

State: Pennsylvania **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 Change (NAICOA)/16A-10916PA-RRE (NAICOA)

Filing at a Glance

Company: Nationwide Affinity Insurance Company of America.
 Product Name: Private Passenger Auto
 State: Pennsylvania
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate
 Date Submitted: 07/18/2016
 SERFF Tr Num: NWPC-130643437
 SERFF Status: Assigned
 State Tr Num:
 State Status: Received Review in Progress
 Co Tr Num: 16A-10916PA-RRE (NAICOA)

Effective Date
 Requested (New):
 Effective Date 12/22/2016
 Requested (Renewal):
 Author(s): Lori Sabatino, Teresa Herderick
 Reviewer(s): Xiaofeng Lu (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 Change (NAICOA) Status of Filing in Domicile: Not Filed
 Project Number: 16A-10916PA-RRE (NAICOA) Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 07/18/2016
 State Status Changed: 07/18/2016 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 Affinity Insurance Company of America, effective December 22, 2016 for renewal business. This company does not write new business. We are filing for uniform changes to the territory base rates and miscellaneous coverage rates. The overall rate level change is 4.8 percent.

Company and Contact

Filing Contact Information

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Filing Company Information

Nationwide Affinity Insurance Company of America.	CoCode: 26093	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type: Property and Casualty
Columbus, OH 43215	Group Name: Nationwide Insurance	State ID Number:
(614) 249-7022 ext. [Phone]	FEIN Number: 48-0470690	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50 = Nationwide Affinity Insurance Company of America
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Nationwide Affinity Insurance Company of America.	\$50.00	07/18/2016	111418952

State Specific

*Filing Fee Amount: 50.00
 *Date Filing Fee Mailed: Via EFT
 *Filing Fee Check Number: Via EFT

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*Filing Fee Check Date: Via EFT

*NAIC Number: 26093

SERFF Tracking #:

NWPC-130643437

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Filing Company: Nationwide Affinity Insurance Company of America.

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 6.300%
Effective Date of Last Rate Revision: 06/22/2016
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.	4.800%	4.800%	\$9,769,895	114,009	\$203,539,470	10.000%	0.000%

SERFF Tracking #:

NWPC-130643437

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

16A-10916PA-RRE (NAICOA)

State: Pennsylvania**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 Change (NAICOA)/16A-10916PA-RRE (NAICOA)

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA NAICOA Final Manual Changed Pages	RT1, RT2	Replacement		PA NAICOA Manual 12-22-16 - Changed Pages.pdf

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Territory Base Rates**

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BI Rating Territory	BI 50/100	PD Rating Territory	PD 25,000	MDCL Rating Territory	MDCL 25,000	MDCL Rating Territory	LOI
001	\$251.00	001	\$178.60	001	\$298.30	001	\$25.00
002	261.00	002	188.30	002	321.50	002	27.20
003	269.00	003	193.30	003	370.70	003	31.50
004	273.10	004	200.50	004	388.90	004	32.80
005	281.50	005	203.90	005	394.00	005	33.20
006	283.50	006	207.80	006	399.10	006	33.70
007	285.80	007	216.00	007	429.80	007	36.30
008	289.80	008	219.30	008	432.40	008	36.40
009	291.50	009	221.30	009	451.60	009	38.10
010	293.90	010	226.10	010	447.40	010	37.80
011	314.40	011	226.70	011	458.30	011	38.70
012	316.10	012	230.30	012	461.20	012	38.90
013	326.20	013	232.80	013	489.30	013	41.40
014	367.30	014	237.60	014	507.10	014	42.60
015	387.50	015	255.20	015	586.00	015	49.50
016	389.70	016	260.10	016	624.00	016	52.70
017	440.50	017	261.90	017	597.00	017	50.30
018	473.30	018	273.60	018	682.70	018	57.60
019	487.60	019	280.20	019	675.60	019	57.30
020	597.90	020	285.10	020	714.80	020	60.40
021	773.90	021	294.80	021	787.10	021	66.30
022	789.20	022	303.60	022	1,262.30	022	106.80
023	903.70	023	315.60	023	1,469.30	023	124.10
024	938.50	024	349.50	024	1,477.40	024	124.90
025	969.40	025	338.80	025	1,539.40	025	130.00
999	366.30	026	350.40	999	506.40	999	42.60
		999	238.40				

Territory Base Rates**

Eff. 12-22-16

MDCL Rating Territory	AD
001	\$7.30
002	8.20
003	9.10
004	9.40
005	9.50
006	9.50
007	10.70
008	10.80
009	11.20
010	11.10
011	11.30
012	11.40
013	11.80
014	12.50
015	14.30
016	15.40
017	14.80
018	16.80
019	16.70
020	17.60
021	19.30
022	31.00
023	36.00
024	36.10
025	37.80
999	12.50

MDCL Rating Territory	FUNRL
001	\$1.30
002	1.50
003	1.70
004	1.70
005	1.70
006	1.70
007	1.70
008	1.80
009	1.80
010	1.80
011	1.80
012	1.80
013	1.90
014	2.00
015	2.40
016	2.50
017	2.40
018	2.70
019	2.70
020	2.70
021	3.00
022	4.90
023	5.90
024	6.00
025	6.30
999	2.00

MDCL Rating Territory	COMBL
001	\$397.70
002	427.70
003	493.20
004	518.00
005	524.40
006	531.10
007	572.50
008	575.80
009	600.80
010	596.00
011	610.00
012	613.40
013	650.90
014	674.60
015	780.00
016	830.50
017	795.00
018	908.80
019	899.10
020	950.90
021	1,047.70
022	1,680.00
023	1,955.30
024	1,966.10
025	2,048.50
999	674.00

Territory Base Rates**

Eff. 12-22-16

COMP Rating Territory	COMP Full Cov.
001	\$86.10
002	92.10
003	94.40
004	100.80
005	109.30
006	114.70
007	112.70
008	121.00
009	118.90
010	123.80
011	129.50
012	139.20
013	130.50
014	137.20
015	146.20
016	141.70
017	159.40
018	179.30
019	168.80
020	190.20
021	201.90
022	205.20
023	201.20
024	210.30
025	213.60
026	176.80
027	192.30
028	224.80
029	192.30
030	207.10
031	230.40
032	214.70
033	269.90
034	253.90
035	221.40
036	257.50
037	269.40
038	270.40
999	132.90

COLL Rating Territory	COLL \$100 Ded.
001	\$295.50
002	306.40
003	313.70
004	322.10
005	323.30
006	324.80
007	331.60
008	328.90
009	335.00
010	336.50
011	346.40
012	344.70
013	350.30
014	353.70
015	369.70
016	370.30
017	383.00
018	391.00
019	391.90
020	418.10
021	421.10
022	424.70
023	446.40
024	455.60
025	408.30
026	457.20
027	435.70
028	481.40
029	496.40
030	532.90
031	517.50
032	566.70
033	549.80
999	362.10

UMC Rating Territory	UMBI 50/100 Unstacked
001	\$14.20
002	14.30
003	13.90
004	14.20
005	13.90
006	26.70
007	13.90
008	16.00
009	14.30
010	19.50
011	38.70
012	58.60
013	26.00
014	14.30
015	22.30
016	20.20
017	22.30
018	22.30
019	151.50
020	16.90
021	19.40
022	14.20
023	14.20
024	14.20
025	27.60
026	35.70
027	54.80
028	21.00
999	25.40

UMC Rating Territory	UIMBI 50/100 Unstacked
001	\$67.30
002	64.00
003	58.50
004	61.00
005	57.10
006	88.10
007	52.60
008	59.00
009	67.60
010	56.90
011	107.40
012	152.90
013	67.60
014	58.60
015	127.60
016	94.60
017	94.60
018	94.60
019	271.40
020	74.50
021	89.00
022	61.70
023	64.90
024	56.20
025	87.20
026	105.50
027	143.10
028	94.60
999	80.30

LOU Base Rates**

Eff. 12-22-16

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$36.10
40	1,200	\$46.80
50	1,500	\$57.30
60	1,800	\$67.70
75	2,250	\$81.10
100	3,000	\$104.70

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. 12-22-16

Aggregate Per Claimant Limit	Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$23.70

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

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NWPC-130643437

State Tracking #:

Company Tracking #:

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Product Name: Private Passenger Auto
Project Name/Number: PA Rate Change (NAICOA)/16A-10916PA-RRE (NAICOA)

Filing Company: Nationwide Affinity Insurance Company of America.

