

This coverage provides medical expenses in excess of \$100,000 up to \$1 million; subject to the terms, conditions, and limitations of the endorsement.

If this coverage is elected, it must be purchased for each vehicle in the household insured by Nationwide.

### ***LOSS OF USE COVERAGE\*\****

*Eff. 06-22-16*

This coverage may be written only when BI, PD, and either COMP or COLL are also afforded on the auto.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

The following vehicle types are eligible: PPA.

### ***ADDITIONAL COVERAGE FOR CUSTOMIZATION***

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the \$1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

This rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

The following vehicle types are eligible: PPA.

### ***ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES\*\****

*Eff. 06-22-16*

This endorsement provides coverage for loss to devices designed to record, emit, amplify, receive and/or transmit sound, pictures, or data which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the \$1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

1. This endorsement may be added only to vehicles that are less than 10 years old.
2. If this endorsement is desired, Comprehensive and/or Collision coverage must be carried for this vehicle.
3. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).
4. This endorsement will remain on vehicles that renew with the endorsement after 10 years as long as they continue to carry comprehensive and collision coverage.

The following vehicle types are eligible: PPA.

#### **CONTENTS AND/OR PERSONAL EFFECTS**

Covers contents, such as personal effects, articles of furniture, etc., not permanently attached, that are not covered unless specifically insured. Radio and television antennas, awnings, cabana, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

The following vehicle types are eligible: SV

#### **GAP (LOAN/LEASE) COVERAGE**

This coverage provides indemnification for the difference between the outstanding balance on a new vehicle's lease or loan and the actual cash value of the vehicle to which this coverage applies when the vehicle is declared a total loss. The actual cash value is determined at the time of the loss. See endorsement for coverage details.

The Insured must request GAP (Loan/Lease) Coverage within six months of the purchase date of a new vehicle, unless the vehicle had gap (loan/lease) coverage in force with the prior carrier. For the purposes of this rule, a new vehicle is a vehicle that has not previously been titled under the motor vehicle laws of any state.

GAP (Loan/Lease) Coverage will continue to apply until the first renewal when the vehicle attains a vehicle age of 6, unless otherwise requested to be removed by the Insured or if the lien or lease is removed from the vehicle. To determine vehicle age, the current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old.)

Both COMP and COLL must be maintained on the vehicle to be eligible for GAP (Loan/Lease) Coverage.

The following vehicle types are eligible: PPA.

#### **NEW CAR REPLACEMENT PLUS COVERAGE**

This coverage provides indemnification for the difference between the purchase price of a new vehicle and the actual cash value of the vehicle to which this coverage applies when the covered vehicle is declared a total loss with vehicle age less than 3. The new vehicle must be of the same or similar make, series, and model of the vehicle it replaces. If the vehicle age at the most recent renewal was greater than 2, this coverage provides indemnification for the difference between the fair retail market value for an auto of the same year, and same/similar make, series,

## **MISCELLANEOUS VEHICLES\*\***

*Eff. 06-22-16*

The rates and rules for the Private Passenger Auto vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modification/exceptions listed in the following sections.

### **TRAILERS**

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, FPB, UMBI, and UIMBI are automatically extended for the same limits as the automobile to which the trailer is attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and \$100 deductible COLL coverage is \$1.00 with a per rental period minimum of \$10.00. Contents coverage of \$500 is provided for the flat charge of \$1.00 if desired.

### **TRUCK CAMPERS**

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, FPB, UMBI, and UIMBI are automatically extended for the same limits as the automobile to which the camper is attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit, the premium is the same as established for a motor home.

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**Territory Base Rates\*\***

Eff. 06-22-16

BI Rating Territory	BI 50/100
001	\$176.30
002	159.40
003	164.20
004	166.70
005	171.70
006	185.00
007	179.70
008	176.80
009	189.50
010	206.60
011	191.90
012	222.00
013	229.10
014	249.10
015	236.30
016	239.30
017	268.80
018	288.80
019	297.60
020	364.80
021	468.60
022	473.30
023	540.50
024	606.30
025	579.90
999	257.60

PD Rating Territory	PD 25,000
001	\$116.50
002	129.10
003	137.30
004	139.60
005	142.30
006	144.00
007	156.00
008	146.30
009	144.10
010	147.10
011	165.20
012	150.70
013	151.70
014	154.70
015	166.80
016	169.20
017	170.50
018	178.00
019	182.30
020	185.60
021	195.60
022	206.20
023	212.50
024	219.70
025	213.00
026	220.20
999	164.00

MDCL Rating Territory	MDCL 25,000
001	\$201.90
002	246.20
003	251.00
004	261.80
005	266.60
006	270.10
007	298.90
008	292.70
009	308.90
010	305.10
011	351.10
012	353.20
013	331.00
014	343.30
015	382.40
016	407.40
017	453.30
018	462.10
019	466.20
020	478.30
021	532.60
022	824.20
023	962.70
024	1,087.50
025	1,140.70
999	387.70

MDCL Rating Territory	LOI
001	\$18.00
002	19.60
003	24.70
004	24.40
005	24.40
006	25.10
007	25.70
008	27.10
009	28.80
010	26.90
011	29.60
012	28.00
013	30.50
014	32.20
015	34.70
016	38.40
017	38.70
018	42.20
019	40.20
020	44.00
021	47.70
022	77.10
023	88.40
024	88.00
025	97.80
999	31.10

**Territory Base Rates\*\***

Eff. 06-22-16

MDCL Rating Territory	AD
001	\$5.50
002	6.20
003	6.70
004	7.00
005	7.10
006	7.10
007	7.80
008	7.90
009	8.20
010	8.10
011	8.20
012	8.30
013	8.70
014	9.00
015	10.50
016	11.20
017	10.80
018	12.60
019	12.20
020	12.90
021	14.00
022	22.60
023	26.40
024	26.50
025	27.50
999	9.90

MDCL Rating Territory	FUNRL
001	\$0.80
002	0.90
003	1.10
004	1.20
005	1.20
006	1.20
007	1.20
008	1.30
009	1.30
010	1.30
011	1.30
012	1.30
013	1.30
014	1.50
015	1.80
016	1.90
017	1.80
018	2.10
019	2.10
020	2.10
021	2.20
022	3.50
023	4.40
024	4.50
025	4.70
999	1.60

MDCL Rating Territory	COMBL
001	\$294.50
002	306.10
003	352.90
004	373.80
005	370.80
006	399.60
007	408.30
008	410.10
009	438.20
010	460.50
011	436.10
012	441.50
013	462.70
014	472.40
015	615.00
016	597.70
017	573.60
018	659.30
019	665.80
020	687.40
021	757.50
022	1,216.40
023	1,415.50
024	1,426.50
025	1,585.50
999	489.10

COMP Rating Territory	COMP Full Cov.
001	\$58.70
002	61.90
003	64.20
004	69.10
005	73.60
006	80.00
007	75.60
008	81.40
009	80.40
010	85.30
011	97.70
012	89.70
013	89.30
014	97.00
015	99.60
016	106.40
017	116.10
018	122.70
019	127.40
020	132.50
021	133.30
022	133.90
023	138.10
024	159.20
025	151.50
026	114.00
027	124.00
028	152.20
029	123.90
030	133.30
031	148.50
032	162.30
033	173.80
034	163.90
035	154.60
036	180.90
037	193.50
038	198.80
999	92.10

**Territory Base Rates\*\***

Eff. 06-22-16

COLL Rating Territory	COLL \$100 Ded.
001	\$221.20
002	242.50
003	240.80
004	241.00
005	245.20
006	267.60
007	256.60
008	252.50
009	265.60
010	258.30
011	262.90
012	264.20
013	268.50
014	271.30
015	269.30
016	286.00
017	291.80
018	297.60
019	300.90
020	321.00
021	318.90
022	309.70
023	342.70
024	349.40
025	294.90
026	332.40
027	369.10
028	369.50
029	369.50
030	432.10
031	438.60
032	473.20
033	464.70
999	306.60

UMC Rating Territory	UMBI 50/100 Unstacked
001	\$12.70
002	12.80
003	12.50
004	12.70
005	12.00
006	20.20
007	11.70
008	14.10
009	12.90
010	15.00
011	30.90
012	49.20
013	19.80
014	12.90
015	16.90
016	15.30
017	16.90
018	16.90
019	117.50
020	13.00
021	14.70
022	12.70
023	12.70
024	11.90
025	21.30
026	27.00
027	41.50
028	15.90
999	22.60

UMC Rating Territory	UIMBI 50/100 Unstacked
001	\$52.20
002	46.30
003	46.10
004	44.20
005	43.60
006	63.10
007	38.50
008	42.60
009	51.90
010	41.80
011	78.80
012	113.40
013	50.00
014	42.90
015	85.70
016	63.50
017	63.50
018	63.50
019	189.80
020	50.10
021	59.80
022	42.10
023	45.50
024	41.50
025	64.10
026	78.20
027	107.20
028	63.50
999	63.40

**LOU Base Rates\*\***

Eff. 06-22-16

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$31.30
40	1,200	\$40.60
50	1,500	\$49.70
60	1,800	\$58.80
75	2,250	\$72.10
100	3,000	\$93.00

**Roadside Assistance Base Rates**

Eff. 12-22-15

Coverage	Base Rate
Basic	\$11.00
Plus	\$21.00

**EXMDCL Base Rate\*\***

Eff. 06-22-16

Aggregate Per Claimant Limit	* Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$17.30

\* This limitation does not apply during the first 18 months of eligibility.

**Additional Coverage for Sound, Picture and Data Devices**

Limit	Vehicles without OEM Loss Settlement Provision	Vehicles with OEM Loss Settlement Provision
	500	\$14.30
1000	\$28.60	\$34.30
1500	\$42.90	\$51.50
2000	\$57.20	\$68.60
2500	\$71.50	\$85.80
3000	\$85.80	\$102.90
3500	\$100.10	\$120.10
4000	\$114.40	\$137.30
4500	\$128.70	\$154.40
5000	\$143.00	\$171.60

**Prior Nationwide Non-Standard Auto Factor**

Policy Insured Term	Prior Nationwide Non-Standard Factor
1	1.15
2	1.15
3	1.15
4	1.13
5	1.11
6	1.09
7	1.07
8	1.05
9	1.03
10	1.01
>10	1.00

**Premier Intra-Agency Transfer Discount**

*Eff. 6-22-15*

Terms with Nationwide	Prior Insurance Code	Rate Factor
	Lapse > 30 Days	1.00
1st through 3rd terms w/ NW (500-503)		0.82
4th term w/ NW (504)		0.84
5th term w/ NW (505)		0.86
6th term w/ NW (506)		0.88
7th term w/ NW (507)		0.90
8th term w/ NW (508)		0.93
9th term w/ NW (509)		0.95
10th term w/ NW (510)		0.97
All Subsequent Renewals w/ NW (510+)		1.00

**Advance Quote Discount**

Shopping Days	Term	Rate Factor
0 to 7	All	1.000
8 or more	001	0.950
	002	0.955
	003	0.960
	004	0.965
	005	0.970
	006	0.975
	007	0.980
	008	0.985
	009	0.990
	010	0.995
	>010	1.000

**New Business Homeownership Discount**

Non-Nationwide Homeowner	Policy Term	Rate Factor
Yes	1-2	0.95
	>2	1.00
All Other		1.00

**Home and Car Discount\*\***

*Eff. 06-22-16*

Home and Car	Policy Form	Vehicle Use	Property Policy Form	Rate Factor
Yes	Automobile		Tenant, Condo	0.90
Yes	Trailer		Home	0.90
Yes	Trailer		Tenant, Condo	0.90
All Other				1.00

**Easy Pay Sign-Up Discount**

Coverage	Easy Pay Flag	Discount Amount
BI/PD	Yes	\$15.00

**Preferred Discount**

*(Applicable to Secondary Tiers A-F and Prior BI Limits >=100/300)*

Auto Financial Discount	Home and Car Discount	Rate Factor
Yes	Yes	0.95
Yes	No	0.95
No	Yes	0.95
All Other		1.00

**Preferred Bundle Discount**

*(Applicable to Secondary Tiers A-D and Prior BI Limits >=100/300)*

Auto Financial Discount	Home and Car Discount	Accident Forgiveness	Vanishing Deductible	Roadside Assistance	Rate Factor
Yes	Yes	Yes	Yes	Yes	0.90
Yes	No	Yes	Yes	Yes	0.90
No	Yes	Yes	Yes	Yes	0.90
All Other					1.00

**Rate Stability\*\***

*Eff. 06-22-16*

Premium Change	Products Purchased	Experience	Secondary Tier	Cap
Increase	NW Auto only	No new acc/viol	A-D	20%
			E-H	20%
		New acc/viol	A-D	40%
			E-H	40%
	NW Auto & Home	No new acc/viol	A-D	20%
			E-H	20%
		New acc/viol	A-D	40%
			E-H	40%
Decrease	NW Auto only	No new acc/viol	A-D	-20%
			E-H	-20%
		Expiring acc/viol	A-D	-40%
			E-H	-40%
	NW Auto & Home	No new acc/viol	A-D	-20%
			E-H	-20%
		Expiring acc/viol	A-D	-40%
			E-H	-40%

\* The accidents and violations used in Rate Stability are chargeable accidents and violations as defined in the Merit Rating Plan.

**Identity Theft or Identity Fraud Expense Coverage**

Identity Theft Endorsement	Semi-Annual Premium
Yes	\$22.50

**SERFF Tracking #:** NWPC-130390445      **State Tracking #:**      **Company Tracking #:** 16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

**State:** Pennsylvania      **First Filing Company:** Nationwide Affinity Insurance Company of America., ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** PA Rate/Rule (NMIC, NAICOA, NPCIC)/16A-10684PA-RRE(NMIC, NAICOA, NPCIC)

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Authorization to File (PC)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
<b>Comments:</b>	Please see attached
<b>Attachment(s):</b>	FilingMemorandum 6-22-16 NMIC, NAICOA, NPCIC.pdf PA Filing Exhibits (NMIC, NAICOA, NPCIC).pdf Filing Exhibits PA (NMIC, NAICOA, NPCIC).xls PARetFiling NMIC.pdf PARetFiling NAICOA.pdf PARetFiling NPCIC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**FILING MEMORANDUM**  
**Pennsylvania Private Passenger Automobile**

Outlined herein are details and supporting data relating to changes in Pennsylvania Private Passenger Automobile rates and rules written in the Nationwide Mutual Insurance Company (NMIC), Nationwide Affinity Insurance Company of America (NAICOA) and the Nationwide Property and Casualty Insurance Company (NPCIC). Our proposed effective date for this filing is June 22, 2016. This effective date applies to renewal business for all three companies and new business for the Nationwide Property and Casualty Company only, as we don't write new business in the other two companies.

**OVERALL RATE LEVEL CHANGES**

The indications developed in this filing are based on an assumed effective date of June 22, 2016. Exhibit I shows three years of Private Passenger Automobile experience by coverage for the Nationwide Mutual Insurance Company, the Nationwide Affinity Insurance Company of America and the Nationwide Property and Casualty Insurance Company ending March 31, 2015. Earned premiums are adjusted to current rate levels and projected to the effective period of the new rates, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates. Exhibit II displays the premium trend analysis. Exhibit III provides the selected Present-to-Future premium trends by coverage. Exhibit I, row (6), shows the resulting premium projection factors.

Accident year losses for the period ending March 31, 2015, were evaluated as of June 30, 2015. Allocated loss adjustment expenses were included with paid or incurred losses. Ultimate loss levels were calculated using historical loss development for the Nationwide Mutual Insurance Company, the Nationwide Affinity Insurance Company of America, and the Nationwide Property and Casualty Insurance Company, as provided on Exhibit IV.

Large Losses

We have adjusted Bodily Injury, Uninsured Motorists-Bodily Injury and Underinsured Motorists-Bodily Injury coverages' ultimate losses by removing large losses over \$500,000, developing the remaining losses to ultimate and then adding the large losses back into the estimated ultimate losses.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates, we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses based on a 10-year experience period. Our Comprehensive indication contains a total catastrophe provision of 7.8 percent of non-catastrophe losses to reflect catastrophe exposure. The calculation of the catastrophe provision is provided in Exhibit V.

Projection of Losses

Exhibit VI shows Average Paid Cost Trend data and Claim Frequency by coverage for Pennsylvania Voluntary Standard Auto business and Companywide, respectively, for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures. Exhibit VII shows the calculated loss trend percentages and provides support for the loss trend selections.

We are incorporating the use of both retrospective and prospective trends, as shown on Exhibit VIII. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these "current" losses are trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of June 22, 2016. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on Exhibit I row (12) for Bodily Injury, Uninsured/Underinsured Motorists – Bodily Injury, First Party Benefits, and Collision; row (13) for Property Damage and Loss of Use; and row (14) for Comprehensive coverage.

Projected Expense Adjustments

We have projected expenses that are not directly related to premiums separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Adjusting and Other LAE, are calculated as a percentage of Earned Premium and projected to the effective period.

	<u>Liability</u>	<u>Physical Damage</u>
Fixed Expenses	24.3%	23.9%

Financial Needs Model

Exhibit IX is the Company's Financial Needs Model, which demonstrates the need for a 0.4 percent underwriting profit provision for Liability coverages and a 1.7 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The permissible loss, loss adjustment, and fixed expense ratios of 86.1 percent for Liability coverages and 84.8 percent for Physical Damage coverages are derived using a 13.5 percent variable expense ratio, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

$$\begin{aligned} \text{Liability (100\% - 13.5\% Variable Expenses - 0.4 Profit)} &= 86.1\% \\ \text{Physical Damage (100\% - 13.5\% Variable Expenses - 1.7\% Profit)} &= 84.8\% \end{aligned}$$

Trended Permissible Loss and ALAE Ratio

The complement of credibility is applied to the change indicated by the Trended Permissible Loss and ALAE Ratio. The calculation of the Trended Permissible Loss and ALAE Ratio is described in Exhibit X.

## INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios calculated in Exhibit I and the permissible loss and fixed expense ratio described earlier in this memorandum, the combined company indicated overall change is 6.2%. We are filing for a 6.2% premium change which will be achieved by revising the territory base rates, as described in the following paragraph.

**Nationwide Mutual Insurance Company  
Nationwide Affinity Insurance Company of America  
Nationwide Property and Casualty Insurance Company**

<b>Coverage</b>	<b>Projected Current Premium</b>	<b>Indicated Change</b>	<b>Filed Change</b>
Bodily Injury	129,324,532	9.3%	9.3%
Property Damage	127,119,410	11.7%	11.7%
Uninsured Motorists - Bodily Injury	12,241,631	-1.7%	-1.7%
Underinsured Motorists - Bodily Injury	49,994,261	-2.7%	-2.7%
First Party Benefits*	65,813,573	3.8%	3.8%
<b>Liability Total</b>	<b>384,493,407</b>	<b>7.2%</b>	<b>7.2%</b>
Comprehensive	77,410,394	4.5%	4.5%
Collision	200,968,642	4.8%	4.8%
<b>Physical Damage Total</b>	<b>278,379,036</b>	<b>4.7%</b>	<b>4.7%</b>
Loss of Use	15,603,541	8.9%	8.9%
Roadside Assistance	7,817,978	1.5%	1.4%
<b>Minor Coverage Total</b>	<b>23,421,519</b>	<b>6.4%</b>	<b>6.4%</b>
<b>Total</b>	<b>686,293,962</b>	<b>6.2%</b>	<b>6.2%</b>

\* First Party = Accident Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits

### **Territory Base Rates (NMIC, NAICOA, NPCIC)**

Uniform base rate changes are being made in all three companies for Bodily Injury, Property Damage, Medical Benefits, Funeral Benefits, Accident Death Benefits, Loss of Income, Combined Loss Benefits, Uninsured Motorists, Underinsured Motorists, Comprehensive, and Collision coverages. Please see:

- Exhibits XI and XII for Nationwide Mutual Insurance Company
- Exhibit XIII for Nationwide Affinity Insurance Company of America, and
- Exhibit XIV for Nationwide Property and Casualty Insurance Company

### **Miscellaneous Coverages (NMIC, NAICOA, NPCIC)**

We are revising Loss of Use and Excess Medical Benefits rates in all three companies. Please see:

- Exhibit XV for Nationwide Mutual Insurance Company
- Exhibit XVI for Nationwide Affinity Insurance Company of America, and
- Exhibit XVII for Nationwide Property and Casualty Insurance Company

### **Roadside Assistance (NMIC)**

We are revising the Roadside Assistance rates for the Nationwide Mutual Insurance Company as provided in Exhibit XVIII. Please note that the same rates were implemented in the Nationwide Affinity Insurance Company of America and the Nationwide Property and Casualty Insurance Company, effective December 22, 2015. (SERFF tracking numbers NWPC-130130284 and NWPC-130130265, respectively.)

### **Home and Car Discount – Removal of Mobilehome Reference (NMIC)**

Since Nationwide no longer writes mobilehome policies, we are removing reference to these policies from the Home and Car Discount rule for the Nationwide Mutual Insurance Company. Please note that these references were removed in the Nationwide Affinity Insurance Company of America and the Nationwide Property and Casualty Insurance Company, effective June 22, 2015. (SERFF tracking numbers NWPC-129828499 and NWPC-129828582, respectively.)

### **Affinity Discount (NAICOA)**

We are removing the OSU Effective Date, Full Term Policy Months, and Policy Insured Term from the Affinity Discount for the Nationwide Affinity Insurance Company of America, and adopting the goal state structure, as shown on Exhibit XIX. This structure is currently in the Nationwide Mutual Insurance Company and the Nationwide Property and Casualty Insurance Company. The small premium impact from this change is being off-balanced in our base rates.

### **Rate Stability Caps (NMIC, NAICOA, NPCIC)**

We are revising the Rate Stability Caps for all three companies, as shown on:

- Exhibit XX for Nationwide Mutual Insurance Company
- Exhibit XXI for Nationwide Affinity Insurance Company of America, and
- Exhibit XXII for Nationwide Property and Casualty Insurance Company.

### **Manual Rule Changes**

#### **Add Law Enforcement Officers to the Affinity Discount Rule (NMIC, NAICOA, NPCIC)**

We are revising the definition of the “professional” affinity category to include law enforcement officers for the Nationwide Mutual Insurance Company, Nationwide Affinity Insurance Company of America and Nationwide Property and Casualty Insurance Company.

#### **Remove Antique and Classic Vehicle Types from Manuals (NMIC, NAICOA, NPCIC)**

We are cleaning up the manuals for all three companies to remove obsolete antique and classic vehicle types that are no longer written in the standard auto companies. No policyholders are impacted from this change.

#### **Remove Motorcycles, Motorhomes and Recreational Vehicles from Manual (NMIC)**

We are removing references to obsolete vehicles in the rates and rules for Motorcycles, Motorhomes, and Recreational Vehicles for the Nationwide Mutual Insurance Company (these references were already removed from the Nationwide Affinity Insurance Company of America and the Nationwide Property and Casualty Insurance Company, effective December 22, 2015). These are no longer written in the standard auto program and there are no in force exposures.

#### **Vanishing Deductible (NMIC)**

We are clarifying the wording of the Vanishing Deductible rule for the Nationwide Mutual. Please note that this change was made in the Nationwide Affinity Insurance Company of America and the Nationwide Property and Casualty Insurance Company, effective December 22, 2015.

**Territory Schedule (NMIC)**

We are adding verbiage to the Nationwide Mutual Insurance Company rule portion of the manual to say that changes in geographical data after the definitions were created will be adopted the next time the territorial definitions are updated. We are also adding verbiage to the same rule to describe territory 999. Finally, we are making an editorial revision in the rates portion of the manual to remove the New Jersey reference.

Please note that the above items have already been implemented in the Nationwide Affinity Insurance Company of America and the Nationwide Property and Casualty Insurance Company.

**Final Histogram of all Changes (NMIC, NAICOA, NPCIC)**

The rate change histograms for all of the proposed changes is shown on Exhibit XXIII for Nationwide Mutual Insurance Company, Exhibit XXIV for Nationwide Affinity Insurance Company of America, and Exhibit XXV for Nationwide Property and Casualty Insurance Company.

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Nationwide Affinity Insurance Company of America  
Nationwide Property and Casualty Insurance Company  
Summary of Exhibits**

Exhibit I	Indications
Exhibit II	Premium Trend Summaries
Exhibit III	Determination of Premium Projection Factors
Exhibit IV	Loss Development
Exhibit V	Determination of Catastrophe Load
Exhibit VI	Loss Trend Data
Exhibit VII	Loss Trend Summaries
Exhibit VIII	Determination of Loss Projection Factors
Exhibit IX	Financial Needs Model
Exhibit X	Determination of Trended Permissible Loss and ALAE Ratio
Exhibit XI	Territory Base Rates - Nationwide Mutual Insurance Company
Exhibit XII	UM/UIM Rates - Nationwide Mutual Insurance Company
Exhibit XIII	Territory Base Rates - Nationwide Affinity Insurance Company of America
Exhibit XIV	Territory Base Rates - Nationwide Property and Casualty Insurance Company
Exhibit XV	Miscellaneous Coverage Rates - Nationwide Mutual Insurance Company
Exhibit XVI	Miscellaneous Coverage Rates - Nationwide Affinity Insurance Company of America
Exhibit XVII	Miscellaneous Coverage Rates - Nationwide Property and Casualty Insurance Company
Exhibit XVIII	Roadside Assistance - Nationwide Mutual Insurance Company
Exhibit XIX	Affinity Discount - Nationwide Affinity Insurance Company of America
Exhibit XX	Rate Stability Caps - Nationwide Mutual Insurance Company
Exhibit XXI	Rate Stability Caps - Nationwide Affinity Insurance Company of America
Exhibit XXII	Rate Stability Caps - Nationwide Property and Casualty Insurance Company
Exhibit XXIII	Histogram - Nationwide Mutual Insurance Company
Exhibit XXIV	Histogram - Nationwide Affinity Insurance Company of America
Exhibit XXV	Histogram - Nationwide Property and Casualty Insurance Company

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**  
**Bodily Injury**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	745,395	726,716	709,045	1,435,761	2,181,156
2. Historical Earned Premium	135,898,799	133,992,824	129,798,035		
3. Current Level Earned Premium	167,155,523	155,297,683	144,335,415		
4. Selected Retrospective Premium Trend	-4.8%	-4.8%	-4.8%		
5. Selected Prospective Premium Trend	-4.8%	-4.8%	-4.8%		
6. Premium Projection Factor	0.812	0.853	0.896		
7. Projected Current Level Earned Premium = (3) x (6)	135,730,285	132,468,924	129,324,532	261,793,456	397,523,741
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	92,091,303	82,508,682	85,346,890		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	92,091,303	82,508,682	85,346,890		
10. Selected Retrospective Loss Cost Trend	1.0%	1.0%	1.0%		
11. Selected Prospective Loss Cost Trend	2.3%	2.3%	2.3%		
12. Loss Projection Factor	1.073	1.063	1.052		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	98,813,968	87,706,729	89,784,928	178,019,550	274,688,905
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	72.8%	66.2%	69.4%	68.0%	69.1%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	74.9%	74.4%	73.9%	85.2%	89.7%
17. Trended Permissible Loss and DCC Expense Ratio	64.5%	64.5%	64.5%	64.5%	64.5%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	70.7%	65.8%	68.1%	67.5%	68.6%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	95,961,311	87,164,552	88,070,006	176,710,583	272,701,286
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/1 Avg Hist Prem x (1) x (15.7%)	21,423,007	20,886,164	20,378,291		
21. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Prem x (1) x (8.6%)	11,734,896	11,440,829	11,162,631		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	34,650,008	33,781,707	32,960,263	66,741,970	101,391,978
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	130,611,319	120,946,259	121,030,269	243,452,553	374,093,264
26. Permissible Loss, DCC and Fixed Expense Ratio	86.1%	86.1%	86.1%	86.1%	86.1%
27. Required Premium = (25) ÷ (26)	151,697,235	140,471,846	140,569,418	282,755,578	434,486,950
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	11.8%	6.0%	8.7%	8.0%	9.3%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**

**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016  
Property Damage**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	745,561	726,797	709,182	1,435,979	2,181,540
2. Historical Earned Premium	123,973,610	126,509,584	124,922,399		
3. Current Level Earned Premium	159,678,010	149,154,800	139,538,320		
4. Selected Retrospective Premium Trend	-4.0%	-4.0%	-4.0%		
5. Selected Prospective Premium Trend	-4.1%	-4.1%	-4.1%		
6. Premium Projection Factor	0.840	0.875	0.911		
7. Projected Current Level Earned Premium = (3) x (6)	134,129,528	130,510,450	127,119,410	257,629,860	391,759,388
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	86,313,905	87,356,881	85,146,186		
9. Current Coverage Adjustment	1.001	1.001	1.001		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	86,400,219	87,444,238	85,231,332		
11. Selected Retrospective Loss Cost Trend	2.1%	2.1%	2.1%		
12. Selected Prospective Loss Cost Trend	2.5%	2.5%	2.5%		
13. Loss Projection Factor	1.101	1.079	1.057		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	95,126,641	94,352,333	90,089,518	184,205,350	279,716,203
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	70.9%	72.3%	70.9%	71.5%	71.4%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	96.1%	96.0%	95.9%	98.0%	98.6%
18. Trended Permissible Loss and DCC Expense Ratio	64.3%	64.3%	64.3%	64.3%	64.3%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	70.6%	72.0%	70.6%	71.4%	71.3%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	94,695,447	93,967,524	89,746,303	183,947,720	279,324,444
<b>Fixed Expenses</b>					
21. Est. General & Other Acquisition = 2015/1 Avg Hist Prem x (1) x (15.7%)	20,618,898	20,099,969	19,612,817		
22. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Prem x (1) x (8.6%)	11,294,428	11,010,174	10,743,326		
23. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
24. Fixed Expense Projection Factor	1.045	1.045	1.045		
25. Projected Total Fixed Expenses	33,349,425	32,510,100	31,722,170	64,232,270	97,581,695
<b>Indication</b>					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	128,044,872	126,477,624	121,468,473	248,179,990	376,906,139
27. Permissible Loss, DCC and Fixed Expense Ratio	86.1%	86.1%	86.1%	86.1%	86.1%
28. Required Premium = (26) ÷ (27)	148,716,460	146,896,195	141,078,366	288,246,214	437,753,936
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	10.9%	12.6%	11.0%	11.9%	11.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**  
**Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	669,711	654,900	639,758	1,294,658	1,964,369
2. Historical Earned Premium	14,521,111	13,763,380	13,277,257		
3. Current Level Earned Premium	14,956,744	13,928,541	13,277,257		
4. Selected Retrospective Premium Trend	-3.6%	-3.6%	-3.6%		
5. Selected Prospective Premium Trend	-3.6%	-3.6%	-3.6%		
6. Premium Projection Factor	0.857	0.889	0.922		
7. Projected Current Level Earned Premium = (3) x (6)	12,817,930	12,382,473	12,241,631	24,624,104	37,442,034
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	5,978,326	5,845,001	6,378,215		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	5,978,326	5,845,001	6,378,215		
10. Selected Retrospective Loss Cost Trend	4.2%	4.2%	4.2%		
11. Selected Prospective Loss Cost Trend	4.2%	4.2%	4.2%		
12. Loss Projection Factor	1.190	1.142	1.096		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	7,114,208	6,674,991	6,990,524	13,715,626	20,817,771
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	55.5%	53.9%	57.1%	55.7%	55.6%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	65.7%	65.2%	64.6%	78.7%	84.9%
17. Trended Permissible Loss and DCC Expense Ratio	64.7%	64.7%	64.7%	64.7%	64.7%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	58.7%	57.7%	59.8%	57.6%	57.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	7,524,125	7,144,687	7,320,495	14,183,484	21,341,959
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/1 Avg Hist Prem x (1) x (15.7%)	2,182,125	2,133,866	2,084,529		
21. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Prem x (1) x (8.6%)	1,195,304	1,168,870	1,141,844		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	3,529,414	3,451,359	3,371,560	6,822,919	10,352,333
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	11,053,539	10,596,046	10,692,055	21,006,403	31,694,292
26. Permissible Loss, DCC and Fixed Expense Ratio	86.1%	86.1%	86.1%	86.1%	86.1%
27. Required Premium = (25) ÷ (26)	12,838,024	12,306,674	12,418,182	24,397,681	36,811,024
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	0.2%	-0.6%	1.4%	-0.9%	-1.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**  
**Underinsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	662,947	648,464	633,697	1,282,161	1,945,108
2. Historical Earned Premium	55,704,044	52,940,576	51,573,227		
3. Current Level Earned Premium	56,929,533	54,740,556	52,295,252		
4. Selected Retrospective Premium Trend	-2.0%	-2.0%	-2.0%		
5. Selected Prospective Premium Trend	-2.0%	-2.0%	-2.0%		
6. Premium Projection Factor	0.918	0.937	0.956		
7. Projected Current Level Earned Premium = (3) x (6)	52,261,311	51,291,901	49,994,261	101,286,162	153,547,473
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	30,049,663	27,327,758	20,736,302		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	30,049,663	27,327,758	20,736,302		
10. Selected Retrospective Loss Cost Trend	3.0%	3.0%	3.0%		
11. Selected Prospective Loss Cost Trend	4.6%	4.6%	4.6%		
12. Loss Projection Factor	1.172	1.138	1.105		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	35,218,205	31,098,989	22,913,614	53,175,235	86,600,775
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	67.4%	60.6%	45.8%	52.5%	56.4%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	65.4%	64.9%	64.4%	78.6%	84.8%
17. Trended Permissible Loss and DCC Expense Ratio	64.3%	64.3%	64.3%	64.3%	64.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	66.3%	61.9%	52.4%	55.0%	57.6%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	34,649,249	31,749,687	26,196,993	55,707,389	88,443,344
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/1 Avg Hist Prem x (1) x (15.7%)	8,470,736	8,285,681	8,096,997		
21. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Prem x (1) x (8.6%)	4,640,021	4,538,653	4,435,298		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	13,700,741	13,401,429	13,096,248	26,497,677	40,198,418
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	48,349,990	45,151,116	39,293,241	82,205,066	128,641,762
26. Permissible Loss, DCC and Fixed Expense Ratio	86.1%	86.1%	86.1%	86.1%	86.1%
27. Required Premium = (25) ÷ (26)	56,155,621	52,440,321	45,636,749	95,476,267	149,409,712
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	7.5%	2.2%	-8.7%	-5.7%	-2.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**

**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**

**Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	2,023,578	1,977,028	1,930,697	3,907,725	5,931,303
2. Historical Earned Premium	72,710,887	71,604,979	69,019,674		
3. Current Level Earned Premium	86,598,666	79,481,527	73,782,032		
4. Selected Retrospective Premium Trend	-5.0%	-5.0%	-5.0%		
5. Selected Prospective Premium Trend	-5.0%	-5.0%	-5.0%		
6. Premium Projection Factor	0.805	0.847	0.892		
7. Projected Current Level Earned Premium = (3) x (6)	69,711,926	67,320,853	65,813,573	133,134,426	202,846,352
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	50,817,935	47,954,563	44,624,029		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	50,817,935	47,954,563	44,624,029		
10. Selected Retrospective Loss Cost Trend	-3.6%	-3.6%	-3.6%		
11. Selected Prospective Loss Cost Trend	-3.6%	-3.6%	-3.6%		
12. Loss Projection Factor	0.857	0.889	0.922		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	43,550,970	42,631,607	41,143,355	83,741,554	127,387,509
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	62.5%	63.3%	62.5%	62.9%	62.8%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	85.3%	85.0%	84.7%	91.8%	94.4%
17. Trended Permissible Loss and DCC Expense Ratio	62.6%	62.6%	62.6%	62.6%	62.6%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	62.5%	63.2%	62.5%	62.9%	62.8%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	43,569,954	42,546,779	41,133,483	83,741,554	127,387,509
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/1 Avg Hist Premx(1)x(15.7%)	11,357,386	11,096,123	10,836,089		
21. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Premx(1)x(8.6%)	6,221,243	6,078,131	5,935,692		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	18,369,667	17,947,096	17,526,511	35,473,607	53,843,274
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	61,939,621	60,493,875	58,659,994	119,215,161	181,230,783
26. Permissible Loss, DCC and Fixed Expense Ratio	86.1%	86.1%	86.1%	86.1%	86.1%
27. Required Premium = (25) ÷ (26)	71,939,165	70,260,017	68,130,074	138,461,279	210,488,714
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	3.2%	4.4%	3.5%	4.0%	3.8%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**  
**Comprehensive**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	630,287	616,220	601,956	1,218,176	1,848,463
2. Historical Earned Premium	72,177,164	74,241,040	74,492,378		
3. Current Level Earned Premium	90,726,695	84,560,545	80,973,215		
4. Selected Retrospective Premium Trend	-2.0%	-2.0%	-2.0%		
5. Selected Prospective Premium Trend	-2.0%	-2.0%	-2.0%		
6. Premium Projection Factor	0.918	0.937	0.956		
7. Projected Current Level Earned Premium = (3) x (6)	83,287,106	79,233,231	77,410,394	156,643,625	239,930,731
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	46,849,854	47,819,927	49,269,958		
9. Catastrophe Load	1.078	1.078	1.078		
10. Current Coverage Adjustment	0.987	0.987	0.989		
11. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9) x (10)	49,847,589	50,879,733	52,528,772		
12. Selected Retrospective Loss Cost Trend	0.2%	0.2%	0.2%		
13. Selected Prospective Loss Cost Trend	0.2%	0.2%	0.2%		
14. Loss Projection Factor	1.008	1.006	1.004		
15. Projected Estimated Ultimate Losses and DCC Expenses = (11) x (14)	50,246,370	51,185,011	52,738,887	104,168,011	155,715,044
16. Projected Loss and DCC Expense Ratio = (15) ÷ (7)	60.3%	64.6%	68.1%	66.5%	64.9%
17. Experience Year Weights Used Above				45/55	25/35/40
18. Credibility Assigned to Experience	92.7%	92.5%	92.3%	96.1%	97.4%
19. Trended Permissible Loss and DCC Expense Ratio	61.9%	61.9%	61.9%	61.9%	61.9%
20. Credibility-Weighted Loss and DCC Expense Ratio = (18) x (16) + [1 - (18)] x (19)	60.4%	64.4%	67.6%	66.3%	64.8%
21. Credibility-Weighted Losses and DCC Expenses = (7) x (20)	50,305,412	51,026,201	52,329,426	103,854,723	155,475,114
<b>Fixed Expenses</b>					
22. Est. General & Other Acquisition = 2015/1 Avg Hist Premx(1)x(15.9%)	12,401,738	12,124,951	11,844,288		
23. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Premx(1)x(8.0%)	6,239,868	6,100,604	5,959,390		
24. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
25. Fixed Expense Projection Factor	1.045	1.045	1.045		
26. Projected Total Fixed Expenses	19,480,478	19,045,705	18,604,844	37,650,549	57,131,027
<b>Indication</b>					
27. Credibility-Weighted Losses, DCC and Fixed Expenses = (21) + (26)	69,785,890	70,071,906	70,934,270	141,505,272	212,606,141
28. Permissible Loss, DCC and Fixed Expense Ratio	84.8%	84.8%	84.8%	84.8%	84.8%
29. Required Premium = (27) ÷ (28)	82,294,682	82,631,965	83,648,903	166,869,425	250,714,789
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	-1.2%	4.3%	8.1%	6.5%	4.5%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**  
**Collision**

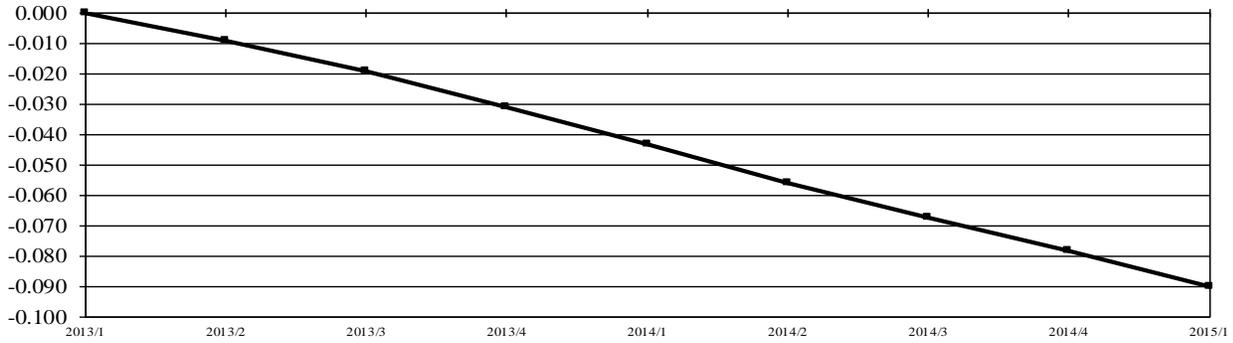
Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	576,763	564,755	553,137	1,117,892	1,694,655
2. Historical Earned Premium	190,777,365	187,307,006	184,374,901		
3. Current Level Earned Premium	210,808,988	205,475,786	200,968,642		
4. Selected Retrospective Premium Trend	0.0%	0.0%	0.0%		
5. Selected Prospective Premium Trend	0.0%	0.0%	0.0%		
6. Premium Projection Factor	1.000	1.000	1.000		
7. Projected Current Level Earned Premium = (3) x (6)	210,808,988	205,475,786	200,968,642	406,444,428	617,253,416
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	121,500,160	124,585,153	125,124,439		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	121,500,160	124,585,153	125,124,439		
10. Selected Retrospective Loss Cost Trend	2.9%	2.9%	2.9%		
11. Selected Prospective Loss Cost Trend	2.9%	2.9%	2.9%		
12. Loss Projection Factor	1.129	1.097	1.066		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	137,173,681	136,669,913	133,382,652	269,879,100	408,004,508
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	65.1%	66.5%	66.4%	66.4%	66.1%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	95.1%	95.0%	94.9%	97.4%	98.3%
17. Trended Permissible Loss and DCC Expense Ratio	62.1%	62.1%	62.1%	62.1%	62.1%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	65.0%	66.3%	66.2%	66.3%	66.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	137,025,842	136,230,446	133,041,241	269,472,656	407,387,255
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/1 Avg Hist Prem x (1) x (15.9%)	30,567,759	29,931,349	29,315,609		
21. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Prem x (1) x (8.0%)	15,380,005	15,059,798	14,749,992		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	48,015,413	47,015,749	46,048,553	93,064,302	141,079,715
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	185,041,255	183,246,195	179,089,794	362,536,958	548,466,970
26. Permissible Loss, DCC and Fixed Expense Ratio	84.8%	84.8%	84.8%	84.8%	84.8%
27. Required Premium = (25) ÷ (26)	218,209,027	216,092,211	211,190,795	427,519,998	646,777,087
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	3.5%	5.2%	5.1%	5.2%	4.8%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
**Calculation of Indicated Rate-Level Change Assumed Effective June 22, 2016**  
**Loss of Use**

Fiscal Accident Year Ending	2013/1	2014/1	2015/1	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	342,494	335,999	332,244	668,243	1,010,737
2. Historical Earned Premium	13,540,279	14,298,831	14,762,101		
3. Current Level Earned Premium	16,288,956	15,886,001	15,603,541		
4. Selected Retrospective Premium Trend	0.0%	0.0%	0.0%		
5. Selected Prospective Premium Trend	0.0%	0.0%	0.0%		
6. Premium Projection Factor	1.000	1.000	1.000		
7. Projected Current Level Earned Premium = (3) x (6)	16,288,956	15,886,001	15,603,541	31,489,542	47,778,498
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	9,372,988	9,646,768	9,910,349		
9. Current Coverage Adjustment	1.024	1.022	1.019		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	9,597,940	9,858,997	10,098,646		
11. Selected Retrospective Loss Cost Trend	3.3%	3.3%	3.3%		
12. Selected Prospective Loss Cost Trend	3.3%	3.3%	3.3%		
13. Loss Projection Factor	1.147	1.110	1.075		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	11,008,837	10,943,487	10,856,044	21,822,253	32,919,385
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	67.6%	68.9%	69.6%	69.3%	68.9%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	98.7%	98.7%	98.7%	99.3%	99.6%
18. Trended Permissible Loss and DCC Expense Ratio	62.2%	62.2%	62.2%	62.2%	62.2%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	67.5%	68.8%	69.5%	69.3%	68.9%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	10,995,045	10,929,569	10,844,461	21,822,253	32,919,385
<b>Fixed Expenses</b>					
21. Est. General & Other Acquisition = 2015/1 Avg Hist Prem x (1) x (15.9%)	2,419,586	2,373,702	2,347,174		
22. Est. Adjusting and Other Loss Adjustment = 2015/1 Avg Hist Prem x (1) x (8.0%)	1,217,402	1,194,315	1,180,968		
23. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
24. Fixed Expense Projection Factor	1.045	1.045	1.045		
25. Projected Total Fixed Expenses	3,800,652	3,728,578	3,686,909	7,415,487	11,216,139
<b>Indication</b>					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	14,795,697	14,658,147	14,531,370	29,237,740	44,135,524
27. Permissible Loss, DCC and Fixed Expense Ratio	84.8%	84.8%	84.8%	84.8%	84.8%
28. Required Premium = (26) ÷ (27)	17,447,756	17,285,551	17,136,050	34,478,467	52,046,608
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	7.1%	8.8%	9.8%	9.5%	8.9%

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Bodily Injury**

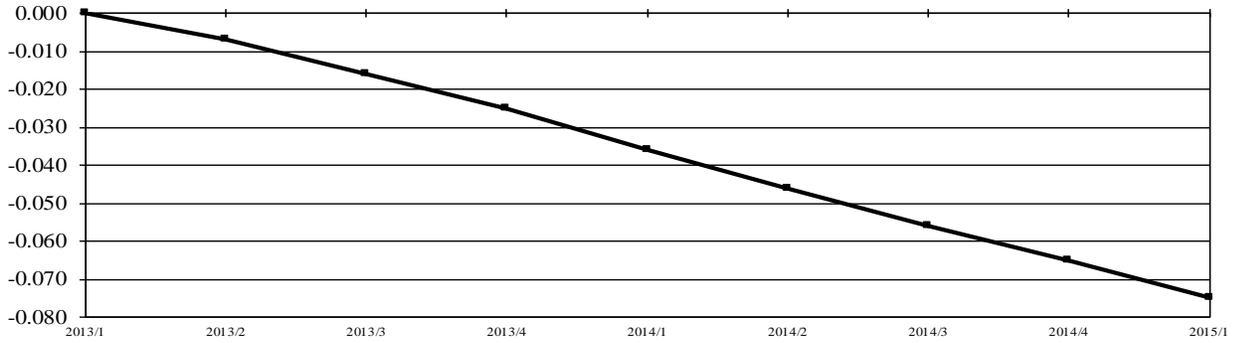
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	222.15	220.19	217.90	215.31	212.50	209.76	207.23	204.77	202.26
Index	0.000	-0.009	-0.019	-0.031	-0.043	-0.056	-0.067	-0.078	-0.090
Trend	-4.7%	-4.8%	-4.9%	-4.9%	-4.8%	-4.7%	-4.7%	-4.8%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Property Damage**

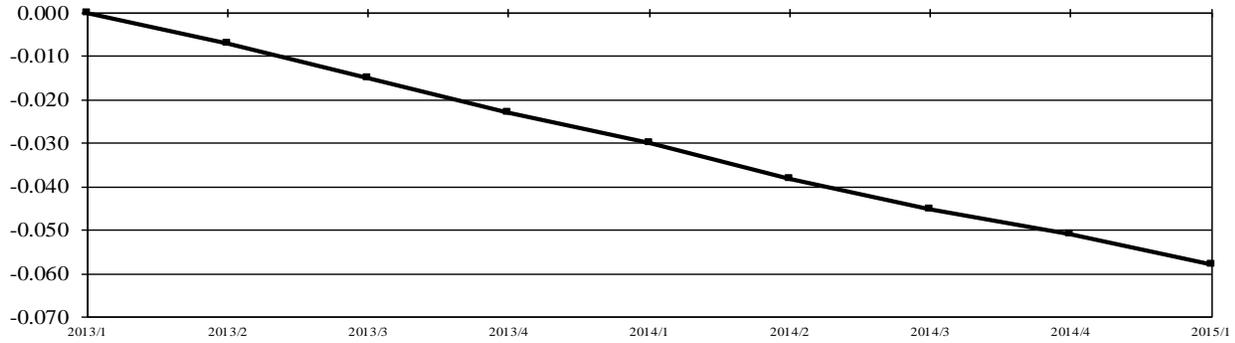
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	211.93	210.42	208.60	206.56	204.30	202.13	200.13	198.16	196.12
Index	0.000	-0.007	-0.016	-0.025	-0.036	-0.046	-0.056	-0.065	-0.075
Trend	-3.9%	-4.0%	-4.0%	-4.0%	-4.0%	-3.9%	-4.0%	-4.1%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Uninsured Motorists - Bodily Injury**

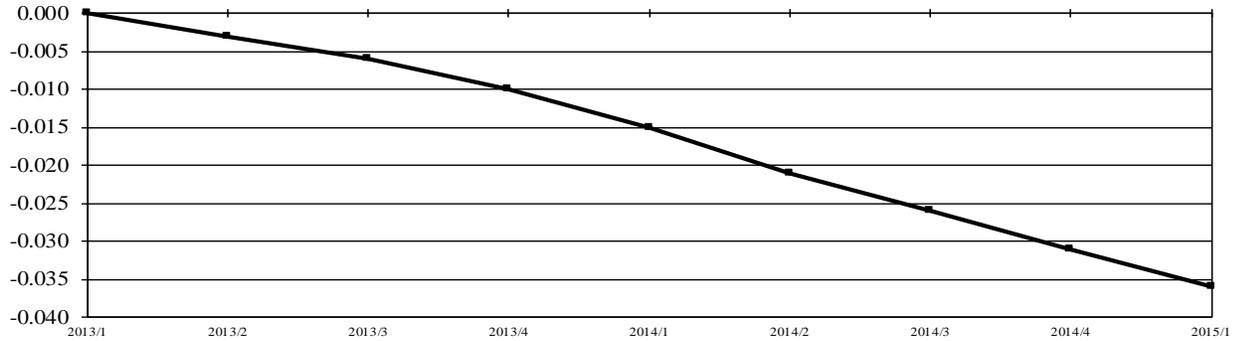
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	22.00	21.84	21.67	21.50	21.33	21.17	21.01	20.87	20.73
Index	0.000	-0.007	-0.015	-0.023	-0.030	-0.038	-0.045	-0.051	-0.058
Trend	-3.0%	-3.0%	-2.9%	-2.9%	-2.8%	-2.7%	-2.6%	-2.7%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Underinsured Motorists - Bodily Injury**

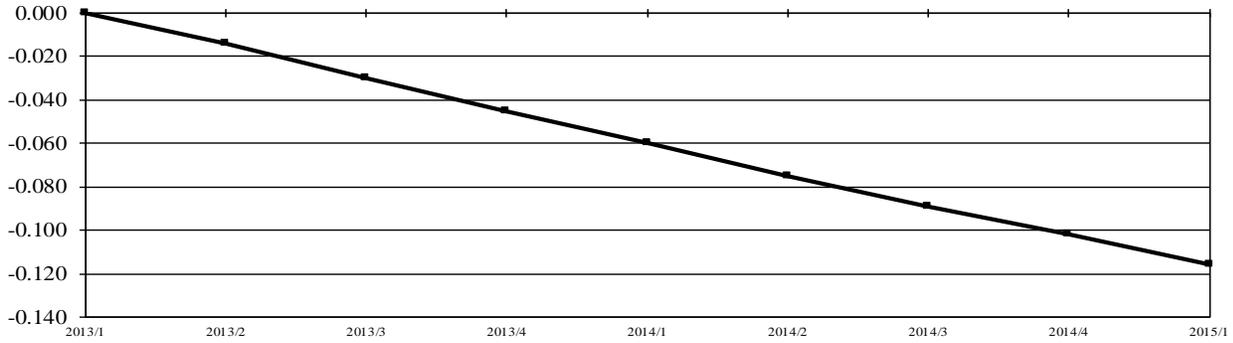
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
<b>Average Premium</b>	85.48	85.26	84.95	84.59	84.16	83.71	83.28	82.84	82.41
Index	0.000	-0.003	-0.006	-0.010	-0.015	-0.021	-0.026	-0.031	-0.036
Trend	-1.9%	-2.0%	-2.0%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits**

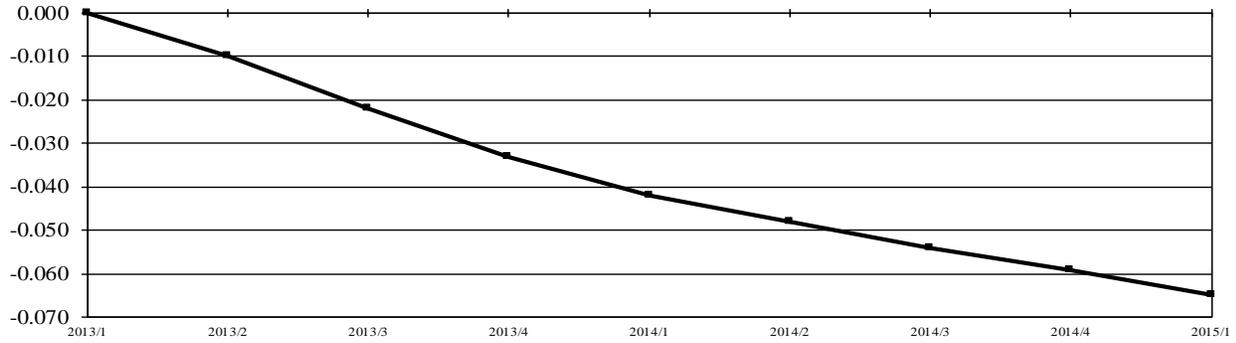
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	43.00	42.38	41.72	41.07	40.41	39.78	39.18	38.60	38.01
Index	0.000	-0.014	-0.030	-0.045	-0.060	-0.075	-0.089	-0.102	-0.116
Trend	-6.0%	-6.0%	-6.0%	-6.0%	-5.9%	-5.9%	-5.9%	-6.0%	-6.0%

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Comprehensive**

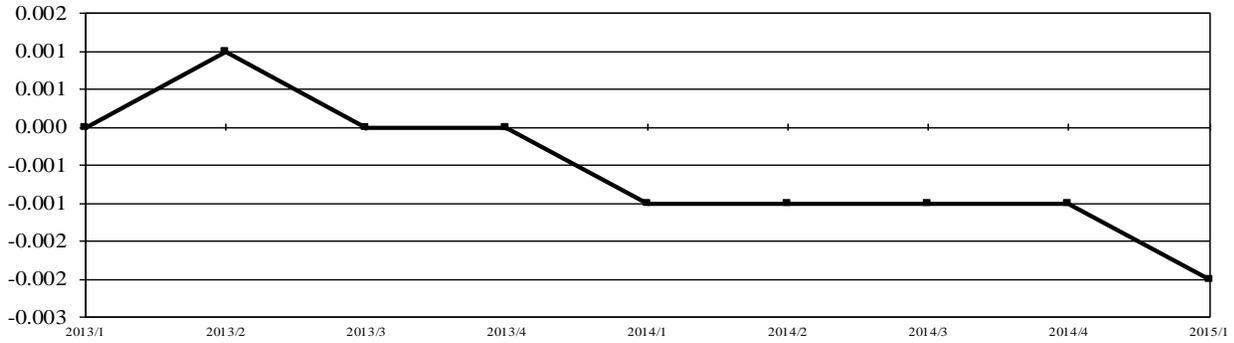
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	140.22	138.79	137.15	135.59	134.33	133.43	132.65	131.89	131.04
Index	0.000	-0.010	-0.022	-0.033	-0.042	-0.048	-0.054	-0.059	-0.065
Trend	-3.3%	-3.1%	-2.9%	-2.6%	-2.4%	-2.4%	-2.4%	-2.6%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Collision**

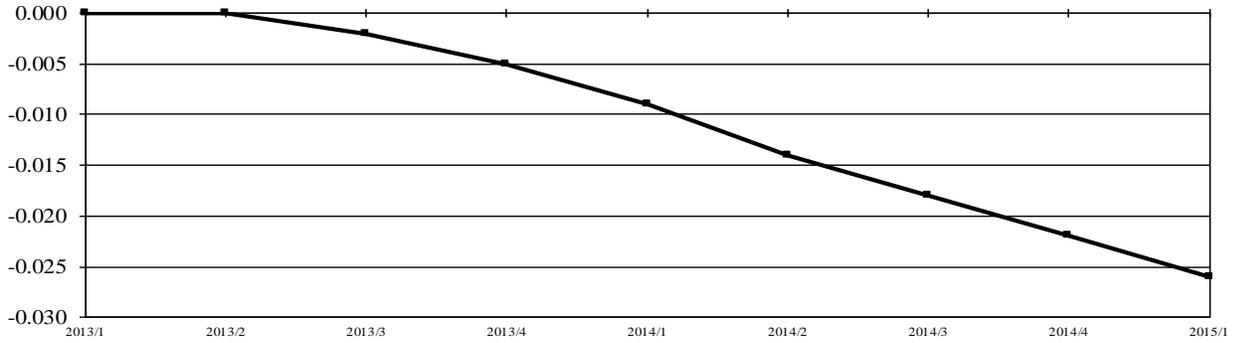
**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	354.94	355.12	355.06	354.91	354.59	354.46	354.47	354.45	354.23
Index	0.000	0.001	0.000	0.000	-0.001	-0.001	-0.001	-0.001	-0.002
Trend	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.2%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual, Additional Voluntary  
Nationwide Mutual, Nationwide Property & Casualty, Nationwide Affinity Insurance Company of America  
Premium Trend Summary  
Loss of Use**

**Rerated Premium Trend Index**



Four Quarters Ending	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1
— Average Premium	48.23	48.22	48.14	47.99	47.78	47.57	47.36	47.16	46.96
Index	0.000	0.000	-0.002	-0.005	-0.009	-0.014	-0.018	-0.022	-0.026
Trend	-1.4%	-1.6%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-4.8%	-4.8%	-4.8%
5. Past-to-Present Factor = $[1+(4)](3)$	0.906	0.952	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-4.8%	-4.8%	-4.8%
10. Present-to-Future Factor = $[1+(9)](8)$	0.896	0.896	0.896
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.812	0.853	0.896

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Property Damage**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-4.0%	-4.0%	-4.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.922	0.960	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-4.1%	-4.1%	-4.1%
10. Present-to-Future Factor = $[1+(9)](8)$	0.911	0.911	0.911
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.840	0.875	0.911

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Uninsured Motorists - Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-3.6%	-3.6%	-3.6%
5. Past-to-Present Factor = $[1+(4)](3)$	0.929	0.964	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-3.6%	-3.6%	-3.6%
10. Present-to-Future Factor = $[1+(9)](8)$	0.922	0.922	0.922
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.857	0.889	0.922

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Underinsured Motorists - Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-2.0%	-2.0%	-2.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.960	0.980	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-2.0%	-2.0%	-2.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.956	0.956	0.956
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.918	0.937	0.956

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America**

**Determination of Premium Projection Factors  
 Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits,  
 Medical Benefits, Excess Medical Benefits**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-5.0%	-5.0%	-5.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.903	0.950	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-5.0%	-5.0%	-5.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.892	0.892	0.892
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.805	0.847	0.892

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Comprehensive**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-2.0%	-2.0%	-2.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.960	0.980	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-2.0%	-2.0%	-2.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.956	0.956	0.956
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.918	0.937	0.956

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Collision**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	0.0%	0.0%	0.0%
10. Present-to-Future Factor = $[1+(9)](8)$	1.000	1.000	1.000
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	1.000	1.000	1.000

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Premium Projection Factors  
 Loss of Use**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Earned Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
<b>Present-to-Future Adjustments</b>			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
7. Average Earned Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	0.0%	0.0%	0.0%
10. Present-to-Future Factor = $[1+(9)](8)$	1.000	1.000	1.000
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	1.000	1.000	1.000

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Bodily Injury**

**Incurred Losses**

**Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/500000**

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	59,606,384	68,001,662	71,892,859	74,061,226	73,860,195	73,544,868	73,574,654	73,669,986	73,678,422	73,679,875	73,675,125
2006/1	64,162,371	70,592,985	75,781,143	77,477,212	77,836,306	78,096,268	78,244,918	78,362,065	78,381,467	78,357,116	
2007/1	65,695,478	74,836,472	79,190,914	81,530,285	81,165,230	81,189,815	81,327,913	81,351,589	81,358,396		
2008/1	70,500,376	75,430,562	79,067,024	80,685,296	80,509,001	80,537,107	80,504,117	80,545,271			
2009/1	66,787,527	74,722,456	82,337,347	82,863,713	83,612,041	83,878,018	83,837,551				
2010/1	70,357,928	79,758,520	85,431,743	86,843,361	87,342,856	87,376,653					
2011/1	74,826,518	84,971,701	88,734,535	90,981,905	91,494,182						
2012/1	79,618,229	86,807,722	93,728,582	95,584,394							
2013/1	74,621,368	81,739,718	88,914,343								
2014/1	64,636,075	73,917,612									
2015/1	68,742,432										

**Age-to-Age Development Factors**

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	1.1408	1.0572	1.0302	0.9973	0.9957	1.0004	1.0013	1.0001	1.0000	0.9999
2006/1	1.1002	1.0735	1.0224	1.0046	1.0033	1.0019	1.0015	1.0002	0.9997	
2007/1	1.1391	1.0582	1.0295	0.9955	1.0003	1.0017	1.0003	1.0001		
2008/1	1.0699	1.0482	1.0205	0.9978	1.0003	0.9996	1.0005			
2009/1	1.1188	1.1019	1.0064	1.0090	1.0032	0.9995				
2010/1	1.1336	1.0711	1.0165	1.0058	1.0004					
2011/1	1.1356	1.0443	1.0253	1.0056						
2012/1	1.0903	1.0797	1.0198							
2013/1	1.0954	1.0878								
2014/1	1.1436									

**Average and Selected Factors**

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	1.1436	1.0878	1.0198	1.0056	1.0004	0.9995	1.0005	1.0001	0.9997	0.9999
Age-to-Ult	1.2758	1.1156	1.0256	1.0057	1.0001	0.9997	1.0002	0.9997	0.9996	0.9999
2-Year Avg	1.1195	1.0838	1.0226	1.0057	1.0018	0.9996	1.0004	1.0002	0.9999	0.9999
Age-to-Ult	1.2500	1.1166	1.0303	1.0075	1.0018	1.0000	1.0004	1.0000	0.9998	0.9999
3-Year Avg	1.1098	1.0706	1.0205	1.0068	1.0013	1.0003	1.0008	1.0001	0.9999	0.9999
Age-to-Ult	1.2236	1.1025	1.0298	1.0091	1.0023	1.0010	1.0007	0.9999	0.9998	0.9999
4-Year Avg	1.1162	1.0707	1.0170	1.0046	1.0011	1.0007	1.0009	1.0001	0.9999	0.9999
Age-to-Ult	1.2241	1.0967	1.0243	1.0072	1.0026	1.0015	1.0008	0.9999	0.9998	0.9999
All-Year Avg	1.1167	1.0691	1.0213	1.0022	1.0005	1.0006	1.0009	1.0001	0.9999	0.9999
Age-to-Ult	1.2243	1.0964	1.0255	1.0041	1.0019	1.0014	1.0008	0.9999	0.9998	0.9999
M3 of L5	1.1215	1.0795	1.0189	1.0031	1.0013	1.0006	1.0009	1.0001	0.9999	0.9999
Age-to-Ult	1.2407	1.1063	1.0248	1.0058	1.0027	1.0014	1.0008	0.9999	0.9998	0.9999
2-Year LWA	1.1178	1.0836	1.0225	1.0057	1.0018	0.9996	1.0004	1.0002	0.9998	0.9999
Age-to-Ult	1.2477	1.1162	1.0301	1.0074	1.0017	0.9999	1.0003	0.9999	0.9997	0.9999
3-Year LWA	1.1078	1.0704	1.0206	1.0068	1.0013	1.0003	1.0008	1.0001	0.9998	0.9999
Age-to-Ult	1.2211	1.1023	1.0298	1.0090	1.0022	1.0009	1.0006	0.9998	0.9997	0.9999
4-Year LWA	1.1149	1.0706	1.0172	1.0046	1.0011	1.0007	1.0009	1.0001	0.9998	0.9999
Age-to-Ult	1.2227	1.0967	1.0244	1.0071	1.0025	1.0014	1.0007	0.9998	0.9997	0.9999
All-Year LWA	1.1158	1.0692	1.0211	1.0024	1.0006	1.0006	1.0009	1.0001	0.9998	0.9999
Age-to-Ult	1.2235	1.0965	1.0255	1.0043	1.0019	1.0013	1.0007	0.9998	0.9997	0.9999
Selected	1.1098	1.0706	1.0205	1.0068	1.0013	1.0003	1.0008	1.0001	0.9999	0.9999
Age-to-Ult	1.2236	1.1025	1.0298	1.0091	1.0023	1.0010	1.0007	0.9999	0.9998	0.9999
										Tail Factor 1.0000

**Estimated Ultimates Under Each Algorithm**

Accident Year Ending	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	73,675,125	74,664,896	74,664,896	74,664,896	74,664,896	74,664,896	74,664,896	74,664,896	74,664,896	74,664,896	74,664,896
2006/1	78,357,116	79,854,088	79,854,088	79,854,088	79,854,088	79,854,088	79,854,088	79,854,088	79,854,088	79,854,088	79,854,088
2007/1	81,358,396	81,325,853	81,342,124	81,342,124	81,342,124	81,342,124	81,342,124	81,333,988	81,333,988	81,333,988	81,333,988
2008/1	80,545,271	81,661,554	81,685,718	81,677,663	81,677,663	81,677,663	81,677,663	81,669,609	81,669,609	81,669,609	81,669,609
2009/1	83,837,551	86,389,011	86,405,778	86,430,929	86,439,313	86,439,313	86,439,313	86,397,394	86,422,546	86,430,929	86,430,929
2010/1	87,376,653	87,850,440	87,876,653	87,964,030	88,007,718	87,998,980	87,998,980	87,867,915	87,955,292	87,998,980	87,990,243
2011/1	91,494,182	93,644,933	93,800,474	93,846,221	93,873,669	93,809,623	93,882,818	93,791,324	93,837,071	93,864,519	93,809,623
2012/1	95,584,394	96,629,612	96,801,664	96,954,599	96,772,989	96,476,677	96,639,170	96,792,106	96,945,041	96,763,430	96,495,794
2013/1	88,914,343	91,717,863	92,135,761	92,091,303	91,602,275	91,708,972	91,646,732	92,117,978	92,091,303	91,611,166	91,708,972
2014/1	73,917,612	83,477,003	83,550,921	82,508,682	82,079,960	82,057,785	82,789,569	83,521,354	82,493,899	82,079,960	82,065,177
2015/1	68,742,432	88,935,245	87,161,690	85,346,890	85,381,261	85,395,009	86,522,385	87,003,582	85,175,034	85,285,022	85,340,016

**Summary Results Based on Selected Development Factors**

Accident Year Ending	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	73,675,125	1.0000	989,771	74,664,896	5,048	122,755,613	713,120	14,791	7.079	104.70	60.8%
2006/1	78,357,116	0.9999	1,504,808	79,854,088	4,991	128,422,559	716,722	16,000	6.964	111.42	62.2%
2007/1	81,358,396	0.9998	0	81,342,124	4,919	130,941,349	723,328	16,536	6.801	112.46	62.1%
2008/1	80,545,271	0.9999	1,140,447	81,677,663	4,519	130,289,374	732,692	18,074	6.168	111.48	62.7%
2009/1	83,837,551	1.0007	2,534,692	86,430,929	4,453	132,643,116	752,313	19,410	5.919	114.89	65.2%
2010/1	87,376,653	1.0010	500,000	87,964,030	4,798	132,472,574	763,036	18,333	6.288	115.28	66.4%
2011/1	91,494,182	1.0023	2,141,602	93,846,221	4,733	130,824,178	762,344	19,828	6.208	123.10	71.7%
2012/1	95,584,394	1.0091	500,387	96,954,599	4,896	129,153,458	761,701	19,803	6.428	127.29	75.1%
2013/1	88,914,343	1.0298	527,313	92,091,303	4,562	135,898,799	745,395	20,187	6.120	123.55	67.8%
2014/1	73,917,612	1.1025	1,014,515	82,508,682	4,035	133,992,824	726,716	20,448	5.552	113.54	61.6%
2015/1	68,742,432	1.2236	1,233,650	85,346,890	4,040	129,798,035	709,045	21,125	5.698	120.37	65.8%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Property Damage**

**Paid Losses**

Accident Year Ending	Paid Cost and DCC Expense Amount										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	57,533,930	62,570,859	63,348,069	63,423,281	63,489,927	63,499,835	63,500,930	63,506,424	63,506,424	63,506,424	63,506,424
2006/1	56,201,789	62,783,427	63,234,696	63,308,600	63,358,961	63,368,680	63,380,714	63,381,131	63,383,638	63,383,588	
2007/1	61,327,641	67,519,707	68,236,625	68,309,848	68,318,314	68,309,846	68,306,711	68,306,711	68,306,711		
2008/1	63,557,368	70,342,782	70,836,442	70,970,512	70,976,909	70,980,542	70,982,981	70,982,981			
2009/1	69,416,248	75,512,131	76,047,673	76,154,526	76,160,536	76,165,163	76,169,851				
2010/1	74,965,758	80,144,970	80,631,053	80,772,655	80,792,451	80,800,502					
2011/1	79,418,428	85,205,803	85,666,715	85,832,094	86,042,768						
2012/1	81,835,734	87,906,562	88,626,501	88,694,076							
2013/1	78,750,683	85,360,930	86,098,658								
2014/1	79,486,418	86,500,526									
2015/1	77,915,617										

Accident Year Ending	Age-to-Age Development Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	1.0875	1.0124	1.0012	1.0011	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000
2006/1	1.1171	1.0072	1.0012	1.0008	1.0002	1.0002	1.0000	1.0000	1.0000	
2007/1	1.1010	1.0106	1.0011	1.0001	0.9999	1.0000	1.0000	1.0000		
2008/1	1.1068	1.0070	1.0019	1.0001	1.0001	1.0000	1.0000			
2009/1	1.0878	1.0071	1.0014	1.0001	1.0001	1.0001				
2010/1	1.0691	1.0061	1.0018	1.0002	1.0001					
2011/1	1.0729	1.0054	1.0019	1.0025						
2012/1	1.0742	1.0082	1.0008							
2013/1	1.0839	1.0086								
2014/1	1.0882									

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	1.0882	1.0086	1.0008	1.0025	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.1014	1.0121	1.0035	1.0027	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000
2-Year Avg	1.0861	1.0084	1.0014	1.0014	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0985	1.0114	1.0030	1.0016	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000
3-Year Avg	1.0821	1.0074	1.0015	1.0009	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0928	1.0099	1.0025	1.0010	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
4-Year Avg	1.0798	1.0071	1.0015	1.0007	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0901	1.0095	1.0024	1.0009	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000
All-Year Avg	1.0889	1.0081	1.0014	1.0007	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.1002	1.0104	1.0023	1.0009	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000
M3 of L5	1.0770	1.0071	1.0017	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0867	1.0090	1.0019	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
2-Year LWA	1.0861	1.0084	1.0013	1.0014	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0983	1.0112	1.0028	1.0015	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
3-Year LWA	1.0820	1.0074	1.0015	1.0010	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0928	1.0100	1.0026	1.0011	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
4-Year LWA	1.0798	1.0071	1.0015	1.0008	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0901	1.0095	1.0024	1.0009	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
All-Year LWA	1.0873	1.0079	1.0014	1.0007	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0984	1.0102	1.0023	1.0009	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000
Selected	1.0821	1.0074	1.0015	1.0009	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0928	1.0099	1.0025	1.0010	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
										Tail Factor 1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424	63,506,424
2006/1	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588	63,383,588
2007/1	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711	68,306,711
2008/1	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981	70,982,981
2009/1	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851	76,169,851
2010/1	80,800,502	80,808,582	80,808,582	80,800,502	80,808,582	80,808,582	80,800,502	80,800,502	80,800,502	80,808,582	80,808,582
2011/1	86,042,768	86,059,977	86,059,977	86,051,372	86,059,977	86,059,977	86,051,372	86,051,372	86,051,372	86,051,372	86,059,977
2012/1	88,694,076	88,933,550	88,835,987	88,782,770	88,773,901	88,773,901	88,711,815	88,827,117	88,791,639	88,773,901	88,773,901
2013/1	86,098,658	86,400,003	86,356,954	86,313,905	86,305,295	86,296,685	86,262,245	86,339,734	86,322,515	86,305,295	86,296,685
2014/1	86,500,526	87,547,182	87,486,632	87,356,881	87,322,281	87,400,131	87,279,031	87,469,332	87,365,531	87,322,281	87,382,831
2015/1	77,915,617	85,816,261	85,590,305	85,146,186	84,935,814	85,722,762	84,670,901	85,574,722	85,146,186	84,935,814	85,582,514

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	63,506,424	1.0000	0	63,506,424	26,866	108,153,363	713,223	2,364	37.668	89.04	58.7%
2006/1	63,383,588	1.0000	0	63,383,588	26,186	113,805,527	716,794	2,421	36.532	88.43	55.7%
2007/1	68,306,711	1.0000	0	68,306,711	26,909	113,610,289	723,434	2,538	37.196	94.42	60.1%
2008/1	70,982,981	1.0000	0	70,982,981	27,554	112,852,663	732,760	2,576	37.603	96.87	62.9%
2009/1	76,169,851	1.0000	0	76,169,851	27,839	114,735,212	752,515	2,736	36.995	101.22	66.4%
2010/1	80,800,502	1.0000	0	80,800,502	29,515	114,698,619	763,191	2,738	38.673	105.87	70.4%
2011/1	86,042,768	1.0001	0	86,051,372	30,152	114,746,396	762,446	2,854	39.546	112.86	75.0%
2012/1	88,694,076	1.0010	0	88,782,770	29,815	114,186,576	761,865	2,978	39.134	116.53	77.8%
2013/1	86,098,658	1.0025	0	86,313,905	28,331	123,973,610	745,561	3,047	38.000	115.77	69.6%
2014/1	86,500,526	1.0099	0	87,356,881	27,794	126,509,584	726,797	3,143	38.242	120.19	69.1%
2015/1	77,915,617	1.0928	0	85,146,186	21,265	124,922,399	709,182	4,004	29.985	120.06	68.2%

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Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Uninsured Motorists - Bodily Injury**

**Incurred Losses**

**Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/500000**

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	5,064,010	7,052,404	8,410,905	8,591,171	8,688,197	8,766,730	8,784,407	8,786,335	8,786,982	8,785,781	8,785,781
2006/1	5,957,317	7,223,225	8,375,744	8,456,983	8,415,252	8,389,140	8,398,080	8,368,919	8,359,539	8,359,804	
2007/1	6,112,330	7,390,849	7,839,690	7,876,983	7,919,280	7,980,202	7,985,083	7,985,012	7,987,997		
2008/1	5,359,978	5,320,149	5,432,681	5,637,361	5,702,727	5,743,963	5,756,629	5,749,845			
2009/1	4,704,024	5,232,862	5,217,502	5,516,462	5,590,733	5,579,015	5,713,324				
2010/1	5,388,555	5,984,322	6,588,297	6,713,951	6,624,694	6,726,659					
2011/1	5,275,294	7,238,424	7,463,890	7,269,978	7,500,380						
2012/1	5,258,200	5,758,971	6,536,410	7,160,712							
2013/1	4,624,675	5,246,302	5,606,608								
2014/1	4,014,609	5,057,104									
2015/1	4,640,727										

**Age-to-Age Development Factors**

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	1.3927	1.1926	1.0214	1.0113	1.0090	1.0020	1.0002	1.0001	0.9999	1.0000
2006/1	1.2125	1.1596	1.0097	0.9951	0.9969	1.0011	0.9965	0.9989	1.0000	
2007/1	1.2092	1.0607	1.0048	1.0054	1.0077	1.0006	1.0000	1.0004		
2008/1	0.9926	1.0212	1.0377	1.0116	1.0072	1.0022	0.9988			
2009/1	1.1124	0.9971	1.0573	1.0135	1.0283	0.9938				
2010/1	1.1106	1.1009	1.0191	0.9867	1.0154					
2011/1	1.3721	1.0311	0.9740	1.0317						
2012/1	1.0952	1.1350	1.0955							
2013/1	1.1344	1.0687								
2014/1	1.2597									

**Average and Selected Factors**

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.2597	1.0687	1.0955	1.0317	1.0154	0.9938	0.9988	1.0004	1.0000	1.0000	
Age-to-Ult	1.5342	1.2179	1.1396	1.0403	1.0083	0.9930	0.9992	1.0004	1.0000	1.0000	
2-Year Avg	1.1971	1.1019	1.0348	1.0092	1.0219	0.9980	0.9994	0.9997	1.0000	1.0000	
Age-to-Ult	1.4036	1.1725	1.0641	1.0283	1.0189	0.9971	0.9991	0.9997	1.0000	1.0000	
3-Year Avg	1.1631	1.0783	1.0295	1.0106	1.0170	0.9989	0.9984	0.9998	1.0000	1.0000	
Age-to-Ult	1.3231	1.1376	1.0550	1.0248	1.0141	0.9971	0.9982	0.9998	1.0000	1.0000	
4-Year Avg	1.2154	1.0839	1.0365	1.0109	1.0147	0.9994	0.9989	0.9998	1.0000	1.0000	
Age-to-Ult	1.3980	1.1502	1.0612	1.0238	1.0128	0.9981	0.9987	0.9998	1.0000	1.0000	
All-Year Avg	1.1891	1.0852	1.0274	1.0079	1.0108	0.9999	0.9989	0.9998	1.0000	1.0000	
Age-to-Ult	1.3489	1.1344	1.0453	1.0174	1.0094	0.9986	0.9987	0.9998	1.0000	1.0000	
M3 of L5	1.1682	1.0669	1.0380	1.0102	1.0101	1.0012	0.9989	0.9998	1.0000	1.0000	
Age-to-Ult	1.3201	1.1300	1.0591	1.0203	1.0100	0.9999	0.9987	0.9998	1.0000	1.0000	
2-Year LWA	1.1926	1.1034	1.0307	1.0101	1.0213	0.9980	0.9995	0.9996	0.9999	1.0000	
Age-to-Ult	1.3950	1.1697	1.0601	1.0285	1.0182	0.9970	0.9990	0.9995	0.9999	1.0000	
3-Year LWA	1.1558	1.0747	1.0270	1.0110	1.0168	0.9991	0.9984	0.9998	0.9999	1.0000	
Age-to-Ult	1.3079	1.1316	1.0529	1.0252	1.0140	0.9972	0.9981	0.9997	0.9999	1.0000	
4-Year LWA	1.2153	1.0812	1.0331	1.0112	1.0140	0.9997	0.9989	0.9998	0.9999	1.0000	
Age-to-Ult	1.3896	1.1434	1.0575	1.0236	1.0123	0.9983	0.9986	0.9997	0.9999	1.0000	
All-Year LWA	1.1883	1.0890	1.0243	1.0076	1.0097	1.0002	0.9989	0.9998	0.9999	1.0000	
Age-to-Ult	1.3469	1.1335	1.0409	1.0162	1.0085	0.9988	0.9986	0.9997	0.9999	1.0000	
Selected	1.1891	1.0839	1.0380	1.0102	1.0170	1.0012	0.9989	0.9998	1.0000	1.0000	Tail Factor
Age-to-Ult	1.3744	1.1558	1.0663	1.0273	1.0169	0.9999	0.9987	0.9998	1.0000	1.0000	1.0000

**Estimated Ultimates Under Each Algorithm**

Accident Year Ending	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781	8,785,781
2006/1	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804	8,359,804
2007/1	7,987,997	7,987,997	7,987,997	7,987,997	7,987,997	7,987,997	7,987,997	7,987,198	7,987,198	7,987,198	7,987,198
2008/1	5,749,845	5,752,145	5,748,120	5,748,695	5,748,695	5,748,695	5,748,695	5,746,970	5,748,120	5,748,120	5,748,120
2009/1	5,713,324	5,708,753	5,708,182	5,703,040	5,705,897	5,705,897	5,705,897	5,707,611	5,702,469	5,705,325	5,705,325
2010/1	6,726,659	6,679,572	6,707,152	6,707,152	6,713,878	6,717,242	6,725,986	6,706,479	6,707,824	6,715,224	6,718,587
2011/1	7,500,380	7,562,633	7,642,137	7,606,135	7,596,385	7,570,884	7,575,384	7,636,887	7,605,385	7,592,635	7,564,133
2012/1	7,160,712	7,449,289	7,363,360	7,338,298	7,331,137	7,285,308	7,306,074	7,364,792	7,341,162	7,329,705	7,276,716
2013/1	5,606,608	6,389,290	5,965,992	5,914,971	5,949,732	5,860,587	5,937,959	5,943,565	5,903,198	5,928,988	5,835,918
2014/1	5,057,104	6,159,047	5,929,454	5,752,962	5,816,681	5,736,779	5,714,528	5,915,295	5,722,619	5,782,293	5,732,227
2015/1	4,640,727	7,119,803	6,513,724	6,140,146	6,487,736	6,259,877	6,126,224	6,473,814	6,069,607	6,448,754	6,250,595

**Summary Results Based on Selected Development Factors**

Accident Year Ending	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	8,785,781	1.0000	0	8,785,781	528	16,156,540	650,139	16,640	0.812	13.51	54.4%
2006/1	8,359,804	1.0000	0	8,359,804	534	16,306,062	647,734	15,655	0.824	12.91	51.3%
2007/1	7,987,997	1.0000	0	7,987,997	558	16,168,587	648,648	14,315	0.860	12.31	49.4%
2008/1	5,749,845	0.9998	0	5,748,695	466	16,263,278	653,626	12,336	0.713	8.80	35.3%
2009/1	5,713,324	0.9987	0	5,705,897	413	16,836,223	671,142	13,816	0.615	8.50	33.9%
2010/1	6,726,659	0.9999	0	6,725,986	457	17,135,227	681,547	14,718	0.671	9.87	39.3%
2011/1	7,500,380	1.0169	0	7,627,136	515	16,838,137	681,423	14,810	0.756	11.19	45.3%
2012/1	7,160,712	1.0273	0	7,356,199	480	16,229,822	681,948	15,325	0.704	10.79	45.3%
2013/1	5,606,608	1.0663	0	5,978,326	364	14,521,111	669,711	16,424	0.544	8.93	41.2%
2014/1	5,057,104	1.1558	0	5,845,001	315	13,763,380	654,900	18,556	0.481	8.93	42.5%
2015/1	4,640,727	1.3744	0	6,378,215	263	13,277,257	639,758	24,252	0.411	9.97	48.0%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America**  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Underinsured Motorists - Bodily Injury

**Incurred Losses**

**Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/500000**

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	11,569,823	19,021,138	22,625,424	24,101,887	24,511,864	24,785,025	24,443,711	24,546,727	24,552,769	24,577,576	24,565,291
2006/1	16,047,470	23,406,922	28,292,829	30,149,256	29,544,294	29,024,383	29,114,318	28,991,195	29,003,747	29,018,697	
2007/1	18,671,218	27,822,625	30,281,094	30,582,213	31,191,506	30,592,083	30,952,979	31,002,100	30,998,517		
2008/1	20,309,112	26,008,230	28,007,148	27,878,165	27,914,770	28,333,600	28,214,708	28,043,198			
2009/1	15,185,527	21,272,031	24,670,137	26,116,508	26,651,368	26,248,543	26,597,049				
2010/1	17,000,251	22,425,395	26,498,862	27,058,818	27,668,366	27,891,163					
2011/1	16,506,886	23,786,692	26,388,598	27,312,502	27,599,749						
2012/1	15,542,066	22,750,820	26,773,541	27,633,627							
2013/1	15,983,935	23,226,705	27,874,345								
2014/1	14,065,015	21,303,707									
2015/1	11,096,646										

**Age-to-Age Development Factors**

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	1.6440	1.1895	1.0653	1.0170	1.0111	0.9862	1.0042	1.0002	1.0010	0.9995
2006/1	1.4586	1.2087	1.0656	0.9799	0.9824	1.0031	0.9958	1.0004	1.0005	
2007/1	1.4901	1.0884	1.0099	1.0199	0.9808	1.0118	1.0016	0.9999		
2008/1	1.2806	1.0769	0.9954	1.0013	1.0150	0.9958	0.9939			
2009/1	1.4008	1.1597	1.0586	1.0205	0.9849	1.0133				
2010/1	1.3191	1.1816	1.0211	1.0225	1.0081					
2011/1	1.4410	1.1094	1.0350	1.0105						
2012/1	1.4638	1.1768	1.0321							
2013/1	1.4531	1.2001								
2014/1	1.5147									

**Average and Selected Factors**

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.5147	1.2001	1.0321	1.0105	1.0081	1.0133	0.9939	0.9999	1.0005	0.9995	
Age-to-Ult	1.9247	1.2707	1.0588	1.0259	1.0152	1.0070	0.9938	0.9999	1.0000	0.9995	
2-Year Avg	1.4839	1.1885	1.0336	1.0165	0.9965	1.0046	0.9978	1.0002	1.0008	0.9995	
Age-to-Ult	1.8518	1.2479	1.0500	1.0159	0.9994	1.0029	0.9983	1.0005	1.0003	0.9995	
3-Year Avg	1.4772	1.1621	1.0294	1.0178	1.0027	1.0070	0.9971	1.0002	1.0008	0.9995	
Age-to-Ult	1.8116	1.2264	1.0553	1.0252	1.0073	1.0046	0.9976	1.0005	1.0003	0.9995	
4-Year Avg	1.4682	1.1670	1.0367	1.0137	0.9972	1.0060	0.9989	1.0002	1.0008	0.9995	
Age-to-Ult	1.8053	1.2296	1.0536	1.0163	1.0026	1.0054	0.9994	1.0005	1.0003	0.9995	
All-Year Avg	1.4466	1.1546	1.0354	1.0102	0.9971	1.0020	0.9989	1.0002	1.0008	0.9995	
Age-to-Ult	1.7445	1.2059	1.0444	1.0087	0.9985	1.0014	0.9994	1.0005	1.0003	0.9995	
M3 of L5	1.4526	1.1727	1.0294	1.0170	0.9918	1.0036	0.9989	1.0002	1.0008	0.9995	
Age-to-Ult	1.7739	1.2212	1.0414	1.0117	0.9948	1.0030	0.9994	1.0005	1.0003	0.9995	
2-Year LWA	1.4819	1.1886	1.0336	1.0165	0.9967	1.0042	0.9979	1.0001	1.0007	0.9995	
Age-to-Ult	1.8490	1.2477	1.0497	1.0156	0.9991	1.0024	0.9982	1.0003	1.0002	0.9995	
3-Year LWA	1.4758	1.1616	1.0294	1.0178	1.0029	1.0069	0.9972	1.0002	1.0007	0.9995	
Age-to-Ult	1.8093	1.2260	1.0554	1.0253	1.0074	1.0045	0.9976	1.0004	1.0002	0.9995	
4-Year LWA	1.4665	1.1665	1.0363	1.0135	0.9968	1.0060	0.9987	1.0002	1.0007	0.9995	
Age-to-Ult	1.8001	1.2275	1.0523	1.0154	1.0019	1.0051	0.9991	1.0004	1.0002	0.9995	
All-Year LWA	1.4360	1.1511	1.0342	1.0097	0.9964	1.0024	0.9987	1.0002	1.0007	0.9995	
Age-to-Ult	1.7226	1.1996	1.0421	1.0076	0.9979	1.0015	0.9991	1.0004	1.0002	0.9995	
Selected	1.4839	1.1885	1.0336	1.0178	1.0027	1.0070	0.9971	1.0002	1.0008	0.9995	Tail Factor
Age-to-Ult	1.8687	1.2593	1.0596	1.0252	1.0073	1.0046	0.9976	1.0005	1.0003	0.9995	1.0000

**Estimated Ultimates Under Each Algorithm**

Accident Year Ending	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	24,565,291	25,632,126	25,632,126	25,632,126	25,632,126	25,632,126	25,632,126	25,632,126	25,632,126	25,632,126	25,632,126
2006/1	29,018,697	29,539,843	29,539,843	29,539,843	29,539,843	29,539,843	29,539,843	29,539,843	29,539,843	29,539,843	29,539,843
2007/1	30,998,517	33,517,145	33,526,445	33,526,445	33,526,445	33,526,445	33,526,445	33,523,345	33,523,345	33,523,345	33,523,345
2008/1	28,043,198	28,577,585	28,594,411	28,594,411	28,594,411	28,594,411	28,594,411	28,588,802	28,591,606	28,591,606	28,591,606
2009/1	26,597,049	26,941,288	27,060,975	27,042,357	27,090,232	27,090,232	27,058,315	27,042,357	27,042,357	27,042,357	27,042,357
2010/1	27,891,163	28,086,401	27,972,047	28,019,462	28,041,775	27,930,211	27,974,836	27,958,102	28,016,673	28,033,408	27,933,000
2011/1	27,599,749	28,525,833	28,089,757	28,307,795	28,178,076	28,064,917	27,962,798	28,081,477	28,310,555	28,158,757	28,048,358
2012/1	27,633,627	28,349,338	28,073,002	28,329,994	28,084,055	27,874,040	27,956,940	28,064,712	28,332,758	28,059,185	27,843,643
2013/1	27,874,345	30,027,363	29,782,069	29,929,803	29,882,417	29,625,973	29,542,350	29,773,707	29,932,591	29,846,180	29,561,862
2014/1	21,303,707	27,570,620	27,084,896	26,626,866	26,695,038	26,190,140	26,516,087	27,080,635	26,618,345	26,650,300	26,055,927
2015/1	11,096,646	21,357,715	20,548,769	20,102,684	20,032,775	19,358,099	19,684,340	20,517,698	20,077,162	19,975,072	19,115,082

**Summary Results Based on Selected Development Factors**

Accident Year Ending	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	24,565,291	1.0000	1,066,835	25,632,126	605	50,631,030	643,163	42,367	0.941	39.85	50.6%
2006/1	29,018,697	0.9995	535,655	29,539,843	630	54,583,525	640,791	46,889	0.983	46.10	54.1%
2007/1	30,998,517	1.0003	2,518,628	33,526,445	707	61,043,418	641,386	47,421	1.102	52.27	54.9%
2008/1	28,043,198	1.0005	537,191	28,594,411	636	61,020,427	646,678	44,960	0.983	44.22	46.9%
2009/1	26,597,049	0.9976	509,141	27,042,357	666	62,886,410	664,221	40,604	1.003	40.71	43.0%
2010/1	27,891,163	1.0046	0	28,019,462	622	63,592,228	674,672	45,047	0.922	41.53	44.1%
2011/1	27,599,749	1.0073	506,568	28,307,795	688	62,515,345	674,543	41,145	1.020	41.97	45.3%
2012/1	27,633,627	1.0252	0	28,329,994	668	61,251,185	675,037	42,410	0.990	41.97	46.3%
2013/1	27,874,345	1.0596	514,007	30,049,663	652	55,704,044	662,947	46,088	0.983	45.33	53.9%
2014/1	21,303,707	1.2593	500,000	27,327,758	518	52,940,576	648,464	52,756	0.799	42.14	51.6%
2015/1	11,096,646	1.8687	0	20,736,302	454	51,573,227	633,697	45,675	0.716	32.72	40.2%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015**

**Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits**

**Incurred Losses**

Accident Year Ending	Incurred Cost (No Supp) + DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	48,039,449	48,066,944	48,250,034	48,877,055	49,182,336	49,030,210	48,938,768	49,024,030	49,064,846	49,099,865	49,125,854
2006/1	47,698,235	49,321,296	50,396,212	50,622,550	50,773,290	50,851,318	50,824,410	50,768,980	50,636,462	50,572,465	
2007/1	47,373,615	49,538,923	49,911,404	50,253,714	50,574,457	51,748,234	51,710,423	51,613,272	51,502,787		
2008/1	49,104,872	50,707,953	51,290,458	51,669,334	51,781,186	51,970,591	52,004,992	51,999,558			
2009/1	49,155,622	49,983,869	50,801,740	50,989,936	51,092,831	51,110,700	51,033,642				
2010/1	51,284,393	51,202,811	51,520,282	51,812,423	51,943,182	51,959,266					
2011/1	54,553,704	55,225,652	55,944,967	56,158,998	56,254,416						
2012/1	51,778,153	53,683,905	54,439,988	54,929,425							
2013/1	47,965,086	49,734,385	50,459,671								
2014/1	45,698,059	46,963,630									
2015/1	42,273,616										

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	1.0006	1.0038	1.0130	1.0062	0.9969	0.9981	1.0017	1.0008	1.0007	1.0005
2006/1	1.0340	1.0218	1.0045	1.0030	1.0015	0.9995	0.9989	0.9974	0.9987	
2007/1	1.0457	1.0075	1.0069	1.0064	1.0232	0.9993	0.9981	0.9979		
2008/1	1.0326	1.0115	1.0074	1.0022	1.0037	1.0007	0.9999			
2009/1	1.0168	1.0164	1.0037	1.0020	1.0003	0.9985				
2010/1	0.9984	1.0062	1.0057	1.0025	1.0003					
2011/1	1.0123	1.0130	1.0038	1.0017						
2012/1	1.0368	1.0141	1.0090							
2013/1	1.0369	1.0146								
2014/1	1.0277									