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	Please see attached
Attachment(s):	FilingMemorandum 12-22-16 NAICOA.pdf PA NAICOA Filing Exhibits 10916.pdf PA NAICOA Filing Exhibits 10916.xls PARetFiling NAICOA.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Supplemental Data (per Pa.B. Doc. No. 13-1417)
Comments:	Please see attached
Attachment(s):	Supplemental Data Memo and Exhibits (NAICOA).pdf Supplemental Data Exhibits (NAICOA).xls
Item Status:	
Status Date:	

SERFF Tracking #:

NWPC-130643437

State Tracking #:

Company Tracking #:

16A-10916PA-RRE (NAICOA)

State:

Pennsylvania

Filing Company:

Nationwide Affinity Insurance Company of America.

TOI/Sub-TOI:

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Product Name:

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Project Name/Number:

PA Rate Change (NAICOA)/16A-10916PA-RRE (NAICOA)

Attachment PA NAICOA Filing Exhibits 10916.xls is not a PDF document and cannot be reproduced here.

Attachment Supplemental Data Exhibits (NAICOA).xls is not a PDF document and cannot be reproduced here.

FILING MEMORANDUM
Pennsylvania Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Pennsylvania Private Passenger Automobile rates written in the Nationwide Affinity Insurance Company of America. Our proposed effective date for this filing is December 22, 2016 for renewal business. This company does not write new business.

OVERALL RATE LEVEL CHANGES

The indications developed in this filing are based on an assumed effective date of December 22, 2016. Exhibit I shows three years of Private Passenger Automobile experience by coverage for the Nationwide Affinity Insurance Company of America ending September 30, 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 Past-to-Present and Present-to-Future premium trends by coverage. Exhibit I, row (6), shows the resulting premium projection factors.

Accident year losses for the period ending September 30, 2015, were evaluated as of December 31, 2015. Allocated loss adjustment expenses were included with paid or incurred losses. Ultimate loss levels were calculated using historical loss development for Pennsylvania 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 8.0 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 Incurred 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 December 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 2.0 percent underwriting profit provision for Liability coverages and a 3.5 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 84.5 percent for Liability coverages and 83.0 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

$$\begin{aligned} \text{Liability (100\% - 13.5\% Variable Expenses - 2.0\% Profit)} &= 84.5\% \\ \text{Physical Damage (100\% - 13.5\% Variable Expenses - 3.5\% Profit)} &= 83.0\% \end{aligned}$$

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

The indicated rate changes are based on 36 months of experience. 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 indicated overall change for Nationwide Affinity Insurance Company of America is 4.8%. We are filing for a 4.8% premium change which will be achieved by revising the territory base rates, as described in the following paragraph.

Coverage	Projected		
	Current Premium	Indicated Change	Proposed Change
Bodily Injury	56,315,089	9.6%	9.6%
Property Damage	54,375,772	5.1%	5.1%
Uninsured Motorists - Bodily Injury	4,309,503	7.2%	7.2%
Underinsured Motorists - Bodily Injury	17,539,519	14.5%	14.5%
First Party Benefits*	23,691,610	3.8%	3.8%
Liability Total	156,231,493	7.6%	7.6%
Comprehensive	30,314,185	2.1%	2.1%
Collision	76,839,196	0.7%	0.7%
Physical Damage Total	107,153,381	1.1%	1.1%
Loss of Use	6,662,594	-4.0%	-4.0%
Minor Coverage Total	6,662,594	-4.0%	-4.0%
Total	270,056,776	4.8%	4.8%

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

Territory Base Rates

We are revising base rates uniformly across all territories for Bodily Injury, Property Damage, Medical Benefits, Funeral Benefits, Accidental Death Benefits, Loss of Income Benefits, Combined Loss Benefits, Uninsured Motorists – Bodily Injury, Underinsured Motorists – Bodily Injury, Comprehensive, and Collision coverages as provided in Exhibit XI and in the final manual’s Rate Table RT1.

Miscellaneous Coverage Rates

We are revising rates for Loss of Use and Excess Medical Benefits, as shown in Exhibit XII, and in final manual’s Rate Table RT2.

Final Histogram of all Changes

Exhibit XIII displays rate change histograms for all changes included in this filing.

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
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
Exhibit XII	Miscellaneous Coverage Rates
Exhibit XIII	Histogram

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2016
Bodily Injury**

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	363,680	302,936	241,178	544,114	907,794
2. Historical Earned Premium	67,625,453	57,739,065	47,257,867		
3. Current Level Earned Premium	100,046,613	79,973,566	61,278,660		
4. Selected Retrospective Premium Trend	-3.8%	-3.8%	-3.8%		
5. Selected Prospective Premium Trend	-3.7%	-3.7%	-3.7%		
6. Premium Projection Factor	0.850	0.884	0.919		
7. Projected Current Level Earned Premium = (3) x (6)	85,039,621	70,696,632	56,315,089	127,011,721	212,051,342
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	52,797,463	41,477,779	30,122,746		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	52,797,463	41,477,779	30,122,746		
10. Selected Retrospective Loss Cost Trend	6.0%	6.0%	6.0%		
11. Selected Prospective Loss Cost Trend	8.4%	8.4%	8.4%		
12. Loss Projection Factor	1.345	1.269	1.197		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	71,012,588	52,635,302	36,056,927	87,257,052	153,949,274
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	83.5%	74.5%	64.0%	68.7%	72.6%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	59.3%	54.8%	49.1%	68.5%	78.4%
17. Trended Permissible Loss and DCC Expense Ratio	66.8%	66.8%	66.8%	66.8%	66.8%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	76.7%	71.0%	65.4%	68.1%	71.3%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	65,225,389	50,194,609	36,830,068	86,494,982	151,192,607
Fixed Expenses					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.7%)	11,188,078	9,319,379	7,419,485		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.6%)	6,128,502	5,104,883	4,064,177		
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	18,095,827	15,073,354	12,000,427	27,073,781	45,169,608
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	83,321,216	65,267,963	48,830,495	113,568,763	196,362,215
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	98,604,989	77,240,193	57,787,568	134,400,903	232,381,320
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	16.0%	9.3%	2.6%	5.8%	9.6%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2016
Property Damage**

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	363,768	302,960	241,239	544,199	907,967
2. Historical Earned Premium	62,134,916	54,106,959	45,227,876		
3. Current Level Earned Premium	93,244,369	75,174,926	58,093,774		
4. Selected Retrospective Premium Trend	-3.0%	-3.0%	-3.0%		
5. Selected Prospective Premium Trend	-2.9%	-2.9%	-2.9%		
6. Premium Projection Factor	0.881	0.908	0.936		
7. Projected Current Level Earned Premium = (3) x (6)	82,148,289	68,258,833	54,375,772	122,634,605	204,782,894
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	48,165,320	38,200,089	31,922,552		
9. Current Coverage Adjustment	1.001	1.001	1.000		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	48,213,485	38,238,289	31,922,552		
11. Selected Retrospective Loss Cost Trend	2.8%	2.8%	2.8%		
12. Selected Prospective Loss Cost Trend	6.3%	6.3%	6.3%		
13. Loss Projection Factor	1.211	1.178	1.146		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	58,386,530	45,044,704	36,583,245	81,797,282	138,842,802
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	71.1%	66.0%	67.3%	66.7%	67.8%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	92.4%	91.0%	88.9%	94.8%	96.8%
18. Trended Permissible Loss and DCC Expense Ratio	65.9%	65.9%	65.9%	65.9%	65.9%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	70.7%	66.0%	67.1%	66.7%	67.7%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	58,078,840	45,050,830	36,486,143	81,797,282	138,638,019
Fixed Expenses					
21. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.7%)	10,707,371	8,917,511	7,100,777		
22. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.6%)	5,865,183	4,884,750	3,889,597		
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	17,318,319	14,423,363	11,484,941	25,908,304	43,226,623
Indication					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	75,397,159	59,474,193	47,971,084	107,705,586	181,864,642
27. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
28. Required Premium = (26) ÷ (27)	89,227,407	70,383,660	56,770,514	127,462,232	215,224,428
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	8.6%	3.1%	4.4%	3.9%	5.1%

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

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	325,138	272,449	217,916	490,365	815,503
2. Historical Earned Premium	7,393,489	6,049,082	4,745,924		
3. Current Level Earned Premium	7,478,325	6,020,885	4,653,891		
4. Selected Retrospective Premium Trend	-3.5%	-3.5%	-3.5%		
5. Selected Prospective Premium Trend	-3.4%	-3.4%	-3.4%		
6. Premium Projection Factor	0.862	0.894	0.926		
7. Projected Current Level Earned Premium = (3) x (6)	6,446,316	5,382,671	4,309,503	9,692,174	16,138,490
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	3,295,951	2,771,017	1,742,167		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	3,295,951	2,771,017	1,742,167		
10. Selected Retrospective Loss Cost Trend	6.2%	6.2%	6.2%		
11. Selected Prospective Loss Cost Trend	9.3%	9.3%	9.3%		
12. Loss Projection Factor	1.376	1.296	1.220		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	4,535,229	3,591,238	2,125,444	5,534,231	9,796,063
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	70.4%	66.7%	49.3%	57.1%	60.7%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	48.2%	43.8%	38.4%	58.4%	70.0%
17. Trended Permissible Loss and DCC Expense Ratio	67.0%	67.0%	67.0%	67.0%	67.0%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	68.6%	66.9%	60.2%	61.2%	62.6%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	4,422,173	3,601,007	2,594,321	5,931,610	10,102,695
Fixed Expenses					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.7%)	1,111,729	931,572	745,110		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.6%)	608,972	510,287	408,149		
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	1,798,133	1,506,743	1,205,156	2,711,899	4,510,032
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	6,220,306	5,107,750	3,799,477	8,643,509	14,612,727
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	7,361,309	6,044,675	4,496,422	10,229,005	17,293,168
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	14.2%	12.3%	4.3%	5.5%	7.2%

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

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	321,773	269,720	215,873	485,593	807,366
2. Historical Earned Premium	26,822,434	22,418,971	17,946,542		
3. Current Level Earned Premium	27,532,775	22,804,271	18,026,227		
4. Selected Retrospective Premium Trend	-1.2%	-1.2%	-1.2%		
5. Selected Prospective Premium Trend	-1.2%	-1.2%	-1.2%		
6. Premium Projection Factor	0.950	0.961	0.973		
7. Projected Current Level Earned Premium = (3) x (6)	26,156,136	21,914,904	17,539,519	39,454,423	65,610,559
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	14,066,683	12,253,288	10,798,831		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	14,066,683	12,253,288	10,798,831		
10. Selected Retrospective Loss Cost Trend	8.0%	8.0%	8.0%		
11. Selected Prospective Loss Cost Trend	8.0%	8.0%	8.0%		
12. Loss Projection Factor	1.384	1.282	1.187		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	19,468,289	15,708,715	12,818,212	28,604,457	47,830,098
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	74.4%	71.7%	73.1%	72.5%	72.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	47.9%	43.5%	38.1%	58.1%	69.8%
17. Trended Permissible Loss and DCC Expense Ratio	65.9%	65.9%	65.9%	65.9%	65.9%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	70.0%	68.4%	68.6%	69.7%	70.8%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	18,309,295	14,989,794	12,032,110	27,499,733	46,452,276
Fixed Expenses					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.7%)	4,199,830	3,520,426	2,817,607		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.6%)	2,300,544	1,928,387	1,543,403		
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	6,792,890	5,694,009	4,557,255	10,251,264	17,044,154
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	25,102,185	20,683,803	16,589,365	37,750,997	63,496,430
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	29,706,728	24,477,873	19,632,385	44,675,736	75,143,704
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	13.6%	11.7%	11.9%	13.2%	14.5%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2016**

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

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	963,999	811,190	651,508	1,462,698	2,426,697
2. Historical Earned Premium	32,915,529	29,174,751	24,023,173		
3. Current Level Earned Premium	44,707,517	35,329,425	26,830,815		
4. Selected Retrospective Premium Trend	-5.5%	-5.5%	-5.5%		
5. Selected Prospective Premium Trend	-5.4%	-5.4%	-5.4%		
6. Premium Projection Factor	0.789	0.834	0.883		
7. Projected Current Level Earned Premium = (3) x (6)	35,274,231	29,464,740	23,691,610	53,156,350	88,430,581
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	26,927,326	20,454,595	15,383,438		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	26,927,326	20,454,595	15,383,438		
10. Selected Retrospective Loss Cost Trend	-6.2%	-6.2%	-6.2%		
11. Selected Prospective Loss Cost Trend	-2.7%	-2.7%	-2.7%		
12. Loss Projection Factor	0.828	0.883	0.941		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	22,295,826	18,061,407	14,475,815	32,531,686	54,561,668
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	63.2%	61.3%	61.1%	61.2%	61.7%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	73.4%	69.9%	65.1%	80.7%	87.4%
17. Trended Permissible Loss and DCC Expense Ratio	63.9%	63.9%	63.9%	63.9%	63.9%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	63.4%	62.1%	62.1%	61.7%	62.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	22,363,862	18,297,604	14,712,490	32,797,468	54,826,960
Fixed Expenses					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.7%)	5,580,676	4,696,051	3,771,638		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.6%)	3,056,931	2,572,360	2,065,993		
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	9,026,299	7,595,489	6,100,325	13,695,814	22,722,113
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	31,390,161	25,893,093	20,812,815	46,493,282	77,549,073
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	37,148,120	30,642,714	24,630,550	55,021,636	91,774,051
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	5.3%	4.0%	4.0%	3.5%	3.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2016
Comprehensive**