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	1.0277	1.0146	1.0090	1.0017	1.0003	0.9985	0.9999	0.9979	0.9987	1.0005
Age-to-Ult	1.0495	1.0212	1.0065	0.9975	0.9958	0.9955	0.9970	0.9971	0.9992	1.0005
2-Year Avg	1.0323	1.0144	1.0064	1.0021	1.0003	0.9996	0.9990	0.9977	0.9997	1.0005
Age-to-Ult	1.0527	1.0198	1.0053	0.9989	0.9968	0.9965	0.9969	0.9979	1.0002	1.0005
3-Year Avg	1.0338	1.0139	1.0062	1.0021	1.0014	0.9995	0.9990	0.9987	0.9997	1.0005
Age-to-Ult	1.0556	1.0211	1.0071	1.0009	0.9988	0.9974	0.9979	0.9989	1.0002	1.0005
4-Year Avg	1.0284	1.0120	1.0056	1.0021	1.0069	0.9995	0.9997	0.9987	0.9997	1.0005
Age-to-Ult	1.0540	1.0249	1.0127	1.0071	1.0050	0.9981	0.9986	0.9989	1.0002	1.0005
All-Year Avg	1.0242	1.0121	1.0068	1.0034	1.0043	0.9992	0.9997	0.9987	0.9997	1.0005
Age-to-Ult	1.0493	1.0245	1.0123	1.0055	1.0021	0.9978	0.9986	0.9989	1.0002	1.0005
M3 of L5	1.0256	1.0139	1.0056	1.0022	1.0018	0.9991	0.9997	0.9987	0.9997	1.0005
Age-to-Ult	1.0474	1.0213	1.0073	1.0017	0.9995	0.9977	0.9986	0.9989	1.0002	1.0005
2-Year LWA	1.0324	1.0143	1.0064	1.0021	1.0003	0.9996	0.9990	0.9976	0.9997	1.0005
Age-to-Ult	1.0526	1.0196	1.0052	0.9988	0.9967	0.9964	0.9968	0.9978	1.0002	1.0005
3-Year LWA	1.0340	1.0139	1.0061	1.0021	1.0014	0.9995	0.9990	0.9987	0.9997	1.0005
Age-to-Ult	1.0557	1.0210	1.0070	1.0009	0.9988	0.9974	0.9979	0.9989	1.0002	1.0005
4-Year LWA	1.0281	1.0120	1.0056	1.0021	1.0068	0.9995	0.9996	0.9987	0.9997	1.0005
Age-to-Ult	1.0535	1.0247	1.0125	1.0069	1.0048	0.9980	0.9985	0.9989	1.0002	1.0005
All-Year LWA	1.0239	1.0121	1.0067	1.0034	1.0043	0.9992	0.9996	0.9987	0.9997	1.0005
Age-to-Ult	1.0488	1.0243	1.0121	1.0054	1.0020	0.9977	0.9985	0.9989	1.0002	1.0005
Selected	1.0338	1.0139	1.0062	1.0021	1.0014	0.9995	0.9990	0.9987	0.9997	1.0005
Age-to-Ult	1.0556	1.0211	1.0071	1.0009	0.9988	0.9974	0.9979	0.9989	1.0002	1.0005
										Tail Factor
										1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854	49,125,854
2006/1	50,572,465	50,597,751	50,597,751	50,597,751	50,597,751	50,597,751	50,597,751	50,597,751	50,597,751	50,597,751	50,597,751
2007/1	51,502,787	51,461,585	51,513,088	51,513,088	51,513,088	51,513,088	51,513,088	51,513,088	51,513,088	51,513,088	51,513,088
2008/1	51,999,558	51,848,759	51,890,359	51,942,358	51,942,358	51,942,358	51,942,358	51,885,159	51,942,358	51,942,358	51,942,358
2009/1	51,033,642	50,880,541	50,875,438	50,926,471	50,962,195	50,962,195	50,962,195	50,870,334	50,926,471	50,957,092	50,957,092
2010/1	51,959,266	51,725,449	51,777,409	51,824,172	51,860,543	51,844,956	51,839,760	51,772,213	51,824,172	51,855,347	51,839,760
2011/1	56,254,416	56,018,147	56,074,402	56,186,911	56,535,688	56,372,550	56,226,289	56,068,776	56,186,911	56,524,437	56,366,925
2012/1	54,929,425	54,792,101	54,869,003	54,978,861	55,319,424	55,231,537	55,022,805	54,863,510	54,978,861	55,308,438	55,226,044
2013/1	50,459,671	50,787,659	50,727,107	50,817,935	51,100,509	51,080,325	50,828,027	50,722,061	50,812,889	51,090,417	51,070,233
2014/1	46,963,630	47,959,259	47,893,510	47,954,563	48,133,024	48,114,239	47,963,955	47,884,117	47,949,866	48,123,632	48,104,846
2015/1	42,273,616	44,366,160	44,501,436	44,624,029	44,556,391	44,357,705	44,277,385	44,497,208	44,628,256	44,535,254	44,336,568

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	49,125,854	1.0000	0	49,125,854	13,290	74,815,977	2,027,568	3,696	6.555	24.23	65.7%
2006/1	50,572,465	1.0005	0	50,597,751	12,949	77,679,378	2,008,099	3,907	6.448	25.20	65.1%
2007/1	51,502,787	1.0002	0	51,513,088	13,664	80,666,112	1,999,533	3,770	6.834	25.76	63.9%
2008/1	51,999,558	0.9989	0	51,942,358	13,429	79,946,315	2,005,392	3,868	6.696	25.90	65.0%
2009/1	51,033,642	0.9979	0	50,926,471	13,272	78,219,491	2,048,311	3,837	6.479	24.86	65.1%
2010/1	51,959,266	0.9974	0	51,824,172	13,524	75,577,879	2,071,535	3,832	6.528	25.02	68.6%
2011/1	56,254,416	0.9988	0	56,186,911	14,165	72,582,001	2,066,535	3,967	6.854	27.19	77.4%
2012/1	54,929,425	1.0009	0	54,978,861	13,793	69,782,785	2,064,597	3,986	6.681	26.63	78.8%
2013/1	50,459,671	1.0071	0	50,817,935	12,873	72,710,887	2,023,578	3,948	6.362	25.11	69.9%
2014/1	46,963,630	1.0211	0	47,954,563	11,804	71,604,979	1,977,028	4,063	5.971	24.26	67.0%
2015/1	42,273,616	1.0556	0	44,624,029	11,436	69,019,674	1,930,697	3,902	5.923	23.11	64.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Comprehensive**

**Paid Losses**

Accident Year Ending	Paid Cost and DCC Expense Amount, Excluding Catastrophes										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	33,333,136	33,574,530	33,581,604	33,566,757	33,555,248	33,537,861	33,535,702	33,537,187	33,535,995	33,534,619	33,532,439
2006/1	33,333,133	33,587,733	33,596,711	33,605,553	33,606,578	33,605,509	33,598,636	33,592,340	33,589,939	33,591,161	
2007/1	34,783,701	35,319,899	35,283,813	35,274,953	35,273,930	35,275,380	35,277,149	35,278,192	35,279,091		
2008/1	39,456,201	39,918,256	39,971,318	39,965,956	39,971,176	39,971,667	39,967,021	39,967,556			
2009/1	42,914,743	43,353,657	43,386,346	43,401,010	43,395,965	43,389,113	43,389,313				
2010/1	40,764,292	41,118,717	41,137,155	41,140,717	41,135,648	41,137,179					
2011/1	47,021,510	47,827,221	47,878,837	47,889,394	47,892,157						
2012/1	49,847,724	50,136,280	50,102,627	50,103,871							
2013/1	46,485,386	46,866,520	46,859,226								
2014/1	47,237,755	47,848,636									
2015/1	48,859,538										

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	1.0072	1.0002	0.9996	0.9997	0.9995	0.9999	1.0000	1.0000	1.0000	0.9999
2006/1	1.0076	1.0003	1.0003	1.0000	1.0000	0.9998	0.9998	0.9999	1.0000	
2007/1	1.0154	0.9990	0.9997	1.0000	1.0000	1.0001	1.0000	1.0000		
2008/1	1.0117	1.0013	0.9999	1.0001	1.0000	0.9999	1.0000			
2009/1	1.0102	1.0008	1.0003	0.9999	0.9998	1.0000				
2010/1	1.0087	1.0004	1.0001	0.9999	1.0000					
2011/1	1.0171	1.0011	1.0002	1.0001						
2012/1	1.0058	0.9993	1.0000							
2013/1	1.0082	0.9998								
2014/1	1.0129									

Algorithm	Average and Selected Factors										
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0129	0.9998	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0127	0.9998	1.0000	1.0000	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	
2-Year Avg	1.0106	0.9996	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0101	0.9995	0.9999	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
3-Year Avg	1.0090	1.0001	1.0001	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	0.9999	
Age-to-Ult	1.0089	0.9999	0.9998	0.9997	0.9997	0.9998	0.9998	0.9999	0.9999	0.9999	
4-Year Avg	1.0110	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0113	1.0003	1.0001	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	
All-Year Avg	1.0105	1.0002	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0104	0.9999	0.9997	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	
M3 of L5	1.0099	1.0003	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0101	1.0002	0.9999	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	
2-Year LWA	1.0106	0.9996	1.0001	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0100	0.9994	0.9998	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	
3-Year LWA	1.0089	1.0001	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0089	1.0000	0.9999	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	
4-Year LWA	1.0109	1.0002	1.0002	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0111	1.0002	1.0000	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	
All-Year LWA	1.0105	1.0003	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0105	1.0000	0.9997	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	
Selected	1.0090	0.9996	1.0001	1.0000	0.9999	1.0000	0.9999	1.0000	1.0000	0.9999	Tail Factor
Age-to-Ult	1.0084	0.9994	0.9998	0.9997	0.9997	0.9998	0.9998	0.9999	0.9999	0.9999	1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439	33,532,439
2006/1	33,591,161	33,587,802	33,587,802	33,587,802	33,587,802	33,587,802	33,587,802	33,587,802	33,587,802	33,587,802	33,587,802
2007/1	35,279,091	35,275,563	35,275,563	35,275,563	35,275,563	35,275,563	35,275,563	35,275,563	35,275,563	35,275,563	35,275,563
2008/1	39,967,556	39,963,559	39,963,559	39,963,559	39,963,559	39,963,559	39,963,559	39,963,559	39,963,559	39,963,559	39,963,559
2009/1	43,389,313	43,384,974	43,384,974	43,380,635	43,384,974	43,384,974	43,384,974	43,384,974	43,384,974	43,384,974	43,384,974
2010/1	41,137,179	41,133,065	41,133,065	41,128,952	41,133,065	41,128,952	41,128,952	41,128,952	41,133,065	41,128,952	41,128,952
2011/1	47,892,157	47,887,368	47,882,579	47,877,789	47,887,368	47,877,789	47,882,579	47,877,789	47,887,368	47,877,789	47,877,789
2012/1	50,103,871	50,103,871	50,093,850	50,088,840	50,098,861	50,088,840	50,093,850	50,088,840	50,093,850	50,093,850	50,088,840
2013/1	46,859,226	46,859,226	46,854,540	46,849,854	46,863,912	46,845,168	46,854,540	46,849,854	46,854,540	46,859,226	46,845,168
2014/1	47,848,636	47,839,066	47,824,712	47,843,851	47,862,991	47,843,851	47,858,206	47,819,927	47,848,636	47,858,206	47,848,636
2015/1	48,859,538	49,480,054	49,353,019	49,294,388	49,411,651	49,367,677	49,353,019	49,348,133	49,294,388	49,401,879	49,372,563

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	33,532,439	1.0000	0	33,532,439	36,429	69,795,828	619,197	920	58.833	54.15	48.0%
2006/1	33,591,161	0.9999	0	33,587,802	34,618	70,657,005	616,809	970	56.124	54.45	47.5%
2007/1	35,279,091	0.9999	0	35,275,563	34,371	65,370,892	617,705	1,026	55.643	57.11	54.0%
2008/1	39,967,556	0.9999	0	39,963,559	36,017	66,340,245	624,502	1,110	57.673	63.99	60.2%
2009/1	43,389,313	0.9998	0	43,380,635	36,435	68,638,459	640,001	1,191	56.930	67.78	63.2%
2010/1	41,137,179	0.9998	0	41,128,952	37,120	68,913,302	645,766	1,108	57.482	63.69	59.7%
2011/1	47,892,157	0.9997	0	47,877,789	41,257	68,715,351	641,880	1,160	64.275	69.59	69.7%
2012/1	50,103,871	0.9997	0	50,088,840	41,603	68,883,030	640,961	1,204	64.907	78.15	72.7%
2013/1	46,859,226	0.9998	0	46,849,854	36,159	72,177,164	630,287	1,296	57.369	74.33	64.9%
2014/1	47,848,636	0.9994	0	47,819,927	36,621	74,241,040	616,220	1,306	59.428	77.60	64.4%
2015/1	48,859,538	1.0084	0	49,269,958	36,951	74,492,378	601,956	1,333	61.385	81.85	66.1%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Collision**

**Paid Losses**

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	89,409,548	88,044,716	87,996,250	87,948,720	87,929,961	87,929,574	87,915,782	87,913,322	87,913,113	87,900,644	87,898,090
2006/1	90,987,926	89,724,233	89,668,711	89,620,188	89,619,423	89,611,818	89,599,908	89,593,440	89,586,239	89,581,784	
2007/1	98,243,185	97,097,258	97,070,333	97,067,880	97,039,442	97,019,107	96,994,344	96,993,057	96,972,372		
2008/1	104,209,047	103,232,600	103,164,890	103,104,484	103,111,287	103,095,708	103,084,100	103,080,978			
2009/1	111,811,622	110,735,602	110,713,339	110,717,557	110,682,986	110,670,132	110,660,992				
2010/1	113,392,011	112,132,207	112,005,299	111,990,867	112,009,388	111,999,063					
2011/1	117,707,349	116,099,506	116,032,807	116,001,748	115,987,957						
2012/1	118,556,958	116,920,987	116,724,700	116,719,906							
2013/1	123,705,711	121,668,078	121,573,104								
2014/1	127,407,078	124,784,809									
2015/1	127,495,862										

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	0.9847	0.9994	0.9995	0.9998	1.0000	0.9998	1.0000	1.0000	0.9999	1.0000
2006/1	0.9861	0.9994	0.9995	1.0000	0.9999	0.9999	0.9999	0.9999	1.0000	
2007/1	0.9883	0.9997	1.0000	0.9997	0.9998	0.9997	1.0000	0.9998		
2008/1	0.9906	0.9993	0.9994	1.0001	0.9998	0.9999	1.0000			
2009/1	0.9904	0.9998	1.0000	0.9997	0.9999	0.9999				
2010/1	0.9889	0.9989	0.9999	1.0002	0.9999					
2011/1	0.9863	0.9994	0.9997	0.9999						
2012/1	0.9862	0.9983	1.0000							
2013/1	0.9835	0.9992								
2014/1	0.9794									

Algorithm	Average and Selected Factors										Tail Factor
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9794	0.9992	1.0000	0.9999	0.9999	0.9999	1.0000	0.9998	1.0000	1.0000	
Age-to-Ult	0.9781	0.9987	0.9995	0.9995	0.9996	0.9997	0.9998	0.9998	1.0000	1.0000	
2-Year Avg	0.9815	0.9988	0.9999	1.0001	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	0.9800	0.9985	0.9997	0.9998	0.9997	0.9998	0.9999	0.9999	1.0000	1.0000	
3-Year Avg	0.9830	0.9990	0.9999	0.9999	0.9999	0.9998	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	0.9814	0.9984	0.9994	0.9995	0.9996	0.9997	0.9999	0.9999	1.0000	1.0000	
4-Year Avg	0.9839	0.9990	0.9999	1.0000	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	0.9825	0.9986	0.9996	0.9997	0.9997	0.9998	0.9999	0.9999	1.0000	1.0000	
All-Year Avg	0.9864	0.9993	0.9998	0.9999	0.9999	0.9998	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	0.9850	0.9986	0.9993	0.9995	0.9996	0.9997	0.9999	0.9999	1.0000	1.0000	
M3 of L5	0.9853	0.9992	0.9999	0.9999	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	0.9840	0.9987	0.9995	0.9996	0.9997	0.9998	0.9999	0.9999	1.0000	1.0000	
2-Year LWA	0.9814	0.9988	0.9998	1.0000	0.9999	0.9999	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9796	0.9982	0.9994	0.9996	0.9996	0.9997	0.9998	0.9998	0.9999	1.0000	
3-Year LWA	0.9830	0.9990	0.9999	0.9999	0.9999	0.9999	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9814	0.9984	0.9994	0.9995	0.9996	0.9997	0.9998	0.9998	0.9999	1.0000	
4-Year LWA	0.9838	0.9990	0.9999	0.9999	0.9999	0.9999	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9822	0.9984	0.9994	0.9995	0.9996	0.9997	0.9998	0.9998	0.9999	1.0000	
All-Year LWA	0.9863	0.9993	0.9998	0.9999	0.9999	0.9999	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9849	0.9986	0.9993	0.9995	0.9996	0.9997	0.9998	0.9998	0.9999	1.0000	
Selected	0.9830	0.9990	0.9999	0.9999	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	0.9814	0.9984	0.9994	0.9995	0.9996	0.9997	0.9999	0.9999	1.0000	1.0000	1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090	87,898,090
2006/1	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784	89,581,784
2007/1	96,972,372	96,972,372	96,972,372	96,972,372	96,972,372	96,972,372	96,972,372	96,962,675	96,962,675	96,962,675	96,962,675
2008/1	103,080,978	103,060,362	103,070,670	103,070,670	103,070,670	103,070,670	103,070,670	103,060,362	103,060,362	103,060,362	103,060,362
2009/1	110,660,992	110,638,860	110,649,926	110,649,926	110,649,926	110,649,926	110,649,926	110,638,860	110,638,860	110,638,860	110,638,860
2010/1	111,999,063	111,965,463	111,976,663	111,965,463	111,976,663	111,965,463	111,976,663	111,965,463	111,965,463	111,965,463	111,965,463
2011/1	115,987,957	115,941,562	115,953,161	115,941,562	115,953,161	115,941,562	115,953,161	115,941,562	115,941,562	115,941,562	115,941,562
2012/1	116,719,906	116,661,546	116,696,562	116,661,546	116,684,890	116,661,546	116,673,218	116,673,218	116,661,546	116,661,546	116,661,546
2013/1	121,573,104	121,512,317	121,536,632	121,500,160	121,524,475	121,488,003	121,512,317	121,500,160	121,500,160	121,500,160	121,488,003
2014/1	124,784,809	124,622,589	124,597,632	124,585,153	124,610,110	124,610,110	124,622,589	124,560,196	124,585,153	124,585,153	124,610,110
2015/1	127,495,862	124,703,703	124,945,945	125,124,439	125,264,684	125,583,424	125,455,928	124,894,946	125,124,439	125,226,436	125,570,674

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	87,898,090	1.0000	0	87,898,090	37,195	159,579,655	561,302	2.363	66.266	156.60	55.1%
2006/1	89,581,784	1.0000	0	89,581,784	36,391	167,453,453	560,051	2.462	64.978	159.95	53.5%
2007/1	96,972,372	1.0000	0	96,972,372	38,407	163,599,445	561,629	2.525	68.385	172.66	59.3%
2008/1	103,080,978	0.9999	0	103,070,670	40,592	171,913,980	569,952	2.539	71.220	180.84	60.0%
2009/1	110,660,992	0.9999	0	110,649,926	41,081	181,689,870	585,288	2.693	70.189	189.05	60.9%
2010/1	111,999,063	0.9997	0	111,965,463	43,551	183,972,198	590,385	2.571	73.767	189.65	60.9%
2011/1	115,987,957	0.9996	0	115,941,562	43,891	184,564,402	586,452	2.642	74.842	197.70	62.8%
2012/1	116,719,906	0.9995	0	116,661,546	43,282	187,066,046	586,220	2.695	73.832	199.01	62.4%
2013/1	121,573,104	0.9994	0	121,500,160	43,186	190,777,365	576,763	2.813	74.877	210.66	63.7%
2014/1	124,784,809	0.9984	0	124,585,153	44,801	187,307,006	564,755	2.781	79.328	220.60	66.5%
2015/1	127,495,862	0.9814	0	125,124,439	41,413	184,374,901	553,137	3.021	74.869	226.21	67.9%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Development for Accident Years Ending March 31, 2015  
With 5 Quarters of Development as of June 30, 2015  
Loss of Use**

**Paid Losses**

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/1	4,726,437	4,620,773	4,605,422	4,603,328	4,603,003	4,602,883	4,603,255	4,603,875	4,603,875	4,603,875	4,603,875
2006/1	4,869,654	4,780,417	4,782,299	4,779,409	4,779,474	4,779,860	4,779,860	4,780,140	4,779,790	4,779,667	4,779,667
2007/1	5,631,801	5,572,239	5,569,396	5,570,134	5,569,595	5,569,735	5,569,539	5,568,843	5,567,878	5,567,878	5,567,878
2008/1	6,459,427	6,396,999	6,387,617	6,387,959	6,400,259	6,400,898	6,402,080	6,402,080	6,402,080	6,402,080	6,402,080
2009/1	7,223,702	7,155,578	7,154,652	7,152,059	7,150,404	7,148,203	7,147,753	7,147,753	7,147,753	7,147,753	7,147,753
2010/1	8,438,626	8,360,689	8,356,854	8,357,866	8,358,614	8,358,702	8,358,702	8,358,702	8,358,702	8,358,702	8,358,702
2011/1	8,972,704	8,919,362	8,915,985	8,914,563	8,914,157	8,914,157	8,914,157	8,914,157	8,914,157	8,914,157	8,914,157
2012/1	9,392,424	9,301,889	9,289,948	9,290,644	9,290,644	9,290,644	9,290,644	9,290,644	9,290,644	9,290,644	9,290,644
2013/1	9,580,274	9,388,143	9,374,863	9,374,863	9,374,863	9,374,863	9,374,863	9,374,863	9,374,863	9,374,863	9,374,863
2014/1	9,762,809	9,658,358	9,658,358	9,658,358	9,658,358	9,658,358	9,658,358	9,658,358	9,658,358	9,658,358	9,658,358
2015/1	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205	10,058,205

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2005/1	0.9776	0.9967	0.9995	0.9999	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000
2006/1	0.9817	1.0004	0.9994	1.0000	1.0001	1.0000	1.0001	0.9999	1.0000	1.0000
2007/1	0.9894	0.9995	1.0001	0.9999	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000
2008/1	0.9903	0.9985	1.0001	1.0019	1.0001	1.0002	1.0000	1.0000	1.0000	1.0000
2009/1	0.9906	0.9999	0.9996	0.9998	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000
2010/1	0.9908	0.9995	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011/1	0.9941	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012/1	0.9904	0.9987	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013/1	0.9799	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014/1	0.9893	0.9986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	0.9893	0.9986	1.0001	1.0000	1.0000	0.9999	1.0000	0.9998	1.0000	1.0000
Age-to-Ult	0.9877	0.9984	0.9998	0.9997	0.9997	0.9997	0.9998	0.9998	1.0000	1.0000
2-Year Avg	0.9846	0.9987	1.0000	1.0001	0.9999	1.0001	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9833	0.9987	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000
3-Year Avg	0.9865	0.9990	1.0000	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9853	0.9988	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000
4-Year Avg	0.9884	0.9991	0.9999	1.0005	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9878	0.9994	1.0003	1.0004	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
All-Year Avg	0.9874	0.9990	0.9998	1.0002	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9863	0.9989	0.9999	1.0001	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
M3 of L5	0.9902	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9894	0.9992	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
2-Year LWA	0.9847	0.9987	1.0000	1.0000	0.9999	1.0001	0.9999	0.9999	1.0000	1.0000
Age-to-Ult	0.9832	0.9985	0.9998	0.9998	0.9998	0.9999	0.9998	0.9999	1.0000	1.0000
3-Year LWA	0.9865	0.9990	1.0000	0.9999	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9852	0.9987	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000
4-Year LWA	0.9883	0.9991	0.9999	1.0004	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9876	0.9993	1.0002	1.0003	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
All-Year LWA	0.9880	0.9991	0.9999	1.0002	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9871	0.9991	1.0000	1.0001	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000
Selected	0.9865	0.9990	1.0000	1.0000	0.9999	1.0000	1.0000	0.9999	1.0000	1.0000
Age-to-Ult	0.9853	0.9988	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000
Tail Factor										1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 6/30/2015	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2005/1	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875	4,603,875
2006/1	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667	4,779,667
2007/1	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878	5,567,878
2008/1	6,402,080	6,400,800	6,401,440	6,401,440	6,401,440	6,401,440	6,401,440	6,401,440	6,401,440	6,401,440	6,401,440
2009/1	7,147,753	7,146,323	7,147,038	7,147,038	7,147,038	7,147,038	7,147,038	7,146,323	7,147,038	7,147,038	7,147,038
2010/1	8,358,702	8,356,194	8,358,702	8,357,866	8,357,866	8,357,866	8,357,866	8,357,866	8,357,866	8,357,866	8,357,866
2011/1	8,914,157	8,911,483	8,913,266	8,912,374	8,913,266	8,913,266	8,913,266	8,912,374	8,912,374	8,913,266	8,913,266
2012/1	9,290,644	9,287,857	9,290,644	9,288,786	9,294,360	9,291,573	9,289,715	9,288,786	9,287,857	9,293,431	9,291,573
2013/1	9,374,863	9,372,988	9,374,863	9,372,988	9,377,675	9,373,926	9,373,926	9,372,988	9,372,988	9,376,738	9,374,863
2014/1	9,658,358	9,642,905	9,645,802	9,646,768	9,652,563	9,647,734	9,650,631	9,643,870	9,645,802	9,651,597	9,649,665
2015/1	10,058,205	9,934,489	9,890,233	9,910,349	9,935,495	9,920,408	9,951,588	9,889,227	9,909,344	9,933,483	9,928,454

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 6/30/2015	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2005/1	4,603,875	1.0000	0	4,603,875	18,750	8,405,902	270,844	246	69.228	17.00	54.8%
2006/1	4,779,667	1.0000	0	4,779,667	18,998	8,865,005	279,112	252	68.066	17.12	53.9%
2007/1	5,567,878	1.0000	0	5,567,878	20,806	9,204,498	290,667	268	71.580	19.16	60.5%
2008/1	6,402,080	0.9999	0	6,401,440	22,926	10,026,388	306,160	279	74.882	20.91	63.8%
2009/1	7,147,753	0.9999	0	7,147,038	24,025	11,060,153	327,443	297	73.372	21.83	64.6%
2010/1	8,358,702	0.9999	0	8,357,866	26,035	11,747,975	339,854	321	76.606	24.59	71.1%
2011/1	8,914,157	0.9998	0	8,912,374	27,042	11,975,733	343,471	330	78.732	25.95	74.4%
2012/1	9,290,644	0.9998	0	9,288,786	27,789	12,349,937	346,647	334	80.165	26.80	75.2%
2013/1	9,374,863	0.9998	0	9,372,988	27,878	13,540,279	342,494	336	81.397	27.37	69.2%
2014/1	9,658,358	0.9988	0	9,646,768	28,101	14,298,831	335,999	343	83.634	28.71	67.5%
2015/1	10,058,205	0.9853	0	9,910,349	27,128	14,762,101	332,244	365	81.651	29.83	67.1%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Determination of Catastrophe Load  
Comprehensive**

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
2006/2	1,197,137	33,435,033	1.000	0.036	0.036	0.000	0	0.000
2007/2	725,939	35,080,207	1.000	0.021	0.021	0.000	0	0.000
2008/2	517,501	40,971,809	1.000	0.013	0.013	0.000	0	0.000
2009/2	962,150	42,964,446	1.000	0.022	0.022	0.000	0	0.000
2010/2	4,771,496	41,949,388	1.000	0.114	0.114	0.000	0	0.000
2011/2	6,157,532	50,107,456	1.000	0.123	0.123	0.000	0	0.000
2012/2	4,005,401	48,238,167	1.000	0.083	0.083	0.000	0	0.000
2013/2	6,817,881	46,705,545	1.000	0.146	0.146	0.000	0	0.000
2014/2	23,192,747	52,504,194	1.000	0.442	0.204	0.238	100	0.002
2015/2	687,592	44,523,110	1.000	0.015	0.015	0.000	0	0.000
				10-Yr Capped Average	0.078		Total	0.000

Selected Catastrophe Load = 1.078

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trending Data  
Bodily Injury**

Four Quarters Ending	Pennsylvania*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2009/3	16,923	6.106	13,372	8.604
2009/4	16,790	6.165	13,286	8.600
2010/1	16,463	6.254	13,409	8.716
2010/2	16,367	6.423	13,325	8.735
2010/3	16,474	6.382	13,115	8.798
2010/4	16,671	6.421	13,415	8.855
2011/1	17,284	6.349	13,339	8.863
2011/2	17,255	6.198	13,641	8.800
2011/3	17,255	6.119	13,966	8.764
2011/4	17,393	6.234	14,052	8.842
2012/1	16,961	6.412	14,371	9.013
2012/2	16,745	6.392	14,544	9.076
2012/3	16,761	6.343	14,544	9.158
2012/4	17,169	6.050	14,537	9.070
2013/1	17,544	5.911	14,361	8.971
2013/2	18,121	5.961	14,256	8.924
2013/3	18,610	5.837	14,502	8.743
2013/4	19,212	5.833	14,718	8.624
2014/1	19,588	5.501	14,866	8.697
2014/2	20,313	5.018	14,795	8.646
2014/3	20,134	4.996	14,545	8.709
2014/4	19,893	4.976	14,627	8.923
2015/1	20,326	5.469	14,829	8.964
2015/2	20,177	5.847	15,085	9.100

\* Large losses removed

\*\* North Carolina, Ohio, Connecticut, Indiana, Missouri, South Dakota, Arkansas, Vermont, West Virginia, Alabama, New Hampshire, Colorado, Arizona, Rhode Island, Maine, Wisconsin, Virginia, Illinois, Nebraska, California, Tennessee, Idaho, Montana, Nevada, Oklahoma, Mississippi, South Carolina, Georgia

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Loss Trending Data  
 Property Damage**

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2009/3	2,763	37.744	2,708	34.382
2009/4	2,751	38.217	2,701	34.627
2010/1	2,768	38.457	2,704	34.498
2010/2	2,751	38.605	2,687	34.559
2010/3	2,749	39.149	2,684	34.833
2010/4	2,790	39.518	2,694	35.135
2011/1	2,793	39.603	2,703	35.236
2011/2	2,850	39.620	2,744	35.018
2011/3	2,862	39.300	2,761	34.855
2011/4	2,865	39.281	2,790	34.875
2012/1	2,933	39.331	2,833	35.048
2012/2	2,928	39.530	2,849	35.383
2012/3	2,957	39.420	2,904	35.416
2012/4	2,994	38.412	2,941	35.283
2013/1	3,014	37.745	2,973	35.146
2013/2	3,049	37.688	3,018	35.178
2013/3	3,067	37.722	3,044	35.122
2013/4	3,093	38.261	3,121	34.487
2014/1	3,098	38.093	3,202	33.770
2014/2	3,187	36.927	3,322	32.982
2014/3	3,337	35.173	3,471	32.137
2014/4	3,515	33.178	3,579	31.738
2015/1	3,756	31.432	3,718	31.249
2015/2	4,019	30.556	3,837	30.984

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trending Data  
Uninsured Motorists - Bodily Injury**

Four Quarters Ending	Pennsylvania		Countrywide*	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2009/3	13,045	0.576	17,391	1.156
2009/4	12,607	0.557	16,976	1.157
2010/1	12,097	0.555	17,265	1.129
2010/2	10,693	0.570	17,770	1.119
2010/3	10,283	0.603	17,300	1.102
2010/4	10,840	0.649	17,853	1.103
2011/1	11,183	0.668	18,093	1.125
2011/2	12,731	0.717	18,395	1.124
2011/3	14,441	0.717	19,155	1.139
2011/4	15,086	0.695	19,169	1.131
2012/1	15,495	0.735	19,451	1.123
2012/2	14,707	0.714	19,115	1.151
2012/3	13,812	0.696	18,846	1.147
2012/4	13,587	0.691	18,875	1.159
2013/1	12,946	0.638	18,157	1.182
2013/2	12,420	0.591	18,415	1.171
2013/3	15,077	0.549	18,481	1.174
2013/4	17,039	0.529	18,782	1.156
2014/1	18,780	0.548	19,239	1.125
2014/2	20,272	0.542	19,521	1.124
2014/3	18,615	0.549	19,674	1.145
2014/4	19,159	0.553	19,505	1.161
2015/1	18,954	0.502	20,225	1.199
2015/2	20,196	0.490	20,218	1.219

\* North Carolina, Ohio, Connecticut, Indiana, Missouri, Arkansas, Vermont, West Virginia, Alabama, New Hampshire, Arizona, Colorado, Rhode Island, Maine, Virginia, Illinois, California, Tennessee, Idaho, Montana, Nevada, Oklahoma, Mississippi, South Carolina, Georgia

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Loss Trending Data  
 Underinsured Motorists - Bodily Injury**

Four Quarters Ending	Pennsylvania*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2009/3	39,220	0.908	40,427	0.594
2009/4	42,379	0.875	39,099	0.601
2010/1	43,224	0.873	39,326	0.592
2010/2	40,858	0.891	37,414	0.637
2010/3	40,345	0.862	39,096	0.629
2010/4	39,218	0.885	40,126	0.640
2011/1	38,334	0.931	40,725	0.625
2011/2	39,594	0.917	39,581	0.601
2011/3	40,614	0.964	37,117	0.596
2011/4	40,275	0.992	36,634	0.592
2012/1	42,672	1.030	34,077	0.598
2012/2	41,990	1.027	34,897	0.587
2012/3	42,356	1.036	36,070	0.593
2012/4	40,686	1.025	35,394	0.609
2013/1	40,608	0.971	37,067	0.582
2013/2	40,309	1.013	37,102	0.637
2013/3	39,563	1.004	37,844	0.610
2013/4	40,567	0.992	36,493	0.545
2014/1	40,353	0.956	35,640	0.520
2014/2	43,735	0.884	37,220	0.461
2014/3	49,143	0.844	35,879	0.474
2014/4	52,076	0.789	37,926	0.536
2015/1	54,104	0.784	39,119	0.586
2015/2	53,576	0.837	40,199	0.629

\* Large losses removed

\*\* North Carolina, Iowa, Indiana, Missouri, Arkansas, West Virginia, Arizona, Nebraska, Montana, South Carolina

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America**

**Loss Trending Data**

**Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits,  
 Medical Benefits, Excess Medical Benefits**

Four Quarters Ending	Pennsylvania		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2009/3	3,911	6.740		
2009/4	3,815	6.732		
2010/1	3,772	6.738		
2010/2	3,798	6.746		
2010/3	3,817	6.770		
2010/4	3,898	6.829		
2011/1	3,872	6.894		
2011/2	3,870	6.945		
2011/3	3,788	6.857		
2011/4	3,711	6.769		
2012/1	3,878	6.755		
2012/2	3,779	6.648		
2012/3	3,834	6.581		
2012/4	3,961	6.407		
2013/1	3,669	6.324		
2013/2	3,759	6.274		
2013/3	3,751	6.155		
2013/4	3,693	6.113		
2014/1	3,908	5.996		
2014/2	4,070	5.878		
2014/3	3,992	5.801		
2014/4	3,978	5.831		
2015/1	3,898	5.913		
2015/2	3,668	5.942		

\*

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trending Data  
Comprehensive**

Four Quarters Ending	Pennsylvania*		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2009/3	1,163	56.005	1,030	58.509
2009/4	1,128	57.252	1,000	60.584
2010/1	1,121	56.976	967	62.781
2010/2	1,095	59.240	924	66.267
2010/3	1,088	61.332	894	68.836
2010/4	1,115	61.191	889	69.292
2011/1	1,127	62.454	888	68.846
2011/2	1,184	65.854	927	68.955
2011/3	1,194	67.027	946	69.871
2011/4	1,198	69.134	963	70.490
2012/1	1,210	69.023	987	70.048
2012/2	1,184	63.516	997	66.799
2012/3	1,220	61.131	1,032	64.216
2012/4	1,267	58.662	1,050	62.197
2013/1	1,297	56.826	1,063	60.668
2013/2	1,311	56.800	1,070	59.905
2013/3	1,305	56.049	1,058	59.035
2013/4	1,312	56.174	1,074	58.815
2014/1	1,307	57.578	1,083	59.749
2014/2	1,387	61.661	1,119	62.913
2014/3	1,306	63.501	1,085	63.117
2014/4	1,295	63.667	1,078	62.740
2015/1	1,321	62.305	1,093	61.167
2015/2	1,239	59.872	1,063	58.672

\* Catastrophes removed, Smoothed

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Loss Trending Data  
 Collision**

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2009/3	2,659	71.936	2,739	59.040
2009/4	2,633	71.853	2,715	59.119
2010/1	2,578	72.963	2,678	59.467
2010/2	2,565	73.640	2,661	59.935
2010/3	2,571	74.689	2,654	60.603
2010/4	2,570	75.873	2,647	61.442
2011/1	2,622	75.880	2,661	61.425
2011/2	2,629	75.775	2,676	61.115
2011/3	2,656	75.484	2,711	61.373
2011/4	2,695	75.773	2,744	61.509
2012/1	2,666	74.348	2,750	60.576
2012/2	2,703	74.739	2,793	61.010
2012/3	2,714	74.612	2,833	60.826
2012/4	2,729	73.550	2,863	60.824
2013/1	2,827	74.202	2,922	61.405
2013/2	2,849	74.536	2,948	61.966
2013/3	2,850	75.125	2,962	62.075
2013/4	2,817	76.391	3,009	61.634
2014/1	2,811	77.457	3,078	62.235
2014/2	2,790	77.397	3,120	61.889
2014/3	2,832	77.056	3,169	61.693
2014/4	2,911	76.211	3,199	61.900
2015/1	2,959	75.987	3,221	61.319
2015/2	2,989	76.746	3,251	61.857

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Loss Trending Data  
 Loss of Use**

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2009/3	298	72.856	291	61.140
2009/4	308	74.426	297	62.299
2010/1	318	76.542	300	62.371
2010/2	325	76.863	302	63.049
2010/3	329	78.099	304	63.628
2010/4	335	79.231	305	64.074
2011/1	333	77.939	303	63.664
2011/2	331	77.419	305	63.078
2011/3	337	78.455	309	65.673
2011/4	336	78.637	311	65.649
2012/1	334	81.469	312	67.224
2012/2	334	81.349	315	68.133
2012/3	332	80.893	319	67.652
2012/4	333	79.865	321	66.970
2013/1	336	80.212	329	67.771
2013/2	340	82.788	332	69.203
2013/3	334	82.753	336	66.898
2013/4	333	84.910	342	65.479
2014/1	344	82.595	350	63.205
2014/2	346	77.947	356	62.185
2014/3	362	80.377	356	64.018
2014/4	367	81.873	355	68.740
2015/1	363	81.235	355	69.076
2015/2	362	85.965	359	71.429

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/2  
 Latest Four Quarters Ending Exposures: 705,684  
 Credibility Constant: 20,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	4.0%	0.80	0.83		-3.4%	0.57	0.91		0.5%	0.05	0.96	
23 Point Trend	4.3%	0.83	0.85		-3.7%	0.61	0.91		0.4%	0.04	0.96	
22 Point Trend	4.6%	0.85	0.87		-4.1%	0.64	0.91		0.3%	0.02	0.96	
21 Point Trend	4.8%	0.85	0.87		-4.4%	0.66	0.91		0.2%	0.01	0.96	
20 Point Trend	4.9%	0.84	0.87		-4.5%	0.65	0.91		0.1%	0.00	0.96	
19 Point Trend	5.0%	0.82	0.85		-4.8%	0.64	0.91		0.0%	0.00	0.96	
18 Point Trend	5.2%	0.81	0.84	3.8%	-4.9%	0.62	0.91	0.1%	0.0%	0.00	0.96	3.8%
17 Point Trend	5.6%	0.84	0.81	4.1%	-5.1%	0.60	0.92	0.4%	0.2%	0.01	0.95	4.6%
16 Point Trend	6.1%	0.86	0.79	4.7%	-5.5%	0.60	0.92	0.9%	0.3%	0.01	0.95	5.6%
15 Point Trend	6.6%	0.88	0.80	5.0%	-6.0%	0.62	0.92	1.3%	0.2%	0.00	0.94	6.3%
14 Point Trend	7.3%	0.92	0.84	5.4%	-6.4%	0.61	0.91	1.6%	0.5%	0.01	0.93	7.1%
13 Point Trend	7.7%	0.91	0.85	5.9%	-6.3%	0.55	0.91	2.0%	0.9%	0.03	0.93	8.0%
12 Point Trend	7.6%	0.89	0.84	6.2%	-6.0%	0.46	0.91	2.6%	1.2%	0.05	0.93	8.9%
11 Point Trend	7.1%	0.86	0.83	6.5%	-5.3%	0.35	0.90	3.4%	1.5%	0.05	0.91	10.2%
10 Point Trend	6.4%	0.82	0.83	7.1%	-4.9%	0.26	0.88	4.4%	1.3%	0.03	0.86	11.8%
9 Point Trend	5.4%	0.77	0.87	7.7%	-4.5%	0.18	0.84	5.2%	0.7%	0.01	0.81	13.4%
8 Point Trend	4.3%	0.68	0.88	8.5%	-2.9%	0.06	0.69	5.5%	1.3%	0.02	0.79	14.5%
7 Point Trend	2.9%	0.54	0.92	9.5%	-0.2%	0.00	0.51	5.3%	2.7%	0.05	0.77	15.3%
6 Point Trend	1.6%	0.27	0.95	10.9%	6.6%	0.20	0.58	5.5%	8.3%	0.30	0.83	16.9%
5 Point Trend	-0.2%	0.01	0.97	11.5%	17.2%	0.76	0.57	5.9%	17.0%	0.68	0.79	18.0%
4 Point Trend	1.1%	0.16	0.77	13.7%	25.4%	0.89	0.76	6.2%	26.8%	0.85	0.36	20.8%
3 Point Trend	2.9%	0.42	0.21	15.4%	38.1%	0.99	0.93	7.1%	42.0%	0.97	0.77	23.7%

\* Large losses removed

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.4%	-2.5%	-0.2%
5 Year Trend	1.6%	-3.1%	-1.6%
4 Year Trend	2.1%	-4.5%	-2.5%
3 Year Trend	2.3%	-3.5%	-1.3%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	2.3%	0.86		0.3%	0.10		2.7%	0.74	
23 Point Trend	2.4%	0.85		0.3%	0.06		2.7%	0.71	
22 Point Trend	2.4%	0.83		0.1%	0.02		2.5%	0.67	
21 Point Trend	2.4%	0.82		0.1%	0.00		2.5%	0.63	
20 Point Trend	2.4%	0.79		0.0%			2.4%	0.58	
19 Point Trend	2.2%	0.76		-0.1%	0.00		2.1%	0.51	
18 Point Trend	2.0%	0.72	2.4%	-0.1%	0.01	0.9%	1.9%	0.43	3.3%
17 Point Trend	1.7%	0.70	2.4%	-0.2%	0.01	0.7%	1.5%	0.33	3.2%
16 Point Trend	1.4%	0.67	2.6%	-0.3%	0.03	0.6%	1.1%	0.21	3.2%
15 Point Trend	1.2%	0.60	2.7%	-0.5%	0.08	0.5%	0.7%	0.10	3.2%
14 Point Trend	1.1%	0.51	2.9%	-0.7%	0.13	0.2%	0.3%	0.02	3.1%
13 Point Trend	1.1%	0.45	3.0%	-0.7%	0.10	-0.1%	0.4%	0.02	3.0%
12 Point Trend	1.2%	0.49	3.0%	-0.5%	0.05	-0.3%	0.7%	0.07	2.8%
11 Point Trend	1.5%	0.54	3.0%	0.0%		-0.2%	1.5%	0.24	2.8%
10 Point Trend	1.8%	0.60	2.8%	0.7%	0.08	-0.1%	2.5%	0.51	2.7%
9 Point Trend	1.7%	0.51	2.6%	1.5%	0.29	0.0%	3.3%	0.65	2.6%
8 Point Trend	1.2%	0.31	2.5%	2.7%	0.69	-0.2%	3.9%	0.69	2.3%
7 Point Trend	0.8%	0.14	2.4%	3.7%	0.87	-0.6%	4.5%	0.69	1.9%
6 Point Trend	1.0%	0.13	2.5%	4.2%	0.88	-0.9%	5.2%	0.66	1.6%
5 Point Trend	2.4%	0.43	3.0%	5.4%	0.96	-1.2%	7.9%	0.87	1.7%
4 Point Trend	5.0%	0.96	3.3%	5.6%	0.93	-1.1%	10.9%	0.99	2.1%
3 Point Trend	6.4%	1.00	4.0%	4.0%	0.91	-0.3%	10.6%	0.98	3.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Property Damage**

Four Quarter Ending Calendar Year Data as of: 2015/2  
 Latest Four Quarters Ending Exposures: 705,817  
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	5.2%	0.79	1.00		-2.8%	0.48	1.00		2.3%	0.87	1.00	
23 Point Trend	5.5%	0.80	1.00		-3.1%	0.53	1.00		2.2%	0.86	1.00	
22 Point Trend	5.7%	0.81	1.00		-3.4%	0.58	1.00		2.1%	0.84	1.00	
21 Point Trend	6.0%	0.81	1.00		-3.8%	0.62	1.00		2.0%	0.82	1.00	
20 Point Trend	6.3%	0.81	1.00		-4.2%	0.67	1.00		1.8%	0.80	1.00	
19 Point Trend	6.6%	0.80	1.00		-4.6%	0.69	1.00		1.7%	0.78	1.00	
18 Point Trend	6.9%	0.80	1.00	2.8%	-5.0%	0.71	1.00	0.5%	1.6%	0.74	1.00	3.3%
17 Point Trend	7.2%	0.79	1.00	2.8%	-5.3%	0.72	1.00	0.6%	1.5%	0.69	1.00	3.4%
16 Point Trend	7.7%	0.80	1.00	2.7%	-5.7%	0.73	1.00	0.7%	1.5%	0.66	1.00	3.4%
15 Point Trend	8.2%	0.80	1.00	2.6%	-6.3%	0.75	0.99	0.8%	1.4%	0.60	1.00	3.5%
14 Point Trend	8.7%	0.80	0.99	2.6%	-6.8%	0.77	0.99	0.9%	1.3%	0.51	1.00	3.5%
13 Point Trend	9.5%	0.81	0.99	2.6%	-7.4%	0.78	0.99	1.0%	1.4%	0.51	1.00	3.6%
12 Point Trend	10.4%	0.82	0.99	2.7%	-8.0%	0.78	0.99	1.2%	1.6%	0.54	1.00	3.9%
11 Point Trend	11.4%	0.83	0.99	2.8%	-8.5%	0.76	0.98	1.3%	2.0%	0.64	1.00	4.1%
10 Point Trend	12.9%	0.85	0.99	2.7%	-9.5%	0.78	0.98	1.8%	2.2%	0.62	1.00	4.5%
9 Point Trend	14.6%	0.87	0.98	2.7%	-11.0%	0.84	0.96	1.9%	2.0%	0.50	1.00	4.6%
8 Point Trend	17.0%	0.91	0.96	2.5%	-13.0%	0.90	0.97	1.7%	1.8%	0.37	1.00	4.2%
7 Point Trend	19.9%	0.94	0.95	2.2%	-15.3%	0.97	0.99	1.6%	1.5%	0.22	0.99	3.8%
6 Point Trend	23.5%	0.98	0.98	2.1%	-17.1%	0.99	1.00	1.4%	2.3%	0.34	0.97	3.5%
5 Point Trend	26.2%	0.99	0.99	2.4%	-17.8%	0.99	1.00	0.8%	3.7%	0.49	0.92	3.2%
4 Point Trend	28.4%	1.00	0.99	2.4%	-17.3%	0.98	0.96	0.6%	6.1%	0.67	0.89	3.0%
3 Point Trend	30.7%	1.00	1.00	2.6%	-15.2%	0.97	0.98	0.9%	10.9%	0.92	0.19	3.5%

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	6.5%	-3.9%	2.3%
5 Year Trend	7.6%	-5.6%	1.6%
4 Year Trend	9.6%	-7.6%	1.3%
3 Year Trend	14.6%	-11.2%	1.8%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	6.0%	0.86		-1.5%	0.43		4.4%	0.97	
23 Point Trend	6.3%	0.88		-1.7%	0.48		4.5%	0.97	
22 Point Trend	6.7%	0.90		-1.9%	0.52		4.7%	0.98	
21 Point Trend	7.1%	0.91		-2.1%	0.57		4.8%	0.98	
20 Point Trend	7.5%	0.92		-2.4%	0.62		4.9%	0.98	
19 Point Trend	7.8%	0.93		-2.6%	0.67		5.0%	0.98	
18 Point Trend	8.2%	0.93	2.8%	-2.9%	0.69	0.9%	5.1%	0.98	3.7%
17 Point Trend	8.5%	0.93	2.9%	-3.1%	0.71	0.9%	5.1%	0.98	3.8%
16 Point Trend	8.9%	0.94	3.0%	-3.4%	0.74	1.0%	5.2%	0.98	4.0%
15 Point Trend	9.4%	0.94	3.1%	-3.9%	0.79	1.0%	5.1%	0.97	4.1%
14 Point Trend	9.8%	0.94	3.2%	-4.4%	0.85	0.9%	5.0%	0.97	4.1%
13 Point Trend	10.4%	0.95	3.3%	-4.9%	0.90	0.9%	5.0%	0.96	4.2%
12 Point Trend	11.0%	0.95	3.5%	-5.4%	0.92	0.8%	5.0%	0.95	4.4%
11 Point Trend	11.8%	0.96	3.7%	-5.8%	0.94	0.9%	5.3%	0.95	4.6%
10 Point Trend	12.7%	0.97	3.8%	-6.3%	0.96	1.2%	5.5%	0.95	5.0%
9 Point Trend	13.6%	0.98	3.8%	-6.9%	0.98	1.5%	5.8%	0.94	5.3%
8 Point Trend	14.7%	1.00	3.7%	-7.3%	0.98	1.6%	6.3%	0.95	5.4%
7 Point Trend	15.2%	1.00	3.5%	-7.1%	0.98	1.8%	7.1%	0.97	5.4%
6 Point Trend	15.7%	1.00	3.6%	-6.7%	0.97	1.7%	7.9%	0.99	5.3%
5 Point Trend	15.3%	1.00	4.0%	-5.9%	0.96	1.3%	8.5%	1.00	5.3%
4 Point Trend	14.5%	1.00	4.2%	-4.9%	0.99	1.1%	8.9%	1.00	5.4%
3 Point Trend	14.9%	1.00	4.6%	-4.7%	0.97	1.1%	9.5%	1.00	5.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Uninsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/2  
Latest Four Quarters Ending Exposures: 636,858  
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	10.6%	0.72	0.84		-3.0%	0.18	0.88		7.3%	0.43	0.95	
23 Point Trend	11.6%	0.75	0.86		-3.6%	0.24	0.87		7.6%	0.41	0.94	
22 Point Trend	12.5%	0.78	0.87		-4.5%	0.34	0.87		7.4%	0.37	0.94	
21 Point Trend	13.3%	0.79	0.87		-5.7%	0.48	0.89		6.9%	0.31	0.94	
20 Point Trend	13.3%	0.76	0.87		-7.0%	0.64	0.92		5.4%	0.22	0.95	
19 Point Trend	12.7%	0.73	0.85		-8.2%	0.77	0.95		3.4%	0.11	0.95	
18 Point Trend	12.0%	0.68	0.85		-9.2%	0.83	0.96		1.7%	0.03	0.95	
17 Point Trend	11.1%	0.62	0.84		-10.1%	0.88	0.97		-0.1%	0.00	0.96	
16 Point Trend	11.0%	0.57	0.84		-10.6%	0.88	0.98		-0.7%	0.01	0.96	
15 Point Trend	12.2%	0.58	0.84		-10.9%	0.88	0.98		-0.1%	0.00	0.96	
14 Point Trend	14.1%	0.64	0.84		-11.5%	0.88	0.98		1.0%	0.01	0.96	
13 Point Trend	17.0%	0.73	0.83		-11.2%	0.84	0.98		3.9%	0.10	0.97	
12 Point Trend	19.8%	0.78	0.80		-10.7%	0.80	0.98		7.0%	0.27	0.97	
11 Point Trend	21.7%	0.78	0.74		-9.9%	0.74	0.98		9.7%	0.39	0.97	
10 Point Trend	22.9%	0.75	0.43		-7.9%	0.69	0.99		13.2%	0.52	0.96	
9 Point Trend	21.0%	0.66	0.44		-6.0%	0.58	0.99		13.7%	0.46	0.96	
8 Point Trend	12.9%	0.58	0.62		-4.7%	0.41	0.99		7.6%	0.23	0.96	
7 Point Trend	7.0%	0.39	0.74		-5.4%	0.38	0.99		1.3%	0.01	0.96	
6 Point Trend	2.2%	0.08	0.80		-8.6%	0.63	0.96		-6.5%	0.39	0.98	
5 Point Trend	0.4%	0.00	0.81		-11.0%	0.68	0.86		-10.6%	0.62	0.98	
4 Point Trend	9.8%	0.74	0.96		-16.1%	0.84	0.91		-7.8%	0.33	0.98	
3 Point Trend	11.1%	0.60	0.94		-21.5%	0.89	0.94		-12.6%	0.38	0.98	

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	9.7%	-11.0%	-2.3%
5 Year Trend	12.5%	-14.8%	-4.1%
4 Year Trend	16.2%	-16.0%	-2.3%
3 Year Trend	21.5%	-13.1%	5.7%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	2.4%	0.73		0.8%	0.33		3.3%	0.78	
23 Point Trend	2.4%	0.70		1.0%	0.41		3.4%	0.79	
22 Point Trend	2.3%	0.66		1.1%	0.51		3.4%	0.77	
21 Point Trend	2.1%	0.61		1.2%	0.53		3.4%	0.73	
20 Point Trend	2.1%	0.56		1.3%	0.51		3.4%	0.70	
19 Point Trend	1.8%	0.49		1.2%	0.45		3.0%	0.66	
18 Point Trend	1.6%	0.41		1.1%	0.37		2.7%	0.60	
17 Point Trend	1.4%	0.33		1.1%	0.33		2.5%	0.53	
16 Point Trend	1.3%	0.26		1.0%	0.27		2.4%	0.46	
15 Point Trend	1.6%	0.32		1.1%	0.25		2.7%	0.50	
14 Point Trend	2.0%	0.39		1.0%	0.19		3.0%	0.52	
13 Point Trend	2.7%	0.59		0.8%	0.11		3.5%	0.56	
12 Point Trend	3.4%	0.74		0.8%	0.09		4.3%	0.65	
11 Point Trend	4.1%	0.83		0.8%	0.06		4.9%	0.69	
10 Point Trend	5.1%	0.96		0.9%	0.06		6.0%	0.78	
9 Point Trend	5.1%	0.94		1.7%	0.18		6.9%	0.80	
8 Point Trend	5.1%	0.92		2.7%	0.32		8.0%	0.83	
7 Point Trend	4.7%	0.88		4.7%	0.64		9.6%	0.88	
6 Point Trend	4.0%	0.81		7.2%	0.94		11.6%	0.93	
5 Point Trend	4.0%	0.71		8.7%	0.98		13.0%	0.92	
4 Point Trend	4.8%	0.67		9.2%	0.98		14.5%	0.89	
3 Point Trend	7.4%	0.74		10.2%	0.97		18.4%	0.89	

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Underinsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/2  
Latest Four Quarters Ending Exposures: 630,863  
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	3.7%	0.42	0.94		-0.7%	0.02	0.95		3.0%	0.48	0.98	
23 Point Trend	3.8%	0.40	0.94		-0.9%	0.03	0.95		3.0%	0.43	0.98	
22 Point Trend	4.4%	0.45	0.94		-1.3%	0.06	0.95		3.0%	0.42	0.98	
21 Point Trend	5.1%	0.54	0.95		-1.8%	0.10	0.95		3.2%	0.41	0.98	
20 Point Trend	5.7%	0.57	0.95		-2.4%	0.15	0.95		3.2%	0.37	0.98	
19 Point Trend	6.2%	0.59	0.96		-3.3%	0.27	0.96		2.7%	0.28	0.98	
18 Point Trend	6.6%	0.59	0.95		-4.3%	0.41	0.97		2.0%	0.18	0.98	
17 Point Trend	6.7%	0.56	0.93		-5.2%	0.50	0.97		1.2%	0.08	0.99	
16 Point Trend	7.2%	0.55	0.88		-6.4%	0.65	0.98		0.3%	0.01	0.99	
15 Point Trend	7.9%	0.56	0.86		-7.5%	0.75	0.99		-0.2%	0.00	0.99	
14 Point Trend	8.5%	0.56	0.84		-8.5%	0.81	0.99		-0.7%	0.02	0.99	
13 Point Trend	10.2%	0.63	0.86		-9.2%	0.82	0.99		0.0%	0.00	0.99	
12 Point Trend	12.1%	0.70	0.88		-10.0%	0.83	0.99		0.9%	0.03	0.99	
11 Point Trend	14.8%	0.79	0.92		-10.6%	0.82	0.99		2.7%	0.24	0.99	
10 Point Trend	17.3%	0.84	0.94		-11.2%	0.80	0.99		4.2%	0.46	1.00	
9 Point Trend	20.3%	0.89	0.95		-13.0%	0.86	1.00		4.7%	0.44	1.00	
8 Point Trend	23.6%	0.92	0.97		-13.6%	0.83	0.99		6.8%	0.63	1.00	
7 Point Trend	25.6%	0.92	0.94		-13.6%	0.76	0.99		8.6%	0.70	1.00	
6 Point Trend	27.3%	0.89	0.91		-11.7%	0.62	0.98		12.4%	0.91	1.00	
5 Point Trend	22.2%	0.82	0.93		-7.1%	0.33	0.88		13.6%	0.88	0.99	
4 Point Trend	12.6%	0.79	0.86		-1.2%	0.01	0.82		11.2%	0.77	0.96	
3 Point Trend	5.8%	0.51	0.17		12.5%	0.67	0.68		19.1%	0.98	0.94	

\* Large losses removed

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.6%	-5.6%	-3.1%
5 Year Trend	4.4%	-8.8%	-4.8%
4 Year Trend	3.6%	-11.1%	-7.9%
3 Year Trend	-0.4%	-14.7%	-15.0%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	-0.9%	0.10		-2.5%	0.26		-3.4%	0.28	
23 Point Trend	-0.7%	0.06		-2.7%	0.28		-3.4%	0.26	
22 Point Trend	-0.6%	0.04		-3.0%	0.30		-3.5%	0.25	
21 Point Trend	-0.4%	0.01		-3.3%	0.32		-3.7%	0.24	
20 Point Trend	-0.4%	0.02		-3.3%	0.29		-3.7%	0.22	
19 Point Trend	-0.2%	0.00		-3.3%	0.26		-3.5%	0.17	
18 Point Trend	0.4%	0.01		-3.1%	0.21		-2.7%	0.10	
17 Point Trend	1.2%	0.13		-2.9%	0.17		-1.7%	0.04	
16 Point Trend	2.2%	0.39		-3.0%	0.15		-0.9%	0.01	
15 Point Trend	2.8%	0.51		-3.2%	0.14		-0.5%	0.00	
14 Point Trend	3.4%	0.62		-3.4%	0.13		-0.1%	0.00	
13 Point Trend	3.1%	0.53		-3.4%	0.11		-0.4%	0.00	
12 Point Trend	2.9%	0.44		-3.6%	0.10		-0.9%	0.00	
11 Point Trend	3.1%	0.41		-3.6%	0.07		-0.6%	0.00	
10 Point Trend	2.7%	0.30		-2.6%	0.03		0.1%	0.00	
9 Point Trend	3.4%	0.34		-2.0%	0.01		1.4%	0.00	
8 Point Trend	4.5%	0.41		3.4%	0.03		8.0%	0.11	
7 Point Trend	7.3%	0.73		12.4%	0.33		20.7%	0.48	
6 Point Trend	9.7%	0.82		22.8%	0.64		34.6%	0.75	
5 Point Trend	10.1%	0.75		39.6%	0.98		53.7%	0.94	
4 Point Trend	16.0%	0.97		45.5%	0.98		68.9%	0.98	
3 Point Trend	12.3%	1.00		37.7%	1.00		54.7%	1.00	

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary**

**Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits**

Four Quarter Ending Calendar Year Data as of: 2015/2  
 Latest Four Quarters Ending Exposures: 1,922,087  
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	0.2%	0.01	1.00		-3.1%	0.82	1.00		-3.0%	0.74	1.00	
23 Point Trend	0.3%	0.03	1.00		-3.3%	0.84	1.00		-3.1%	0.73	1.00	
22 Point Trend	0.3%	0.03	1.00		-3.6%	0.87	1.00		-3.3%	0.75	1.00	
21 Point Trend	0.3%	0.02	1.00		-3.8%	0.89	1.00		-3.6%	0.79	1.00	
20 Point Trend	0.2%	0.01	1.00		-4.1%	0.92	1.00		-3.8%	0.82	1.00	
19 Point Trend	0.2%	0.01	1.00		-4.3%	0.94	1.00		-4.1%	0.84	1.00	
18 Point Trend	0.4%	0.03	1.00		-4.5%	0.95	1.00		-4.1%	0.82	1.00	
17 Point Trend	0.6%	0.05	1.00		-4.6%	0.94	1.00		-4.1%	0.79	1.00	
16 Point Trend	0.8%	0.08	1.00		-4.6%	0.93	1.00		-3.9%	0.74	1.00	
15 Point Trend	0.8%	0.07	1.00		-4.6%	0.92	1.00		-3.8%	0.70	1.00	
14 Point Trend	0.5%	0.03	1.00		-4.5%	0.90	1.00		-4.0%	0.68	1.00	
13 Point Trend	0.8%	0.05	1.00		-4.3%	0.87	1.00		-3.5%	0.60	1.00	
12 Point Trend	0.8%	0.04	1.00		-4.1%	0.84	1.00		-3.3%	0.52	1.00	
11 Point Trend	0.9%	0.04	1.00		-3.7%	0.80	1.00		-2.8%	0.39	1.00	
10 Point Trend	2.0%	0.15	1.00		-3.4%	0.74	1.00		-1.4%	0.19	1.00	
9 Point Trend	1.3%	0.05	1.00		-3.1%	0.64	1.00		-1.8%	0.22	1.00	
8 Point Trend	0.7%	0.01	1.00		-2.4%	0.49	1.00		-1.7%	0.15	1.00	
7 Point Trend	-0.7%	0.01	1.00		-1.7%	0.28	1.00		-2.4%	0.19	1.00	
6 Point Trend	-5.0%	0.45	1.00		-0.3%	0.01	1.00		-5.2%	0.66	1.00	
5 Point Trend	-8.9%	0.84	1.00		1.6%	0.43	1.00		-7.3%	0.80	1.00	
4 Point Trend	-10.4%	0.82	1.00		3.5%	0.96	1.00		-7.2%	0.66	1.00	
3 Point Trend	-15.0%	0.92	1.00		3.8%	0.93	1.00		-11.7%	0.83	1.00	

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.4%	-2.7%	-2.3%
5 Year Trend	-0.1%	-4.0%	-4.1%
4 Year Trend	-0.4%	-4.2%	-4.5%
3 Year Trend	-0.6%	-3.5%	-4.1%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend									
23 Point Trend									
22 Point Trend									
21 Point Trend									
20 Point Trend									
19 Point Trend									
18 Point Trend									
17 Point Trend									
16 Point Trend									
15 Point Trend									
14 Point Trend									
13 Point Trend									
12 Point Trend									
11 Point Trend									
10 Point Trend									
9 Point Trend									
8 Point Trend									
7 Point Trend									
6 Point Trend									
5 Point Trend									
4 Point Trend									
3 Point Trend									

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Comprehensive**

Four Quarter Ending Calendar Year Data as of: 2015/2  
 Latest Four Quarters Ending Exposures: 599,342  
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	2.6%	0.58	1.00		-0.5%	0.02	1.00		2.2%	0.26	0.99	
23 Point Trend	2.8%	0.59	1.00		-0.9%	0.06	1.00		1.9%	0.20	0.99	
22 Point Trend	2.9%	0.57	1.00		-1.3%	0.11	1.00		1.5%	0.13	0.99	
21 Point Trend	2.8%	0.53	1.00		-1.8%	0.21	1.00		0.9%	0.06	0.99	
20 Point Trend	2.6%	0.46	1.00		-2.3%	0.28	1.00		0.2%	0.00	1.00	
19 Point Trend	2.2%	0.38	1.00		-2.6%	0.32	1.00		-0.5%	0.02	1.00	
18 Point Trend	1.8%	0.28	1.00	8.5%	-3.1%	0.37	1.00	-0.2%	-1.3%	0.17	1.00	8.3%
17 Point Trend	1.3%	0.17	1.00	8.9%	-3.4%	0.40	1.00	-0.4%	-2.2%	0.45	1.00	8.4%
16 Point Trend	1.0%	0.10	0.99	9.0%	-3.4%	0.35	1.00	-0.5%	-2.4%	0.45	1.00	8.5%
15 Point Trend	0.7%	0.05	0.99	9.5%	-3.0%	0.26	1.00	-0.2%	-2.2%	0.38	1.00	9.3%
14 Point Trend	0.3%	0.01	0.99	10.4%	-1.9%	0.12	1.00	0.7%	-1.5%	0.24	1.00	11.2%
13 Point Trend	-0.2%	0.00	0.99	11.4%	-0.1%	0.00	1.00	2.7%	-0.3%	0.05	1.00	14.4%
12 Point Trend	-1.4%	0.14	0.99	12.9%	1.3%	0.12	1.00	5.6%	-0.1%	0.01	1.00	19.2%
11 Point Trend	-2.6%	0.45	0.99	14.1%	2.6%	0.49	1.00	8.0%	0.0%	0.00	1.00	23.1%
10 Point Trend	-3.5%	0.63	1.00	14.7%	3.6%	0.71	1.00	10.8%	0.0%	0.00	1.00	27.1%
9 Point Trend	-4.2%	0.68	1.00	17.3%	4.1%	0.72	1.00	13.4%	-0.2%	0.01	1.00	33.1%
8 Point Trend	-4.6%	0.66	1.00	21.2%	4.6%	0.71	1.00	16.0%	-0.2%	0.01	1.00	40.6%
7 Point Trend	-5.1%	0.62	1.00	26.8%	4.2%	0.59	1.00	19.6%	-1.1%	0.14	1.00	51.7%
6 Point Trend	-4.9%	0.48	0.99	32.8%	2.6%	0.34	1.00	21.1%	-2.3%	0.47	1.00	60.8%
5 Point Trend	-3.2%	0.21	0.99	29.5%	0.5%	0.02	1.00	18.3%	-2.8%	0.43	1.00	53.2%
4 Point Trend	2.8%	0.63	1.00	6.2%	-2.6%	0.60	1.00	6.1%	0.1%	0.00	1.00	12.7%
3 Point Trend	5.4%	0.94	1.00	5.7%	-3.4%	0.51	0.99	-0.2%	1.8%	0.45	1.00	5.5%

\* Catastrophes removed, Smoothed

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.9%	-0.1%	3.9%
5 Year Trend	3.7%	-1.8%	1.8%
4 Year Trend	3.2%	-1.3%	1.8%
3 Year Trend	1.4%	3.4%	4.9%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	3.2%	0.60		-1.6%	0.19		1.6%	0.35	
23 Point Trend	3.8%	0.72		-2.2%	0.35		1.5%	0.30	
22 Point Trend	4.3%	0.81		-2.8%	0.51		1.3%	0.24	
21 Point Trend	4.7%	0.85		-3.3%	0.63		1.2%	0.18	
20 Point Trend	4.8%	0.84		-3.7%	0.67		1.0%	0.12	
19 Point Trend	4.7%	0.82		-3.8%	0.66		0.7%	0.07	
18 Point Trend	4.4%	0.79	3.6%	-3.8%	0.62	-3.2%	0.4%	0.02	0.3%
17 Point Trend	3.9%	0.77	2.9%	-3.9%	0.59	-3.6%	-0.1%	0.00	-0.8%
16 Point Trend	3.5%	0.73	1.8%	-3.8%	0.54	-4.0%	-0.5%	0.02	-2.3%
15 Point Trend	3.1%	0.68	1.2%	-3.5%	0.45	-4.2%	-0.5%	0.03	-3.1%
14 Point Trend	2.6%	0.61	0.9%	-2.8%	0.33	-4.0%	-0.3%	0.01	-3.2%
13 Point Trend	2.1%	0.52	0.4%	-1.7%	0.18	-3.6%	0.4%	0.01	-3.2%
12 Point Trend	1.5%	0.40	0.0%	-0.6%	0.03	-2.7%	0.8%	0.04	-2.8%
11 Point Trend	1.0%	0.24	-1.0%	0.3%	0.01	-1.8%	1.3%	0.08	-2.7%
10 Point Trend	0.7%	0.12	-3.1%	1.0%	0.07	-1.1%	1.8%	0.10	-4.1%
9 Point Trend	0.5%	0.05	-2.5%	1.4%	0.10	-0.3%	1.9%	0.09	-2.8%
8 Point Trend	0.4%	0.02	-1.3%	1.5%	0.08	0.7%	1.8%	0.06	-0.7%
7 Point Trend	-0.7%	0.06	1.4%	0.5%	0.01	1.6%	-0.2%	0.00	3.0%
6 Point Trend	-1.9%	0.28	8.1%	-2.1%	0.10	2.5%	-3.9%	0.19	10.8%
5 Point Trend	-3.7%	0.63	9.2%	-6.6%	0.77	2.6%	-10.1%	0.87	12.0%
4 Point Trend	-1.9%	0.27	9.3%	-9.3%	0.90	1.7%	-11.0%	0.81	11.2%
3 Point Trend	-2.8%	0.25	7.5%	-12.5%	0.98	1.4%	-15.0%	0.85	9.0%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Collision**

Four Quarter Ending Calendar Year Data as of: 2015/2  
 Latest Four Quarters Ending Exposures: 551,170  
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	2.4%	0.86	1.00		0.8%	0.51	0.99		3.3%	0.95	1.00	
23 Point Trend	2.6%	0.90	1.00		0.8%	0.45	0.99		3.4%	0.95	1.00	
22 Point Trend	2.8%	0.93	1.00		0.6%	0.37	0.99		3.5%	0.95	1.00	
21 Point Trend	2.9%	0.93	1.00		0.5%	0.29	0.99		3.4%	0.94	1.00	
20 Point Trend	2.9%	0.92	1.00		0.5%	0.21	0.99		3.4%	0.93	1.00	
19 Point Trend	2.9%	0.90	0.99		0.5%	0.18	0.99		3.4%	0.92	1.00	
18 Point Trend	2.8%	0.89	0.99	2.7%	0.6%	0.24	0.99	1.9%	3.4%	0.91	1.00	4.6%
17 Point Trend	2.8%	0.87	0.99	2.6%	0.7%	0.31	0.99	2.1%	3.5%	0.91	0.99	4.7%
16 Point Trend	2.8%	0.85	0.99	2.5%	0.9%	0.40	0.99	2.3%	3.7%	0.91	1.00	4.9%
15 Point Trend	2.8%	0.82	0.99	2.4%	1.0%	0.47	0.99	2.6%	3.9%	0.91	1.00	5.1%
14 Point Trend	2.9%	0.80	0.98	2.4%	1.3%	0.60	0.99	2.9%	4.2%	0.95	1.00	5.4%
13 Point Trend	2.8%	0.75	0.98	2.4%	1.4%	0.58	0.99	3.6%	4.2%	0.93	1.00	6.1%
12 Point Trend	2.7%	0.69	0.98	2.4%	1.5%	0.58	0.99	4.0%	4.2%	0.92	1.00	6.5%
11 Point Trend	2.5%	0.61	0.98	2.5%	1.6%	0.56	0.99	4.3%	4.1%	0.89	1.00	7.0%
10 Point Trend	2.2%	0.49	0.99	2.5%	1.3%	0.42	0.98	4.8%	3.5%	0.92	1.00	7.5%
9 Point Trend	2.5%	0.51	0.99	2.2%	0.9%	0.24	0.98	4.7%	3.5%	0.89	1.00	6.9%
8 Point Trend	3.4%	0.63	0.99	2.3%	0.3%	0.04	0.98	4.5%	3.7%	0.88	1.00	6.9%
7 Point Trend	4.7%	0.82	0.99	2.5%	-0.6%	0.17	0.99	4.0%	4.1%	0.87	1.00	6.6%
6 Point Trend	6.0%	0.91	0.99	2.9%	-1.3%	0.57	0.99	2.8%	4.7%	0.87	0.99	5.8%
5 Point Trend	7.5%	0.98	1.00	4.0%	-1.2%	0.41	0.99	0.2%	6.2%	0.99	1.00	4.2%
4 Point Trend	7.4%	0.95	0.92	6.1%	-0.6%	0.09	0.99	-0.9%	6.7%	0.99	1.00	5.1%
3 Point Trend	5.4%	0.98	0.99	7.0%	1.4%	0.47	1.00	-2.0%	6.9%	0.99	1.00	4.9%

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.9%	0.8%	3.7%
5 Year Trend	3.0%	0.7%	3.8%
4 Year Trend	3.4%	1.0%	4.4%
3 Year Trend	3.6%	0.0%	3.6%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/1	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/1
24 Point Trend	3.8%	0.89		0.7%	0.62		4.5%	0.95	
23 Point Trend	4.1%	0.93		0.6%	0.56		4.7%	0.96	
22 Point Trend	4.4%	0.96		0.5%	0.51		4.9%	0.97	
21 Point Trend	4.7%	0.98		0.4%	0.44		5.1%	0.98	
20 Point Trend	4.9%	0.99		0.3%	0.35		5.2%	0.98	
19 Point Trend	5.0%	0.99		0.3%	0.27		5.3%	0.98	
18 Point Trend	5.1%	0.99	2.5%	0.3%	0.31	1.5%	5.5%	0.98	4.0%
17 Point Trend	5.2%	0.99	2.5%	0.4%	0.36	1.6%	5.6%	0.98	4.1%
16 Point Trend	5.3%	0.99	2.5%	0.4%	0.34	1.8%	5.7%	0.98	4.3%
15 Point Trend	5.3%	0.99	2.4%	0.5%	0.37	2.0%	5.8%	0.98	4.5%
14 Point Trend	5.4%	0.99	2.4%	0.6%	0.45	2.2%	6.0%	0.98	4.7%
13 Point Trend	5.4%	0.99	2.5%	0.5%	0.33	2.6%	5.9%	0.98	5.1%
12 Point Trend	5.4%	0.99	2.5%	0.4%	0.24	2.8%	5.8%	0.97	5.3%
11 Point Trend	5.4%	0.99	2.6%	0.2%	0.10	3.1%	5.6%	0.97	5.7%
10 Point Trend	5.3%	0.98	2.6%	-0.1%	0.01	3.5%	5.2%	0.97	6.1%
9 Point Trend	5.4%	0.98	2.3%	-0.3%	0.22	3.6%	5.1%	0.96	6.0%
8 Point Trend	5.5%	0.97	2.3%	-0.3%	0.20	3.7%	5.1%	0.94	6.1%
7 Point Trend	5.1%	0.96	2.3%	-0.3%	0.10	3.6%	4.8%	0.91	5.9%
6 Point Trend	4.4%	0.98	2.3%	-0.6%	0.36	3.1%	3.8%	0.95	5.5%
5 Point Trend	4.0%	0.98	2.9%	-0.3%	0.08	1.9%	3.7%	0.91	4.9%
4 Point Trend	3.4%	1.00	3.8%	-0.1%	0.00	1.2%	3.3%	0.82	5.1%
3 Point Trend	3.3%	0.99	4.6%	-0.1%	0.00	0.4%	3.1%	0.63	5.0%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Nationwide Property & Casualty Insurance Company  
Nationwide Affinity Insurance Company of America  
Loss Trend Summary  
Loss of Use**

Four Quarter Ending Calendar Year Data as of: 2015/2  
Latest Four Quarters Ending Exposures: 332,044  
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	2.4%	0.76	0.99		1.8%	0.65	1.00		4.2%	0.83	0.99	
23 Point Trend	2.2%	0.75	0.99		1.6%	0.60	1.00		3.8%	0.84	0.99	
22 Point Trend	2.0%	0.72	0.99		1.4%	0.55	1.00		3.5%	0.85	1.00	
21 Point Trend	1.9%	0.68	0.99		1.4%	0.49	1.00		3.3%	0.82	1.00	
20 Point Trend	1.9%	0.65	0.99		1.3%	0.43	1.00		3.3%	0.80	1.00	
19 Point Trend	2.0%	0.63	0.99		1.3%	0.39	1.00		3.3%	0.78	1.00	
18 Point Trend	2.2%	0.66	0.99		1.4%	0.38	1.00		3.6%	0.80	1.00	
17 Point Trend	2.4%	0.68	0.99		1.3%	0.32	1.00		3.7%	0.79	1.00	
16 Point Trend	2.5%	0.67	0.99		1.1%	0.23	1.00		3.6%	0.75	1.00	
15 Point Trend	2.9%	0.72	0.99		0.9%	0.15	1.00		3.8%	0.73	1.00	
14 Point Trend	3.2%	0.76	0.99		0.6%	0.07	1.00		3.9%	0.70	1.00	
13 Point Trend	3.6%	0.79	0.99		0.7%	0.08	1.00		4.4%	0.73	1.00	
12 Point Trend	4.0%	0.81	0.99		0.9%	0.08	1.00		4.9%	0.75	1.00	
11 Point Trend	4.3%	0.80	0.99		0.9%	0.07	1.00		5.2%	0.74	1.00	
10 Point Trend	4.6%	0.79	0.99		0.5%	0.02	1.00		5.2%	0.67	1.00	
9 Point Trend	5.1%	0.79	0.99		0.0%	0.00	1.00		5.1%	0.59	1.00	
8 Point Trend	6.1%	0.83	0.99		0.2%	0.00	1.00		6.3%	0.66	1.00	
7 Point Trend	6.1%	0.78	0.99		0.8%	0.02	1.00		6.9%	0.61	0.99	
6 Point Trend	4.8%	0.64	0.97		4.0%	0.32	0.99		9.0%	0.68	0.99	
5 Point Trend	3.8%	0.42	0.95		8.6%	0.84	1.00		12.7%	0.80	0.99	
4 Point Trend	-0.4%	0.05	0.99		8.1%	0.71	1.00		7.6%	0.65	0.99	
3 Point Trend	-2.7%	0.89	1.00		10.2%	0.63	0.98		7.2%	0.41	0.99	

Pennsylvania AY's as of 2015/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.2%	1.5%	3.8%
5 Year Trend	2.3%	1.2%	3.5%
4 Year Trend	2.9%	0.8%	3.8%
3 Year Trend	4.2%	0.2%	4.4%

Countrywide Four CQ Ending as of 2015/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	3.9%	0.96		1.5%	0.41		5.4%	0.94	
23 Point Trend	3.9%	0.95		1.4%	0.35		5.3%	0.93	
22 Point Trend	4.0%	0.95		1.3%	0.30		5.4%	0.92	
21 Point Trend	4.1%	0.96		1.2%	0.24		5.4%	0.91	
20 Point Trend	4.3%	0.96		1.1%	0.19		5.4%	0.90	
19 Point Trend	4.4%	0.97		1.0%	0.14		5.5%	0.89	
18 Point Trend	4.6%	0.97		0.9%	0.11		5.6%	0.88	
17 Point Trend	4.7%	0.97		0.7%	0.06		5.4%	0.86	
16 Point Trend	4.7%	0.96		0.3%	0.01		5.1%	0.83	
15 Point Trend	4.8%	0.96		0.2%	0.00		5.0%	0.80	
14 Point Trend	4.9%	0.95		0.0%			4.9%	0.76	
13 Point Trend	4.8%	0.94		0.1%	0.00		4.9%	0.72	
12 Point Trend	4.7%	0.92		0.5%	0.01		5.2%	0.69	
11 Point Trend	4.5%	0.90		0.9%	0.03		5.4%	0.66	
10 Point Trend	4.1%	0.88		1.2%	0.04		5.4%	0.59	
9 Point Trend	3.9%	0.83		2.2%	0.10		6.2%	0.60	
8 Point Trend	3.4%	0.76		4.9%	0.37		8.4%	0.76	
7 Point Trend	2.5%	0.67		8.0%	0.64		10.7%	0.85	
6 Point Trend	1.3%	0.56		12.1%	0.88		13.6%	0.93	
5 Point Trend	0.6%	0.23		15.2%	0.94		15.8%	0.95	
4 Point Trend	1.0%	0.38		14.3%	0.87		15.4%	0.91	
3 Point Trend	2.3%	0.75		8.0%	0.84		10.4%	0.82	

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	4.6%	4.6%	4.6%
5. Selected Frequency Trend	-3.4%	-3.4%	-3.4%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.0%	1.0%	1.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.020	1.010	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	5.4%	5.4%	5.4%
12. Selected Frequency Trend	-2.9%	-2.9%	-2.9%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	2.3%	2.3%	2.3%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.052	1.052	1.052
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.073	1.063	1.052

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Property Damage**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	5.7%	5.7%	5.7%
5. Selected Frequency Trend	-3.4%	-3.4%	-3.4%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	2.1%	2.1%	2.1%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.042	1.021	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	8.2%	8.2%	8.2%
12. Selected Frequency Trend	-5.3%	-5.3%	-5.3%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	2.5%	2.5%	2.5%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.057	1.057	1.057
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.101	1.079	1.057

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Uninsured Motorists - Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	12.0%	12.0%	12.0%
5. Selected Frequency Trend	-7.0%	-7.0%	-7.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	4.2%	4.2%	4.2%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.086	1.042	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	12.0%	12.0%	12.0%
12. Selected Frequency Trend	-7.0%	-7.0%	-7.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.2%	4.2%	4.2%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.096	1.096	1.096
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.190	1.142	1.096

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Underinsured Motorists - Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	3.7%	3.7%	3.7%
5. Selected Frequency Trend	-0.7%	-0.7%	-0.7%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	3.0%	3.0%	3.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.061	1.030	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	7.2%	7.2%	7.2%
12. Selected Frequency Trend	-2.4%	-2.4%	-2.4%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.6%	4.6%	4.6%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.105	1.105	1.105
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.172	1.138	1.105

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income  
 Benefits, Medical Benefits, Excess Medical Benefits**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.2%	0.2%	0.2%
5. Selected Frequency Trend	-3.8%	-3.8%	-3.8%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	-3.6%	-3.6%	-3.6%
7. Past-to-Present Factor = [1+(6)](3)	0.929	0.964	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	0.2%	0.2%	0.2%
12. Selected Frequency Trend	-3.8%	-3.8%	-3.8%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	-3.6%	-3.6%	-3.6%
14. Present-to-Future Factor = [1+(13)](10)	0.922	0.922	0.922
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) × (14)	0.857	0.889	0.922

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Comprehensive**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	2.6%	2.6%	2.6%
5. Selected Frequency Trend	-2.3%	-2.3%	-2.3%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.2%	0.2%	0.2%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.004	1.002	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	2.6%	2.6%	2.6%
12. Selected Frequency Trend	-2.3%	-2.3%	-2.3%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	0.2%	0.2%	0.2%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.004	1.004	1.004
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.008	1.006	1.004

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Collision**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	2.4%	2.4%	2.4%
5. Selected Frequency Trend	0.5%	0.5%	0.5%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	2.9%	2.9%	2.9%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.059	1.029	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	2.4%	2.4%	2.4%
12. Selected Frequency Trend	0.5%	0.5%	0.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	2.9%	2.9%	2.9%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.066	1.066	1.066
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.129	1.097	1.066

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Loss Projection Factors  
 Loss of Use**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/1</b>	<b>2014/1</b>	<b>2015/1</b>
<b>Past-to-Present Adjustments</b>			
1. Average Loss Date for Fiscal Calendar Year	9/30/2012	9/30/2013	9/30/2014
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	2.0%	2.0%	2.0%
5. Selected Frequency Trend	1.3%	1.3%	1.3%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	3.3%	3.3%	3.3%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.067	1.033	1.000
<b>Present-to-Future Adjustments</b>			
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2014	9/30/2014	9/30/2014
9. Average Loss Date for Assumed Effective Period	12/21/2016	12/21/2016	12/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	2.0%	2.0%	2.0%
12. Selected Frequency Trend	1.3%	1.3%	1.3%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	3.3%	3.3%	3.3%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.075	1.075	1.075
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.147	1.110	1.075

**Nationwide Mutual and Affiliated Insurance Companies**

**Financial Needs Model**

**Underwriting Profit Provision Support**

**Standard Auto – Liability & Physical Damage**

The underwriting profit provisions for liability and physical damage coverages used in this filing’s rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = \$100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.99 to 1.00	1.71 to 1.00
Reserve to Premium Ratio:	1.22 to 1.00	0.31 to 1.00
Investment Yield:	4.75 %	4.49 %
Portion of Assets Available for Investments:	100.0 %	100.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of \$9.72 for liability coverages and an underwriting profit of \$13.85 for physical damage coverages in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model’s required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is \$0.00. Thus, an underwriting profit provision of 9.72 percent (\$9.72/\$100.00) is expected to achieve

a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 13.85 percent (\$13.85/\$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	9.72%	13.85%
Selected Underwriting Profit Provision	0.4%	1.7%
Rate of Return – Selected Underwriting Profit Provision	6.17%	4.83%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Tax	Total			
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	12.10	0.00	1.85	13.95	13.95	0.00	13.95
3	11.56	0.65	(2.21)	10.00	23.95	0.00	23.95
6	12.49	0.61	(0.15)	12.95	36.90	0.00	36.90
9	4.69	1.02	(2.28)	3.44	40.34	0.00	40.34
12	(0.19)	0.89	(2.10)	(1.40)	38.94	0.00	38.94
15	(6.62)	0.67	(0.15)	(6.10)	32.83	0.00	32.83
18	(4.72)	0.53	(0.13)	(4.32)	28.51	0.00	28.51
21	(3.33)	0.42	(0.11)	(3.01)	25.50	0.00	25.50
24	(2.55)	0.35	(0.09)	(2.29)	23.20	0.00	23.20
27	(2.12)	0.30	(0.07)	(1.90)	21.31	0.00	21.31
30	(1.82)	0.25	(0.07)	(1.64)	19.67	1.62	18.05
33	(1.56)	0.21	(0.06)	(1.40)	16.65	1.49	15.15
36	(1.31)	0.18	(0.05)	(1.18)	13.98	1.25	12.72
39	(1.09)	0.15	(0.04)	(0.98)	11.74	1.04	10.70
42	(0.91)	0.12	(0.03)	(0.82)	9.88	0.87	9.01
45	(0.75)	0.11	(0.03)	(0.67)	8.34	0.72	7.62
48	(0.59)	0.09	(0.02)	(0.53)	7.09	0.58	6.51
51	(0.48)	0.08	(0.03)	(0.43)	6.08	0.46	5.62
54	(0.41)	0.07	(0.02)	(0.36)	5.26	0.40	4.86
57	(0.39)	0.06	(0.01)	(0.34)	4.52	0.37	4.14
60	(0.43)	0.05	(0.01)	(0.39)	3.75	0.41	3.34
72	(0.46)	0.16	(0.05)	(0.36)	2.99	0.50	2.48
84	(0.40)	0.12	(0.04)	(0.32)	2.17	0.42	1.74
96	(0.28)	0.08	(0.02)	(0.22)	1.53	0.29	1.23
108	(0.17)	0.06	(0.02)	(0.13)	1.10	0.19	0.91
120	(0.11)	0.04	(0.01)	(0.08)	0.83	0.13	0.71
132	(0.09)	0.03	(0.01)	(0.06)	0.64	0.10	0.55
144	(0.08)	0.03	(0.01)	(0.07)	0.48	0.09	0.39
156	(0.07)	0.02	(0.01)	(0.06)	0.33	0.07	0.26
168	(0.04)	0.01	(0.00)	(0.03)	0.23	0.04	0.19
180	(0.02)	0.01	(0.00)	(0.01)	0.18	0.02	0.16
192	(0.02)	0.01	(0.00)	(0.01)	0.14	0.02	0.13
204	(0.03)	0.01	(0.00)	(0.02)	0.10	0.03	0.07
216	(0.03)	0.00	(0.00)	(0.03)	0.04	0.03	0.01
228	(0.03)	0.00	(0.00)	(0.03)	(0.01)	0.00	(0.01)
240	(0.02)	0.00	0.00	(0.02)	(0.03)	0.00	(0.03)
252	(0.00)	0.00	0.00	(0.00)	(0.03)	0.00	(0.03)
264	(0.00)	0.00	0.00	(0.00)	(0.03)	0.00	(0.03)
276	(0.00)	0.00	0.00	(0.00)	(0.03)	0.00	(0.03)
288	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
300	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
312	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
324	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
336	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
348	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
360	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
Total	9.73	7.37	(5.98)	11.11			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Assets Required to Support Insurance Operations

		Required Assets				Available Assets from Operations			Assets
Unearned	Loss &	Required	Additional	Required		Premium	Salvage &	Required	
Premium	LAE			Underlying	Total				
Reserve	Reserve	Surplus	Surplus	Surplus	Total	Receivable	Receivable	Balance	Infusion
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50.00	0.00	41.67	0.00	41.67	91.67	32.13	0.00	13.95	46.08
25.00	11.17	30.14	0.00	30.14	66.32	12.20	0.34	23.95	36.49
50.00	17.71	56.43	0.00	56.43	124.14	32.28	0.50	36.90	69.68
25.00	24.73	41.44	0.00	41.44	91.17	12.29	0.69	40.34	53.32
0.00	31.80	26.50	0.00	26.50	58.30	0.15	0.87	38.94	39.96
0.00	25.00	20.83	0.00	20.83	45.83	0.09	0.69	32.83	33.62
0.00	20.15	16.79	0.00	16.79	36.94	0.09	0.57	28.51	29.17
0.00	16.73	13.94	0.00	13.94	30.68	0.09	0.47	25.50	26.06
0.00	14.11	11.76	0.00	11.76	25.87	0.09	0.40	23.20	23.70
0.00	11.93	9.94	0.00	9.94	21.87	0.09	0.34	21.31	21.74
0.00	10.05	8.38	0.00	8.38	18.43	0.09	0.29	18.05	18.43
0.00	8.45	7.04	0.00	7.04	15.48	0.09	0.24	15.15	15.48
0.00	7.10	5.91	0.00	5.91	13.01	0.09	0.20	12.72	13.01
0.00	5.98	4.98	0.00	4.98	10.95	0.09	0.16	10.70	10.95
0.00	5.04	4.20	0.00	4.20	9.23	0.09	0.13	9.01	9.23
0.00	4.26	3.55	0.00	3.55	7.82	0.09	0.11	7.62	7.82
0.00	3.65	3.04	0.00	3.04	6.69	0.09	0.09	6.51	6.69
0.00	3.15	2.63	0.00	2.63	5.78	0.09	0.07	5.62	5.78
0.00	2.73	2.28	0.00	2.28	5.01	0.09	0.06	4.86	5.01
0.00	2.33	1.95	0.00	1.95	4.28	0.09	0.05	4.14	4.28
0.00	1.89	1.58	0.00	1.58	3.47	0.09	0.04	3.34	3.47
0.00	1.42	1.18	0.00	1.18	2.60	0.09	0.03	2.48	2.60
0.00	1.01	0.84	0.00	0.84	1.85	0.09	0.02	1.74	1.85
0.00	0.73	0.61	0.00	0.61	1.34	0.09	0.01	1.23	1.34
0.00	0.55	0.46	0.00	0.46	1.01	0.09	0.01	0.91	1.01
0.00	0.44	0.37	0.00	0.37	0.81	0.09	0.01	0.71	0.81
0.00	0.35	0.29	0.00	0.29	0.64	0.09	0.01	0.55	0.64
0.00	0.26	0.22	0.00	0.22	0.48	0.09	0.00	0.39	0.48
0.00	0.19	0.16	0.00	0.16	0.35	0.09	0.00	0.26	0.35
0.00	0.15	0.13	0.00	0.13	0.28	0.09	0.00	0.19	0.28
0.00	0.14	0.11	0.00	0.11	0.25	0.09	0.00	0.16	0.25
0.00	0.12	0.10	0.00	0.10	0.22	0.09	0.00	0.13	0.22
0.00	0.09	0.08	0.00	0.08	0.17	0.09	0.00	0.07	0.17
0.00	0.06	0.05	0.00	0.05	0.11	0.09	0.00	0.01	0.11
0.00	0.03	0.02	0.04	0.06	0.09	0.09	0.00	(0.01)	0.09
0.00	0.01	0.01	0.07	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.00	0.00	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.00	0.00	0.08	0.09	0.09	0.09	0.00	(0.04)	0.09
0.00	0.00	0.00	0.09	0.09	0.09	0.09	0.00	(0.04)	0.09

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	0.00	0.00	1.0117	0.00
91.67	46.08	45.59	(45.59)	0.00	(45.59)	1.0000	(45.59)
66.32	36.49	29.83	15.76	0.00	15.76	0.9657	15.22
124.14	69.68	54.45	(24.62)	0.00	(24.62)	0.9325	(22.96)
91.17	53.32	37.86	16.60	0.00	16.60	0.9005	14.94
58.30	39.96	18.34	19.52	0.00	19.52	0.8696	16.97
45.83	33.62	12.22	6.12	0.00	6.12	0.8397	5.14
36.94	29.17	7.78	4.44	0.00	4.44	0.8109	3.60
30.68	26.06	4.61	3.16	0.00	3.16	0.7830	2.48
25.87	23.70	2.17	2.45	0.00	2.45	0.7561	1.85
21.87	21.74	0.13	2.04	0.00	2.04	0.7302	1.49
18.43	18.43	0.00	0.13	1.62	1.75	0.7051	1.23
15.48	15.48	0.00	0.00	1.49	1.49	0.6809	1.02
13.01	13.01	0.00	0.00	1.25	1.25	0.6575	0.83
10.95	10.95	0.00	0.00	1.04	1.04	0.6349	0.66
9.23	9.23	0.00	0.00	0.87	0.87	0.6131	0.54
7.82	7.82	0.00	0.00	0.72	0.72	0.5921	0.43
6.69	6.69	0.00	0.00	0.58	0.58	0.5718	0.33
5.78	5.78	0.00	0.00	0.46	0.46	0.5521	0.26
5.01	5.01	0.00	0.00	0.40	0.40	0.5332	0.21
4.28	4.28	0.00	0.00	0.37	0.37	0.5149	0.19
3.47	3.47	0.00	0.00	0.41	0.41	0.4972	0.20
2.60	2.60	0.00	0.00	0.50	0.50	0.4323	0.22
1.85	1.85	0.00	0.00	0.42	0.42	0.3759	0.16
1.34	1.34	0.00	0.00	0.29	0.29	0.3269	0.10
1.01	1.01	0.00	0.00	0.19	0.19	0.2843	0.05
0.81	0.81	0.00	0.00	0.13	0.13	0.2472	0.03
0.64	0.64	0.00	0.00	0.10	0.10	0.2149	0.02
0.48	0.48	0.00	0.00	0.09	0.09	0.1869	0.02
0.35	0.35	0.00	0.00	0.07	0.07	0.1625	0.01
0.28	0.28	0.00	0.00	0.04	0.04	0.1413	0.01
0.25	0.25	0.00	0.00	0.02	0.02	0.1229	0.00
0.22	0.22	0.00	0.00	0.02	0.02	0.1069	0.00
0.17	0.17	0.00	0.00	0.03	0.03	0.0929	0.00
0.11	0.11	0.00	0.00	0.03	0.03	0.0808	0.00
0.09	0.09	0.00	0.00	(0.01)	(0.01)	0.0703	(0.00)
0.09	0.09	0.00	0.00	(0.02)	(0.02)	0.0611	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0531	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0462	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0402	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0349	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0304	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0264	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0230	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0200	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0174	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0151	(0.00)
			0.00	11.11	11.11		(0.35)