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	299,819	252,833	203,274	456,107	755,926
2. Historical Earned Premium	34,236,544	30,366,140	25,566,615		
3. Current Level Earned Premium	45,964,516	38,315,150	30,869,842		
4. Selected Retrospective Premium Trend	-0.7%	-0.7%	-0.7%		
5. Selected Prospective Premium Trend	-0.8%	-0.8%	-0.8%		
6. Premium Projection Factor	0.968	0.975	0.982		
7. Projected Current Level Earned Premium = (3) x (6)	44,493,651	37,357,271	30,314,185	67,671,456	112,165,107
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	25,331,740	22,612,423	17,068,498		
9. Catastrophe Load	1.080	1.080	1.080		
10. Current Coverage Adjustment	0.993	0.993	0.997		
11. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9) x (10)	27,166,771	24,250,467	18,378,676		
12. Selected Retrospective Loss Cost Trend	0.4%	0.4%	0.4%		
13. Selected Prospective Loss Cost Trend	0.9%	0.9%	0.9%		
14. Loss Projection Factor	1.028	1.024	1.020		
15. Projected Estimated Ultimate Losses and DCC Expenses = (11) x (14)	27,927,441	24,832,478	18,746,250	43,242,060	71,449,173
16. Projected Loss and DCC Expense Ratio = (15) ÷ (7)	62.8%	66.5%	61.8%	63.9%	63.7%
17. Experience Year Weights Used Above				45/55	25/35/40
18. Credibility Assigned to Experience	85.7%	83.5%	80.3%	90.1%	93.8%
19. Trended Permissible Loss and DCC Expense Ratio	62.2%	62.2%	62.2%	62.2%	62.2%
20. Credibility-Weighted Loss and DCC Expense Ratio = (18) x (16) + [1 - (18)] x (19)	62.7%	65.8%	61.9%	63.7%	63.6%
21. Credibility-Weighted Losses and DCC Expenses = (7) x (20)	27,897,519	24,581,084	18,764,481	43,106,717	71,337,008
Fixed Expenses					
22. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.9%)	5,995,808	5,056,177	4,065,092		
23. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.0%)	3,016,758	2,543,988	2,045,329		
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	9,418,131	7,942,172	6,385,390	14,327,562	23,745,693
Indication					
27. Credibility-Weighted Losses, DCC and Fixed Expenses = (21) + (26)	37,315,650	32,523,256	25,149,871	57,434,279	95,082,701
28. Permissible Loss, DCC and Fixed Expense Ratio	83.0%	83.0%	83.0%	83.0%	83.0%
29. Required Premium = (27) ÷ (28)	44,958,614	39,184,646	30,301,049	69,197,927	114,557,471
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	1.0%	4.9%	0.0%	2.3%	2.1%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2016
Collision**

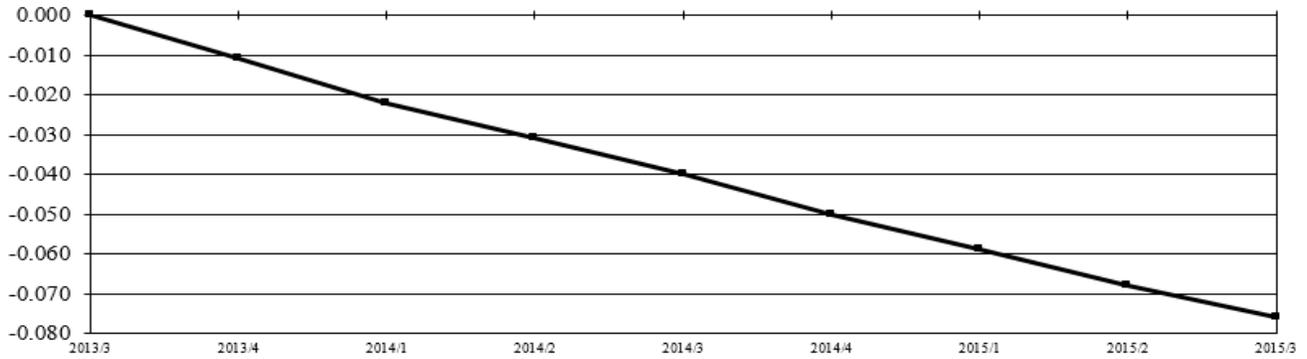
Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	277,482	233,992	188,083	422,075	699,557
2. Historical Earned Premium	93,196,131	79,298,672	66,136,758		
3. Current Level Earned Premium	115,766,691	97,373,203	78,407,343		
4. Selected Retrospective Premium Trend	-0.8%	-0.8%	-0.8%		
5. Selected Prospective Premium Trend	-0.9%	-0.9%	-0.9%		
6. Premium Projection Factor	0.964	0.972	0.980		
7. Projected Current Level Earned Premium = (3) x (6)	111,599,090	94,646,753	76,839,196	171,485,949	283,085,039
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	68,464,003	58,108,210	46,171,088		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	68,464,003	58,108,210	46,171,088		
10. Selected Retrospective Loss Cost Trend	-0.6%	-0.6%	-0.6%		
11. Selected Prospective Loss Cost Trend	1.0%	1.0%	1.0%		
12. Loss Projection Factor	1.010	1.016	1.022		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	69,148,643	59,037,941	47,186,852	106,149,802	175,229,639
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	62.0%	62.4%	61.4%	61.9%	61.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	90.2%	88.6%	86.2%	93.4%	95.9%
17. Trended Permissible Loss and DCC Expense Ratio	62.2%	62.2%	62.2%	62.2%	62.2%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	62.0%	62.4%	61.5%	61.9%	61.9%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	69,191,436	59,059,574	47,256,106	106,149,802	175,229,639
Fixed Expenses					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.9%)	15,514,055	13,082,523	10,515,745		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.0%)	7,805,814	6,582,402	5,290,941		
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	24,369,263	20,549,847	16,517,987	37,067,834	61,437,097
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	93,560,699	79,609,421	63,774,093	143,217,636	236,666,736
26. Permissible Loss, DCC and Fixed Expense Ratio	83.0%	83.0%	83.0%	83.0%	83.0%
27. Required Premium = (25) ÷ (26)	112,723,734	95,914,965	76,836,257	172,551,369	285,140,646
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	1.0%	1.3%	0.0%	0.6%	0.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2016
Loss of Use**

Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
Premium					
1. Earned Exposures	179,847	149,706	119,671	269,377	449,224
2. Historical Earned Premium	7,707,183	6,960,644	5,715,835		
3. Current Level Earned Premium	10,335,416	8,530,650	6,770,929		
4. Selected Retrospective Premium Trend	-0.7%	-0.7%	-0.7%		
5. Selected Prospective Premium Trend	-0.7%	-0.7%	-0.7%		
6. Premium Projection Factor	0.970	0.977	0.984		
7. Projected Current Level Earned Premium = (3) x (6)	10,025,354	8,334,445	6,662,594	14,997,039	25,022,393
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	5,746,797	5,237,277	3,591,779		
9. Current Coverage Adjustment	1.009	1.009	1.004		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	5,798,518	5,284,412	3,606,146		
11. Selected Retrospective Loss Cost Trend	0.0%	0.0%	0.0%		
12. Selected Prospective Loss Cost Trend	0.0%	0.0%	0.0%		
13. Loss Projection Factor	1.000	1.000	1.000		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	5,798,518	5,284,412	3,606,146	8,743,274	14,588,055
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	57.8%	63.4%	54.1%	58.3%	58.3%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	97.6%	97.1%	96.5%	98.4%	99.0%
18. Trended Permissible Loss and DCC Expense Ratio	61.8%	61.8%	61.8%	61.8%	61.8%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	57.9%	63.4%	54.4%	58.4%	58.3%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	5,804,680	5,284,038	3,624,451	8,758,271	14,588,055
Fixed Expenses					
21. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.9%)	1,365,813	1,136,913	908,818		
22. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.0%)	687,202	572,032	457,267		
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	2,145,401	1,785,847	1,427,559	3,213,406	5,358,807
Indication					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	7,950,081	7,069,885	5,052,010	11,971,677	19,946,862
27. Permissible Loss, DCC and Fixed Expense Ratio	83.0%	83.0%	83.0%	83.0%	83.0%
28. Required Premium = (26) ÷ (27)	9,578,411	8,517,934	6,086,759	14,423,707	24,032,364
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	-4.5%	2.2%	-8.6%	-3.8%	-4.0%

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
BI**

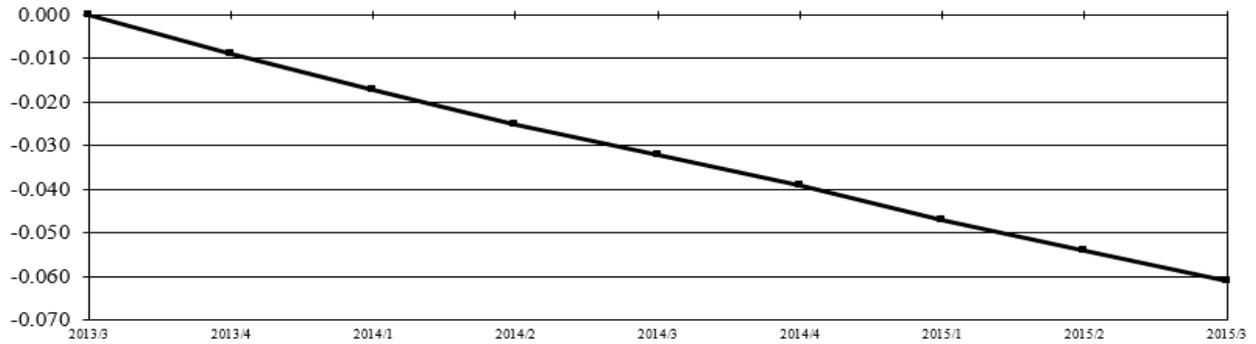
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	275.10	272.00	269.16	266.51	263.99	261.45	258.87	256.45	254.08
Index	0.000	-0.011	-0.022	-0.031	-0.040	-0.050	-0.059	-0.068	-0.076
Trend	-3.9%	-3.8%	-3.8%	-3.8%	-3.8%	-3.7%	-3.7%	-3.6%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
PD**

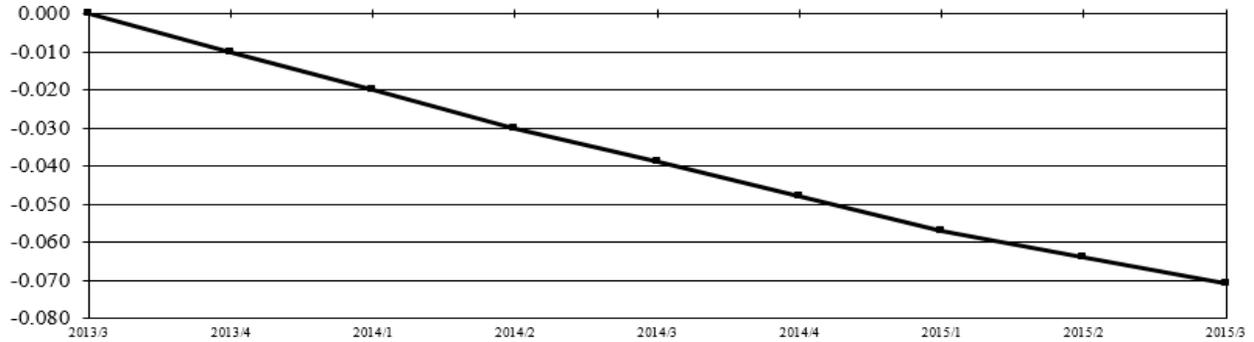
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
— Average Premium	256.33	254.04	251.88	249.94	248.13	246.28	244.37	242.55	240.81
Index	0.000	-0.009	-0.017	-0.025	-0.032	-0.039	-0.047	-0.054	-0.061
Trend	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-2.9%	-2.9%	-2.8%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
UMBI**

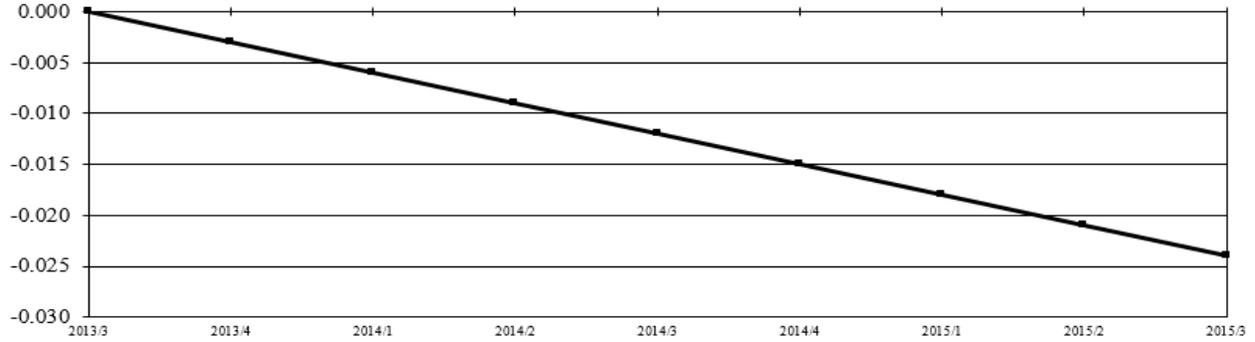
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	23.00	22.76	22.54	22.32	22.10	21.90	21.70	21.52	21.36
Index	0.000	-0.010	-0.020	-0.030	-0.039	-0.048	-0.057	-0.064	-0.071
Trend	-3.7%	-3.6%	-3.5%	-3.5%	-3.4%	-3.3%	-3.1%	-2.9%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
UIMBI**

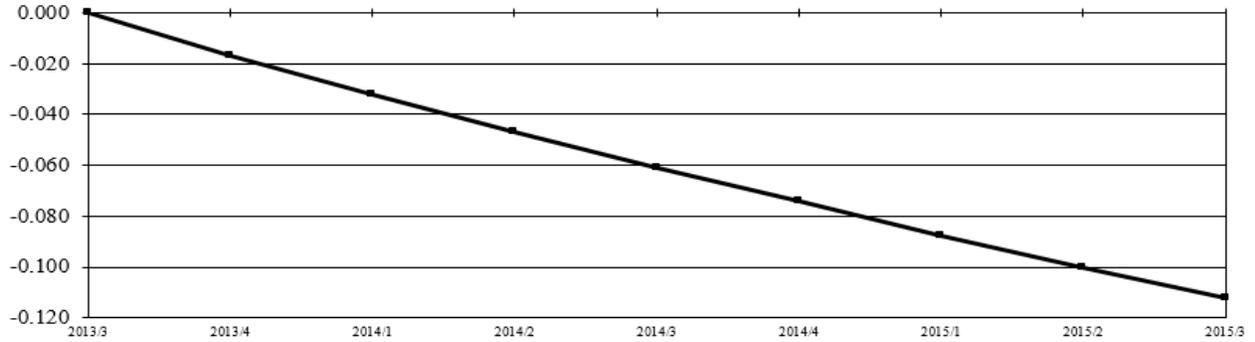
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	85.57	85.28	85.02	84.78	84.55	84.30	84.04	83.74	83.50
■ Index	0.000	-0.003	-0.006	-0.009	-0.012	-0.015	-0.018	-0.021	-0.024
■ Trend	-1.2%	-1.2%	-1.2%	-1.2%	-1.3%	-1.3%	-1.3%	-1.1%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
AD, COMBL, FUNRL, LOI, MDCL, EXMDCL**