**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Physical Damage - Countrywide**

**Cash Flow Related to Insurance Operations**

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	12.12	0.00	1.80	13.92	13.92	0.00	13.92
3	5.82	1.22	(2.64)	4.40	18.32	0.00	18.32
6	7.46	0.81	(0.54)	7.73	26.05	0.00	26.05
9	(1.06)	1.39	(2.66)	(2.33)	23.72	0.00	23.72
12	(6.55)	0.83	(2.34)	(8.06)	15.66	1.34	14.32
15	(3.67)	0.16	(0.02)	(3.53)	10.79	8.91	1.88
18	(0.11)	0.02	(0.00)	(0.09)	1.79	0.80	0.99
21	(0.05)	0.01	(0.00)	(0.05)	0.94	0.33	0.62
24	(0.04)	0.01	(0.00)	(0.04)	0.58	0.18	0.40
27	(0.03)	0.00	(0.00)	(0.03)	0.38	0.09	0.29
30	(0.01)	0.00	(0.00)	(0.01)	0.28	0.07	0.21
33	(0.01)	0.00	(0.00)	(0.01)	0.20	0.05	0.16
36	(0.01)	0.00	(0.00)	(0.00)	0.15	0.04	0.11
39	(0.02)	0.00	(0.00)	(0.02)	0.10	0.05	0.04
42	(0.00)	0.00	(0.00)	(0.00)	0.04	0.02	0.02
45	(0.00)	0.00	(0.00)	(0.00)	0.02	0.02	0.00
48	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
51	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
54	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
57	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
60	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
72	0.00	0.00	0.00	0.00	(0.01)	0.00	(0.01)
84	0.00	0.00	0.00	0.00	(0.01)	0.00	(0.01)
96	0.00	0.00	0.00	0.00	(0.01)	0.00	(0.01)
108	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	13.85	4.46	(6.41)	11.90			



**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Physical Damage - Countrywide**

**Infused and Excess Asset Flows Resulting from Insurance Operations**

Required	Assets Prior to Assets Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	0.00	0.00	1.0117	0.00
146.15	46.04	100.11	(100.11)	0.00	(100.11)	1.0000	(100.11)
88.20	31.62	56.58	43.53	0.00	43.53	0.9657	42.04
163.12	59.75	103.38	(46.80)	0.00	(46.80)	0.9325	(43.64)
90.42	37.50	52.91	50.47	0.00	50.47	0.9005	45.44
16.00	16.00	0.00	52.91	1.34	54.26	0.8696	47.18
2.59	2.59	0.00	0.00	8.91	8.91	0.8397	7.48
1.40	1.40	0.00	0.00	0.80	0.80	0.8109	0.65
0.91	0.91	0.00	0.00	0.33	0.33	0.7830	0.26
0.65	0.65	0.00	0.00	0.18	0.18	0.7561	0.13
0.52	0.52	0.00	0.00	0.09	0.09	0.7302	0.07
0.42	0.42	0.00	0.00	0.07	0.07	0.7051	0.05
0.35	0.35	0.00	0.00	0.05	0.05	0.6809	0.03
0.29	0.29	0.00	0.00	0.04	0.04	0.6575	0.02
0.22	0.22	0.00	0.00	0.05	0.05	0.6349	0.03
0.18	0.18	0.00	0.00	0.02	0.02	0.6131	0.01
0.16	0.16	0.00	0.00	0.02	0.02	0.5921	0.01
0.15	0.15	0.00	0.00	(0.00)	(0.00)	0.5718	(0.00)
0.15	0.15	0.00	0.00	(0.00)	(0.00)	0.5521	(0.00)
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.5332	(0.00)
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.5149	(0.00)
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.4972	(0.00)
0.12	0.12	0.00	0.00	0.00	0.00	0.4323	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.3759	0.00
0.11	0.11	0.00	0.00	0.00	0.00	0.3269	0.00
0.11	0.11	0.00	0.00	0.00	0.00	0.2843	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.2472	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.2149	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1869	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1625	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1413	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1229	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.1069	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0929	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0808	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0703	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0611	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0531	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0462	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0402	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0349	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0304	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0264	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0230	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0200	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0174	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	11.90	11.90		(0.35)

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Bodily Injury**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	0.4%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.2%

**Trend**

5. Selected Prospective Loss Trend	2.3%
6. Selected Prospective Premium Trend	-4.8%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.037

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	64.5%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	64.5%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Property Damage**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	0.4%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.2%

**Trend**

5. Selected Prospective Loss Trend	2.5%
6. Selected Prospective Premium Trend	-4.1%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.034

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	64.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	64.3%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Uninsured Motorists - Bodily Injury**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	0.4%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.2%

**Trend**

5. Selected Prospective Loss Trend	4.2%
6. Selected Prospective Premium Trend	-3.6%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.040

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	64.7%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	64.7%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Underinsured Motorists - Bodily Injury**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	0.4%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.2%

**Trend**

5. Selected Prospective Loss Trend	4.6%
6. Selected Prospective Premium Trend	-2.0%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.033

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	64.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	64.3%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America**

**Determination of Trended Permissible Loss and ALAE Ratio  
 Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical  
 Benefits, Excess Medical Benefits**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	0.4%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.2%

**Trend**

5. Selected Prospective Loss Trend	-3.6%
6. Selected Prospective Premium Trend	-5.0%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = $(7) - (8)$	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.007

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	62.6%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	62.6%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Comprehensive**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.7%
3. Fixed Expense Ratio	24.1%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.2%

**Trend**

5. Selected Prospective Loss Trend	0.2%
6. Selected Prospective Premium Trend	-2.0%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.011

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	61.9%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	61.9%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Collision**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.7%
3. Fixed Expense Ratio	24.1%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.2%

**Trend**

5. Selected Prospective Loss Trend	2.9%
6. Selected Prospective Premium Trend	0.0%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.014

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	62.1%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	62.1%

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Nationwide Property & Casualty Insurance Company  
 Nationwide Affinity Insurance Company of America  
 Determination of Trended Permissible Loss and ALAE Ratio  
 Loss of Use**

**Permissible Loss and DCC Expense Ratio Underlying Current Rates**

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.7%
3. Fixed Expense Ratio	24.1%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.2%

**Trend**

5. Selected Prospective Loss Trend	3.3%
6. Selected Prospective Premium Trend	0.0%
7. Average Earned Date Underlying Proposed Rates	12/21/2016
8. Average Earned Date Underlying Current Rates	6/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.016

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	62.2%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	62.2%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	9.3%	0.0%	135.10	147.70	9.3%	9.3%
18	9.3%	0.0%	154.20	168.50	9.3%	9.3%
21	9.3%	0.0%	222.10	242.80	9.3%	9.3%
30	9.3%	0.0%	132.60	144.90	9.3%	9.3%
33	9.3%	0.0%	176.70	193.10	9.3%	9.3%
43	9.3%	0.0%	140.00	153.00	9.3%	9.3%
46	9.3%	0.0%	181.80	198.70	9.3%	9.3%
77	9.3%	0.0%	179.00	195.60	9.3%	9.3%
78	9.3%	0.0%	166.30	181.80	9.3%	9.3%
79	9.3%	0.0%	174.30	190.50	9.3%	9.3%
81	9.3%	0.0%	165.20	180.60	9.3%	9.3%
84	9.3%	0.0%	148.20	162.00	9.3%	9.3%
88	9.3%	0.0%	191.60	209.40	9.3%	9.3%
89	9.3%	0.0%	193.90	211.90	9.3%	9.3%
94	9.3%	0.0%	172.80	188.90	9.3%	9.3%
100	9.3%	0.0%	177.90	194.40	9.3%	9.3%
108	9.3%	0.0%	136.80	149.50	9.3%	9.3%
109	9.3%	0.0%	142.60	155.90	9.3%	9.3%
112	9.3%	0.0%	177.40	193.90	9.3%	9.3%
113	9.3%	0.0%	201.90	220.70	9.3%	9.3%
114	9.3%	0.0%	223.40	244.20	9.3%	9.3%
126	9.3%	0.0%	377.00	412.10	9.3%	9.3%
127	9.3%	0.0%	314.20	343.40	9.3%	9.3%
132	9.3%	0.0%	163.40	178.60	9.3%	9.3%
135	9.3%	0.0%	148.40	162.20	9.3%	9.3%
139	9.3%	0.0%	282.80	309.10	9.3%	9.3%
142	9.3%	0.0%	461.90	504.90	9.3%	9.3%
143	9.3%	0.0%	579.90	633.80	9.3%	9.3%
144	9.3%	0.0%	494.80	540.80	9.3%	9.3%
146	9.3%	0.0%	531.00	580.40	9.3%	9.3%
147	9.3%	0.0%	585.30	639.70	9.3%	9.3%
148	9.3%	0.0%	488.60	534.00	9.3%	9.3%
149	9.3%	0.0%	543.10	593.60	9.3%	9.3%
150	9.3%	0.0%	527.30	576.30	9.3%	9.3%
151	9.3%	0.0%	545.00	595.70	9.3%	9.3%
152	9.3%	0.0%	584.20	638.50	9.3%	9.3%
153	9.3%	0.0%	557.70	609.60	9.3%	9.3%
154	9.3%	0.0%	155.50	170.00	9.3%	9.3%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	9.3%	0.0%	145.00	158.50	9.3%	9.3%
156	9.3%	0.0%	143.30	156.60	9.3%	9.3%
157	9.3%	0.0%	141.90	155.10	9.3%	9.3%
158	9.3%	0.0%	144.90	158.40	9.3%	9.3%
159	9.3%	0.0%	143.30	156.60	9.3%	9.3%
160	9.3%	0.0%	158.30	173.00	9.3%	9.3%
161	9.3%	0.0%	146.30	159.90	9.3%	9.3%
162	9.3%	0.0%	167.90	183.50	9.3%	9.3%
163	9.3%	0.0%	146.00	159.60	9.3%	9.3%
164	9.3%	0.0%	161.70	176.70	9.3%	9.3%
165	9.3%	0.0%	162.50	177.60	9.3%	9.3%
168	9.3%	0.0%	203.50	222.40	9.3%	9.3%
169	9.3%	0.0%	227.90	249.10	9.3%	9.3%
170	9.3%	0.0%	239.80	262.10	9.3%	9.3%
173	9.3%	0.0%	146.60	160.20	9.3%	9.3%
174	9.3%	0.0%	168.90	184.60	9.3%	9.3%
175	9.3%	0.0%	174.90	191.20	9.3%	9.3%
176	9.3%	0.0%	187.90	205.40	9.3%	9.3%
177	9.3%	0.0%	171.70	187.70	9.3%	9.3%
178	9.3%	0.0%	181.30	198.20	9.3%	9.3%
179	9.3%	0.0%	157.10	171.70	9.3%	9.3%
180	9.3%	0.0%	145.60	159.10	9.3%	9.3%
181	9.3%	0.0%	309.70	338.50	9.3%	9.3%
182	9.3%	0.0%	360.40	393.90	9.3%	9.3%
183	9.3%	0.0%	352.50	385.30	9.3%	9.3%
184	9.3%	0.0%	293.50	320.80	9.3%	9.3%
185	9.3%	0.0%	249.00	272.20	9.3%	9.3%
186	9.3%	0.0%	261.10	285.40	9.3%	9.3%
187	9.3%	0.0%	265.70	290.40	9.3%	9.3%
188	9.3%	0.0%	245.90	268.80	9.3%	9.3%
191	9.3%	0.0%	165.60	181.00	9.3%	9.3%
192	9.3%	0.0%	148.00	161.80	9.3%	9.3%
193	9.3%	0.0%	164.50	179.80	9.3%	9.3%
194	9.3%	0.0%	170.60	186.50	9.3%	9.3%
195	9.3%	0.0%	368.40	402.70	9.3%	9.3%
196	9.3%	0.0%	302.80	331.00	9.3%	9.3%
197	9.3%	0.0%	308.20	336.90	9.3%	9.3%
198	9.3%	0.0%	376.10	411.10	9.3%	9.3%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	9.3%	0.0%	400.40	437.60	9.3%	9.3%
201	9.3%	0.0%	322.00	351.90	9.3%	9.3%
202	9.3%	0.0%	194.50	212.60	9.3%	9.3%
203	9.3%	0.0%	177.00	193.50	9.3%	9.3%
204	9.3%	0.0%	192.30	210.20	9.3%	9.3%
205	9.3%	0.0%	170.90	186.80	9.3%	9.3%
206	9.3%	0.0%	157.30	171.90	9.3%	9.3%
207	9.3%	0.0%	158.30	173.00	9.3%	9.3%
208	9.3%	0.0%	164.30	179.60	9.3%	9.3%
210	9.3%	0.0%	164.30	179.60	9.3%	9.3%
212	9.3%	0.0%	168.90	184.60	9.3%	9.3%
213	9.3%	0.0%	300.30	328.20	9.3%	9.3%
214	9.3%	0.0%	228.30	249.50	9.3%	9.3%
215	9.3%	0.0%	162.90	178.00	9.3%	9.3%
217	9.3%	0.0%	167.60	183.20	9.3%	9.3%
218	9.3%	0.0%	162.60	177.70	9.3%	9.3%
221	9.3%	0.0%	173.50	189.60	9.3%	9.3%
222	9.3%	0.0%	176.10	192.50	9.3%	9.3%
223	9.3%	0.0%	169.50	185.30	9.3%	9.3%
224	9.3%	0.0%	166.60	182.10	9.3%	9.3%
225	9.3%	0.0%	169.40	185.20	9.3%	9.3%
226	9.3%	0.0%	175.20	191.50	9.3%	9.3%
227	9.3%	0.0%	169.40	185.20	9.3%	9.3%
228	9.3%	0.0%	152.20	166.40	9.3%	9.3%
229	9.3%	0.0%	140.10	153.10	9.3%	9.3%
999	9.3%	0.0%	207.00	226.30	9.3%	9.3%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	11.7%	0.0%	143.50	160.30	11.7%	11.7%
18	11.7%	0.0%	108.10	120.70	11.7%	11.7%
21	11.7%	0.0%	149.40	166.90	11.7%	11.7%
30	11.7%	0.0%	130.80	146.10	11.7%	11.7%
33	11.7%	0.0%	132.90	148.40	11.7%	11.7%
43	11.7%	0.0%	152.50	170.30	11.7%	11.7%
46	11.7%	0.0%	139.80	156.20	11.7%	11.7%
77	11.7%	0.0%	153.50	171.50	11.7%	11.7%
78	11.7%	0.0%	146.10	163.20	11.7%	11.7%
79	11.7%	0.0%	139.90	156.30	11.7%	11.7%
81	11.7%	0.0%	133.80	149.50	11.7%	11.7%
84	11.7%	0.0%	156.30	174.60	11.7%	11.7%
88	11.7%	0.0%	132.80	148.30	11.7%	11.7%
89	11.7%	0.0%	134.70	150.50	11.7%	11.7%
94	11.7%	0.0%	123.20	137.60	11.7%	11.7%
100	11.7%	0.0%	164.30	183.50	11.7%	11.7%
108	11.7%	0.0%	128.70	143.80	11.7%	11.7%
109	11.7%	0.0%	118.10	131.90	11.7%	11.7%
112	11.7%	0.0%	131.80	147.20	11.7%	11.7%
113	11.7%	0.0%	137.20	153.30	11.7%	11.7%
114	11.7%	0.0%	152.50	170.30	11.7%	11.7%
126	11.7%	0.0%	233.60	260.90	11.7%	11.7%
127	11.7%	0.0%	204.90	228.90	11.7%	11.7%
132	11.7%	0.0%	150.70	168.30	11.7%	11.7%
135	11.7%	0.0%	145.80	162.90	11.7%	11.7%
139	11.7%	0.0%	206.00	230.10	11.7%	11.7%
142	11.7%	0.0%	196.60	219.60	11.7%	11.7%
143	11.7%	0.0%	222.50	248.50	11.7%	11.7%
144	11.7%	0.0%	228.30	255.00	11.7%	11.7%
146	11.7%	0.0%	200.90	224.40	11.7%	11.7%
147	11.7%	0.0%	202.10	225.70	11.7%	11.7%
148	11.7%	0.0%	220.20	246.00	11.7%	11.7%
149	11.7%	0.0%	177.60	198.40	11.7%	11.7%
150	11.7%	0.0%	177.20	197.90	11.7%	11.7%
151	11.7%	0.0%	183.90	205.40	11.7%	11.7%
152	11.7%	0.0%	190.30	212.60	11.7%	11.7%
153	11.7%	0.0%	177.00	197.70	11.7%	11.7%
154	11.7%	0.0%	136.40	152.40	11.7%	11.7%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	11.7%	0.0%	133.30	148.90	11.7%	11.7%
156	11.7%	0.0%	121.10	135.30	11.7%	11.7%
157	11.7%	0.0%	148.90	166.30	11.7%	11.7%
158	11.7%	0.0%	168.20	187.90	11.7%	11.7%
159	11.7%	0.0%	120.40	134.50	11.7%	11.7%
160	11.7%	0.0%	121.70	135.90	11.7%	11.7%
161	11.7%	0.0%	149.60	167.10	11.7%	11.7%
162	11.7%	0.0%	162.90	182.00	11.7%	11.7%
163	11.7%	0.0%	140.10	156.50	11.7%	11.7%
164	11.7%	0.0%	126.30	141.10	11.7%	11.7%
165	11.7%	0.0%	132.90	148.40	11.7%	11.7%
168	11.7%	0.0%	175.60	196.10	11.7%	11.7%
169	11.7%	0.0%	196.50	219.50	11.7%	11.7%
170	11.7%	0.0%	189.40	211.60	11.7%	11.7%
173	11.7%	0.0%	140.50	156.90	11.7%	11.7%
174	11.7%	0.0%	173.20	193.50	11.7%	11.7%
175	11.7%	0.0%	171.10	191.10	11.7%	11.7%
176	11.7%	0.0%	154.70	172.80	11.7%	11.7%
177	11.7%	0.0%	165.00	184.30	11.7%	11.7%
178	11.7%	0.0%	157.40	175.80	11.7%	11.7%
179	11.7%	0.0%	164.10	183.30	11.7%	11.7%
180	11.7%	0.0%	156.20	174.50	11.7%	11.7%
181	11.7%	0.0%	210.30	234.90	11.7%	11.7%
182	11.7%	0.0%	211.60	236.40	11.7%	11.7%
183	11.7%	0.0%	214.30	239.40	11.7%	11.7%
184	11.7%	0.0%	185.70	207.40	11.7%	11.7%
185	11.7%	0.0%	186.40	208.20	11.7%	11.7%
186	11.7%	0.0%	182.20	203.50	11.7%	11.7%
187	11.7%	0.0%	193.80	216.50	11.7%	11.7%
188	11.7%	0.0%	192.50	215.00	11.7%	11.7%
191	11.7%	0.0%	142.00	158.60	11.7%	11.7%
192	11.7%	0.0%	146.40	163.50	11.7%	11.7%
193	11.7%	0.0%	138.90	155.20	11.7%	11.7%
194	11.7%	0.0%	137.10	153.10	11.7%	11.7%
195	11.7%	0.0%	198.50	221.70	11.7%	11.7%
196	11.7%	0.0%	195.50	218.40	11.7%	11.7%
197	11.7%	0.0%	201.50	225.10	11.7%	11.7%
198	11.7%	0.0%	221.60	247.50	11.7%	11.7%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	11.7%	0.0%	228.80	255.60	11.7%	11.7%
201	11.7%	0.0%	211.10	235.80	11.7%	11.7%
202	11.7%	0.0%	168.90	188.70	11.7%	11.7%
203	11.7%	0.0%	149.30	166.80	11.7%	11.7%
204	11.7%	0.0%	147.30	164.50	11.7%	11.7%
205	11.7%	0.0%	130.00	145.20	11.7%	11.7%
206	11.7%	0.0%	166.80	186.30	11.7%	11.7%
207	11.7%	0.0%	141.90	158.50	11.7%	11.7%
208	11.7%	0.0%	170.30	190.20	11.7%	11.7%
210	11.7%	0.0%	150.40	168.00	11.7%	11.7%
212	11.7%	0.0%	162.60	181.60	11.7%	11.7%
213	11.7%	0.0%	213.40	238.40	11.7%	11.7%
214	11.7%	0.0%	190.90	213.20	11.7%	11.7%
215	11.7%	0.0%	146.90	164.10	11.7%	11.7%
217	11.7%	0.0%	166.20	185.60	11.7%	11.7%
218	11.7%	0.0%	135.00	150.80	11.7%	11.7%
221	11.7%	0.0%	129.50	144.70	11.7%	11.7%
222	11.7%	0.0%	145.80	162.90	11.7%	11.7%
223	11.7%	0.0%	141.20	157.70	11.7%	11.7%
224	11.7%	0.0%	145.90	163.00	11.7%	11.7%
225	11.7%	0.0%	141.20	157.70	11.7%	11.7%
226	11.7%	0.0%	151.80	169.60	11.7%	11.7%
227	11.7%	0.0%	141.20	157.70	11.7%	11.7%
228	11.7%	0.0%	146.60	163.80	11.7%	11.7%
229	11.7%	0.0%	130.30	145.50	11.7%	11.7%
999	11.7%	0.0%	161.60	180.50	11.7%	11.7%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	3.8%	0.0%	182.60	189.50	3.8%	3.8%
18	3.8%	0.0%	197.70	205.20	3.8%	3.8%
21	3.8%	0.0%	245.80	255.10	3.8%	3.8%
30	3.8%	0.0%	170.20	176.70	3.8%	3.8%
33	3.8%	0.0%	230.60	239.40	3.8%	3.8%
43	3.8%	0.0%	202.20	209.90	3.8%	3.8%
46	3.8%	0.0%	246.10	255.50	3.8%	3.8%
77	3.8%	0.0%	228.40	237.10	3.8%	3.8%
78	3.8%	0.0%	193.20	200.50	3.8%	3.8%
79	3.8%	0.0%	204.90	212.70	3.8%	3.8%
81	3.8%	0.0%	210.30	218.30	3.8%	3.8%
84	3.8%	0.0%	170.40	176.90	3.8%	3.8%
88	3.8%	0.0%	212.70	220.80	3.8%	3.8%
89	3.8%	0.0%	228.00	236.70	3.8%	3.8%
94	3.8%	0.0%	174.60	181.20	3.8%	3.8%
100	3.8%	0.0%	196.30	203.80	3.8%	3.8%
108	3.8%	0.0%	140.00	145.30	3.8%	3.8%
109	3.8%	0.0%	147.40	153.00	3.8%	3.8%
112	3.8%	0.0%	210.60	218.60	3.8%	3.8%
113	3.8%	0.0%	320.40	332.60	3.8%	3.8%
114	3.8%	0.0%	329.10	341.60	3.8%	3.8%
126	3.8%	0.0%	459.70	477.20	3.8%	3.8%
127	3.8%	0.0%	339.70	352.60	3.8%	3.8%
132	3.8%	0.0%	197.00	204.50	3.8%	3.8%
135	3.8%	0.0%	192.60	199.90	3.8%	3.8%
139	3.8%	0.0%	303.90	315.40	3.8%	3.8%
142	3.8%	0.0%	658.70	683.70	3.8%	3.8%
143	3.8%	0.0%	816.40	847.40	3.8%	3.8%
144	3.8%	0.0%	658.80	683.80	3.8%	3.8%
146	3.8%	0.0%	836.90	868.70	3.8%	3.8%
147	3.8%	0.0%	719.80	747.20	3.8%	3.8%
148	3.8%	0.0%	658.80	683.80	3.8%	3.8%
149	3.8%	0.0%	763.30	792.30	3.8%	3.8%
150	3.8%	0.0%	696.80	723.30	3.8%	3.8%
151	3.8%	0.0%	704.30	731.10	3.8%	3.8%
152	3.8%	0.0%	772.20	801.50	3.8%	3.8%
153	3.8%	0.0%	876.40	909.70	3.8%	3.8%
154	3.8%	0.0%	169.90	176.40	3.8%	3.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	3.8%	0.0%	170.20	176.70	3.8%	3.8%
156	3.8%	0.0%	206.80	214.70	3.8%	3.8%
157	3.8%	0.0%	182.80	189.70	3.8%	3.8%
158	3.8%	0.0%	267.30	277.50	3.8%	3.8%
159	3.8%	0.0%	166.70	173.00	3.8%	3.8%
160	3.8%	0.0%	173.30	179.90	3.8%	3.8%
161	3.8%	0.0%	148.90	154.60	3.8%	3.8%
162	3.8%	0.0%	200.00	207.60	3.8%	3.8%
163	3.8%	0.0%	165.40	171.70	3.8%	3.8%
164	3.8%	0.0%	227.30	235.90	3.8%	3.8%
165	3.8%	0.0%	232.30	241.10	3.8%	3.8%
168	3.8%	0.0%	233.30	242.20	3.8%	3.8%
169	3.8%	0.0%	224.20	232.70	3.8%	3.8%
170	3.8%	0.0%	258.40	268.20	3.8%	3.8%
173	3.8%	0.0%	144.40	149.90	3.8%	3.8%
174	3.8%	0.0%	241.60	250.80	3.8%	3.8%
175	3.8%	0.0%	203.30	211.00	3.8%	3.8%
176	3.8%	0.0%	206.80	214.70	3.8%	3.8%
177	3.8%	0.0%	205.30	213.10	3.8%	3.8%
178	3.8%	0.0%	202.40	210.10	3.8%	3.8%
179	3.8%	0.0%	197.70	205.20	3.8%	3.8%
180	3.8%	0.0%	185.50	192.50	3.8%	3.8%
181	3.8%	0.0%	347.80	361.00	3.8%	3.8%
182	3.8%	0.0%	436.50	453.10	3.8%	3.8%
183	3.8%	0.0%	402.70	418.00	3.8%	3.8%
184	3.8%	0.0%	338.10	350.90	3.8%	3.8%
185	3.8%	0.0%	259.50	269.40	3.8%	3.8%
186	3.8%	0.0%	264.40	274.40	3.8%	3.8%
187	3.8%	0.0%	301.90	313.40	3.8%	3.8%
188	3.8%	0.0%	286.90	297.80	3.8%	3.8%
191	3.8%	0.0%	225.70	234.30	3.8%	3.8%
192	3.8%	0.0%	185.90	193.00	3.8%	3.8%
193	3.8%	0.0%	189.00	196.20	3.8%	3.8%
194	3.8%	0.0%	223.10	231.60	3.8%	3.8%
195	3.8%	0.0%	469.30	487.10	3.8%	3.8%
196	3.8%	0.0%	338.20	351.10	3.8%	3.8%
197	3.8%	0.0%	318.40	330.50	3.8%	3.8%
198	3.8%	0.0%	394.80	409.80	3.8%	3.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	3.8%	0.0%	485.10	503.50	3.8%	3.8%
201	3.8%	0.0%	295.30	306.50	3.8%	3.8%
202	3.8%	0.0%	226.00	234.60	3.8%	3.8%
203	3.8%	0.0%	204.40	212.20	3.8%	3.8%
204	3.8%	0.0%	218.30	226.60	3.8%	3.8%
205	3.8%	0.0%	198.10	205.60	3.8%	3.8%
206	3.8%	0.0%	213.90	222.00	3.8%	3.8%
207	3.8%	0.0%	195.80	203.20	3.8%	3.8%
208	3.8%	0.0%	200.30	207.90	3.8%	3.8%
210	3.8%	0.0%	220.60	229.00	3.8%	3.8%
212	3.8%	0.0%	209.90	217.90	3.8%	3.8%
213	3.8%	0.0%	341.00	354.00	3.8%	3.8%
214	3.8%	0.0%	256.00	265.70	3.8%	3.8%
215	3.8%	0.0%	195.80	203.20	3.8%	3.8%
217	3.8%	0.0%	210.50	218.50	3.8%	3.8%
218	3.8%	0.0%	188.60	195.80	3.8%	3.8%
221	3.8%	0.0%	233.30	242.20	3.8%	3.8%
222	3.8%	0.0%	247.80	257.20	3.8%	3.8%
223	3.8%	0.0%	219.70	228.00	3.8%	3.8%
224	3.8%	0.0%	205.80	213.60	3.8%	3.8%
225	3.8%	0.0%	219.50	227.80	3.8%	3.8%
226	3.8%	0.0%	204.40	212.20	3.8%	3.8%
227	3.8%	0.0%	219.50	227.80	3.8%	3.8%
228	3.8%	0.0%	197.70	205.20	3.8%	3.8%
229	3.8%	0.0%	184.80	191.80	3.8%	3.8%
999	3.8%	0.0%	248.30	257.70	3.8%	3.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Funeral Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	3.8%	0.0%	1.30	1.30	0.0%	0.0%
18	3.8%	0.0%	1.30	1.30	0.0%	0.0%
21	3.8%	0.0%	1.20	1.20	0.0%	0.0%
30	3.8%	0.0%	1.30	1.30	0.0%	0.0%
33	3.8%	0.0%	1.30	1.30	0.0%	0.0%
43	3.8%	0.0%	1.30	1.30	0.0%	0.0%
46	3.8%	0.0%	1.30	1.30	0.0%	0.0%
77	3.8%	0.0%	1.30	1.30	0.0%	0.0%
78	3.8%	0.0%	1.30	1.30	0.0%	0.0%
79	3.8%	0.0%	1.20	1.20	0.0%	0.0%
81	3.8%	0.0%	1.30	1.30	0.0%	0.0%
84	3.8%	0.0%	1.30	1.30	0.0%	0.0%
88	3.8%	0.0%	1.30	1.30	0.0%	0.0%
89	3.8%	0.0%	1.30	1.30	0.0%	0.0%
94	3.8%	0.0%	1.30	1.30	0.0%	0.0%
100	3.8%	0.0%	1.30	1.30	0.0%	0.0%
108	3.8%	0.0%	1.30	1.30	0.0%	0.0%
109	3.8%	0.0%	1.30	1.30	0.0%	0.0%
112	3.8%	0.0%	1.30	1.30	0.0%	0.0%
113	3.8%	0.0%	1.30	1.30	0.0%	0.0%
114	3.8%	0.0%	1.30	1.30	0.0%	0.0%
126	3.8%	0.0%	1.30	1.30	0.0%	0.0%
127	3.8%	0.0%	1.20	1.20	0.0%	0.0%
132	3.8%	0.0%	1.30	1.30	0.0%	0.0%
135	3.8%	0.0%	1.30	1.30	0.0%	0.0%
139	3.8%	0.0%	1.30	1.30	0.0%	0.0%
142	3.8%	0.0%	1.30	1.30	0.0%	0.0%
143	3.8%	0.0%	1.30	1.30	0.0%	0.0%
144	3.8%	0.0%	1.30	1.30	0.0%	0.0%
146	3.8%	0.0%	1.30	1.30	0.0%	0.0%
147	3.8%	0.0%	1.30	1.30	0.0%	0.0%
148	3.8%	0.0%	1.30	1.30	0.0%	0.0%
149	3.8%	0.0%	1.30	1.30	0.0%	0.0%
150	3.8%	0.0%	1.30	1.30	0.0%	0.0%
151	3.8%	0.0%	1.30	1.30	0.0%	0.0%
152	3.8%	0.0%	1.30	1.30	0.0%	0.0%
153	3.8%	0.0%	1.30	1.30	0.0%	0.0%
154	3.8%	0.0%	1.20	1.20	0.0%	0.0%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

Funeral Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
155	3.8%	0.0%	1.30	1.30	0.0%	0.0%
156	3.8%	0.0%	1.30	1.30	0.0%	0.0%
157	3.8%	0.0%	1.30	1.30	0.0%	0.0%
158	3.8%	0.0%	1.30	1.30	0.0%	0.0%
159	3.8%	0.0%	1.30	1.30	0.0%	0.0%
160	3.8%	0.0%	1.30	1.30	0.0%	0.0%
161	3.8%	0.0%	1.30	1.30	0.0%	0.0%
162	3.8%	0.0%	1.20	1.20	0.0%	0.0%
163	3.8%	0.0%	1.30	1.30	0.0%	0.0%
164	3.8%	0.0%	1.20	1.20	0.0%	0.0%
165	3.8%	0.0%	1.20	1.20	0.0%	0.0%
168	3.8%	0.0%	1.30	1.30	0.0%	0.0%
169	3.8%	0.0%	1.30	1.30	0.0%	0.0%
170	3.8%	0.0%	1.20	1.20	0.0%	0.0%
173	3.8%	0.0%	1.30	1.30	0.0%	0.0%
174	3.8%	0.0%	1.20	1.20	0.0%	0.0%
175	3.8%	0.0%	1.20	1.20	0.0%	0.0%
176	3.8%	0.0%	1.20	1.20	0.0%	0.0%
177	3.8%	0.0%	1.20	1.20	0.0%	0.0%
178	3.8%	0.0%	1.30	1.30	0.0%	0.0%
179	3.8%	0.0%	1.30	1.30	0.0%	0.0%
180	3.8%	0.0%	1.20	1.20	0.0%	0.0%
181	3.8%	0.0%	1.30	1.30	0.0%	0.0%
182	3.8%	0.0%	1.20	1.20	0.0%	0.0%
183	3.8%	0.0%	1.30	1.30	0.0%	0.0%
184	3.8%	0.0%	1.30	1.30	0.0%	0.0%
185	3.8%	0.0%	1.30	1.30	0.0%	0.0%
186	3.8%	0.0%	1.30	1.30	0.0%	0.0%
187	3.8%	0.0%	1.30	1.30	0.0%	0.0%
188	3.8%	0.0%	1.30	1.30	0.0%	0.0%
191	3.8%	0.0%	1.30	1.30	0.0%	0.0%
192	3.8%	0.0%	1.30	1.30	0.0%	0.0%
193	3.8%	0.0%	1.30	1.30	0.0%	0.0%
194	3.8%	0.0%	1.30	1.30	0.0%	0.0%
195	3.8%	0.0%	1.30	1.30	0.0%	0.0%
196	3.8%	0.0%	1.30	1.30	0.0%	0.0%
197	3.8%	0.0%	1.20	1.20	0.0%	0.0%
198	3.8%	0.0%	1.30	1.30	0.0%	0.0%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Funeral Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	3.8%	0.0%	1.30	1.30	0.0%	0.0%
201	3.8%	0.0%	1.20	1.20	0.0%	0.0%
202	3.8%	0.0%	1.30	1.30	0.0%	0.0%
203	3.8%	0.0%	1.20	1.20	0.0%	0.0%
204	3.8%	0.0%	1.30	1.30	0.0%	0.0%
205	3.8%	0.0%	1.30	1.30	0.0%	0.0%
206	3.8%	0.0%	1.30	1.30	0.0%	0.0%
207	3.8%	0.0%	1.30	1.30	0.0%	0.0%
208	3.8%	0.0%	1.30	1.30	0.0%	0.0%
210	3.8%	0.0%	1.30	1.30	0.0%	0.0%
212	3.8%	0.0%	1.20	1.20	0.0%	0.0%
213	3.8%	0.0%	1.30	1.30	0.0%	0.0%
214	3.8%	0.0%	1.20	1.20	0.0%	0.0%
215	3.8%	0.0%	1.30	1.30	0.0%	0.0%
217	3.8%	0.0%	1.30	1.30	0.0%	0.0%
218	3.8%	0.0%	1.30	1.30	0.0%	0.0%
221	3.8%	0.0%	1.30	1.30	0.0%	0.0%
222	3.8%	0.0%	1.30	1.30	0.0%	0.0%
223	3.8%	0.0%	1.20	1.20	0.0%	0.0%
224	3.8%	0.0%	1.20	1.20	0.0%	0.0%
225	3.8%	0.0%	1.30	1.30	0.0%	0.0%
226	3.8%	0.0%	1.20	1.20	0.0%	0.0%
227	3.8%	0.0%	1.30	1.30	0.0%	0.0%
228	3.8%	0.0%	1.20	1.20	0.0%	0.0%
229	3.8%	0.0%	1.30	1.30	0.0%	0.0%
999	3.8%	0.0%	1.30	1.30	0.0%	0.0%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	3.8%	0.0%	8.40	8.70	3.6%	3.6%
18	3.8%	0.0%	8.70	9.00	3.4%	3.4%
21	3.8%	0.0%	8.40	8.70	3.6%	3.6%
30	3.8%	0.0%	8.40	8.70	3.6%	3.6%
33	3.8%	0.0%	8.40	8.70	3.6%	3.6%
43	3.8%	0.0%	8.50	8.80	3.5%	3.5%
46	3.8%	0.0%	8.40	8.70	3.6%	3.6%
77	3.8%	0.0%	8.40	8.70	3.6%	3.6%
78	3.8%	0.0%	8.40	8.70	3.6%	3.6%
79	3.8%	0.0%	8.40	8.70	3.6%	3.6%
81	3.8%	0.0%	8.60	8.90	3.5%	3.5%
84	3.8%	0.0%	8.40	8.70	3.6%	3.6%
88	3.8%	0.0%	8.40	8.70	3.6%	3.6%
89	3.8%	0.0%	8.40	8.70	3.6%	3.6%
94	3.8%	0.0%	8.40	8.70	3.6%	3.6%
100	3.8%	0.0%	8.50	8.80	3.5%	3.5%
108	3.8%	0.0%	8.40	8.70	3.6%	3.6%
109	3.8%	0.0%	8.40	8.70	3.6%	3.6%
112	3.8%	0.0%	8.40	8.70	3.6%	3.6%
113	3.8%	0.0%	8.40	8.70	3.6%	3.6%
114	3.8%	0.0%	8.50	8.80	3.5%	3.5%
126	3.8%	0.0%	8.40	8.70	3.6%	3.6%
127	3.8%	0.0%	8.40	8.70	3.6%	3.6%
132	3.8%	0.0%	8.40	8.70	3.6%	3.6%
135	3.8%	0.0%	8.40	8.70	3.6%	3.6%
139	3.8%	0.0%	8.40	8.70	3.6%	3.6%
142	3.8%	0.0%	8.50	8.80	3.5%	3.5%
143	3.8%	0.0%	8.40	8.70	3.6%	3.6%
144	3.8%	0.0%	8.40	8.70	3.6%	3.6%
146	3.8%	0.0%	8.40	8.70	3.6%	3.6%
147	3.8%	0.0%	8.40	8.70	3.6%	3.6%
148	3.8%	0.0%	8.40	8.70	3.6%	3.6%
149	3.8%	0.0%	8.40	8.70	3.6%	3.6%
150	3.8%	0.0%	8.40	8.70	3.6%	3.6%
151	3.8%	0.0%	8.40	8.70	3.6%	3.6%
152	3.8%	0.0%	8.40	8.70	3.6%	3.6%
153	3.8%	0.0%	8.40	8.70	3.6%	3.6%
154	3.8%	0.0%	8.30	8.60	3.6%	3.6%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	3.8%	0.0%	8.40	8.70	3.6%	3.6%
156	3.8%	0.0%	8.80	9.10	3.4%	3.4%
157	3.8%	0.0%	8.40	8.70	3.6%	3.6%
158	3.8%	0.0%	8.40	8.70	3.6%	3.6%
159	3.8%	0.0%	8.70	9.00	3.4%	3.4%
160	3.8%	0.0%	8.40	8.70	3.6%	3.6%
161	3.8%	0.0%	8.40	8.70	3.6%	3.6%
162	3.8%	0.0%	8.40	8.70	3.6%	3.6%
163	3.8%	0.0%	8.40	8.70	3.6%	3.6%
164	3.8%	0.0%	8.40	8.70	3.6%	3.6%
165	3.8%	0.0%	8.40	8.70	3.6%	3.6%
168	3.8%	0.0%	8.50	8.80	3.5%	3.5%
169	3.8%	0.0%	8.40	8.70	3.6%	3.6%
170	3.8%	0.0%	8.40	8.70	3.6%	3.6%
173	3.8%	0.0%	8.40	8.70	3.6%	3.6%
174	3.8%	0.0%	8.40	8.70	3.6%	3.6%
175	3.8%	0.0%	8.40	8.70	3.6%	3.6%
176	3.8%	0.0%	8.40	8.70	3.6%	3.6%
177	3.8%	0.0%	8.40	8.70	3.6%	3.6%
178	3.8%	0.0%	8.40	8.70	3.6%	3.6%
179	3.8%	0.0%	8.40	8.70	3.6%	3.6%
180	3.8%	0.0%	8.40	8.70	3.6%	3.6%
181	3.8%	0.0%	8.40	8.70	3.6%	3.6%
182	3.8%	0.0%	8.40	8.70	3.6%	3.6%
183	3.8%	0.0%	8.40	8.70	3.6%	3.6%
184	3.8%	0.0%	8.40	8.70	3.6%	3.6%
185	3.8%	0.0%	8.40	8.70	3.6%	3.6%
186	3.8%	0.0%	8.40	8.70	3.6%	3.6%
187	3.8%	0.0%	8.40	8.70	3.6%	3.6%
188	3.8%	0.0%	8.40	8.70	3.6%	3.6%
191	3.8%	0.0%	8.80	9.10	3.4%	3.4%
192	3.8%	0.0%	8.40	8.70	3.6%	3.6%
193	3.8%	0.0%	8.40	8.70	3.6%	3.6%
194	3.8%	0.0%	8.40	8.70	3.6%	3.6%
195	3.8%	0.0%	8.40	8.70	3.6%	3.6%
196	3.8%	0.0%	8.40	8.70	3.6%	3.6%
197	3.8%	0.0%	8.40	8.70	3.6%	3.6%
198	3.8%	0.0%	8.40	8.70	3.6%	3.6%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	3.8%	0.0%	8.50	8.80	3.5%	3.5%
201	3.8%	0.0%	8.40	8.70	3.6%	3.6%
202	3.8%	0.0%	8.40	8.70	3.6%	3.6%
203	3.8%	0.0%	8.40	8.70	3.6%	3.6%
204	3.8%	0.0%	8.40	8.70	3.6%	3.6%
205	3.8%	0.0%	8.50	8.80	3.5%	3.5%
206	3.8%	0.0%	8.40	8.70	3.6%	3.6%
207	3.8%	0.0%	8.40	8.70	3.6%	3.6%
208	3.8%	0.0%	8.40	8.70	3.6%	3.6%
210	3.8%	0.0%	8.40	8.70	3.6%	3.6%
212	3.8%	0.0%	8.40	8.70	3.6%	3.6%
213	3.8%	0.0%	8.40	8.70	3.6%	3.6%
214	3.8%	0.0%	8.40	8.70	3.6%	3.6%
215	3.8%	0.0%	8.40	8.70	3.6%	3.6%
217	3.8%	0.0%	8.60	8.90	3.5%	3.5%
218	3.8%	0.0%	8.70	9.00	3.4%	3.4%
221	3.8%	0.0%	8.40	8.70	3.6%	3.6%
222	3.8%	0.0%	8.40	8.70	3.6%	3.6%
223	3.8%	0.0%	8.40	8.70	3.6%	3.6%
224	3.8%	0.0%	8.40	8.70	3.6%	3.6%
225	3.8%	0.0%	8.40	8.70	3.6%	3.6%
226	3.8%	0.0%	8.40	8.70	3.6%	3.6%
227	3.8%	0.0%	8.40	8.70	3.6%	3.6%
228	3.8%	0.0%	8.40	8.70	3.6%	3.6%
229	3.8%	0.0%	8.60	8.90	3.5%	3.5%
999	3.8%	0.0%	8.40	8.70	3.6%	3.6%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