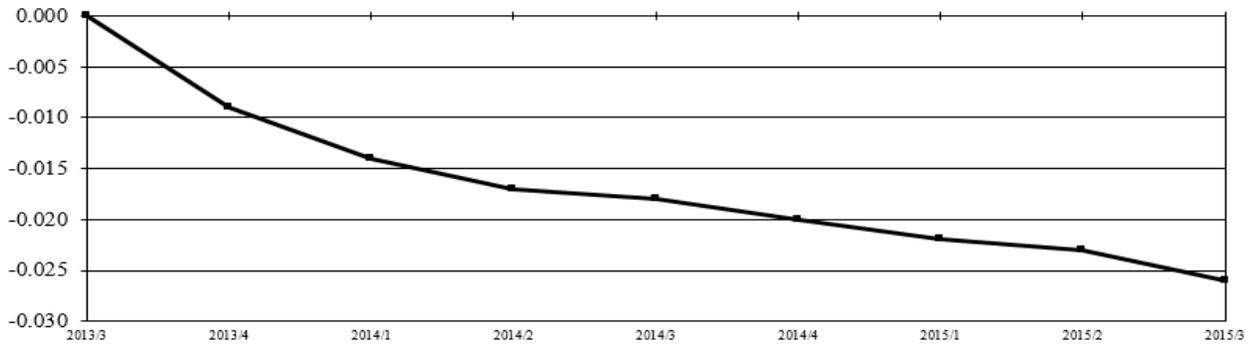
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	46.38	45.61	44.90	44.20	43.55	42.93	42.30	41.73	41.18
Index	0.000	-0.017	-0.032	-0.047	-0.061	-0.074	-0.088	-0.100	-0.112
Trend	-5.8%	-5.7%	-5.6%	-5.5%	-5.5%	-5.4%	-5.2%	-5.2%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
COMP**

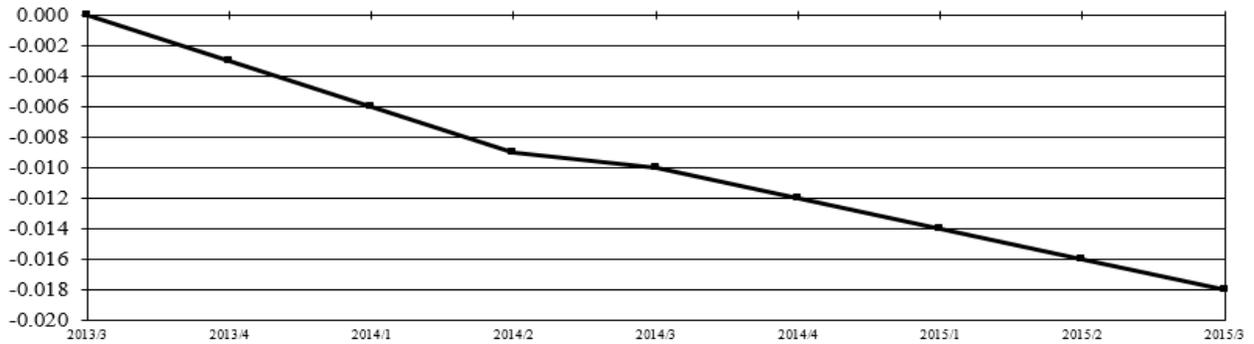
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	149.79	148.41	147.62	147.25	147.02	146.81	146.55	146.29	145.97
Index	0.000	-0.009	-0.014	-0.017	-0.018	-0.020	-0.022	-0.023	-0.026
Trend	-1.1%	-0.8%	-0.7%	-0.7%	-0.7%	-0.8%	-0.8%	-0.9%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
COLL**

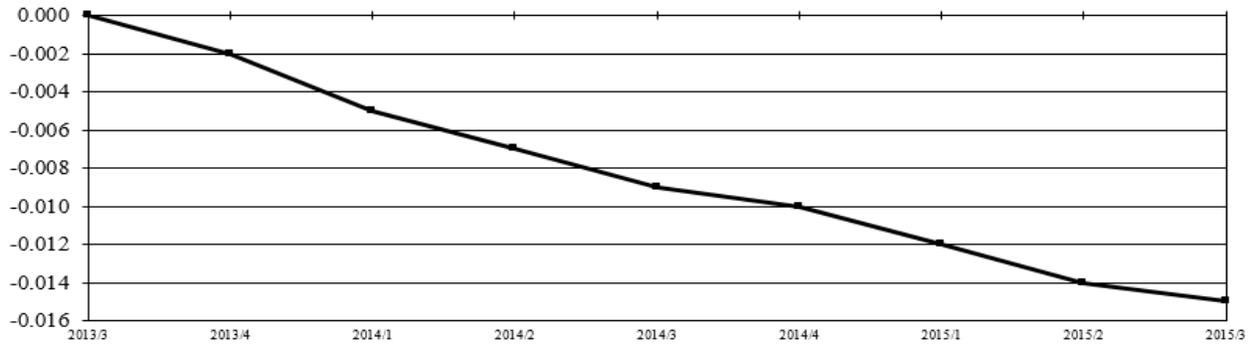
Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	406.87	405.47	404.24	403.35	402.76	402.10	401.26	400.42	399.45
Index	0.000	-0.003	-0.006	-0.009	-0.010	-0.012	-0.014	-0.016	-0.018
Trend	-0.9%	-0.8%	-0.8%	-0.8%	-0.8%	-0.9%	-0.9%	-1.0%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
LOU**

Rerated Premium Trend Index



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	57.47	57.33	57.20	57.09	56.98	56.89	56.78	56.68	56.58
Index	0.000	-0.002	-0.005	-0.007	-0.009	-0.010	-0.012	-0.014	-0.015
Trend	-0.8%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%

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

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-3.8%	-3.8%	-3.8%
5. Past-to-Present Factor = $[1+(4)](3)$	0.925	0.962	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-3.7%	-3.7%	-3.7%
10. Present-to-Future Factor = $[1+(9)](8)$	0.919	0.919	0.919
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.850	0.884	0.919

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

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-3.0%	-3.0%	-3.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.941	0.970	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-2.9%	-2.9%	-2.9%
10. Present-to-Future Factor = $[1+(9)](8)$	0.936	0.936	0.936
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.881	0.908	0.936

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

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-3.5%	-3.5%	-3.5%
5. Past-to-Present Factor = $[1+(4)](3)$	0.931	0.965	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-3.4%	-3.4%	-3.4%
10. Present-to-Future Factor = $[1+(9)](8)$	0.926	0.926	0.926
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.862	0.894	0.926

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

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-1.2%	-1.2%	-1.2%
5. Past-to-Present Factor = $[1+(4)](3)$	0.976	0.988	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-1.2%	-1.2%	-1.2%
10. Present-to-Future Factor = $[1+(9)](8)$	0.973	0.973	0.973
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.950	0.961	0.973

**Pennsylvania Personal Automobile
 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**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-5.5%	-5.5%	-5.5%
5. Past-to-Present Factor = $[1+(4)](3)$	0.893	0.945	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-5.4%	-5.4%	-5.4%
10. Present-to-Future Factor = $[1+(9)](8)$	0.883	0.883	0.883
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.789	0.834	0.883

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Premium Projection Factors
Comprehensive**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.7%	-0.7%	-0.7%
5. Past-to-Present Factor = $[1+(4)](3)$	0.986	0.993	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-0.8%	-0.8%	-0.8%
10. Present-to-Future Factor = $[1+(9)](8)$	0.982	0.982	0.982
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.968	0.975	0.982

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Premium Projection Factors
Collision**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.8%	-0.8%	-0.8%
5. Past-to-Present Factor = $[1+(4)](3)$	0.984	0.992	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-0.9%	-0.9%	-0.9%
10. Present-to-Future Factor = $[1+(9)](8)$	0.980	0.980	0.980
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.964	0.972	0.980

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

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.7%	-0.7%	-0.7%
5. Past-to-Present Factor = $[1+(4)](3)$	0.986	0.993	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
7. Average Earned Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
8. Years of Trend = (7) - (6)	2.232	2.232	2.232
9. Selected Premium Trend	-0.7%	-0.7%	-0.7%
10. Present-to-Future Factor = $[1+(9)](8)$	0.984	0.984	0.984
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.970	0.977	0.984

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	4,142,111	4,485,330	5,050,219	5,064,310	5,058,907	5,069,871	5,069,871	5,069,871			
2009/3	17,492,798	19,857,845	21,725,627	22,095,180	22,237,312	22,332,199	22,308,467				
2010/3	28,703,194	33,798,116	35,781,961	36,612,267	36,695,627	36,993,232					
2011/3	38,502,650	41,430,924	44,048,132	45,503,569	45,708,356						
2012/3	45,298,026	51,035,521	55,287,188	56,610,072							
2013/3	40,093,766	45,521,298	50,353,290								
2014/3	31,030,370	35,419,947									
2015/3	23,285,982										

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
2005/3										
2006/3										
2007/3										
2008/3	1.0829	1.1259	1.0028	0.9989	1.0022	1.0000	1.0000			
2009/3	1.1352	1.0941	1.0170	1.0064	1.0043	0.9989				
2010/3	1.1775	1.0587	1.0232	1.0023	1.0081					
2011/3	1.0761	1.0632	1.0330	1.0045						
2012/3	1.1267	1.0833	1.0239							
2013/3	1.1354	1.1061								
2014/3	1.1415									

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	1.1415	1.1061	1.0239	1.0045	1.0081	0.9989	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.3077	1.1456	1.0357	1.0115	1.0070	0.9989	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.1385	1.0947	1.0285	1.0034	1.0062	0.9995	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2936	1.1362	1.0379	1.0091	1.0057	0.9995	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.1345	1.0842	1.0267	1.0044	1.0049	0.9995	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2739	1.1229	1.0357	1.0088	1.0044	0.9995	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1199	1.0778	1.0243	1.0030	1.0049	0.9995	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2456	1.1122	1.0319	1.0074	1.0044	0.9995	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1250	1.0886	1.0200	1.0030	1.0049	0.9995	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2583	1.1185	1.0275	1.0074	1.0044	0.9995	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.1345	1.0802	1.0214	1.0030	1.0049	0.9995	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2610	1.1115	1.0290	1.0074	1.0044	0.9995	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.1380	1.0941	1.0280	1.0035	1.0067	0.9991	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2919	1.1352	1.0376	1.0093	1.0058	0.9991	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.1336	1.0848	1.0267	1.0041	1.0063	0.9991	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2746	1.1244	1.0365	1.0095	1.0054	0.9991	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.1193	1.0797	1.0254	1.0039	1.0063	0.9991	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2507	1.1174	1.0349	1.0093	1.0054	0.9991	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.1281	1.0822	1.0247	1.0039	1.0063	0.9991	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2626	1.1192	1.0342	1.0093	1.0054	0.9991	1.0000	1.0000	1.0000	1.0000	
Selected	1.1385	1.0947	1.0285	1.0034	1.0062	0.9995	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.2936	1.1362	1.0379	1.0091	1.0057	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871
2009/3	22,308,467	22,816,002	22,816,002	22,816,002	22,816,002	22,816,002	22,816,002	22,816,002	22,816,002	22,816,002	22,816,002
2010/3	36,993,232	37,452,589	37,474,785	37,474,785	37,474,785	37,474,785	37,474,785	37,459,988	37,459,988	37,459,988	37,459,988
2011/3	45,708,356	46,667,459	46,608,039	46,548,618	46,548,618	46,548,618	46,548,618	46,612,609	46,594,326	46,594,326	46,594,326
2012/3	56,610,072	57,261,088	57,125,224	57,108,241	57,028,987	57,028,987	57,028,987	57,136,546	57,147,868	57,136,546	57,136,546
2013/3	50,353,290	52,686,685	52,797,463	52,686,685	52,495,343	52,273,788	52,349,318	52,782,357	52,726,968	52,646,403	52,611,156
2014/3	35,419,947	41,810,726	41,477,779	41,006,693	40,627,700	40,850,846	40,602,906	41,442,359	41,059,823	40,811,884	40,875,640
2015/3	23,285,982	30,451,079	30,122,746	29,664,012	29,005,019	29,300,751	29,363,623	30,083,160	29,680,313	29,123,778	29,400,881

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	5,069,871	1.0000	0	5,069,871	289	5,554,091	32,632	17,543	8.856	155.37	91.3%
2009/3	22,308,467	1.0000	507,535	22,816,002	1,237	23,781,454	139,902	18,445	8.842	163.09	95.9%
2010/3	36,993,232	0.9995	500,050	37,474,785	1,982	40,302,958	232,302	18,908	8.532	161.32	93.0%
2011/3	45,708,356	1.0057	639,145	46,608,039	2,382	52,237,819	304,356	19,567	7.826	153.14	89.2%
2012/3	56,610,072	1.0091	0	57,125,224	2,807	63,180,442	354,193	20,351	7.925	161.28	90.4%
2013/3	50,353,290	1.0379	535,783	52,797,463	2,516	67,625,453	363,680	20,985	6.918	145.18	78.1%
2014/3	35,419,947	1.1362	1,233,635	41,477,779	1,804	57,739,065	302,936	22,992	5.955	136.92	71.8%
2015/3	23,285,982	1.2936	0	30,122,746	1,523	47,257,867	241,178	19,779	6.315	124.90	63.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 2015
Property Damage**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	3,754,932	4,335,122	4,401,125	4,457,237	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772		
2009/3	16,732,539	18,284,772	18,404,256	18,423,703	18,426,303	18,426,395	18,426,395	18,426,395			
2010/3	29,020,166	31,058,251	31,290,029	31,358,564	31,455,692	31,459,038					
2011/3	37,554,037	40,835,547	41,078,956	41,214,714	41,224,284						
2012/3	44,255,932	47,994,286	48,294,287	48,365,348							
2013/3	44,175,949	47,543,772	47,963,872								
2014/3	34,396,248	37,754,585									
2015/3	29,028,419										

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
2005/3										
2006/3										
2007/3										
2008/3	1.1545	1.0152	1.0127	1.0001	1.0000	1.0000	1.0000	1.0000		
2009/3	1.0928	1.0065	1.0011	1.0001	1.0000	1.0000	1.0000			
2010/3	1.0702	1.0075	1.0022	1.0031	1.0001					
2011/3	1.0874	1.0060	1.0033	1.0002						
2012/3	1.0845	1.0063	1.0015							
2013/3	1.0762	1.0088								
2014/3	1.0976									