FPB

Loss of Income Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
3	3.8%	0.0%	19.20	19.90	3.6%	3.6%
18	3.8%	0.0%	25.40	26.40	3.9%	3.9%
21	3.8%	0.0%	27.50	28.50	3.6%	3.6%
30	3.8%	0.0%	18.60	19.30	3.8%	3.8%
33	3.8%	0.0%	24.50	25.40	3.7%	3.7%
43	3.8%	0.0%	20.20	21.00	4.0%	4.0%
46	3.8%	0.0%	26.30	27.30	3.8%	3.8%
77	3.8%	0.0%	28.10	29.20	3.9%	3.9%
78	3.8%	0.0%	26.00	27.00	3.8%	3.8%
79	3.8%	0.0%	27.20	28.20	3.7%	3.7%
81	3.8%	0.0%	21.70	22.50	3.7%	3.7%
84	3.8%	0.0%	21.60	22.40	3.7%	3.7%
88	3.8%	0.0%	26.60	27.60	3.8%	3.8%
89	3.8%	0.0%	30.30	31.50	4.0%	4.0%
94	3.8%	0.0%	24.60	25.50	3.7%	3.7%
100	3.8%	0.0%	23.00	23.90	3.9%	3.9%
108	3.8%	0.0%	21.20	22.00	3.8%	3.8%
109	3.8%	0.0%	20.90	21.70	3.8%	3.8%
112	3.8%	0.0%	31.60	32.80	3.8%	3.8%
113	3.8%	0.0%	33.40	34.70	3.9%	3.9%
114	3.8%	0.0%	36.50	37.90	3.8%	3.8%
126	3.8%	0.0%	36.30	37.70	3.9%	3.9%
127	3.8%	0.0%	29.70	30.80	3.7%	3.7%
132	3.8%	0.0%	22.00	22.80	3.6%	3.6%
135	3.8%	0.0%	21.70	22.50	3.7%	3.7%
139	3.8%	0.0%	28.00	29.10	3.9%	3.9%
142	3.8%	0.0%	57.90	60.10	3.8%	3.8%
143	3.8%	0.0%	59.00	61.20	3.7%	3.7%
144	3.8%	0.0%	57.90	60.10	3.8%	3.8%
146	3.8%	0.0%	70.90	73.60	3.8%	3.8%
147	3.8%	0.0%	71.90	74.60	3.8%	3.8%
148	3.8%	0.0%	57.90	60.10	3.8%	3.8%
149	3.8%	0.0%	72.70	75.50	3.9%	3.9%
150	3.8%	0.0%	78.90	81.90	3.8%	3.8%
151	3.8%	0.0%	89.40	92.80	3.8%	3.8%
152	3.8%	0.0%	91.10	94.60	3.8%	3.8%
153	3.8%	0.0%	73.00	75.80	3.8%	3.8%
154	3.8%	0.0%	20.10	20.90	4.0%	4.0%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	3.8%	0.0%	21.70	22.50	3.7%	3.7%
156	3.8%	0.0%	23.00	23.90	3.9%	3.9%
157	3.8%	0.0%	23.90	24.80	3.8%	3.8%
158	3.8%	0.0%	28.30	29.40	3.9%	3.9%
159	3.8%	0.0%	20.90	21.70	3.8%	3.8%
160	3.8%	0.0%	21.60	22.40	3.7%	3.7%
161	3.8%	0.0%	20.70	21.50	3.9%	3.9%
162	3.8%	0.0%	23.10	24.00	3.9%	3.9%
163	3.8%	0.0%	21.50	22.30	3.7%	3.7%
164	3.8%	0.0%	29.70	30.80	3.7%	3.7%
165	3.8%	0.0%	29.60	30.70	3.7%	3.7%
168	3.8%	0.0%	20.80	21.60	3.8%	3.8%
169	3.8%	0.0%	20.60	21.40	3.9%	3.9%
170	3.8%	0.0%	21.30	22.10	3.8%	3.8%
173	3.8%	0.0%	20.80	21.60	3.8%	3.8%
174	3.8%	0.0%	28.30	29.40	3.9%	3.9%
175	3.8%	0.0%	25.20	26.20	4.0%	4.0%
176	3.8%	0.0%	24.90	25.80	3.6%	3.6%
177	3.8%	0.0%	26.60	27.60	3.8%	3.8%
178	3.8%	0.0%	26.60	27.60	3.8%	3.8%
179	3.8%	0.0%	27.00	28.00	3.7%	3.7%
180	3.8%	0.0%	22.30	23.10	3.6%	3.6%
181	3.8%	0.0%	30.60	31.80	3.9%	3.9%
182	3.8%	0.0%	39.10	40.60	3.8%	3.8%
183	3.8%	0.0%	42.50	44.10	3.8%	3.8%
184	3.8%	0.0%	31.60	32.80	3.8%	3.8%
185	3.8%	0.0%	26.50	27.50	3.8%	3.8%
186	3.8%	0.0%	24.00	24.90	3.7%	3.7%
187	3.8%	0.0%	26.90	27.90	3.7%	3.7%
188	3.8%	0.0%	27.20	28.20	3.7%	3.7%
191	3.8%	0.0%	23.10	24.00	3.9%	3.9%
192	3.8%	0.0%	22.20	23.00	3.6%	3.6%
193	3.8%	0.0%	23.40	24.30	3.8%	3.8%
194	3.8%	0.0%	25.60	26.60	3.9%	3.9%
195	3.8%	0.0%	37.70	39.10	3.7%	3.7%
196	3.8%	0.0%	26.30	27.30	3.8%	3.8%
197	3.8%	0.0%	29.00	30.10	3.8%	3.8%
198	3.8%	0.0%	35.70	37.10	3.9%	3.9%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	3.8%	0.0%	36.70	38.10	3.8%	3.8%
201	3.8%	0.0%	25.60	26.60	3.9%	3.9%
202	3.8%	0.0%	26.60	27.60	3.8%	3.8%
203	3.8%	0.0%	25.10	26.10	4.0%	4.0%
204	3.8%	0.0%	25.50	26.50	3.9%	3.9%
205	3.8%	0.0%	25.30	26.30	4.0%	4.0%
206	3.8%	0.0%	24.40	25.30	3.7%	3.7%
207	3.8%	0.0%	22.60	23.50	4.0%	4.0%
208	3.8%	0.0%	22.90	23.80	3.9%	3.9%
210	3.8%	0.0%	23.60	24.50	3.8%	3.8%
212	3.8%	0.0%	23.10	24.00	3.9%	3.9%
213	3.8%	0.0%	30.70	31.90	3.9%	3.9%
214	3.8%	0.0%	23.70	24.60	3.8%	3.8%
215	3.8%	0.0%	23.00	23.90	3.9%	3.9%
217	3.8%	0.0%	23.10	24.00	3.9%	3.9%
218	3.8%	0.0%	24.80	25.70	3.6%	3.6%
221	3.8%	0.0%	27.10	28.10	3.7%	3.7%
222	3.8%	0.0%	26.10	27.10	3.8%	3.8%
223	3.8%	0.0%	25.00	26.00	4.0%	4.0%
224	3.8%	0.0%	23.10	24.00	3.9%	3.9%
225	3.8%	0.0%	23.70	24.60	3.8%	3.8%
226	3.8%	0.0%	23.30	24.20	3.9%	3.9%
227	3.8%	0.0%	23.70	24.60	3.8%	3.8%
228	3.8%	0.0%	24.40	25.30	3.7%	3.7%
229	3.8%	0.0%	25.20	26.20	4.0%	4.0%
999	3.8%	0.0%	25.50	26.50	3.9%	3.9%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	3.8%	0.0%	247.50	256.90	3.8%	3.8%
18	3.8%	0.0%	294.20	305.40	3.8%	3.8%
21	3.8%	0.0%	320.30	332.50	3.8%	3.8%
30	3.8%	0.0%	341.00	354.00	3.8%	3.8%
33	3.8%	0.0%	333.50	346.20	3.8%	3.8%
43	3.8%	0.0%	290.80	301.90	3.8%	3.8%
46	3.8%	0.0%	443.40	460.20	3.8%	3.8%
77	3.8%	0.0%	315.80	327.80	3.8%	3.8%
78	3.8%	0.0%	310.60	322.40	3.8%	3.8%
79	3.8%	0.0%	317.50	329.60	3.8%	3.8%
81	3.8%	0.0%	285.00	295.80	3.8%	3.8%
84	3.8%	0.0%	283.50	294.30	3.8%	3.8%
88	3.8%	0.0%	329.30	341.80	3.8%	3.8%
89	3.8%	0.0%	356.00	369.50	3.8%	3.8%
94	3.8%	0.0%	285.00	295.80	3.8%	3.8%
100	3.8%	0.0%	287.50	298.40	3.8%	3.8%
108	3.8%	0.0%	233.00	241.90	3.8%	3.8%
109	3.8%	0.0%	242.40	251.60	3.8%	3.8%
112	3.8%	0.0%	377.80	392.20	3.8%	3.8%
113	3.8%	0.0%	445.90	462.80	3.8%	3.8%
114	3.8%	0.0%	428.60	444.90	3.8%	3.8%
126	3.8%	0.0%	617.20	640.70	3.8%	3.8%
127	3.8%	0.0%	534.60	554.90	3.8%	3.8%
132	3.8%	0.0%	273.80	284.20	3.8%	3.8%
135	3.8%	0.0%	296.70	308.00	3.8%	3.8%
139	3.8%	0.0%	495.10	513.90	3.8%	3.8%
142	3.8%	0.0%	1,093.90	1,135.50	3.8%	3.8%
143	3.8%	0.0%	1,200.50	1,246.10	3.8%	3.8%
144	3.8%	0.0%	1,083.70	1,124.90	3.8%	3.8%
146	3.8%	0.0%	1,165.70	1,210.00	3.8%	3.8%
147	3.8%	0.0%	1,235.00	1,281.90	3.8%	3.8%
148	3.8%	0.0%	1,301.30	1,350.70	3.8%	3.8%
149	3.8%	0.0%	1,170.20	1,214.70	3.8%	3.8%
150	3.8%	0.0%	1,068.90	1,109.50	3.8%	3.8%
151	3.8%	0.0%	1,264.90	1,313.00	3.8%	3.8%
152	3.8%	0.0%	1,185.20	1,230.20	3.8%	3.8%
153	3.8%	0.0%	1,166.50	1,210.80	3.8%	3.8%
154	3.8%	0.0%	263.30	273.30	3.8%	3.8%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	3.8%	0.0%	256.30	266.00	3.8%	3.8%
156	3.8%	0.0%	257.30	267.10	3.8%	3.8%
157	3.8%	0.0%	248.00	257.40	3.8%	3.8%
158	3.8%	0.0%	292.00	303.10	3.8%	3.8%
159	3.8%	0.0%	247.60	257.00	3.8%	3.8%
160	3.8%	0.0%	251.10	260.60	3.8%	3.8%
161	3.8%	0.0%	255.90	265.60	3.8%	3.8%
162	3.8%	0.0%	300.80	312.20	3.8%	3.8%
163	3.8%	0.0%	253.10	262.70	3.8%	3.8%
164	3.8%	0.0%	383.40	398.00	3.8%	3.8%
165	3.8%	0.0%	383.40	398.00	3.8%	3.8%
168	3.8%	0.0%	335.20	347.90	3.8%	3.8%
169	3.8%	0.0%	354.40	367.90	3.8%	3.8%
170	3.8%	0.0%	350.90	364.20	3.8%	3.8%
173	3.8%	0.0%	220.60	229.00	3.8%	3.8%
174	3.8%	0.0%	357.30	370.90	3.8%	3.8%
175	3.8%	0.0%	322.20	334.40	3.8%	3.8%
176	3.8%	0.0%	318.70	330.80	3.8%	3.8%
177	3.8%	0.0%	327.20	339.60	3.8%	3.8%
178	3.8%	0.0%	320.10	332.30	3.8%	3.8%
179	3.8%	0.0%	318.60	330.70	3.8%	3.8%
180	3.8%	0.0%	307.40	319.10	3.8%	3.8%
181	3.8%	0.0%	490.00	508.60	3.8%	3.8%
182	3.8%	0.0%	593.60	616.20	3.8%	3.8%
183	3.8%	0.0%	657.60	682.60	3.8%	3.8%
184	3.8%	0.0%	461.40	478.90	3.8%	3.8%
185	3.8%	0.0%	427.10	443.30	3.8%	3.8%
186	3.8%	0.0%	416.20	432.00	3.8%	3.8%
187	3.8%	0.0%	439.60	456.30	3.8%	3.8%
188	3.8%	0.0%	437.10	453.70	3.8%	3.8%
191	3.8%	0.0%	304.80	316.40	3.8%	3.8%
192	3.8%	0.0%	304.80	316.40	3.8%	3.8%
193	3.8%	0.0%	304.80	316.40	3.8%	3.8%
194	3.8%	0.0%	322.90	335.20	3.8%	3.8%
195	3.8%	0.0%	675.40	701.10	3.8%	3.8%
196	3.8%	0.0%	477.60	495.70	3.8%	3.8%
197	3.8%	0.0%	487.90	506.40	3.8%	3.8%
198	3.8%	0.0%	655.80	680.70	3.8%	3.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	3.8%	0.0%	675.00	700.70	3.8%	3.8%
201	3.8%	0.0%	471.00	488.90	3.8%	3.8%
202	3.8%	0.0%	328.20	340.70	3.8%	3.8%
203	3.8%	0.0%	326.60	339.00	3.8%	3.8%
204	3.8%	0.0%	322.90	335.20	3.8%	3.8%
205	3.8%	0.0%	322.90	335.20	3.8%	3.8%
206	3.8%	0.0%	326.40	338.80	3.8%	3.8%
207	3.8%	0.0%	355.30	368.80	3.8%	3.8%
208	3.8%	0.0%	329.60	342.10	3.8%	3.8%
210	3.8%	0.0%	298.50	309.80	3.8%	3.8%
212	3.8%	0.0%	304.60	316.20	3.8%	3.8%
213	3.8%	0.0%	488.40	507.00	3.8%	3.8%
214	3.8%	0.0%	407.50	423.00	3.8%	3.8%
215	3.8%	0.0%	307.50	319.20	3.8%	3.8%
217	3.8%	0.0%	317.60	329.70	3.8%	3.8%
218	3.8%	0.0%	318.00	330.10	3.8%	3.8%
221	3.8%	0.0%	360.60	374.30	3.8%	3.8%
222	3.8%	0.0%	351.70	365.10	3.8%	3.8%
223	3.8%	0.0%	357.80	371.40	3.8%	3.8%
224	3.8%	0.0%	344.60	357.70	3.8%	3.8%
225	3.8%	0.0%	357.80	371.40	3.8%	3.8%
226	3.8%	0.0%	350.90	364.20	3.8%	3.8%
227	3.8%	0.0%	357.80	371.40	3.8%	3.8%
228	3.8%	0.0%	304.40	316.00	3.8%	3.8%
229	3.8%	0.0%	304.10	315.70	3.8%	3.8%
999	3.8%	0.0%	341.20	354.20	3.8%	3.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

COMP

<b>Comprehensive</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	4.5%	0.0%	97.70	102.10	4.5%	4.5%
18	4.5%	0.0%	163.60	171.00	4.5%	4.5%
21	4.5%	0.0%	64.00	66.90	4.5%	4.5%
30	4.5%	0.0%	86.70	90.60	4.5%	4.5%
33	4.5%	0.0%	91.40	95.50	4.5%	4.5%
43	4.5%	0.0%	90.30	94.40	4.5%	4.5%
46	4.5%	0.0%	96.90	101.30	4.5%	4.5%
77	4.5%	0.0%	104.30	109.00	4.5%	4.5%
78	4.5%	0.0%	91.10	95.20	4.5%	4.5%
79	4.5%	0.0%	116.50	121.70	4.5%	4.5%
81	4.5%	0.0%	116.90	122.20	4.5%	4.5%
84	4.5%	0.0%	73.10	76.40	4.5%	4.5%
88	4.5%	0.0%	106.80	111.60	4.5%	4.5%
89	4.5%	0.0%	68.00	71.10	4.6%	4.6%
94	4.5%	0.0%	161.80	169.10	4.5%	4.5%
100	4.5%	0.0%	83.90	87.70	4.5%	4.5%
108	4.5%	0.0%	84.60	88.40	4.5%	4.5%
109	4.5%	0.0%	94.70	99.00	4.5%	4.5%
112	4.5%	0.0%	164.80	172.20	4.5%	4.5%
113	4.5%	0.0%	148.50	155.20	4.5%	4.5%
114	4.5%	0.0%	131.70	137.60	4.5%	4.5%
126	4.5%	0.0%	91.10	95.20	4.5%	4.5%
127	4.5%	0.0%	74.30	77.60	4.4%	4.4%
132	4.5%	0.0%	71.70	74.90	4.5%	4.5%
135	4.5%	0.0%	64.40	67.30	4.5%	4.5%
139	4.5%	0.0%	74.80	78.20	4.5%	4.5%
142	4.5%	0.0%	162.30	169.60	4.5%	4.5%
143	4.5%	0.0%	162.30	169.60	4.5%	4.5%
144	4.5%	0.0%	166.60	174.10	4.5%	4.5%
146	4.5%	0.0%	227.60	237.80	4.5%	4.5%
147	4.5%	0.0%	180.70	188.80	4.5%	4.5%
148	4.5%	0.0%	161.60	168.90	4.5%	4.5%
149	4.5%	0.0%	222.10	232.10	4.5%	4.5%
150	4.5%	0.0%	188.80	197.30	4.5%	4.5%
151	4.5%	0.0%	201.40	210.50	4.5%	4.5%
152	4.5%	0.0%	195.20	204.00	4.5%	4.5%
153	4.5%	0.0%	231.90	242.30	4.5%	4.5%
154	4.5%	0.0%	72.90	76.20	4.5%	4.5%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

COMP

<b>Comprehensive</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	4.5%	0.0%	93.10	97.30	4.5%	4.5%
156	4.5%	0.0%	115.80	121.00	4.5%	4.5%
157	4.5%	0.0%	72.10	75.30	4.4%	4.4%
158	4.5%	0.0%	76.40	79.80	4.5%	4.5%
159	4.5%	0.0%	89.50	93.50	4.5%	4.5%
160	4.5%	0.0%	112.90	118.00	4.5%	4.5%
161	4.5%	0.0%	60.70	63.40	4.4%	4.4%
162	4.5%	0.0%	85.40	89.20	4.4%	4.4%
163	4.5%	0.0%	71.30	74.50	4.5%	4.5%
164	4.5%	0.0%	133.80	139.80	4.5%	4.5%
165	4.5%	0.0%	152.70	159.60	4.5%	4.5%
168	4.5%	0.0%	95.90	100.20	4.5%	4.5%
169	4.5%	0.0%	94.00	98.20	4.5%	4.5%
170	4.5%	0.0%	95.10	99.40	4.5%	4.5%
173	4.5%	0.0%	73.50	76.80	4.5%	4.5%
174	4.5%	0.0%	80.20	83.80	4.5%	4.5%
175	4.5%	0.0%	71.00	74.20	4.5%	4.5%
176	4.5%	0.0%	80.40	84.00	4.5%	4.5%
177	4.5%	0.0%	102.60	107.20	4.5%	4.5%
178	4.5%	0.0%	93.50	97.70	4.5%	4.5%
179	4.5%	0.0%	90.00	94.00	4.4%	4.4%
180	4.5%	0.0%	86.10	90.00	4.5%	4.5%
181	4.5%	0.0%	85.10	88.90	4.5%	4.5%
182	4.5%	0.0%	97.40	101.80	4.5%	4.5%
183	4.5%	0.0%	97.20	101.60	4.5%	4.5%
184	4.5%	0.0%	94.40	98.60	4.4%	4.4%
185	4.5%	0.0%	79.30	82.90	4.5%	4.5%
186	4.5%	0.0%	86.30	90.20	4.5%	4.5%
187	4.5%	0.0%	76.40	79.80	4.5%	4.5%
188	4.5%	0.0%	80.90	84.50	4.4%	4.5%
191	4.5%	0.0%	121.10	126.50	4.5%	4.5%
192	4.5%	0.0%	121.10	126.50	4.5%	4.5%
193	4.5%	0.0%	148.10	154.80	4.5%	4.5%
194	4.5%	0.0%	146.20	152.80	4.5%	4.5%
195	4.5%	0.0%	106.00	110.80	4.5%	4.5%
196	4.5%	0.0%	90.80	94.90	4.5%	4.5%
197	4.5%	0.0%	95.20	99.50	4.5%	4.5%
198	4.5%	0.0%	107.00	111.80	4.5%	4.5%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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COMP

<b>Comprehensive</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	4.5%	0.0%	125.50	131.10	4.5%	4.5%
201	4.5%	0.0%	87.30	91.20	4.5%	4.5%
202	4.5%	0.0%	88.00	92.00	4.5%	4.5%
203	4.5%	0.0%	111.10	116.10	4.5%	4.5%
204	4.5%	0.0%	119.80	125.20	4.5%	4.5%
205	4.5%	0.0%	147.00	153.60	4.5%	4.5%
206	4.5%	0.0%	84.20	88.00	4.5%	4.5%
207	4.5%	0.0%	74.10	77.40	4.5%	4.5%
208	4.5%	0.0%	78.30	81.80	4.5%	4.5%
210	4.5%	0.0%	74.40	77.70	4.4%	4.4%
212	4.5%	0.0%	76.20	79.60	4.5%	4.5%
213	4.5%	0.0%	83.30	87.00	4.4%	4.4%
214	4.5%	0.0%	77.10	80.60	4.5%	4.5%
215	4.5%	0.0%	89.70	93.70	4.5%	4.5%
217	4.5%	0.0%	69.90	73.00	4.4%	4.4%
218	4.5%	0.0%	92.70	96.90	4.5%	4.5%
221	4.5%	0.0%	119.60	125.00	4.5%	4.5%
222	4.5%	0.0%	143.30	149.70	4.5%	4.5%
223	4.5%	0.0%	110.90	115.90	4.5%	4.5%
224	4.5%	0.0%	94.70	99.00	4.5%	4.5%
225	4.5%	0.0%	110.80	115.80	4.5%	4.5%
226	4.5%	0.0%	116.50	121.70	4.5%	4.5%
227	4.5%	0.0%	110.80	115.80	4.5%	4.5%
228	4.5%	0.0%	105.50	110.20	4.5%	4.5%
229	4.5%	0.0%	148.10	154.80	4.5%	4.5%
999	4.5%	0.0%	105.00	109.70	4.5%	4.5%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	4.8%	0.0%	244.80	256.50	4.8%	4.8%
18	4.8%	0.0%	264.10	276.80	4.8%	4.8%
21	4.8%	0.0%	249.70	261.70	4.8%	4.8%
30	4.8%	0.0%	262.70	275.30	4.8%	4.8%
33	4.8%	0.0%	251.30	263.40	4.8%	4.8%
43	4.8%	0.0%	267.60	280.40	4.8%	4.8%
46	4.8%	0.0%	252.60	264.70	4.8%	4.8%
77	4.8%	0.0%	282.50	296.10	4.8%	4.8%
78	4.8%	0.0%	251.80	263.90	4.8%	4.8%
79	4.8%	0.0%	269.90	282.90	4.8%	4.8%
81	4.8%	0.0%	263.20	275.80	4.8%	4.8%
84	4.8%	0.0%	236.10	247.40	4.8%	4.8%
88	4.8%	0.0%	258.40	270.80	4.8%	4.8%
89	4.8%	0.0%	251.80	263.90	4.8%	4.8%
94	4.8%	0.0%	258.30	270.70	4.8%	4.8%
100	4.8%	0.0%	284.60	298.30	4.8%	4.8%
108	4.8%	0.0%	228.10	239.00	4.8%	4.8%
109	4.8%	0.0%	226.80	237.70	4.8%	4.8%
112	4.8%	0.0%	329.20	345.00	4.8%	4.8%
113	4.8%	0.0%	302.10	316.60	4.8%	4.8%
114	4.8%	0.0%	341.90	358.30	4.8%	4.8%
126	4.8%	0.0%	355.30	372.40	4.8%	4.8%
127	4.8%	0.0%	293.10	307.20	4.8%	4.8%
132	4.8%	0.0%	290.10	304.00	4.8%	4.8%
135	4.8%	0.0%	233.70	244.90	4.8%	4.8%
139	4.8%	0.0%	308.80	323.60	4.8%	4.8%
142	4.8%	0.0%	366.70	384.30	4.8%	4.8%
143	4.8%	0.0%	393.80	412.70	4.8%	4.8%
144	4.8%	0.0%	406.80	426.30	4.8%	4.8%
146	4.8%	0.0%	479.10	502.10	4.8%	4.8%
147	4.8%	0.0%	423.40	443.70	4.8%	4.8%
148	4.8%	0.0%	356.20	373.30	4.8%	4.8%
149	4.8%	0.0%	454.20	476.00	4.8%	4.8%
150	4.8%	0.0%	401.70	421.00	4.8%	4.8%
151	4.8%	0.0%	436.70	457.70	4.8%	4.8%
152	4.8%	0.0%	407.80	427.40	4.8%	4.8%
153	4.8%	0.0%	493.90	517.60	4.8%	4.8%
154	4.8%	0.0%	242.00	253.60	4.8%	4.8%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
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COLL

Collision						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
155	4.8%	0.0%	274.20	287.40	4.8%	4.8%
156	4.8%	0.0%	258.90	271.30	4.8%	4.8%
157	4.8%	0.0%	245.60	257.40	4.8%	4.8%
158	4.8%	0.0%	287.20	301.00	4.8%	4.8%
159	4.8%	0.0%	235.10	246.40	4.8%	4.8%
160	4.8%	0.0%	263.40	276.00	4.8%	4.8%
161	4.8%	0.0%	213.30	223.50	4.8%	4.8%
162	4.8%	0.0%	256.20	268.50	4.8%	4.8%
163	4.8%	0.0%	230.80	241.90	4.8%	4.8%
164	4.8%	0.0%	256.60	268.90	4.8%	4.8%
165	4.8%	0.0%	279.50	292.90	4.8%	4.8%
168	4.8%	0.0%	318.60	333.90	4.8%	4.8%
169	4.8%	0.0%	318.60	333.90	4.8%	4.8%
170	4.8%	0.0%	318.80	334.10	4.8%	4.8%
173	4.8%	0.0%	254.60	266.80	4.8%	4.8%
174	4.8%	0.0%	299.90	314.30	4.8%	4.8%
175	4.8%	0.0%	264.10	276.80	4.8%	4.8%
176	4.8%	0.0%	247.90	259.80	4.8%	4.8%
177	4.8%	0.0%	297.60	311.90	4.8%	4.8%
178	4.8%	0.0%	271.20	284.20	4.8%	4.8%
179	4.8%	0.0%	279.90	293.30	4.8%	4.8%
180	4.8%	0.0%	247.40	259.30	4.8%	4.8%
181	4.8%	0.0%	343.50	360.00	4.8%	4.8%
182	4.8%	0.0%	341.80	358.20	4.8%	4.8%
183	4.8%	0.0%	323.20	338.70	4.8%	4.8%
184	4.8%	0.0%	301.90	316.40	4.8%	4.8%
185	4.8%	0.0%	340.50	356.80	4.8%	4.8%
186	4.8%	0.0%	300.10	314.50	4.8%	4.8%
187	4.8%	0.0%	280.50	294.00	4.8%	4.8%
188	4.8%	0.0%	285.30	299.00	4.8%	4.8%
191	4.8%	0.0%	296.90	311.20	4.8%	4.8%
192	4.8%	0.0%	264.00	276.70	4.8%	4.8%
193	4.8%	0.0%	287.90	301.70	4.8%	4.8%
194	4.8%	0.0%	259.40	271.90	4.8%	4.8%
195	4.8%	0.0%	386.40	404.90	4.8%	4.8%
196	4.8%	0.0%	322.10	337.60	4.8%	4.8%
197	4.8%	0.0%	333.70	349.70	4.8%	4.8%
198	4.8%	0.0%	348.80	365.50	4.8%	4.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	4.8%	0.0%	394.20	413.10	4.8%	4.8%
201	4.8%	0.0%	328.90	344.70	4.8%	4.8%
202	4.8%	0.0%	264.40	277.10	4.8%	4.8%
203	4.8%	0.0%	244.50	256.20	4.8%	4.8%
204	4.8%	0.0%	287.80	301.60	4.8%	4.8%
205	4.8%	0.0%	240.60	252.10	4.8%	4.8%
206	4.8%	0.0%	283.00	296.60	4.8%	4.8%
207	4.8%	0.0%	245.10	256.90	4.8%	4.8%
208	4.8%	0.0%	264.90	277.60	4.8%	4.8%
210	4.8%	0.0%	259.20	271.60	4.8%	4.8%
212	4.8%	0.0%	264.70	277.40	4.8%	4.8%
213	4.8%	0.0%	331.10	347.00	4.8%	4.8%
214	4.8%	0.0%	285.50	299.20	4.8%	4.8%
215	4.8%	0.0%	256.40	268.70	4.8%	4.8%
217	4.8%	0.0%	248.20	260.10	4.8%	4.8%
218	4.8%	0.0%	282.50	296.10	4.8%	4.8%
221	4.8%	0.0%	252.00	264.10	4.8%	4.8%
222	4.8%	0.0%	306.00	320.70	4.8%	4.8%
223	4.8%	0.0%	270.40	283.40	4.8%	4.8%
224	4.8%	0.0%	264.50	277.20	4.8%	4.8%
225	4.8%	0.0%	270.40	283.40	4.8%	4.8%
226	4.8%	0.0%	254.50	266.70	4.8%	4.8%
227	4.8%	0.0%	270.40	283.40	4.8%	4.8%
228	4.8%	0.0%	250.70	262.70	4.8%	4.8%
229	4.8%	0.0%	256.00	268.30	4.8%	4.8%
999	4.8%	0.0%	281.40	294.90	4.8%	4.8%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

**Uninsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Stacked							ROS
	126,181-184,195	127,168-169,170	21,33,88,8	185,186,187,188	175,177,178,179			
	142-144, 146-153	198,199, 213	139,196, 197, 201	9,112, 113,114	214	175,177, 178,179	ROS	
15/30	77.60	27.90	19.00	10.60	13.50	9.10	6.60	
20/30*	89.30	32.20	21.90	12.00	15.50	10.50	7.70	
20/40*	89.30	32.20	21.90	12.00	15.50	10.50	7.70	
25/50	89.30	32.20	21.90	12.00	15.50	10.50	7.70	
30/60*	104.40	37.70	25.70	14.20	18.00	12.10	9.10	
40/80*	104.40	37.70	25.70	14.20	18.00	12.10	9.10	
25/100*	104.40	37.70	25.70	14.20	18.00	12.10	9.10	
50/100	104.40	37.70	25.70	14.20	18.00	12.10	9.10	
100/100*	122.50	44.20	29.90	16.90	21.20	14.40	10.50	
100/150*	122.50	44.20	29.90	16.90	21.20	14.40	10.50	
50/200*	122.50	44.20	29.90	16.90	21.20	14.40	10.50	
100/200*	122.50	44.20	29.90	16.90	21.20	14.40	10.50	
100/250*	122.50	44.20	29.90	16.90	21.20	14.40	10.50	
100/300	122.50	44.20	29.90	16.90	21.20	14.40	10.50	
150/200*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
200/200*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
150/250*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
200/250*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
250/250*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
150/300*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
200/300*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
250/300*	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
300/300	130.40	47.00	31.90	17.50	22.60	15.40	11.20	
100/400*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
150/400*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
200/400*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
250/400*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
100/500*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
150/500*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
200/500*	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
250/500	134.90	48.60	33.10	18.40	23.30	15.80	11.60	
300/400*	135.90	49.00	33.30	18.70	23.40	15.90	11.70	
300/500*	135.90	49.00	33.30	18.70	23.40	15.90	11.70	
400/400*	139.70	50.30	34.10	19.10	24.20	16.30	12.10	
400/500*	139.70	50.30	34.10	19.10	24.20	16.30	12.10	
500/500	139.70	50.30	34.10	19.10	24.20	16.30	12.10	
200/750*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
250/750*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
300/750*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
400/750*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
500/750*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
250/1000*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
300/1000*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
400/1000*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
500/1000*	146.40	52.60	35.90	20.00	25.30	17.20	12.50	
1000/1000	146.40	52.60	35.90	20.00	25.30	17.20	12.50	

\* Available only to policies that had selected them prior to 12/22/2014

Territory / Limit	Proposed Rates - Stacked							ROS
	126,181-184,195	127,168-169,170	21,33,88,8	185,186,187,188	175,177,178,179			
	142-144, 146-153	198,199, 213	139,196, 197, 201	9,112, 113,114	214	175,177, 178,179	ROS	
15/30	76.30	27.40	18.70	10.40	13.30	8.90	6.50	
20/30*	87.80	31.70	21.50	11.80	15.20	10.30	7.60	
20/40*	87.80	31.70	21.50	11.80	15.20	10.30	7.60	
25/50	87.80	31.70	21.50	11.80	15.20	10.30	7.60	
30/60*	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
40/80*	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
25/100*	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
50/100	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
100/100*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/150*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
50/200*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/200*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/250*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/300	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
150/200*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
200/200*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
150/250*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
200/250*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
250/250*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
150/300*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
200/300*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
250/300*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
300/300	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
100/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
150/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
200/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
250/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
100/500*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
150/500*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
200/500*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
250/500	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
300/400*	133.60	48.20	32.70	18.40	23.00	15.60	11.50	
300/500*	133.60	48.20	32.70	18.40	23.00	15.60	11.50	
400/400*	137.30	49.40	33.50	18.80	23.80	16.00	11.90	
400/500*	137.30	49.40	33.50	18.80	23.80	16.00	11.90	
500/500	137.30	49.40	33.50	18.80	23.80	16.00	11.90	
200/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
250/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
300/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
400/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
500/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
250/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
300/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
400/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
500/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
1000/1000	143.90	51.70	35.30	19.70	24.90	16.90	12.30	

\* Available only to policies that had selected them prior to 12/22/2014

Territory / Limit	Base Rate Change - Stacked							ROS
	126,181-184,195	127,168-169,170	21,33,88,8	185,186,187,188	175,177,178,179			
	142-144, 146-153	198,199, 213	139,196, 197, 201	9,112, 113,114	214	175,177, 178,179	ROS	
15/30	-1.7%	-1.8%	-1.6%	-1.9%	-1.5%	-2.2%	-1.5%	
20/30*	-1.7%	-1.6%	-1.8%	-1.7%	-1.9%	-1.9%	-1.3%	
20/40*	-1.7%	-1.6%	-1.8%	-1.7%	-1.9%	-1.9%	-1.3%	
25/50	-1.7%	-1.6%	-1.8%	-1.7%	-1.9%	-1.9%	-1.3%	
30/60*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
40/80*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
25/100*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
50/100	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
100/100*	-1.7%	-1.8%	-1.7%	-1.8%	-1.9%	-1.4%	-1.9%	
100/150*	-1.7%	-1.8%	-1.7%	-1.8%	-1.9%	-1.4%	-1.9%	
50/200*	-1.7%	-1.8%	-1.7%	-1.8%	-1.9%	-1.4%	-1.9%	
100/200*	-1.7%	-1.8%	-1.7%	-1.8%	-1.9%	-1.4%	-1.9%	
100/250*	-1.7%	-1.8%	-1.7%	-1.8%	-1.9%	-1.4%	-1.9%	
100/300	-1.7%	-1.8%	-1.7%	-1.8%	-1.9%	-1.4%	-1.9%	
150/200*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
200/200*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
150/250*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
200/250*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
250/250*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
150/300*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
200/300*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
250/300*	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
300/300	-1.7%	-1.7%	-1.6%	-1.7%	-1.8%	-1.9%	-1.8%	
100/400*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
150/400*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
200/400*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
250/400*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
100/500*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
150/500*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
200/500*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
250/500	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
300/400*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
300/500*	-1.7%	-1.6%	-1.8%	-1.6%	-1.7%	-1.9%	-1.7%	
400/400*	-1.7%	-1.8%	-1.8%	-1.6%	-1.7%	-1.8%	-1.7%	
400/500*	-1.7%	-1.8%	-1.8%	-1.6%	-1.7			

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

**Uninsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Unstacked							ROS
	126,181-184,195,	127,168,169,170,	21,33,88,8	185,186,	175,177,			
	142-144,146-153	198,199,213	139,196,197,201	9,112,113,114	187,188,214	178,179		
15/30	56.90	20.40	13.90	7.90	9.90	6.60	4.90	
20/30*	67.10	24.10	16.50	9.20	11.60	7.70	5.80	
20/40*	67.10	24.10	16.50	9.20	11.60	7.70	5.80	
25/50	67.10	24.10	16.50	9.20	11.60	7.70	5.80	
30/60*	80.40	29.00	19.80	10.80	13.90	9.30	6.80	
40/80*	80.40	29.00	19.80	10.80	13.90	9.30	6.80	
25/100*	80.40	29.00	19.80	10.80	13.90	9.30	6.80	
50/100	80.40	29.00	19.80	10.80	13.90	9.30	6.80	
100/100*	97.60	35.20	24.00	13.40	16.90	11.40	8.50	
100/150*	97.60	35.20	24.00	13.40	16.90	11.40	8.50	
50/200*	97.60	35.20	24.00	13.40	16.90	11.40	8.50	
100/200*	97.60	35.20	24.00	13.40	16.90	11.40	8.50	
100/250*	97.60	35.20	24.00	13.40	16.90	11.40	8.50	
100/300	97.60	35.20	24.00	13.40	16.90	11.40	8.50	
150/200*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
200/200*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
150/250*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
200/250*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
250/250*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
150/300*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
200/300*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
250/300*	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
300/300	104.10	37.40	25.70	13.80	18.00	12.10	8.90	
100/400*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
150/400*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
200/400*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
250/400*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
100/500*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
150/500*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
200/500*	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
250/500	107.60	38.70	26.50	14.80	18.50	12.50	9.20	
300/400*	108.40	38.90	26.70	14.90	18.80	12.60	9.30	
300/500*	108.40	38.90	26.70	14.90	18.80	12.60	9.30	
400/400*	111.50	40.20	27.40	15.20	19.30	12.90	9.70	
400/500*	111.50	40.20	27.40	15.20	19.30	12.90	9.70	
500/500	111.50	40.20	27.40	15.20	19.30	12.90	9.70	
200/750*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
250/750*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
300/750*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
400/750*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
500/750*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
250/1000*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
300/1000*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
400/1000*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
500/1000*	116.80	41.90	28.80	15.90	20.10	13.90	10.20	
1000/1000	120.50	43.40	29.80	16.30	21.00	14.10	10.40	

\* Available only to policies that had selected them prior to 12/22/2014

Territory / Limit	Proposed Rates - Unstacked							ROS
	126,181-184,195,	127,168,169,170,	21,33,88,8	185,186,	175,177,			
	142-144,146-153	198,199,213	139,196,197,201	9,112,113,114	187,188,214	178,179		
15/30	55.90	20.10	13.70	7.80	9.70	6.50	4.80	
20/30*	66.00	23.70	16.20	9.00	11.40	7.60	5.70	
20/40*	66.00	23.70	16.20	9.00	11.40	7.60	5.70	
25/50	66.00	23.70	16.20	9.00	11.40	7.60	5.70	
30/60*	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
40/80*	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
25/100*	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
50/100	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
100/100*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/150*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
50/200*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/200*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/250*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/300	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
150/200*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
200/200*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
150/250*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
200/250*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
250/250*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
150/300*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
200/300*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
250/300*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
300/300	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
100/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
150/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
200/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
250/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
100/500*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
150/500*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
200/500*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
250/500	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
300/400*	106.60	38.20	26.20	14.60	18.50	12.40	9.10	
300/500*	106.60	38.20	26.20	14.60	18.50	12.40	9.10	
400/400*	109.60	39.50	26.90	14.90	19.00	12.70	9.50	
400/500*	109.60	39.50	26.90	14.90	19.00	12.70	9.50	
500/500	109.60	39.50	26.90	14.90	19.00	12.70	9.50	
200/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
250/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
300/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
400/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
500/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
250/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
300/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
400/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
500/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
1000/1000	118.50	42.70	29.30	16.00	20.60	13.90	10.20	

\* Available only to policies that had selected them prior to 12/22/2014

Territory / Limit	Base Rate Change- Unstacked							ROS
	126,181-184,195,	127,168,169,170,	21,33,88,8	185,186,	175,177,			
	142-144,146-153	198,199,213	139,196,197,201	9,112,113,114	187,188,214	178,179		
15/30	-1.8%	-1.5%	-1.4%	-1.3%	-2.0%	-1.5%	-2.0%	
20/30*	-1.6%	-1.7%	-1.8%	-2.2%	-1.7%	-1.3%	-1.7%	
20/40*	-1.6%	-1.7%	-1.8%	-2.2%	-1.7%	-1.3%	-1.7%	
25/50	-1.6%	-1.7%	-1.8%	-2.2%	-1.7%	-1.3%	-1.7%	
30/60*	-1.7%	-1.7%	-1.5%	-1.9%	-1.4%	-2.2%	-1.5%	
40/80*	-1.7%	-1.7%	-1.5%	-1.9%	-1.4%	-2.2%	-1.5%	
25/100*	-1.7%	-1.7%	-1.5%	-1.9%	-1.4%	-2.2%	-1.5%	
50/100	-1.7%	-1.7%	-1.5%	-1.9%	-1.4%	-2.2%	-1.5%	
100/100*	-1.7%	-1.7%	-1.7%	-1.5%	-1.8%	-1.8%	-1.2%	
100/150*	-1.7%	-1.7%	-1.7%	-1.5%	-1.8%	-1.8%	-1.2%	
50/200*	-1.7%	-1.7%	-1.7%	-1.5%	-1.8%	-1.8%	-1.2%	
100/200*	-1.7%	-1.7%	-1.7%	-1.5%	-1.8%	-1.8%	-1.2%	
100/250*	-1.7%	-1.7%	-1.7%	-1.5%	-1.8%	-1.8%	-1.2%	
100/300	-1.7%	-1.7%	-1.7%	-1.5%	-1.8%	-1.8%	-1.2%	
150/200*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
200/200*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
150/250*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
200/250*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
250/250*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
150/300*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
200/300*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
250/300*	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
300/300	-1.7%	-1.6%	-1.6%	-1.4%	-1.7%	-1.7%	-2.2%	
100/400*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
150/400*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
200/400*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
250/400*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
100/500*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
150/500*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
200/500*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
250/500	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
300/400*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
300/500*	-1.7%	-1.8%	-1.9%	-2.0%	-1.6%	-1.6%	-2.2%	
400/400*	-1.7%	-1.7%	-1.8%	-2.0%	-1.6%	-1.6%	-2.1%	
400/500*	-1.7%	-1.7%	-1.8%	-2.0%	-1.6%	-1.6%	-2.1%	
500/500	-1.7%	-1.7%	-1.8%	-2.0%	-1.6%	-1.6%	-2.1%	
200/750*	-1.7%	-1.7%	-1.7%	-1.9%	-1.5%	-1.4%	-	



**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

**Underinsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Unstacked							ROS
	142-144, 146-153	126,181-184,195, 198,199, 213	139,196, 197, 201	21,33,88,8 9,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179		
	15/30	51.20	31.70	24.40	21.60	16.80	13.50	
20/30*	75.00	46.20	35.70	32.70	24.50	19.90	18.70	
20/40*	75.00	46.20	35.70	32.70	24.50	19.90	18.70	
25/50	75.00	46.20	35.70	32.70	24.50	19.90	18.70	
30/60*	116.40	71.80	55.40	54.60	38.30	32.40	28.80	
40/80*	116.40	71.80	55.40	54.60	38.30	32.40	28.80	
25/100*	116.40	71.80	55.40	54.60	38.30	32.40	28.80	
50/100	116.40	71.80	55.40	54.60	38.30	32.40	28.80	
100/100*	189.90	117.10	90.30	96.40	62.30	55.10	47.10	
100/150*	189.90	117.10	90.30	96.40	62.30	55.10	47.10	
50/200*	189.90	117.10	90.30	96.40	62.30	55.10	47.10	
100/200*	189.90	117.10	90.30	96.40	62.30	55.10	47.10	
100/250*	189.90	117.10	90.30	96.40	62.30	55.10	47.10	
100/300	189.90	117.10	90.30	96.40	62.30	55.10	47.10	
150/200*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
200/200*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
150/250*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
200/250*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
250/250*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
150/300*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
200/300*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
250/300*	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
300/300	222.40	137.20	106.20	117.50	73.30	66.10	55.20	
100/400*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
150/400*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
200/400*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
250/400*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
100/500*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
150/500*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
200/500*	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
250/500	240.50	148.30	114.80	130.00	78.90	72.00	59.50	
300/400*	246.00	151.70	117.30	133.40	80.80	74.20	61.10	
300/500*	246.00	151.70	117.30	133.40	80.80	74.20	61.10	
400/400*	264.00	162.80	125.80	146.00	86.80	80.00	65.50	
400/500*	264.00	162.80	125.80	146.00	86.80	80.00	65.50	
500/500	264.00	162.80	125.80	146.00	86.80	80.00	65.50	
200/750*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
250/750*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
300/750*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
400/750*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
500/750*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
250/1000*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
300/1000*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
400/1000*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
500/1000*	295.80	182.80	141.20	168.30	97.30	91.40	73.40	
1000/1000	332.90	205.40	158.70	189.40	109.30	101.80	82.70	

\* Available only to policies that had selected them prior to 12/22/2014

Territory / Limit	Proposed Rates - Unstacked							ROS
	142-144, 146-153	126,181-184,195, 198,199, 213	139,196, 197, 201	21,33,88,8 9,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179		
	15/30	49.80	30.80	23.70	21.00	16.30	13.10	
20/30*	73.00	45.00	34.70	31.80	23.80	19.40	18.20	
20/40*	73.00	45.00	34.70	31.80	23.80	19.40	18.20	
25/50	73.00	45.00	34.70	31.80	23.80	19.40	18.20	
30/60*	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
40/80*	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
25/100*	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
50/100	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
100/100*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/150*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
50/200*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/200*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/250*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/300	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
150/200*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
200/200*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
150/250*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
200/250*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
250/250*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
150/300*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
200/300*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
250/300*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
300/300	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
100/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
150/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
200/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
250/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
100/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
150/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
200/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
250/500	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
300/400*	239.40	147.60	114.10	129.80	78.60	72.20	59.50	
300/500*	239.40	147.60	114.10	129.80	78.60	72.20	59.50	
400/400*	256.90	158.40	122.40	142.10	84.50	77.80	63.70	
400/500*	256.90	158.40	122.40	142.10	84.50	77.80	63.70	
500/500	256.90	158.40	122.40	142.10	84.50	77.80	63.70	
200/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
250/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
300/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
400/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
500/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
250/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
300/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
400/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
500/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
1000/1000	323.90	199.90	154.40	184.30	106.30	99.10	80.50	

\* Available only to policies that had selected them prior to 12/22/2014

Territory / Limit	Base Rate Change- Unstacked							ROS
	142-144, 146-153	126,181-184,195, 198,199, 213	139,196, 197, 201	21,33,88,8 9,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179		
	15/30	-2.7%	-2.8%	-2.9%	-2.8%	-3.0%	-3.0%	
20/30*	-2.7%	-2.6%	-2.8%	-2.8%	-2.9%	-2.5%	-2.7%	
20/40*	-2.7%	-2.6%	-2.8%	-2.8%	-2.9%	-2.5%	-2.7%	
25/50	-2.7%	-2.6%	-2.8%	-2.8%	-2.9%	-2.5%	-2.7%	
30/60*	-2.7%	-2.6%	-2.7%	-2.7%	-2.6%	-2.8%	-2.8%	
40/80*	-2.7%	-2.6%	-2.7%	-2.7%	-2.6%	-2.8%	-2.8%	
25/100*	-2.7%	-2.6%	-2.7%	-2.7%	-2.6%	-2.8%	-2.8%	
50/100	-2.7%	-2.6%	-2.7%	-2.7%	-2.6%	-2.8%	-2.8%	
100/100*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	
100/150*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	
50/200*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	
100/200*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	
100/250*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	
100/300	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	
150/200*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
200/200*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
150/250*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
200/250*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
250/250*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
150/300*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
200/300*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
250/300*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
300/300	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
100/400*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
150/400*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
200/400*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
250/400*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
100/500*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
150/500*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
200/500*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
250/500	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.7%	
300/400*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	
300/500*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	
400/400*	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.8%	-2.7%	
400/500*	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.8%	-2.7%	
500/500	-2.7%	-2.7%	-2.7%	-2.7%	-2.6%	-2.8%	-2.7%	
200/750*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
250/750*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
300/750*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
400/750*	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	
500/750*	-2.7%	-2.7%	-2.7%	-2.7%	-			

**Pennsylvania Private Passenger Automobile  
Nationwide Affinity Insurance Company of America  
Current and Revised Territory Base Rates  
Effective 6/22/16**

BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	9.3%	0.2%	209.90	229.00	9.1%	9.3%
2	9.3%	0.2%	218.30	238.10	9.1%	9.3%
3	9.3%	0.2%	225.00	245.40	9.1%	9.3%
4	9.3%	0.2%	228.50	249.20	9.1%	9.3%
5	9.3%	0.2%	235.40	256.80	9.1%	9.3%
6	9.3%	0.2%	237.20	258.70	9.1%	9.3%
7	9.3%	0.2%	239.10	260.80	9.1%	9.3%
8	9.3%	0.2%	242.40	264.40	9.1%	9.3%
9	9.3%	0.2%	243.90	266.00	9.1%	9.3%
10	9.3%	0.2%	245.90	268.20	9.1%	9.3%
11	9.3%	0.2%	263.00	286.90	9.1%	9.3%
12	9.3%	0.2%	264.40	288.40	9.1%	9.3%
13	9.3%	0.2%	272.80	297.60	9.1%	9.3%
14	9.3%	0.2%	307.20	335.10	9.1%	9.3%
15	9.3%	0.2%	324.20	353.60	9.1%	9.3%
16	9.3%	0.2%	326.00	355.60	9.1%	9.3%
17	9.3%	0.2%	368.40	401.90	9.1%	9.3%
18	9.3%	0.2%	395.90	431.80	9.1%	9.3%
19	9.3%	0.2%	407.90	444.90	9.1%	9.3%
20	9.3%	0.2%	500.10	545.50	9.1%	9.3%
21	9.3%	0.2%	647.30	706.10	9.1%	9.3%
22	9.3%	0.2%	660.20	720.10	9.1%	9.3%
23	9.3%	0.2%	755.90	824.50	9.1%	9.3%
24	9.3%	0.2%	785.00	856.30	9.1%	9.3%
25	9.3%	0.2%	810.90	884.50	9.1%	9.3%
999	9.3%	0.2%	306.40	334.20	9.1%	9.3%

**Pennsylvania Private Passenger Automobile  
 Nationwide Affinity Insurance Company of America  
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PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	11.7%	0.2%	152.50	169.90	11.4%	11.7%
2	11.7%	0.2%	160.80	179.20	11.4%	11.7%
3	11.7%	0.2%	165.00	183.90	11.5%	11.7%
4	11.7%	0.2%	171.20	190.80	11.4%	11.7%
5	11.7%	0.2%	174.10	194.00	11.4%	11.7%
6	11.7%	0.2%	177.40	197.70	11.4%	11.7%
7	11.7%	0.2%	184.40	205.50	11.4%	11.7%
8	11.7%	0.2%	187.30	208.70	11.4%	11.7%
9	11.7%	0.2%	189.00	210.60	11.4%	11.7%
10	11.7%	0.2%	193.00	215.10	11.5%	11.7%
11	11.7%	0.2%	193.60	215.70	11.4%	11.7%
12	11.7%	0.2%	196.60	219.10	11.4%	11.7%
13	11.7%	0.2%	198.80	221.50	11.4%	11.7%
14	11.7%	0.2%	202.90	226.10	11.4%	11.7%
15	11.7%	0.2%	217.90	242.80	11.4%	11.7%
16	11.7%	0.2%	222.10	247.50	11.4%	11.7%
17	11.7%	0.2%	223.60	249.20	11.4%	11.7%
18	11.7%	0.2%	233.60	260.30	11.4%	11.7%
19	11.7%	0.2%	239.20	266.60	11.5%	11.7%
20	11.7%	0.2%	243.50	271.30	11.4%	11.7%
21	11.7%	0.2%	251.70	280.50	11.4%	11.7%
22	11.7%	0.2%	259.30	288.90	11.4%	11.7%
23	11.7%	0.2%	269.50	300.30	11.4%	11.7%
24	11.7%	0.2%	298.40	332.50	11.4%	11.7%
25	11.7%	0.2%	289.30	322.40	11.4%	11.7%
26	11.7%	0.2%	299.20	333.40	11.4%	11.7%
999	11.7%	0.2%	203.50	226.80	11.4%	11.7%

**Pennsylvania Private Passenger Automobile  
 Nationwide Affinity Insurance Company of America  
 Current and Revised Territory Base Rates  
 Effective 6/22/16**

FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.2%	277.50	287.40	3.6%	3.8%
2	3.8%	0.2%	299.00	309.70	3.6%	3.8%
3	3.8%	0.2%	344.80	357.10	3.6%	3.8%
4	3.8%	0.2%	361.70	374.70	3.6%	3.8%
5	3.8%	0.2%	366.50	379.60	3.6%	3.8%
6	3.8%	0.2%	371.20	384.50	3.6%	3.8%
7	3.8%	0.2%	399.80	414.10	3.6%	3.8%
8	3.8%	0.2%	402.20	416.60	3.6%	3.8%
9	3.8%	0.2%	420.10	435.10	3.6%	3.8%
10	3.8%	0.2%	416.10	431.00	3.6%	3.8%
11	3.8%	0.2%	426.20	441.50	3.6%	3.8%
12	3.8%	0.2%	428.90	444.30	3.6%	3.8%
13	3.8%	0.2%	455.10	471.40	3.6%	3.8%
14	3.8%	0.2%	471.60	488.50	3.6%	3.8%
15	3.8%	0.2%	545.00	564.50	3.6%	3.8%
16	3.8%	0.2%	580.40	601.20	3.6%	3.8%
17	3.8%	0.2%	555.20	575.10	3.6%	3.8%
18	3.8%	0.2%	635.00	657.70	3.6%	3.8%
19	3.8%	0.2%	628.40	650.90	3.6%	3.8%
20	3.8%	0.2%	664.80	688.60	3.6%	3.8%
21	3.8%	0.2%	732.10	758.30	3.6%	3.8%
22	3.8%	0.2%	1,174.10	1,216.10	3.6%	3.8%
23	3.8%	0.2%	1,366.60	1,415.50	3.6%	3.8%
24	3.8%	0.2%	1,374.10	1,423.30	3.6%	3.8%
25	3.8%	0.2%	1,431.70	1,483.00	3.6%	3.8%
999	3.8%	0.2%	471.00	487.90	3.6%	3.8%

**Nationwide Affinity Insurance Company of America**  
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FPB

<b>Funeral Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.4%	1.30	1.30	0.0%	0.4%
2	3.8%	0.4%	1.40	1.40	0.0%	0.4%
3	3.8%	0.4%	1.50	1.60	6.7%	7.1%
4	3.8%	0.4%	1.50	1.60	6.7%	7.1%
5	3.8%	0.4%	1.50	1.60	6.7%	7.1%
6	3.8%	0.4%	1.50	1.60	6.7%	7.1%
7	3.8%	0.4%	1.50	1.60	6.7%	7.1%
8	3.8%	0.4%	1.60	1.70	6.3%	6.6%
9	3.8%	0.4%	1.60	1.70	6.3%	6.6%
10	3.8%	0.4%	1.60	1.70	6.3%	6.6%
11	3.8%	0.4%	1.60	1.70	6.3%	6.6%
12	3.8%	0.4%	1.60	1.70	6.3%	6.6%
13	3.8%	0.4%	1.70	1.80	5.9%	6.3%
14	3.8%	0.4%	1.80	1.90	5.6%	5.9%
15	3.8%	0.4%	2.20	2.30	4.5%	4.9%
16	3.8%	0.4%	2.30	2.40	4.3%	4.7%
17	3.8%	0.4%	2.20	2.30	4.5%	4.9%
18	3.8%	0.4%	2.50	2.60	4.0%	4.4%
19	3.8%	0.4%	2.50	2.60	4.0%	4.4%
20	3.8%	0.4%	2.50	2.60	4.0%	4.4%
21	3.8%	0.4%	2.80	2.90	3.6%	3.9%
22	3.8%	0.4%	4.50	4.70	4.4%	4.8%
23	3.8%	0.4%	5.50	5.70	3.6%	4.0%
24	3.8%	0.4%	5.60	5.80	3.6%	3.9%
25	3.8%	0.4%	5.90	6.10	3.4%	3.8%
999	3.8%	0.4%	1.80	1.90	5.6%	5.9%

**Pennsylvania Private Passenger Automobile  
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FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.2%	6.80	7.00	2.9%	3.2%
2	3.8%	0.2%	7.60	7.90	3.9%	4.2%
3	3.8%	0.2%	8.50	8.80	3.5%	3.8%
4	3.8%	0.2%	8.80	9.10	3.4%	3.6%
5	3.8%	0.2%	8.90	9.20	3.4%	3.6%
6	3.8%	0.2%	8.90	9.20	3.4%	3.6%
7	3.8%	0.2%	9.90	10.30	4.0%	4.3%
8	3.8%	0.2%	10.00	10.40	4.0%	4.2%
9	3.8%	0.2%	10.40	10.80	3.8%	4.1%
10	3.8%	0.2%	10.30	10.70	3.9%	4.1%
11	3.8%	0.2%	10.50	10.90	3.8%	4.0%
12	3.8%	0.2%	10.60	11.00	3.8%	4.0%
13	3.8%	0.2%	11.00	11.40	3.6%	3.9%
14	3.8%	0.2%	11.60	12.00	3.4%	3.7%
15	3.8%	0.2%	13.30	13.80	3.8%	4.0%
16	3.8%	0.2%	14.30	14.80	3.5%	3.7%
17	3.8%	0.2%	13.80	14.30	3.6%	3.9%
18	3.8%	0.2%	15.60	16.20	3.8%	4.1%
19	3.8%	0.2%	15.50	16.10	3.9%	4.1%
20	3.8%	0.2%	16.40	17.00	3.7%	3.9%
21	3.8%	0.2%	18.00	18.60	3.3%	3.6%
22	3.8%	0.2%	28.90	29.90	3.5%	3.7%
23	3.8%	0.2%	33.50	34.70	3.6%	3.8%
24	3.8%	0.2%	33.60	34.80	3.6%	3.8%
25	3.8%	0.2%	35.10	36.40	3.7%	3.9%
999	3.8%	0.2%	11.60	12.00	3.4%	3.7%

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FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.2%	23.30	24.10	3.4%	3.6%
2	3.8%	0.2%	25.30	26.20	3.6%	3.7%
3	3.8%	0.2%	29.20	30.30	3.8%	3.9%
4	3.8%	0.2%	30.50	31.60	3.6%	3.8%
5	3.8%	0.2%	30.90	32.00	3.6%	3.7%
6	3.8%	0.2%	31.40	32.50	3.5%	3.7%
7	3.8%	0.2%	33.80	35.00	3.6%	3.7%
8	3.8%	0.2%	33.90	35.10	3.5%	3.7%
9	3.8%	0.2%	35.40	36.70	3.7%	3.9%
10	3.8%	0.2%	35.10	36.40	3.7%	3.9%
11	3.8%	0.2%	36.00	37.30	3.6%	3.8%
12	3.8%	0.2%	36.20	37.50	3.6%	3.8%
13	3.8%	0.2%	38.50	39.90	3.6%	3.8%
14	3.8%	0.2%	39.60	41.00	3.5%	3.7%
15	3.8%	0.2%	46.00	47.70	3.7%	3.9%
16	3.8%	0.2%	49.00	50.80	3.7%	3.9%
17	3.8%	0.2%	46.80	48.50	3.6%	3.8%
18	3.8%	0.2%	53.60	55.50	3.5%	3.7%
19	3.8%	0.2%	53.30	55.20	3.6%	3.7%
20	3.8%	0.2%	56.20	58.20	3.6%	3.7%
21	3.8%	0.2%	61.70	63.90	3.6%	3.7%
22	3.8%	0.2%	99.30	102.90	3.6%	3.8%
23	3.8%	0.2%	115.40	119.60	3.6%	3.8%
24	3.8%	0.2%	116.10	120.30	3.6%	3.8%
25	3.8%	0.2%	120.80	125.20	3.6%	3.8%
999	3.8%	0.2%	39.60	41.00	3.5%	3.7%

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FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.1%	369.40	383.10	3.7%	3.8%
2	3.8%	0.1%	397.30	412.00	3.7%	3.8%
3	3.8%	0.1%	458.10	475.10	3.7%	3.8%
4	3.8%	0.1%	481.20	499.00	3.7%	3.8%
5	3.8%	0.1%	487.20	505.20	3.7%	3.8%
6	3.8%	0.1%	493.40	511.70	3.7%	3.8%
7	3.8%	0.1%	531.80	551.50	3.7%	3.8%
8	3.8%	0.1%	534.90	554.70	3.7%	3.8%
9	3.8%	0.1%	558.10	578.80	3.7%	3.8%
10	3.8%	0.1%	553.70	574.20	3.7%	3.8%
11	3.8%	0.1%	566.70	587.70	3.7%	3.8%
12	3.8%	0.1%	569.80	590.90	3.7%	3.8%
13	3.8%	0.1%	604.70	627.10	3.7%	3.8%
14	3.8%	0.1%	626.70	649.90	3.7%	3.8%
15	3.8%	0.1%	724.60	751.40	3.7%	3.8%
16	3.8%	0.1%	771.50	800.10	3.7%	3.8%
17	3.8%	0.1%	738.50	765.90	3.7%	3.8%
18	3.8%	0.1%	844.20	875.50	3.7%	3.8%
19	3.8%	0.1%	835.30	866.20	3.7%	3.8%
20	3.8%	0.1%	883.40	916.10	3.7%	3.8%
21	3.8%	0.1%	973.20	1,009.30	3.7%	3.8%
22	3.8%	0.1%	1,560.70	1,618.50	3.7%	3.8%
23	3.8%	0.1%	1,816.40	1,883.70	3.7%	3.8%
24	3.8%	0.1%	1,826.40	1,894.10	3.7%	3.8%
25	3.8%	0.1%	1,903.00	1,973.50	3.7%	3.8%
999	3.8%	0.1%	626.10	649.30	3.7%	3.8%

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UMBI

<b>Uninsured Motorists - Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	-1.7%	0.2%	13.40	13.20	-1.5%	-1.3%
2	-1.7%	0.2%	13.60	13.30	-2.2%	-2.0%
3	-1.7%	0.2%	13.20	13.00	-1.5%	-1.4%
4	-1.7%	0.2%	13.40	13.20	-1.5%	-1.3%
5	-1.7%	0.2%	13.20	13.00	-1.5%	-1.4%
6	-1.7%	0.2%	25.40	24.90	-2.0%	-1.8%
7	-1.7%	0.2%	13.20	13.00	-1.5%	-1.4%
8	-1.7%	0.2%	15.20	14.90	-2.0%	-1.8%
9	-1.7%	0.2%	13.60	13.30	-2.2%	-2.0%
10	-1.7%	0.2%	18.50	18.20	-1.6%	-1.5%
11	-1.7%	0.2%	36.80	36.10	-1.9%	-1.7%
12	-1.7%	0.2%	55.70	54.70	-1.8%	-1.6%
13	-1.7%	0.2%	24.80	24.30	-2.0%	-1.9%
14	-1.7%	0.2%	13.60	13.30	-2.2%	-2.0%
15	-1.7%	0.2%	21.20	20.80	-1.9%	-1.7%
16	-1.7%	0.2%	19.20	18.80	-2.1%	-1.9%
17	-1.7%	0.2%	21.20	20.80	-1.9%	-1.7%
18	-1.7%	0.2%	21.20	20.80	-1.9%	-1.7%
19	-1.7%	0.2%	144.00	141.30	-1.9%	-1.7%
20	-1.7%	0.2%	16.10	15.80	-1.9%	-1.7%
21	-1.7%	0.2%	18.40	18.10	-1.6%	-1.5%
22	-1.7%	0.2%	13.40	13.20	-1.5%	-1.3%
23	-1.7%	0.2%	13.40	13.20	-1.5%	-1.3%
24	-1.7%	0.2%	13.40	13.20	-1.5%	-1.3%
25	-1.7%	0.2%	26.20	25.70	-1.9%	-1.7%
26	-1.7%	0.2%	33.90	33.30	-1.8%	-1.6%
27	-1.7%	0.2%	52.10	51.10	-1.9%	-1.8%
28	-1.7%	0.2%	20.00	19.60	-2.0%	-1.8%
999	-1.7%	0.2%	24.10	23.70	-1.7%	-1.5%

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UIMBI

<b>Underinsured Motorists - Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	-2.7%	0.2%	60.50	58.80	-2.8%	-2.6%
2	-2.7%	0.2%	57.60	55.90	-3.0%	-2.8%
3	-2.7%	0.2%	52.60	51.10	-2.9%	-2.7%
4	-2.7%	0.2%	54.90	53.30	-2.9%	-2.7%
5	-2.7%	0.2%	51.40	49.90	-2.9%	-2.8%
6	-2.7%	0.2%	79.20	76.90	-2.9%	-2.7%
7	-2.7%	0.2%	47.30	45.90	-3.0%	-2.8%
8	-2.7%	0.2%	53.00	51.50	-2.8%	-2.7%
9	-2.7%	0.2%	60.70	59.00	-2.8%	-2.6%
10	-2.7%	0.2%	51.20	49.70	-2.9%	-2.8%
11	-2.7%	0.2%	96.60	93.80	-2.9%	-2.7%
12	-2.7%	0.2%	137.40	133.50	-2.8%	-2.7%
13	-2.7%	0.2%	60.70	59.00	-2.8%	-2.6%
14	-2.7%	0.2%	52.70	51.20	-2.8%	-2.7%
15	-2.7%	0.2%	114.70	111.40	-2.9%	-2.7%
16	-2.7%	0.2%	85.00	82.60	-2.8%	-2.7%
17	-2.7%	0.2%	85.00	82.60	-2.8%	-2.7%
18	-2.7%	0.2%	85.00	82.60	-2.8%	-2.7%
19	-2.7%	0.2%	244.00	237.00	-2.9%	-2.7%
20	-2.7%	0.2%	67.00	65.10	-2.8%	-2.7%
21	-2.7%	0.2%	80.00	77.70	-2.9%	-2.7%
22	-2.7%	0.2%	55.50	53.90	-2.9%	-2.7%
23	-2.7%	0.2%	58.40	56.70	-2.9%	-2.7%
24	-2.7%	0.2%	50.50	49.10	-2.8%	-2.6%
25	-2.7%	0.2%	78.50	76.20	-2.9%	-2.8%
26	-2.7%	0.2%	94.80	92.10	-2.8%	-2.7%
27	-2.7%	0.2%	128.70	125.00	-2.9%	-2.7%
28	-2.7%	0.2%	85.00	82.60	-2.8%	-2.7%
999	-2.7%	0.2%	72.20	70.10	-2.9%	-2.7%

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COMP

Comprehensive						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	4.5%	0.2%	80.80	84.30	4.3%	4.6%
2	4.5%	0.2%	86.50	90.20	4.3%	4.5%
3	4.5%	0.2%	88.70	92.50	4.3%	4.5%
4	4.5%	0.2%	94.70	98.70	4.2%	4.4%
5	4.5%	0.2%	102.70	107.10	4.3%	4.5%
6	4.5%	0.2%	107.70	112.30	4.3%	4.5%
7	4.5%	0.2%	105.90	110.40	4.2%	4.5%
8	4.5%	0.2%	113.60	118.50	4.3%	4.5%
9	4.5%	0.2%	111.70	116.50	4.3%	4.5%
10	4.5%	0.2%	116.30	121.30	4.3%	4.5%
11	4.5%	0.2%	121.60	126.80	4.3%	4.5%
12	4.5%	0.2%	130.70	136.30	4.3%	4.5%
13	4.5%	0.2%	122.60	127.80	4.2%	4.5%
14	4.5%	0.2%	128.90	134.40	4.3%	4.5%
15	4.5%	0.2%	137.30	143.20	4.3%	4.5%
16	4.5%	0.2%	133.10	138.80	4.3%	4.5%
17	4.5%	0.2%	149.70	156.10	4.3%	4.5%
18	4.5%	0.2%	168.40	175.60	4.3%	4.5%
19	4.5%	0.2%	158.50	165.30	4.3%	4.5%
20	4.5%	0.2%	178.70	186.30	4.3%	4.5%
21	4.5%	0.2%	189.60	197.70	4.3%	4.5%
22	4.5%	0.2%	192.80	201.00	4.3%	4.5%
23	4.5%	0.2%	189.00	197.10	4.3%	4.5%
24	4.5%	0.2%	197.60	206.00	4.3%	4.5%
25	4.5%	0.2%	200.60	209.20	4.3%	4.5%
26	4.5%	0.2%	166.10	173.20	4.3%	4.5%
27	4.5%	0.2%	180.60	188.30	4.3%	4.5%
28	4.5%	0.2%	211.20	220.20	4.3%	4.5%
29	4.5%	0.2%	180.60	188.30	4.3%	4.5%
30	4.5%	0.2%	194.50	202.80	4.3%	4.5%
31	4.5%	0.2%	216.40	225.70	4.3%	4.5%
32	4.5%	0.2%	201.70	210.30	4.3%	4.5%
33	4.5%	0.2%	253.50	264.30	4.3%	4.5%
34	4.5%	0.2%	238.50	248.70	4.3%	4.5%
35	4.5%	0.2%	207.90	216.80	4.3%	4.5%
36	4.5%	0.2%	241.90	252.20	4.3%	4.5%
37	4.5%	0.2%	253.10	263.90	4.3%	4.5%
38	4.5%	0.2%	253.90	264.80	4.3%	4.5%
999	4.5%	0.2%	124.90	130.20	4.2%	4.5%

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COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	4.8%	0.2%	280.60	293.40	4.6%	4.8%
2	4.8%	0.2%	291.00	304.30	4.6%	4.8%
3	4.8%	0.2%	297.90	311.50	4.6%	4.8%
4	4.8%	0.2%	305.90	319.90	4.6%	4.8%
5	4.8%	0.2%	307.10	321.10	4.6%	4.8%
6	4.8%	0.2%	308.40	322.50	4.6%	4.8%
7	4.8%	0.2%	314.90	329.30	4.6%	4.8%
8	4.8%	0.2%	312.30	326.60	4.6%	4.8%
9	4.8%	0.2%	318.20	332.70	4.6%	4.8%
10	4.8%	0.2%	319.60	334.20	4.6%	4.8%
11	4.8%	0.2%	329.00	344.00	4.6%	4.8%
12	4.8%	0.2%	327.40	342.30	4.6%	4.8%
13	4.8%	0.2%	332.70	347.90	4.6%	4.8%
14	4.8%	0.2%	335.90	351.20	4.6%	4.8%
15	4.8%	0.2%	351.10	367.10	4.6%	4.8%
16	4.8%	0.2%	351.60	367.70	4.6%	4.8%
17	4.8%	0.2%	363.70	380.30	4.6%	4.8%
18	4.8%	0.2%	371.30	388.30	4.6%	4.8%
19	4.8%	0.2%	372.20	389.20	4.6%	4.8%
20	4.8%	0.2%	397.10	415.20	4.6%	4.8%
21	4.8%	0.2%	399.90	418.20	4.6%	4.8%
22	4.8%	0.2%	403.30	421.70	4.6%	4.8%
23	4.8%	0.2%	423.90	443.30	4.6%	4.8%
24	4.8%	0.2%	432.60	452.40	4.6%	4.8%
25	4.8%	0.2%	387.80	405.50	4.6%	4.8%
26	4.8%	0.2%	434.20	454.00	4.6%	4.8%
27	4.8%	0.2%	413.80	432.70	4.6%	4.8%
28	4.8%	0.2%	457.20	478.10	4.6%	4.8%
29	4.8%	0.2%	471.40	492.90	4.6%	4.8%
30	4.8%	0.2%	506.10	529.20	4.6%	4.8%
31	4.8%	0.2%	491.50	513.90	4.6%	4.8%
32	4.8%	0.2%	538.20	562.80	4.6%	4.8%
33	4.8%	0.2%	522.20	546.00	4.6%	4.8%
999	4.8%	0.2%	343.90	359.60	4.6%	4.8%

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BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	9.3%	0.0%	161.30	176.30	9.3%	9.3%
2	9.3%	0.0%	145.80	159.40	9.3%	9.3%
3	9.3%	0.0%	150.20	164.20	9.3%	9.3%
4	9.3%	0.0%	152.50	166.70	9.3%	9.3%
5	9.3%	0.0%	157.10	171.70	9.3%	9.3%
6	9.3%	0.0%	169.30	185.00	9.3%	9.3%
7	9.3%	0.0%	164.40	179.70	9.3%	9.3%
8	9.3%	0.0%	161.80	176.80	9.3%	9.3%
9	9.3%	0.0%	173.40	189.50	9.3%	9.3%
10	9.3%	0.0%	189.00	206.60	9.3%	9.3%
11	9.3%	0.0%	175.60	191.90	9.3%	9.3%
12	9.3%	0.0%	203.10	222.00	9.3%	9.3%
13	9.3%	0.0%	209.60	229.10	9.3%	9.3%
14	9.3%	0.0%	227.90	249.10	9.3%	9.3%
15	9.3%	0.0%	216.20	236.30	9.3%	9.3%
16	9.3%	0.0%	218.90	239.30	9.3%	9.3%
17	9.3%	0.0%	245.90	268.80	9.3%	9.3%
18	9.3%	0.0%	264.20	288.80	9.3%	9.3%
19	9.3%	0.0%	272.30	297.60	9.3%	9.3%
20	9.3%	0.0%	333.80	364.80	9.3%	9.3%
21	9.3%	0.0%	428.70	468.60	9.3%	9.3%
22	9.3%	0.0%	433.00	473.30	9.3%	9.3%
23	9.3%	0.0%	494.50	540.50	9.3%	9.3%
24	9.3%	0.0%	554.70	606.30	9.3%	9.3%
25	9.3%	0.0%	530.60	579.90	9.3%	9.3%
999	9.3%	0.0%	235.70	257.60	9.3%	9.3%

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PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	11.7%	0.0%	104.30	116.50	11.7%	11.7%
2	11.7%	0.0%	115.60	129.10	11.7%	11.7%
3	11.7%	0.0%	122.90	137.30	11.7%	11.7%
4	11.7%	0.0%	125.00	139.60	11.7%	11.7%
5	11.7%	0.0%	127.40	142.30	11.7%	11.7%
6	11.7%	0.0%	128.90	144.00	11.7%	11.7%
7	11.7%	0.0%	139.70	156.00	11.7%	11.7%
8	11.7%	0.0%	131.00	146.30	11.7%	11.7%
9	11.7%	0.0%	129.00	144.10	11.7%	11.7%
10	11.7%	0.0%	131.70	147.10	11.7%	11.7%
11	11.7%	0.0%	147.90	165.20	11.7%	11.7%
12	11.7%	0.0%	134.90	150.70	11.7%	11.7%
13	11.7%	0.0%	135.80	151.70	11.7%	11.7%
14	11.7%	0.0%	138.50	154.70	11.7%	11.7%
15	11.7%	0.0%	149.30	166.80	11.7%	11.7%
16	11.7%	0.0%	151.50	169.20	11.7%	11.7%
17	11.7%	0.0%	152.60	170.50	11.7%	11.7%
18	11.7%	0.0%	159.40	178.00	11.7%	11.7%
19	11.7%	0.0%	163.20	182.30	11.7%	11.7%
20	11.7%	0.0%	166.20	185.60	11.7%	11.7%
21	11.7%	0.0%	175.10	195.60	11.7%	11.7%
22	11.7%	0.0%	184.60	206.20	11.7%	11.7%
23	11.7%	0.0%	190.20	212.50	11.7%	11.7%
24	11.7%	0.0%	196.70	219.70	11.7%	11.7%
25	11.7%	0.0%	190.70	213.00	11.7%	11.7%
26	11.7%	0.0%	197.10	220.20	11.7%	11.7%
999	11.7%	0.0%	146.80	164.00	11.7%	11.7%

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FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.0%	194.50	201.90	3.8%	3.8%
2	3.8%	0.0%	237.20	246.20	3.8%	3.8%
3	3.8%	0.0%	241.80	251.00	3.8%	3.8%
4	3.8%	0.0%	252.20	261.80	3.8%	3.8%
5	3.8%	0.0%	256.80	266.60	3.8%	3.8%
6	3.8%	0.0%	260.20	270.10	3.8%	3.8%
7	3.8%	0.0%	288.00	298.90	3.8%	3.8%
8	3.8%	0.0%	282.00	292.70	3.8%	3.8%
9	3.8%	0.0%	297.60	308.90	3.8%	3.8%
10	3.8%	0.0%	293.90	305.10	3.8%	3.8%
11	3.8%	0.0%	338.20	351.10	3.8%	3.8%
12	3.8%	0.0%	340.30	353.20	3.8%	3.8%
13	3.8%	0.0%	318.90	331.00	3.8%	3.8%
14	3.8%	0.0%	330.70	343.30	3.8%	3.8%
15	3.8%	0.0%	368.40	382.40	3.8%	3.8%
16	3.8%	0.0%	392.50	407.40	3.8%	3.8%
17	3.8%	0.0%	436.70	453.30	3.8%	3.8%
18	3.8%	0.0%	445.20	462.10	3.8%	3.8%
19	3.8%	0.0%	449.10	466.20	3.8%	3.8%
20	3.8%	0.0%	460.80	478.30	3.8%	3.8%
21	3.8%	0.0%	513.10	532.60	3.8%	3.8%
22	3.8%	0.0%	794.00	824.20	3.8%	3.8%
23	3.8%	0.0%	927.50	962.70	3.8%	3.8%
24	3.8%	0.0%	1,047.70	1,087.50	3.8%	3.8%
25	3.8%	0.0%	1,098.90	1,140.70	3.8%	3.8%
999	3.8%	0.0%	373.50	387.70	3.8%	3.8%

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FPB

<b>Funeral Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.0%	0.80	0.80	0.0%	0.0%
2	3.8%	0.0%	0.90	0.90	0.0%	0.0%
3	3.8%	0.0%	1.10	1.10	0.0%	0.0%
4	3.8%	0.0%	1.20	1.20	0.0%	0.0%
5	3.8%	0.0%	1.20	1.20	0.0%	0.0%
6	3.8%	0.0%	1.20	1.20	0.0%	0.0%
7	3.8%	0.0%	1.20	1.20	0.0%	0.0%
8	3.8%	0.0%	1.30	1.30	0.0%	0.0%
9	3.8%	0.0%	1.30	1.30	0.0%	0.0%
10	3.8%	0.0%	1.30	1.30	0.0%	0.0%
11	3.8%	0.0%	1.30	1.30	0.0%	0.0%
12	3.8%	0.0%	1.30	1.30	0.0%	0.0%
13	3.8%	0.0%	1.30	1.30	0.0%	0.0%
14	3.8%	0.0%	1.40	1.50	7.1%	7.1%
15	3.8%	0.0%	1.70	1.80	5.9%	5.9%
16	3.8%	0.0%	1.80	1.90	5.6%	5.6%
17	3.8%	0.0%	1.70	1.80	5.9%	5.9%
18	3.8%	0.0%	2.00	2.10	5.0%	5.0%
19	3.8%	0.0%	2.00	2.10	5.0%	5.0%
20	3.8%	0.0%	2.00	2.10	5.0%	5.0%
21	3.8%	0.0%	2.10	2.20	4.8%	4.8%
22	3.8%	0.0%	3.40	3.50	2.9%	2.9%
23	3.8%	0.0%	4.20	4.40	4.8%	4.8%
24	3.8%	0.0%	4.30	4.50	4.7%	4.7%
25	3.8%	0.0%	4.50	4.70	4.4%	4.4%
999	3.8%	0.0%	1.50	1.60	6.7%	6.7%

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FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.0%	5.30	5.50	3.8%	3.8%
2	3.8%	0.0%	6.00	6.20	3.3%	3.3%
3	3.8%	0.0%	6.50	6.70	3.1%	3.1%
4	3.8%	0.0%	6.70	7.00	4.5%	4.5%
5	3.8%	0.0%	6.80	7.10	4.4%	4.4%
6	3.8%	0.0%	6.80	7.10	4.4%	4.4%
7	3.8%	0.0%	7.50	7.80	4.0%	4.0%
8	3.8%	0.0%	7.60	7.90	3.9%	3.9%
9	3.8%	0.0%	7.90	8.20	3.8%	3.8%
10	3.8%	0.0%	7.80	8.10	3.8%	3.8%
11	3.8%	0.0%	7.90	8.20	3.8%	3.8%
12	3.8%	0.0%	8.00	8.30	3.8%	3.8%
13	3.8%	0.0%	8.40	8.70	3.6%	3.6%
14	3.8%	0.0%	8.70	9.00	3.4%	3.4%
15	3.8%	0.0%	10.10	10.50	4.0%	4.0%
16	3.8%	0.0%	10.80	11.20	3.7%	3.7%
17	3.8%	0.0%	10.40	10.80	3.8%	3.8%
18	3.8%	0.0%	12.10	12.60	4.1%	4.1%
19	3.8%	0.0%	11.80	12.20	3.4%	3.4%
20	3.8%	0.0%	12.40	12.90	4.0%	4.0%
21	3.8%	0.0%	13.50	14.00	3.7%	3.7%
22	3.8%	0.0%	21.80	22.60	3.7%	3.7%
23	3.8%	0.0%	25.40	26.40	3.9%	3.9%
24	3.8%	0.0%	25.50	26.50	3.9%	3.9%
25	3.8%	0.0%	26.50	27.50	3.8%	3.8%
999	3.8%	0.0%	9.50	9.90	4.2%	4.2%

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FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.0%	17.30	18.00	4.0%	4.0%
2	3.8%	0.0%	18.90	19.60	3.7%	3.7%
3	3.8%	0.0%	23.80	24.70	3.8%	3.8%
4	3.8%	0.0%	23.50	24.40	3.8%	3.8%
5	3.8%	0.0%	23.50	24.40	3.8%	3.8%
6	3.8%	0.0%	24.20	25.10	3.7%	3.7%
7	3.8%	0.0%	24.80	25.70	3.6%	3.6%
8	3.8%	0.0%	26.10	27.10	3.8%	3.8%
9	3.8%	0.0%	27.70	28.80	4.0%	4.0%
10	3.8%	0.0%	25.90	26.90	3.9%	3.9%
11	3.8%	0.0%	28.50	29.60	3.9%	3.9%
12	3.8%	0.0%	27.00	28.00	3.7%	3.7%
13	3.8%	0.0%	29.40	30.50	3.7%	3.7%
14	3.8%	0.0%	31.00	32.20	3.9%	3.9%
15	3.8%	0.0%	33.40	34.70	3.9%	3.9%
16	3.8%	0.0%	37.00	38.40	3.8%	3.8%
17	3.8%	0.0%	37.30	38.70	3.8%	3.8%
18	3.8%	0.0%	40.70	42.20	3.7%	3.7%
19	3.8%	0.0%	38.70	40.20	3.9%	3.9%
20	3.8%	0.0%	42.40	44.00	3.8%	3.8%
21	3.8%	0.0%	46.00	47.70	3.7%	3.7%
22	3.8%	0.0%	74.30	77.10	3.8%	3.8%
23	3.8%	0.0%	85.20	88.40	3.8%	3.8%
24	3.8%	0.0%	84.80	88.00	3.8%	3.8%
25	3.8%	0.0%	94.20	97.80	3.8%	3.8%
999	3.8%	0.0%	30.00	31.10	3.7%	3.7%

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FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	3.8%	0.0%	283.70	294.50	3.8%	3.8%
2	3.8%	0.0%	294.90	306.10	3.8%	3.8%
3	3.8%	0.0%	340.00	352.90	3.8%	3.8%
4	3.8%	0.0%	360.10	373.80	3.8%	3.8%
5	3.8%	0.0%	357.20	370.80	3.8%	3.8%
6	3.8%	0.0%	385.00	399.60	3.8%	3.8%
7	3.8%	0.0%	393.40	408.30	3.8%	3.8%
8	3.8%	0.0%	395.10	410.10	3.8%	3.8%
9	3.8%	0.0%	422.20	438.20	3.8%	3.8%
10	3.8%	0.0%	443.60	460.50	3.8%	3.8%
11	3.8%	0.0%	420.10	436.10	3.8%	3.8%
12	3.8%	0.0%	425.30	441.50	3.8%	3.8%
13	3.8%	0.0%	445.80	462.70	3.8%	3.8%
14	3.8%	0.0%	455.10	472.40	3.8%	3.8%
15	3.8%	0.0%	592.50	615.00	3.8%	3.8%
16	3.8%	0.0%	575.80	597.70	3.8%	3.8%
17	3.8%	0.0%	552.60	573.60	3.8%	3.8%
18	3.8%	0.0%	635.20	659.30	3.8%	3.8%
19	3.8%	0.0%	641.40	665.80	3.8%	3.8%
20	3.8%	0.0%	662.20	687.40	3.8%	3.8%
21	3.8%	0.0%	729.80	757.50	3.8%	3.8%
22	3.8%	0.0%	1,171.90	1,216.40	3.8%	3.8%
23	3.8%	0.0%	1,363.70	1,415.50	3.8%	3.8%
24	3.8%	0.0%	1,374.30	1,426.50	3.8%	3.8%
25	3.8%	0.0%	1,527.50	1,585.50	3.8%	3.8%
999	3.8%	0.0%	471.20	489.10	3.8%	3.8%

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UMBI

<b>Uninsured Motorists - Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	-1.7%	0.0%	12.90	12.70	-1.6%	-1.6%
2	-1.7%	0.0%	13.00	12.80	-1.5%	-1.5%
3	-1.7%	0.0%	12.70	12.50	-1.6%	-1.6%
4	-1.7%	0.0%	12.90	12.70	-1.6%	-1.6%
5	-1.7%	0.0%	12.20	12.00	-1.6%	-1.6%
6	-1.7%	0.0%	20.60	20.20	-1.9%	-1.9%
7	-1.7%	0.0%	11.90	11.70	-1.7%	-1.7%
8	-1.7%	0.0%	14.30	14.10	-1.4%	-1.4%
9	-1.7%	0.0%	13.10	12.90	-1.5%	-1.5%
10	-1.7%	0.0%	15.30	15.00	-2.0%	-2.0%
11	-1.7%	0.0%	31.40	30.90	-1.6%	-1.6%
12	-1.7%	0.0%	50.00	49.20	-1.6%	-1.6%
13	-1.7%	0.0%	20.10	19.80	-1.5%	-1.5%
14	-1.7%	0.0%	13.10	12.90	-1.5%	-1.5%
15	-1.7%	0.0%	17.20	16.90	-1.7%	-1.7%
16	-1.7%	0.0%	15.60	15.30	-1.9%	-1.9%
17	-1.7%	0.0%	17.20	16.90	-1.7%	-1.7%
18	-1.7%	0.0%	17.20	16.90	-1.7%	-1.7%
19	-1.7%	0.0%	119.50	117.50	-1.7%	-1.7%
20	-1.7%	0.0%	13.20	13.00	-1.5%	-1.5%
21	-1.7%	0.0%	15.00	14.70	-2.0%	-2.0%
22	-1.7%	0.0%	12.90	12.70	-1.6%	-1.6%
23	-1.7%	0.0%	12.90	12.70	-1.6%	-1.6%
24	-1.7%	0.0%	12.10	11.90	-1.7%	-1.7%
25	-1.7%	0.0%	21.70	21.30	-1.8%	-1.8%
26	-1.7%	0.0%	27.50	27.00	-1.8%	-1.8%
27	-1.7%	0.0%	42.20	41.50	-1.7%	-1.7%
28	-1.7%	0.0%	16.20	15.90	-1.9%	-1.9%
999	-1.7%	0.0%	23.00	22.60	-1.7%	-1.7%

**Pennsylvania Private Passenger Automobile  
Nationwide Property and Casualty Insurance Company  
Current and Revised Territory Base Rates  
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UIMBI

<b>Underinsured Motorists - Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	-2.7%	0.0%	53.60	52.20	-2.6%	-2.6%
2	-2.7%	0.0%	47.60	46.30	-2.7%	-2.7%
3	-2.7%	0.0%	47.40	46.10	-2.7%	-2.7%
4	-2.7%	0.0%	45.40	44.20	-2.6%	-2.6%
5	-2.7%	0.0%	44.80	43.60	-2.7%	-2.7%
6	-2.7%	0.0%	64.80	63.10	-2.6%	-2.6%
7	-2.7%	0.0%	39.60	38.50	-2.8%	-2.8%
8	-2.7%	0.0%	43.80	42.60	-2.7%	-2.7%
9	-2.7%	0.0%	53.30	51.90	-2.6%	-2.6%
10	-2.7%	0.0%	43.00	41.80	-2.8%	-2.8%
11	-2.7%	0.0%	81.00	78.80	-2.7%	-2.7%
12	-2.7%	0.0%	116.50	113.40	-2.7%	-2.7%
13	-2.7%	0.0%	51.40	50.00	-2.7%	-2.7%
14	-2.7%	0.0%	44.10	42.90	-2.7%	-2.7%
15	-2.7%	0.0%	88.10	85.70	-2.7%	-2.7%
16	-2.7%	0.0%	65.30	63.50	-2.8%	-2.8%
17	-2.7%	0.0%	65.30	63.50	-2.8%	-2.8%
18	-2.7%	0.0%	65.30	63.50	-2.8%	-2.8%
19	-2.7%	0.0%	195.10	189.80	-2.7%	-2.7%
20	-2.7%	0.0%	51.50	50.10	-2.7%	-2.7%
21	-2.7%	0.0%	61.50	59.80	-2.8%	-2.8%
22	-2.7%	0.0%	43.30	42.10	-2.8%	-2.8%
23	-2.7%	0.0%	46.80	45.50	-2.8%	-2.8%
24	-2.7%	0.0%	42.70	41.50	-2.8%	-2.8%
25	-2.7%	0.0%	65.90	64.10	-2.7%	-2.7%
26	-2.7%	0.0%	80.40	78.20	-2.7%	-2.7%
27	-2.7%	0.0%	110.20	107.20	-2.7%	-2.7%
28	-2.7%	0.0%	65.30	63.50	-2.8%	-2.8%
999	-2.7%	0.0%	65.20	63.40	-2.8%	-2.8%

**Pennsylvania Private Passenger Automobile  
Nationwide Property and Casualty Insurance Company  
Current and Revised Territory Base Rates  
Effective 6/22/16**

COMP

Comprehensive						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	4.5%	0.0%	56.20	58.70	4.4%	4.4%
2	4.5%	0.0%	59.20	61.90	4.6%	4.6%
3	4.5%	0.0%	61.40	64.20	4.6%	4.6%
4	4.5%	0.0%	66.10	69.10	4.5%	4.5%
5	4.5%	0.0%	70.40	73.60	4.5%	4.5%
6	4.5%	0.0%	76.60	80.00	4.4%	4.4%
7	4.5%	0.0%	72.30	75.60	4.6%	4.6%
8	4.5%	0.0%	77.90	81.40	4.5%	4.5%
9	4.5%	0.0%	76.90	80.40	4.6%	4.6%
10	4.5%	0.0%	81.60	85.30	4.5%	4.5%
11	4.5%	0.0%	93.50	97.70	4.5%	4.5%
12	4.5%	0.0%	85.80	89.70	4.5%	4.5%
13	4.5%	0.0%	85.50	89.30	4.4%	4.4%
14	4.5%	0.0%	92.80	97.00	4.5%	4.5%
15	4.5%	0.0%	95.30	99.60	4.5%	4.5%
16	4.5%	0.0%	101.80	106.40	4.5%	4.5%
17	4.5%	0.0%	111.10	116.10	4.5%	4.5%
18	4.5%	0.0%	117.40	122.70	4.5%	4.5%
19	4.5%	0.0%	121.90	127.40	4.5%	4.5%
20	4.5%	0.0%	126.80	132.50	4.5%	4.5%
21	4.5%	0.0%	127.60	133.30	4.5%	4.5%
22	4.5%	0.0%	128.10	133.90	4.5%	4.5%
23	4.5%	0.0%	132.20	138.10	4.5%	4.5%
24	4.5%	0.0%	152.30	159.20	4.5%	4.5%
25	4.5%	0.0%	145.00	151.50	4.5%	4.5%
26	4.5%	0.0%	109.10	114.00	4.5%	4.5%
27	4.5%	0.0%	118.70	124.00	4.5%	4.5%
28	4.5%	0.0%	145.60	152.20	4.5%	4.5%
29	4.5%	0.0%	118.60	123.90	4.5%	4.5%
30	4.5%	0.0%	127.60	133.30	4.5%	4.5%
31	4.5%	0.0%	142.10	148.50	4.5%	4.5%
32	4.5%	0.0%	155.30	162.30	4.5%	4.5%
33	4.5%	0.0%	166.30	173.80	4.5%	4.5%
34	4.5%	0.0%	156.80	163.90	4.5%	4.5%
35	4.5%	0.0%	147.90	154.60	4.5%	4.5%
36	4.5%	0.0%	173.10	180.90	4.5%	4.5%
37	4.5%	0.0%	185.20	193.50	4.5%	4.5%
38	4.5%	0.0%	190.20	198.80	4.5%	4.5%
999	4.5%	0.0%	88.10	92.10	4.5%	4.5%

**Pennsylvania Private Passenger Automobile  
Nationwide Property and Casualty Insurance Company  
Current and Revised Territory Base Rates  
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COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
1	4.8%	0.0%	211.10	221.20	4.8%	4.8%
2	4.8%	0.0%	231.40	242.50	4.8%	4.8%
3	4.8%	0.0%	229.80	240.80	4.8%	4.8%
4	4.8%	0.0%	230.00	241.00	4.8%	4.8%
5	4.8%	0.0%	234.00	245.20	4.8%	4.8%
6	4.8%	0.0%	255.30	267.60	4.8%	4.8%
7	4.8%	0.0%	244.80	256.60	4.8%	4.8%
8	4.8%	0.0%	240.90	252.50	4.8%	4.8%
9	4.8%	0.0%	253.40	265.60	4.8%	4.8%
10	4.8%	0.0%	246.50	258.30	4.8%	4.8%
11	4.8%	0.0%	250.90	262.90	4.8%	4.8%
12	4.8%	0.0%	252.10	264.20	4.8%	4.8%
13	4.8%	0.0%	256.20	268.50	4.8%	4.8%
14	4.8%	0.0%	258.90	271.30	4.8%	4.8%
15	4.8%	0.0%	257.00	269.30	4.8%	4.8%
16	4.8%	0.0%	272.90	286.00	4.8%	4.8%
17	4.8%	0.0%	278.40	291.80	4.8%	4.8%
18	4.8%	0.0%	284.00	297.60	4.8%	4.8%
19	4.8%	0.0%	287.10	300.90	4.8%	4.8%
20	4.8%	0.0%	306.30	321.00	4.8%	4.8%
21	4.8%	0.0%	304.30	318.90	4.8%	4.8%
22	4.8%	0.0%	295.50	309.70	4.8%	4.8%
23	4.8%	0.0%	327.00	342.70	4.8%	4.8%
24	4.8%	0.0%	333.40	349.40	4.8%	4.8%
25	4.8%	0.0%	281.40	294.90	4.8%	4.8%
26	4.8%	0.0%	317.20	332.40	4.8%	4.8%
27	4.8%	0.0%	352.20	369.10	4.8%	4.8%
28	4.8%	0.0%	352.60	369.50	4.8%	4.8%
29	4.8%	0.0%	352.60	369.50	4.8%	4.8%
30	4.8%	0.0%	412.30	432.10	4.8%	4.8%
31	4.8%	0.0%	418.50	438.60	4.8%	4.8%
32	4.8%	0.0%	451.50	473.20	4.8%	4.8%
33	4.8%	0.0%	443.40	464.70	4.8%	4.8%
999	4.8%	0.0%	292.60	306.60	4.8%	4.8%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Base Rates for Miscellaneous Coverages  
 Effective 6/22/16**

LOU

**Loss of Use**

<b>Per Day</b>	<b>Total Limit</b>	<b>Total</b>			
		<b>Current Rate</b>	<b>Proposed Change</b>	<b>Internal Change</b>	<b>Revised Rate</b>
\$30	\$900	20.70	8.9%	0.0%	22.50
\$40	\$1,200	26.70	8.9%	0.0%	29.10
\$50	\$1,500	32.80	8.9%	0.0%	35.70
\$60	\$1,800	38.80	8.9%	0.0%	42.30
\$75	\$2,250	47.30	8.9%	0.0%	51.50
\$100	\$3,000	60.00	8.9%	0.0%	65.30

FPB

<b>Excess Medical Benefits</b>					
<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3.8%	0.0%	17.40	18.10	4.0%	4.0%

**Pennsylvania Private Passenger Automobile  
 Nationwide Affinity Insurance Company of America  
 Base Rates for Miscellaneous Coverages  
 Effective 6/22/16**

LOU

**Loss of Use**

Per Day	Total Limit	Total			
		Current Rate	Proposed Change	Internal Change	Revised Rate
\$30	\$900	34.60	8.9%	0.2%	37.60
\$40	\$1,200	44.90	8.9%	0.2%	48.80
\$50	\$1,500	54.90	8.9%	0.2%	59.70
\$60	\$1,800	64.90	8.9%	0.2%	70.50
\$75	\$2,250	77.80	8.9%	0.2%	84.50
\$100	\$3,000	100.40	8.9%	0.2%	109.10

FPB

Excess Medical Benefits					
Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
3.8%	0.1%	22.00	22.80	3.6%	3.7%

**Pennsylvania Private Passenger Automobile  
 Nationwide Property and Casualty Insurance Company  
 Base Rates for Miscellaneous Coverages  
 Effective 6/22/16**

LOU

**Loss of Use**

Per Day	Total Limit	Total			
		Current Rate	Proposed Change	Internal Change	Revised Rate
\$30	\$900	28.70	8.9%	0.0%	31.30
\$40	\$1,200	37.30	8.9%	0.0%	40.60
\$50	\$1,500	45.60	8.9%	0.0%	49.70
\$60	\$1,800	54.00	8.9%	0.0%	58.80
\$75	\$2,250	66.20	8.9%	0.0%	72.10
\$100	\$3,000	85.40	8.9%	0.0%	93.00

FPB

Excess Medical Benefits					
Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
3.8%	0.0%	16.70	17.30	3.6%	3.6%

**Nationwide/Allied Insurance  
Roadside Assistance Coverage  
Filing Support**

A recent countrywide rate level adequacy analysis of the Roadside Assistance (RSA) Coverage supports the following changes to this coverage's premium charges:

**Roadside Assistance Coverage**

RSA Type	Semi-Annual Premium		
	Current	Indicated	Revised
Basic	\$10.00	\$11.20	\$11.00
Plus	\$20.00	\$21.10	\$21.00

Pages 2 and 3 of this exhibit display the historical calendar year data underlying the each RSA Type (Basic is displayed on Page 2 and Plus is displayed on Page 3). The derivation of each RSA Type's rate indication is also displayed. For purposes of these indications, the 24 month experience period ending December 2014 was used with an assumed effective date of October 1, 2015. For Basic, annual frequency and severity trends of 4.0 and 2.0 were assumed respectively; for Plus, annual frequency and severity trends of 0.0 and 2.0 were assumed respectively. The following expense assumptions were incorporated based on the combined Nationwide and Allied Physical Damage expense provisions applicable at the time of this analysis:

**Physical Damage Expense Provisions - Nationwide & Allied  
Insurance - All States Combined**

Target Combined Ratio	98.97%
Commissions & Contingent Commissions	12.56%
Taxes, Licenses and Fees	2.39%
Write-Off Provision	0.41%
Fee Income	-1.39%
Permissible Loss & Fixed Expense Ratio	85.01%
General & Other Acquisition	15.80%
Loss Adjustment Expense	8.00%
Permissible Loss Ratio	61.21%

The sum of the general, other acquisition and loss adjustment fixed expense provisions (23.80%) was used as the fixed expense provision. This provision was applied to the most recent year's average earned premium and projected to the proposed effective period using a 2.0 percent annual expense trend assumption resulting in a projected fixed expense of \$7.73 per policy. This in turn results in a projected fixed expense ratio of 38.65 and 19.33 percent for Basic and Plus, respectively, given their average premium (at current rates) of \$20.00 and \$40.00.

**Roadside Assistance (RSA) Coverage - Trend & Rate Level Analysis**  
**Allied and Nationwide Insurance Companies Combined**  
**RoadSide Assistance - Basic Package**  
**12-Month Moving Results (Excluding CA and NC)**

Accounting Month	Written Premium	Written Exposure Years	Earned Premium	Earned Exposure Years	Net Paid Losses	First Settled Claim Count	Average Written Premium	Average Earned Premium	Paid Frequency Per 100	Average Paid Cost	Paid Loss Cost	Paid Loss Ratio
2009-12 DEC	15,208,331	910,871	12,069,574	722,751	4,080,149	65,629	16.70	16.70	9.080	62.17	5.65	33.8%
2010-01 JAN	15,751,124	943,572	13,032,001	780,320	4,612,364	73,952	16.69	16.70	9.477	62.37	5.91	35.4%
2010-02 FEB	16,101,677	964,638	13,902,146	832,440	5,046,070	80,648	16.69	16.70	9.688	62.57	6.06	36.3%
2010-03 MAR	16,573,128	992,919	14,677,404	878,920	5,548,517	88,453	16.69	16.70	10.064	62.73	6.31	37.8%
2010-04 APR	16,870,106	1,010,743	15,328,064	917,973	5,883,248	93,555	16.69	16.70	10.191	62.89	6.41	38.4%
2010-05 MAY	17,127,232	1,026,114	15,869,424	950,478	6,155,315	97,785	16.69	16.70	10.288	62.95	6.48	38.8%
2010-06 JUN	17,428,801	1,044,164	16,308,530	976,857	6,505,877	103,391	16.69	16.69	10.584	62.92	6.66	39.9%
2010-07 JUL	17,511,009	1,049,071	16,644,209	997,000	6,754,407	107,184	16.69	16.69	10.751	63.02	6.77	40.6%
2010-08 AUG	17,604,136	1,054,782	16,926,776	1,013,974	7,069,249	112,064	16.69	16.69	11.052	63.08	6.97	41.8%
2010-09 SEP	17,631,283	1,056,401	17,151,053	1,027,463	7,264,146	115,098	16.69	16.69	11.202	63.11	7.07	42.4%
2010-10 OCT	17,588,524	1,053,768	17,316,599	1,037,404	7,445,524	117,984	16.69	16.69	11.373	63.11	7.18	43.0%
2010-11 NOV	17,602,881	1,054,588	17,433,736	1,044,414	7,624,078	120,741	16.69	16.69	11.561	63.14	7.30	43.7%
2010-12 DEC	17,499,458	1,048,221	17,496,094	1,048,133	7,907,727	125,048	16.69	16.69	11.931	63.24	7.54	45.2%
2011-01 JAN	17,408,692	1,042,625	17,513,630	1,049,137	7,886,127	124,420	16.70	16.69	11.859	63.38	7.52	45.0%
2011-02 FEB	17,314,219	1,036,902	17,494,142	1,047,904	8,008,797	126,103	16.70	16.69	12.034	63.51	7.64	45.8%
2011-03 MAR	17,217,189	1,030,992	17,447,826	1,045,056	8,067,529	126,751	16.70	16.70	12.129	63.65	7.72	46.2%
2011-04 APR	17,091,255	1,023,457	17,379,801	1,040,926	8,068,171	126,701	16.70	16.70	12.172	63.68	7.75	46.4%
2011-05 MAY	17,047,770	1,020,783	17,303,297	1,036,264	8,128,743	127,416	16.70	16.70	12.296	63.80	7.84	47.0%
2011-06 JUN	16,965,011	1,015,745	17,217,406	1,031,036	8,195,466	128,159	16.70	16.70	12.430	63.95	7.95	47.6%
2011-07 JUL	16,842,284	1,008,328	17,128,890	1,025,680	8,191,094	127,982	16.70	16.70	12.478	64.00	7.99	47.8%
2011-08 AUG	16,868,621	1,009,900	17,051,590	1,020,998	8,363,852	130,451	16.70	16.70	12.777	64.11	8.19	49.1%
2011-09 SEP	16,726,353	1,001,432	16,961,509	1,015,563	8,313,846	128,932	16.70	16.70	12.696	64.48	8.19	49.0%
2011-10 OCT	16,650,994	996,978	16,879,017	1,010,613	8,312,245	128,469	16.70	16.70	12.712	64.70	8.22	49.2%
2011-11 NOV	16,690,225	999,423	16,806,324	1,006,286	8,520,886	131,270	16.70	16.70	13.045	64.91	8.47	50.7%
2011-12 DEC	16,463,719	985,877	16,712,329	1,000,695	8,493,926	130,435	16.70	16.70	13.034	65.12	8.49	50.8%
2012-01 JAN	16,423,753	983,638	16,635,651	996,153	8,527,121	130,666	16.70	16.70	13.117	65.26	8.56	51.3%
2012-02 FEB	16,457,975	985,755	16,565,890	992,041	8,560,874	131,103	16.70	16.70	13.215	65.30	8.63	51.7%
2012-03 MAR	16,237,354	972,500	16,478,365	986,847	8,410,304	128,545	16.70	16.70	13.026	65.43	8.52	51.0%
2012-04 APR	16,190,169	967,971	16,405,371	982,379	8,446,016	128,657	16.73	16.70	13.096	65.65	8.60	51.5%
2012-05 MAY	16,277,701	970,623	16,348,419	978,460	8,587,524	130,572	16.77	16.71	13.345	65.77	8.78	52.5%
2012-06 JUN	16,161,338	959,164	16,280,907	973,364	8,447,379	128,008	16.85	16.73	13.151	65.99	8.68	51.9%
2012-07 JUL	16,257,502	957,223	16,246,408	969,141	8,488,903	128,262	16.98	16.76	13.235	66.18	8.76	52.3%
2012-08 AUG	16,346,530	952,790	16,232,426	964,728	8,413,610	126,799	17.16	16.83	13.144	66.35	8.72	51.8%
2012-09 SEP	16,371,527	944,773	16,239,425	960,139	8,422,590	126,803	17.33	16.91	13.207	66.42	8.77	51.9%
2012-10 OCT	16,622,935	948,489	16,292,105	956,634	8,643,154	129,715	17.53	17.03	13.560	66.63	9.03	53.1%
2012-11 NOV	16,641,914	939,701	16,344,756	951,930	8,466,411	126,868	17.71	17.17	13.327	66.73	8.89	51.8%
2012-12 DEC	16,718,788	934,061	16,420,701	947,560	8,177,237	122,331	17.90	17.33	12.910	66.85	8.63	49.8%
2013-01 JAN	16,954,903	935,395	16,522,313	943,832	8,430,531	125,994	18.13	17.51	13.349	66.91	8.93	51.0%
2013-02 FEB	16,985,010	924,723	16,617,109	939,000	8,380,336	124,905	18.37	17.70	13.302	67.09	8.92	50.4%
2013-03 MAR	17,146,569	920,647	16,731,245	934,654	8,404,613	125,003	18.62	17.90	13.374	67.24	8.99	50.2%
2013-04 APR	17,306,610	918,416	16,855,940	930,493	8,393,974	124,884	18.84	18.12	13.421	67.21	9.02	49.8%
2013-05 MAY	17,425,072	913,458	16,980,453	926,085	8,374,101	124,427	19.08	18.34	13.436	67.30	9.04	49.3%
2013-06 JUN	17,463,393	907,964	17,101,200	921,625	8,373,482	124,268	19.23	18.56	13.484	67.38	9.09	49.0%
2013-07 JUL	17,587,154	908,227	17,219,249	917,588	8,485,211	125,587	19.36	18.77	13.687	67.56	9.25	49.3%
2013-08 AUG	17,506,055	898,508	17,301,830	912,627	8,356,777	123,218	19.48	18.96	13.501	67.82	9.16	48.3%
2013-09 SEP	17,511,265	895,116	17,369,837	908,154	8,317,657	122,393	19.56	19.13	13.477	67.96	9.16	47.9%
2013-10 OCT	17,483,844	889,391	17,409,912	903,333	8,231,321	121,177	19.66	19.27	13.414	67.93	9.11	47.3%
2013-11 NOV	17,384,951	880,806	17,426,717	898,377	8,218,324	120,918	19.74	19.40	13.460	67.97	9.15	47.2%
2013-12 DEC	17,444,762	881,119	17,440,114	894,122	8,462,651	124,386	19.80	19.51	13.912	68.04	9.46	48.5%
2014-01 JAN	17,385,196	875,964	17,431,145	889,424	8,395,300	123,071	19.85	19.60	13.837	68.22	9.44	48.2%
2014-02 FEB	17,336,679	871,753	17,411,846	884,823	8,513,248	124,364	19.89	19.68	14.055	68.45	9.62	48.9%
2014-03 MAR	17,271,483	867,041	17,381,680	880,176	8,548,364	124,672	19.92	19.75	14.164	68.57	9.71	49.2%
2014-04 APR	17,272,911	865,938	17,346,628	875,776	8,697,971	126,527	19.95	19.81	14.447	68.74	9.93	50.1%
2014-05 MAY	17,086,364	855,995	17,286,563	870,620	8,453,355	122,713	19.96	19.86	14.095	68.89	9.71	48.9%
2014-06 JUN	17,053,246	854,051	17,229,629	866,145	8,382,809	121,505	19.97	19.89	14.028	68.99	9.68	48.7%
2014-07 JUL	16,970,132	849,555	17,162,690	861,549	8,239,927	119,346	19.98	19.92	13.852	69.04	9.56	48.0%
2014-08 AUG	16,850,625	843,223	17,088,712	856,899	8,211,013	118,895	19.98	19.94	13.875	69.06	9.58	48.0%
2014-09 SEP	16,846,680	842,659	17,021,153	852,806	8,301,161	120,459	19.99	19.96	14.125	68.91	9.73	48.8%
2014-10 OCT	16,772,685	838,722	16,946,781	848,551	8,281,400	119,968	20.00	19.97	14.138	69.03	9.76	48.9%
2014-11 NOV	16,692,634	834,690	16,873,196	844,497	8,390,146	121,522	20.00	19.98	14.390	69.04	9.94	49.7%
2014-12 DEC	16,726,555	836,402	16,809,109	841,017	8,439,234	122,194	20.00	19.99	14.529	69.06	10.03	50.2%

Annualized Trends	Based on # of Months	60	5.0%	4.6%	6.7%	2.3%	9.2%	4.4%
	48	5.7%	5.4%	5.1%	2.4%	7.6%	2.1%	
	54	6.6%	6.3%	4.0%	2.4%	6.5%	0.2%	
	42	7.4%	7.3%	3.4%	2.3%	5.8%	-1.4%	
	36	7.9%	8.3%	3.3%	2.1%	5.5%	-2.6%	
	30	7.0%	8.6%	3.8%	1.9%	5.8%	-2.6%	
	24	4.5%	7.0%	4.2%	1.8%	6.1%	-0.8%	
	18	2.0%	4.2%	4.4%	1.7%	6.2%	1.9%	
	12	0.7%	2.1%	2.4%	1.2%	3.6%	1.5%	
	9	0.4%	1.3%	2.4%	0.5%	2.9%	1.6%	
	6	0.3%	0.8%	12.7%	0.1%	12.8%	11.9%	
	3	0.0%	0.5%	17.8%	0.3%	18.2%	17.6%	

Selected Loss Trend:		20.00	20.00	4.0%	2.0%	6.1%	
12/31/2012 Projected to	10/1/2015 Effective Date	20.00	20.00	15.106	72.36	10.93	54.7%
12/31/2013 Projected to	10/1/2015 Effective Date	20.00	20.00	15.652	72.21	11.30	56.5%
12/31/2014 Projected to	10/1/2015 Effective Date	20.00	20.00	15.718	71.86	11.30	56.5%
Selected Experience Period (Mos.):		24	20.00	15.684	72.04	11.30	56.5%
Fixed Expense Provision				Projected Fixed Expense Ratio			38.65%
Average Earned Premium (Basic & Plus)		31.21		Loss and Fixed Expense Ratio			95.15%
Fixed Expense Ratio		23.80%		Permissible Loss & Fixed Expense Ratio			85.01%
Fixed Expense Annual Trend		2.0%		Indicated Change			11.9%
Projected Fixed Expense Provision		7.73		Indicated Semi-Annual Premium			11.20
				Selected Semi-Annual Premium			11.00

**Roadside Assistance (RSA) Coverage - Trend & Rate Level Analysis**  
**Allied and Nationwide Insurance Companies Combined**  
**RoadSide Assistance - Plus Package**  
**12-Month Moving Results (Excluding CA and NC)**

Accounting Month	Written Premium	Written Exposure Years	Earned Premium	Earned Exposure Years	Net Paid Losses	First Settled Claim Count	Average Written Premium	Average Earned Premium	Paid Frequency Per 100	Average Paid Cost	Paid Loss Cost	Paid Loss Ratio
2009-12 DEC	8,530,126	260,916	6,283,249	191,221	3,389,165	43,221	32.69	32.86	22.603	78.41	17.72	53.9%
2010-01 JAN	9,208,795	281,954	6,931,522	211,315	3,979,428	50,655	32.66	32.80	23.971	78.56	18.83	57.4%
2010-02 FEB	9,876,557	302,607	7,593,543	231,855	4,483,502	56,939	32.64	32.75	24.558	78.74	19.34	59.0%
2010-03 MAR	10,663,814	327,020	8,281,282	253,195	5,131,324	65,133	32.61	32.71	25.724	78.78	20.27	62.0%
2010-04 APR	11,344,229	348,077	8,970,241	274,565	5,623,975	71,329	32.59	32.67	25.979	78.85	20.48	62.7%
2010-05 MAY	11,967,191	367,388	9,662,337	296,035	6,102,290	77,392	32.57	32.64	26.143	78.85	20.61	63.2%
2010-06 JUN	12,643,941	388,129	10,351,083	317,365	6,770,851	85,942	32.58	32.62	27.080	78.78	21.33	65.4%
2010-07 JUL	13,208,497	405,516	11,017,876	337,979	7,314,274	92,826	32.57	32.60	27.465	78.80	21.64	66.4%
2010-08 AUG	13,878,990	426,256	11,679,795	358,440	7,963,006	101,131	32.56	32.59	28.214	78.74	22.22	68.2%
2010-09 SEP	14,476,999	444,630	12,326,378	378,401	8,590,821	109,044	32.56	32.57	28.817	78.78	22.70	69.7%
2010-10 OCT	15,033,529	461,771	12,957,257	397,841	9,126,193	115,799	32.56	32.57	29.107	78.81	22.94	70.4%
2010-11 NOV	15,576,044	478,489	13,573,842	416,836	9,705,081	123,016	32.55	32.56	29.512	78.89	23.28	71.5%
2010-12 DEC	16,124,159	495,120	14,177,682	435,389	10,484,990	132,633	32.57	32.56	30.463	79.05	24.08	74.0%
2011-01 JAN	16,627,345	510,485	14,760,828	453,283	10,886,881	137,379	32.57	32.56	30.308	79.25	24.02	73.8%
2011-02 FEB	17,155,152	526,791	15,330,850	470,772	11,517,219	144,923	32.57	32.57	30.784	79.47	24.46	75.1%
2011-03 MAR	17,800,002	546,449	15,899,892	488,212	12,130,409	152,284	32.57	32.57	31.192	79.66	24.85	76.3%
2011-04 APR	18,331,427	562,757	16,456,874	505,289	12,567,646	157,511	32.57	32.57	31.172	79.79	24.87	76.4%
2011-05 MAY	18,925,346	580,801	17,018,231	522,454	13,067,142	163,360	32.58	32.57	31.268	79.99	25.01	76.8%
2011-06 JUN	19,505,035	598,519	17,579,832	539,636	13,701,930	171,007	32.59	32.58	31.689	80.12	25.39	77.9%
2011-07 JUL	20,012,665	614,026	18,139,286	556,756	14,124,320	176,109	32.59	32.58	31.631	80.20	25.37	77.9%
2011-08 AUG	20,740,807	636,243	18,715,514	574,355	14,945,392	185,887	32.60	32.59	32.364	80.40	26.02	79.9%
2011-09 SEP	21,272,650	652,505	19,277,605	591,527	15,257,021	188,858	32.60	32.59	31.927	80.79	25.79	79.1%
2011-10 OCT	21,847,833	669,984	19,849,048	608,997	15,646,451	193,023	32.61	32.59	31.695	81.06	25.69	78.8%
2011-11 NOV	22,515,993	690,207	20,430,674	626,750	16,318,244	203,053	32.62	32.60	32.398	81.35	26.36	80.9%
2011-12 DEC	22,899,460	702,057	20,990,018	643,859	16,984,471	208,072	32.62	32.60	32.316	81.63	26.38	80.9%
2012-01 JAN	23,465,820	719,384	21,562,882	661,361	17,523,852	214,032	32.62	32.60	32.362	81.87	26.50	81.3%
2012-02 FEB	24,204,436	741,799	22,148,288	679,233	18,122,123	220,975	32.63	32.61	32.533	82.01	26.68	81.8%
2012-03 MAR	24,636,811	754,734	22,714,732	696,474	18,243,548	221,988	32.64	32.61	31.873	82.18	26.19	80.3%
2012-04 APR	25,182,309	770,083	23,289,348	713,824	18,721,393	227,238	32.70	32.63	31.834	82.39	26.23	80.4%
2012-05 MAY	25,912,769	790,454	23,876,113	731,279	19,499,886	236,453	32.78	32.65	32.334	82.47	26.67	81.7%
2012-06 JUN	26,313,542	799,425	24,436,873	747,541	19,621,416	237,119	32.92	32.69	31.720	82.75	26.25	80.3%
2012-07 JUL	27,051,362	816,230	25,030,794	764,030	20,157,247	242,918	33.14	32.76	31.794	82.98	26.38	80.5%
2012-08 AUG	27,887,160	833,235	25,645,381	780,009	20,586,660	247,318	33.47	32.88	31.707	83.24	26.39	80.3%
2012-09 SEP	28,529,025	843,785	26,274,934	795,193	21,085,306	252,745	33.81	33.04	31.784	83.43	26.52	80.2%
2012-10 OCT	29,560,278	864,715	26,977,934	811,084	22,078,559	264,107	34.18	33.26	32.562	83.60	27.22	81.8%
2012-11 NOV	30,155,017	873,259	27,660,477	825,227	22,058,076	263,544	34.53	33.52	31.936	83.70	26.73	79.7%
2012-12 DEC	30,825,961	882,762	28,376,319	839,175	21,623,282	258,127	34.92	33.81	30.760	83.77	25.77	76.2%
2013-01 JAN	31,834,849	899,471	29,138,799	853,208	22,831,059	272,142	35.39	34.15	31.896	83.89	26.76	78.4%
2013-02 FEB	32,492,914	905,200	29,891,805	865,794	23,061,466	274,379	35.90	34.53	31.691	84.05	26.64	77.1%
2013-03 MAR	33,384,587	917,159	30,677,879	878,295	23,441,020	278,404	36.40	34.93	31.698	84.20	26.69	76.4%
2013-04 APR	34,262,007	929,762	31,481,219	890,463	23,664,149	280,934	36.85	35.35	31.549	84.23	26.58	75.2%
2013-05 MAY	35,104,572	939,851	32,293,886	902,081	23,925,011	283,446	37.35	35.80	31.421	84.41	26.52	74.1%
2013-06 JUN	35,736,518	946,681	33,103,483	913,144	24,194,192	286,042	37.75	36.25	31.325	84.58	26.50	73.1%
2013-07 JUL	36,640,412	961,064	33,921,934	924,243	24,891,432	293,566	38.12	36.70	31.763	84.79	26.93	73.4%
2013-08 AUG	37,196,663	966,963	34,688,876	934,225	24,702,866	290,615	38.47	37.13	31.108	85.00	26.44	71.2%
2013-09 SEP	37,810,967	977,102	35,432,251	944,206	24,803,097	291,506	38.70	37.53	30.873	85.09	26.27	70.0%
2013-10 OCT	38,441,223	986,522	36,137,575	953,680	24,897,817	292,420	38.97	37.89	30.662	85.14	26.11	68.9%
2013-11 NOV	38,834,832	991,019	36,808,126	962,969	25,107,563	294,474	39.19	38.22	30.580	85.26	26.07	68.2%
2013-12 DEC	39,491,833	1,003,701	37,474,330	972,842	26,106,036	305,660	39.35	38.52	31.419	85.41	26.83	69.7%
2014-01 JAN	39,942,082	1,011,770	38,087,025	982,125	26,114,616	305,229	39.48	38.78	31.078	85.56	26.59	68.6%
2014-02 FEB	40,415,309	1,020,645	38,662,842	991,220	26,614,388	310,338	39.60	39.01	31.309	85.76	26.85	68.8%
2014-03 MAR	40,924,085	1,030,357	39,214,535	1,000,231	27,032,452	314,690	39.72	39.21	31.462	85.90	27.03	68.9%
2014-04 APR	41,537,076	1,043,163	39,749,599	1,009,323	27,789,690	323,022	39.82	39.38	32.004	86.03	27.53	69.9%
2014-05 MAY	41,721,218	1,046,524	40,225,777	1,017,702	27,152,194	315,095	39.87	39.53	30.961	86.17	26.68	67.5%
2014-06 JUN	42,134,397	1,056,270	40,694,302	1,026,560	27,087,484	314,124	39.89	39.64	30.600	86.23	26.39	66.6%
2014-07 JUL	42,482,807	1,064,272	41,132,970	1,035,189	26,891,184	311,476	39.92	39.73	30.089	86.33	25.98	65.4%
2014-08 AUG	42,735,226	1,069,820	41,537,925	1,043,454	27,072,706	313,594	39.95	39.81	30.053	86.33	25.95	65.2%
2014-09 SEP	43,270,433	1,082,460	41,945,757	1,052,210	27,655,531	320,665	39.97	39.86	30.475	86.24	26.28	65.9%
2014-10 OCT	43,693,827	1,092,634	42,330,961	1,060,778	27,802,132	322,031	39.99	39.91	30.358	86.33	26.21	65.7%
2014-11 NOV	43,934,545	1,098,666	42,698,105	1,069,225	28,469,212	329,749	39.99	39.93	30.840	86.34	26.63	66.7%
2014-12 DEC	44,515,727	1,113,213	43,084,566	1,078,322	28,943,490	335,105	39.99	39.96	31.077	86.37	26.84	67.2%

Annualized Trends	Based on # of Months	60	5.6%	5.0%	2.6%	2.3%	4.9%	-0.1%
	54	48	6.4%	5.9%	0.5%	2.4%	2.9%	-2.8%
	48	44	7.4%	7.0%	-0.9%	2.3%	1.5%	-5.1%
	42	36	8.4%	8.1%	-1.6%	2.2%	0.5%	-7.0%
	36	30	9.1%	9.3%	-1.9%	1.9%	0.1%	-8.5%
	30	24	8.4%	9.9%	-1.8%	1.8%	-0.1%	-9.1%
	24	18	6.0%	8.7%	-2.0%	1.7%	-0.3%	-8.3%
	18	12	3.1%	5.9%	-1.6%	1.4%	-0.3%	-5.8%
	12	9	1.3%	3.2%	-3.0%	0.9%	-2.2%	-5.2%
	9	6	0.7%	2.1%	-2.6%	0.5%	-2.2%	-4.2%
	6	3	0.4%	1.3%	8.4%	0.1%	8.5%	7.1%
	3		0.0%	0.7%	15.1%	0.3%	15.4%	14.5%

Selected Loss Trend:		40.00	40.00	0.0%	2.0%	2.0%	69.7%	
12/31/2012 Projected to	10/1/2015 Effective Date	40.00	40.00	30.760	90.69	27.89	69.7%	
12/31/2013 Projected to	10/1/2015 Effective Date	40.00	40.00	31.419	90.65	28.48	71.2%	
12/31/2014 Projected to	10/1/2015 Effective Date	40.00	40.00	31.077	89.87	27.93	69.8%	
Selected Experience Period (Mos.):		24	40.00	40.00	31.239	90.24	28.19	70.5%
Fixed Expense Provision							19.33%	
Average Earned Premium (Basic & Plus)		31.21					89.80%	
Fixed Expense Ratio		23.80%					85.01%	
Fixed Expense Annual Trend		2.0%					5.6%	
Projected Fixed Expense Provision		7.73					21.10	
							21.00	

**Pennsylvania Private Passenger Auto  
 Nationwide Affinity Insurance Company of America  
 Nationwide Affinity Discount**

Category	Policy Original Inception Date	Farm Bureau Discount	Terms with Nationwide	Affinity Discount	Current Rate Factor	Proposed Rate Factor	Change
Alumni	>20120911	Yes or No	all	yes	0.93	0.93	0.0%
Professional	>20120911	Yes or No	all	yes	0.95	0.95	0.0%
All Other	>20120911	Yes or No	all	yes	0.97	0.97	0.0%
All	<20120912	yes	all	yes	0.97	0.97	0.0%
All	<20120912	no	0 to 2	yes	0.90	0.97	7.8%
All	<20120912	no	3 to 4	yes	0.91	0.97	6.6%
All	<20120912	no	5 to 6	yes	0.92	0.97	5.4%
All	<20120912	no	7 to 8	yes	0.93	0.97	4.3%
All	<20120912	no	9 to 10	yes	0.95	0.97	2.1%
All	<20120912	no	more than 10	yes	0.97	0.97	0.0%

Total Change: 0.2%

**Pennsylvania Private Passenger Auto  
 Nationwide Mutual Insurance Company  
 Revised Rate Stability Caps**

Premium Change	Products Purchased	Experience	Tier	Current			Revised		
				Terms 1-4	Terms 5-10	Terms 11+	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	8%	10%	10%	20%	20%	20%
			E-H	8%	10%	10%	20%	20%	20%
			I-N	8%	10%	10%	20%	20%	20%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
	NW auto & Home	No new acc/viol	A-D	8%	10%	10%	20%	20%	20%
			E-H	8%	10%	10%	20%	20%	20%
			I-N	8%	10%	10%	20%	20%	20%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
Decrease	NW auto only	No new acc/viol	A-D	-8%	-10%	-10%	-20.0%	-20.0%	-20.0%
			E-H	-8%	-10%	-10%	-20.0%	-20.0%	-20.0%
			I-N	-8%	-10%	-10%	-20.0%	-20.0%	-20.0%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
	NW auto & Home	No new acc/viol	A-D	-8%	-10%	-10%	-20.0%	-20.0%	-20.0%
			E-H	-8%	-10%	-10%	-20.0%	-20.0%	-20.0%
			I-N	-8%	-10%	-10%	-20.0%	-20.0%	-20.0%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%

Accident/Violation Activity Flag:

- A = add accident/violation
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**Pennsylvania Private Passenger Auto  
 Nationwide Affinity Insurance Company of America  
 Revised Rate Stability Caps**

Premium Change	Products Purchased	Experience	Tier	Current			Revised		
				Terms 1-4	Terms 5-10	Terms 11+	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	15%	15%	15%	20%	20%	20%
			E-H	15%	15%	15%	20%	20%	20%
			I-N	15%	15%	15%	20%	20%	20%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
	NW auto & Home	No new acc/viol	A-D	15%	15%	15%	20%	20%	20%
			E-H	15%	15%	15%	20%	20%	20%
			I-N	15%	15%	15%	20%	20%	20%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
Decrease	NW auto only	No new acc/viol	A-D	-15%	-15%	-15%	-20.0%	-20.0%	-20.0%
			E-H	-15%	-15%	-15%	-20.0%	-20.0%	-20.0%
			I-N	-15%	-15%	-15%	-20.0%	-20.0%	-20.0%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
	NW auto & Home	No new acc/viol	A-D	-15%	-15%	-15%	-20.0%	-20.0%	-20.0%
			E-H	-15%	-15%	-15%	-20.0%	-20.0%	-20.0%
			I-N	-15%	-15%	-15%	-20.0%	-20.0%	-20.0%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%

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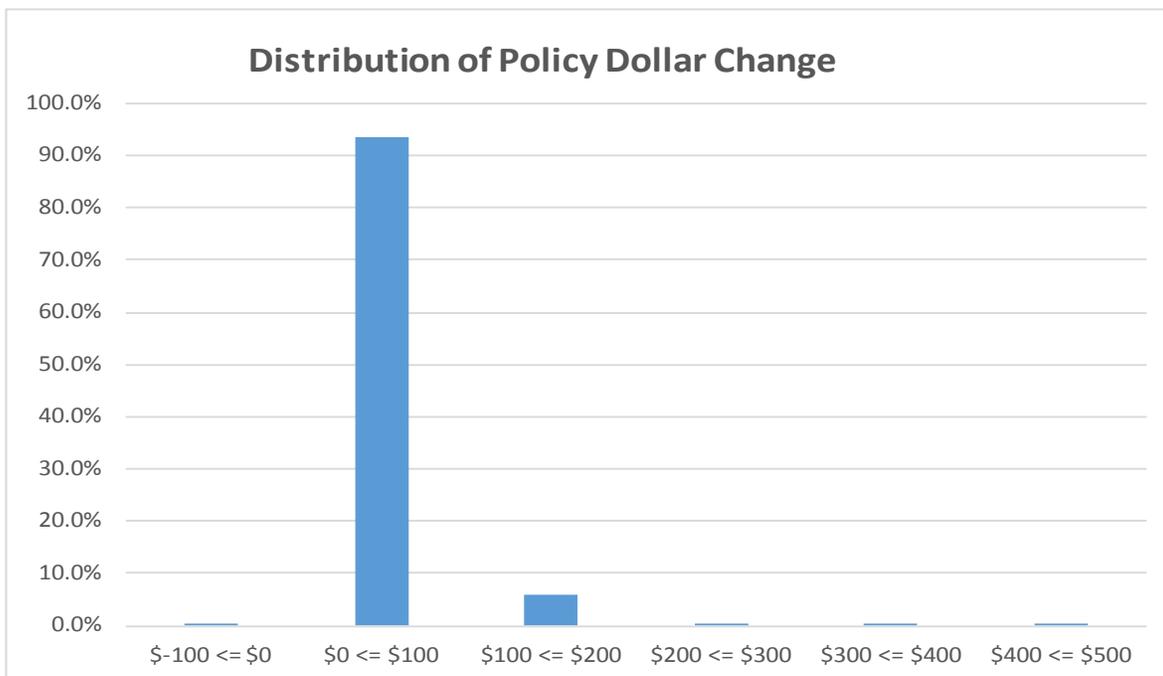
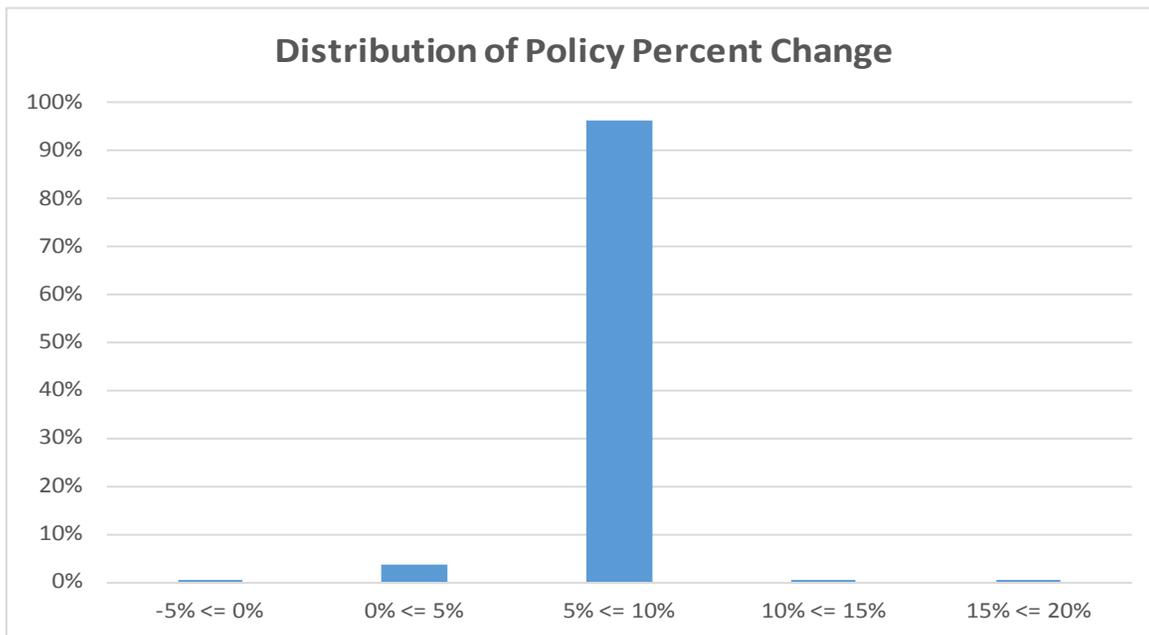
**Pennsylvania Private Passenger Auto  
 Nationwide Property and Casualty Insurance Company  
 Revised Rate Stability Caps**

Premium Change	Products Purchased	Experience	Tier	Current			Revised		
				Terms 1-4	Terms 5-10	Terms 11+	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	15%	15%	15%	20%	20%	20%
			E-H	15%	15%	15%	20%	20%	20%
			I-N	15%	15%	15%	20%	20%	20%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
	NW auto & Home	No new acc/viol	A-D	15%	15%	15%	20%	20%	20%
			E-H	15%	15%	15%	20%	20%	20%
			I-N	15%	15%	15%	20%	20%	20%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
Decrease	NW auto only	No new acc/viol	A-D	-15%	-15%	-15%	-20.0%	-20.0%	-20%
			E-H	-15%	-15%	-15%	-20.0%	-20.0%	-20%
			I-N	-15%	-15%	-15%	-20.0%	-20.0%	-20%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
	NW auto & Home	No new acc/viol	A-D	-15%	-15%	-15%	-20.0%	-20.0%	-20%
			E-H	-15%	-15%	-15%	-20.0%	-20.0%	-20%
			I-N	-15%	-15%	-15%	-20.0%	-20.0%	-20%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%

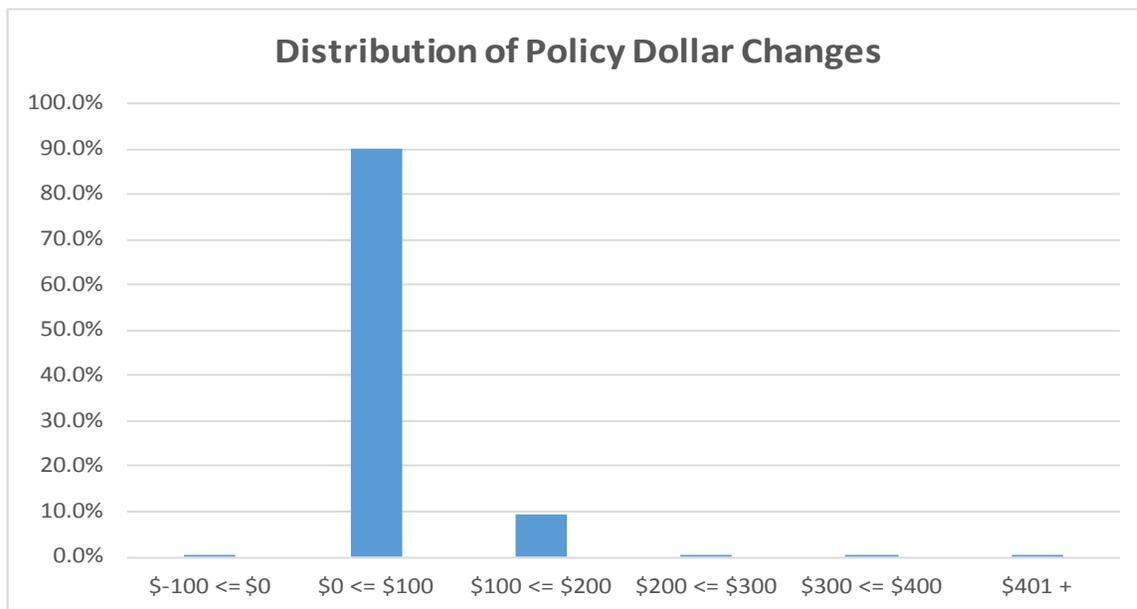
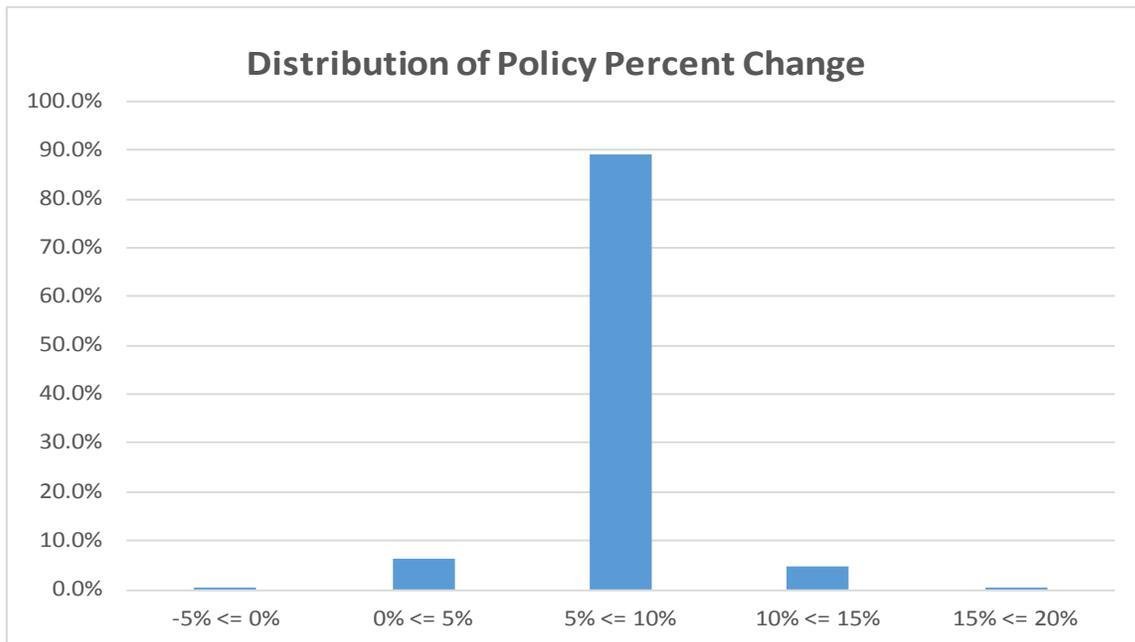
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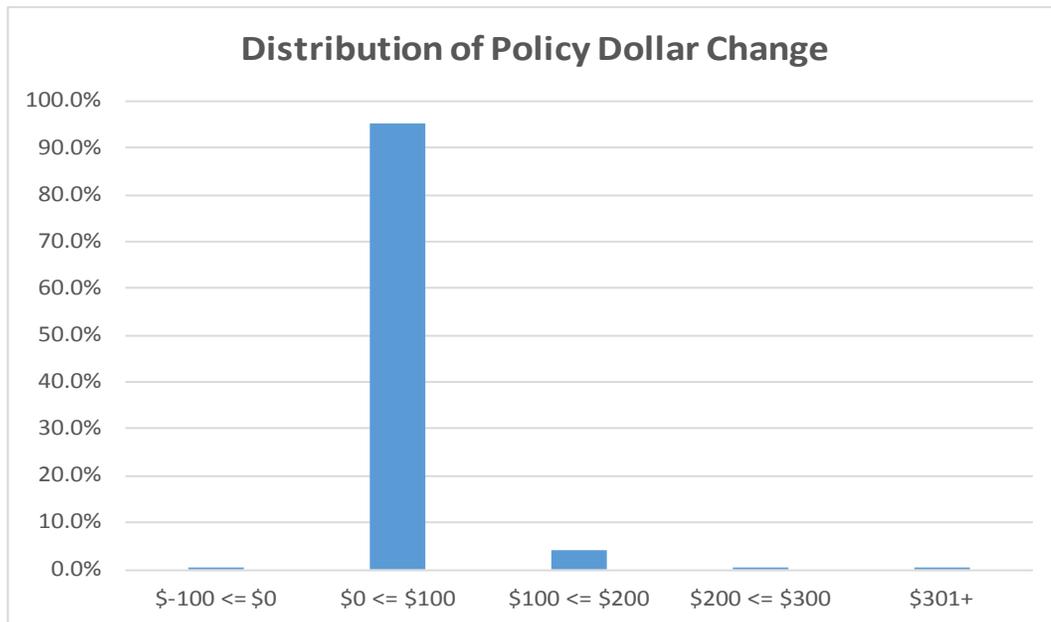
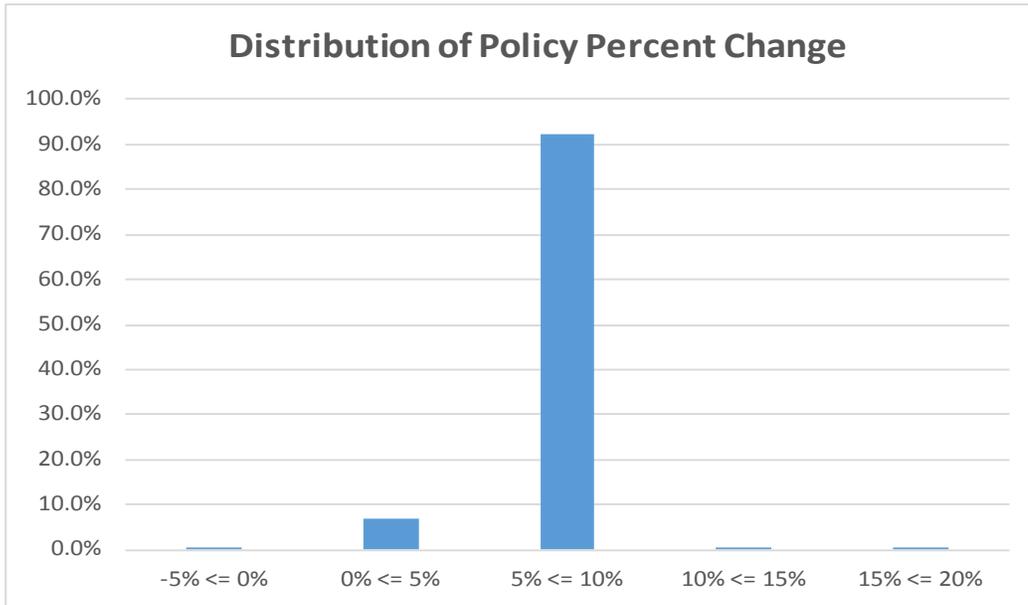
**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Rate Change Histograms for All Filed Changes  
 All Coverages Combined**



**Pennsylvania Personal Automobile  
 Nationwide Affinity Insurance Company of America  
 Rate Change Histograms for All Filed Changes  
 All Coverages Combined**



**Pennsylvania Personal Automobile  
Nationwide Property and Casualty Insurance Company  
Rate Change Histograms for All Filed Changes  
All Coverages Combined**





# PENNSYLVANIA RETALIATORY FILING FEE FORM

**COMMONWEALTH OF PENNSYLVANIA  
INSURANCE DEPARTMENT**  
Office of Insurance Product Regulation  
1311 Strawberry Square  
Harrisburg, PA 17120  
Fax (717) 787-8555 Telephone (717) 787-4192

PLEASE TYPE OR PRINT  
COMPLETE ALL NECESSARY INFORMATION

## CHECK INFORMATION

COMPANY NAME ON CHECK Via EFT CHECK # NA  
COMPANY NAIC # 23787 CHECK AMOUNT \$50.00  
DATE CHECK MAILED Via EFT CHECK DATE Via EFT

## FILING INFORMATION

COMPANY FILING # 16A-10684PA-RRE(NMIC, NAICOA, NPCIC) FILER PHONE # 614-249-3965  
SERFF TRACKING # NWPC-130390445  
CREATOR OF SERFF FILING Isabatino/Teresa Herderick  
DATE SERFF FILING SUBMITTED 1/14/16

TYPE OF FILING:

- A&H  LIFE  
 P&C



# PENNSYLVANIA RETALIATORY FILING FEE FORM

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PLEASE TYPE OR PRINT  
COMPLETE ALL NECESSARY INFORMATION

## CHECK INFORMATION

COMPANY NAME ON CHECK Via EFT CHECK # NA  
COMPANY NAIC # 26093 CHECK AMOUNT \$50.00  
DATE CHECK MAILED Via EFT CHECK DATE Via EFT

## FILING INFORMATION

COMPANY FILING # 16A-10684PA-RRE(NMIC, NAICOA, NPCIC) FILER PHONE # 614-249-3965  
SERFF TRACKING # NWPC-130390445  
CREATOR OF SERFF FILING Isabatino/Teresa Herderick  
DATE SERFF FILING SUBMITTED 1/14/16

TYPE OF FILING:

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 P&C

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PLEASE TYPE OR PRINT  
COMPLETE ALL NECESSARY INFORMATION

## CHECK INFORMATION

COMPANY NAME ON CHECK Via EFT CHECK # NA  
COMPANY NAIC # 37877 CHECK AMOUNT \$50.00  
DATE CHECK MAILED Via EFT CHECK DATE Via EFT

## FILING INFORMATION

COMPANY FILING # 16A-10684PA-RRE(NMIC, NAICOA, NPCIC) FILER PHONE # 614-249-3965  
SERFF TRACKING # NWPC-130390445  
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