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	1.0976	1.0088	1.0015	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1092	1.0106	1.0018	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0869	1.0076	1.0024	1.0017	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0997	1.0118	1.0042	1.0018	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0861	1.0070	1.0023	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0974	1.0104	1.0034	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0864	1.0072	1.0020	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0974	1.0101	1.0029	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0947	1.0084	1.0042	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1095	1.0135	1.0051	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0827	1.0068	1.0023	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0935	1.0100	1.0032	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0856	1.0075	1.0023	1.0015	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0980	1.0114	1.0039	1.0016	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0852	1.0071	1.0023	1.0012	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0968	1.0107	1.0036	1.0013	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0857	1.0071	1.0021	1.0012	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0971	1.0105	1.0034	1.0013	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0854	1.0073	1.0024	1.0012	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0973	1.0110	1.0037	1.0013	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0869	1.0076	1.0024	1.0017	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0997	1.0118	1.0042	1.0018	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772
2009/3	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395
2010/3	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038	31,459,038
2011/3	41,224,284	41,228,406	41,228,406	41,224,284	41,224,284	41,224,284	41,224,284	41,228,406	41,228,406	41,228,406	41,228,406
2012/3	48,365,348	48,379,858	48,452,406	48,418,550	48,408,877	48,408,877	48,408,877	48,442,733	48,428,223	48,428,223	48,428,223
2013/3	47,963,872	48,050,207	48,165,320	48,126,949	48,102,967	48,208,488	48,117,356	48,150,931	48,136,542	48,126,949	48,141,338
2014/3	37,754,585	38,154,784	38,200,089	38,147,233	38,135,906	38,264,272	38,132,131	38,184,987	38,158,559	38,151,008	38,169,885
2015/3	29,028,419	32,198,322	31,922,552	31,855,787	31,855,787	32,207,031	31,742,576	31,873,204	31,838,370	31,847,078	31,852,884

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	4,457,772	1.0000	0	4,457,772	1,582	4,689,295	32,658	2,818	48.441	136.50	95.1%
2009/3	18,426,395	1.0000	0	18,426,395	6,588	20,147,503	139,973	2,797	47.066	131.64	91.5%
2010/3	31,459,038	1.0000	0	31,459,038	11,073	34,784,997	232,395	2,841	47.647	135.37	90.4%
2011/3	41,224,284	1.0001	0	41,228,406	14,113	45,965,526	304,440	2,921	46.357	135.42	89.7%
2012/3	48,365,348	1.0018	0	48,452,406	15,670	56,441,145	354,313	3,092	44.226	136.75	85.8%
2013/3	47,963,872	1.0042	0	48,165,320	15,231	62,134,916	363,768	3,162	41.870	132.41	77.5%
2014/3	37,754,585	1.0118	0	38,200,089	10,908	54,106,959	302,960	3,502	36.005	126.09	70.6%
2015/3	29,028,419	1.0997	0	31,922,552	7,463	45,227,876	241,239	4,277	30.936	132.33	70.6%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	398,607	452,722	526,616	505,170	505,892	505,892	505,892	505,892	505,892	0	0
2009/3	1,269,931	1,518,039	1,716,591	1,665,302	1,619,679	1,628,515	1,628,515	1,628,515	1,628,515	0	0
2010/3	2,202,135	2,846,217	2,876,967	2,876,967	2,958,507	2,977,726	2,977,726	2,977,726	2,977,726	0	0
2011/3	3,279,160	3,232,934	3,485,678	3,853,446	3,852,931	3,852,931	3,852,931	3,852,931	3,852,931	0	0
2012/3	3,200,829	3,752,207	4,273,911	4,273,217	4,273,217	4,273,217	4,273,217	4,273,217	4,273,217	0	0
2013/3	2,223,010	2,894,125	3,112,324	3,112,324	3,112,324	3,112,324	3,112,324	3,112,324	3,112,324	0	0
2014/3	2,036,903	2,363,341	2,363,341	2,363,341	2,363,341	2,363,341	2,363,341	2,363,341	2,363,341	0	0
2015/3	1,141,282	1,141,282	1,141,282	1,141,282	1,141,282	1,141,282	1,141,282	1,141,282	1,141,282	0	0

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
2005/3										
2006/3										
2007/3										
2008/3	1.1358	1.1632	0.9593	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009/3	1.1954	1.1308	0.9701	0.9726	1.0055	1.0000	1.0000	1.0000	1.0000	1.0000
2010/3	1.2925	1.0108	1.0283	1.0052	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013
2011/3	0.9859	1.0782	1.1055	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
2012/3	1.1723	1.1390	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998
2013/3	1.3019	1.0754	1.0754	1.0754	1.0754	1.0754	1.0754	1.0754	1.0754	1.0754
2014/3	1.1603	1.1603	1.1603	1.1603	1.1603	1.1603	1.1603	1.1603	1.1603	1.1603

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	1.1603	1.0754	0.9998	0.9999	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.2491	1.0765	1.0010	1.0012	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-Year Avg	1.2311	1.1072	1.0527	1.0026	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.4435	1.1725	1.0590	1.0060	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-Year Avg	1.2115	1.0975	1.0445	0.9926	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.3817	1.1405	1.0392	0.9949	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-Year Avg	1.1551	1.0759	1.0259	0.9948	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.2712	1.1005	1.0229	0.9971	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
All-Year Avg	1.1777	1.0996	1.0126	0.9948	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.3076	1.1103	1.0097	0.9971	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
M3 of L5	1.2084	1.0948	0.9994	0.9948	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.3184	1.0910	0.9965	0.9971	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-Year LWA	1.2342	1.1113	1.0473	1.0022	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.4435	1.1696	1.0525	1.0050	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-Year LWA	1.2076	1.1005	1.0422	0.9964	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.3835	1.1457	1.0411	0.9989	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-Year LWA	1.1399	1.0804	1.0322	0.9966	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.2701	1.1142	1.0313	0.9991	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
All-Year LWA	1.1676	1.0882	1.0292	0.9966	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.3065	1.1190	1.0283	0.9991	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected	1.3019	1.1072	1.0527	1.0026	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.5265	1.1725	1.0590	1.0060	1.0034	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor 1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892
2009/3	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515
2010/3	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726	2,977,726
2011/3	3,852,931	3,857,940	3,866,031	3,861,793	3,861,793	3,861,793	3,861,793	3,863,719	3,862,563	3,862,563	3,862,563
2012/3	4,273,217	4,278,345	4,298,856	4,251,424	4,260,825	4,260,825	4,260,825	4,294,583	4,268,516	4,269,371	4,269,371
2013/3	3,112,324	3,115,436	3,295,951	3,234,327	3,183,596	3,142,514	3,101,431	3,275,721	3,240,241	3,209,740	3,200,403
2014/3	2,363,341	2,544,137	2,771,017	2,695,390	2,600,857	2,624,018	2,578,405	2,764,164	2,707,680	2,633,235	2,644,579
2015/3	1,141,282	1,425,575	1,647,441	1,576,909	1,450,798	1,492,340	1,504,666	1,647,441	1,578,964	1,449,542	1,491,085

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0	0	0	0	0	0	0	0	0.0%
2006/3	0	1.0000	0	0	0	0	0	0	0	0	0.0%
2007/3	0	1.0000	0	0	0	0	0	0	0	0	0.0%
2008/3	505,892	1.0000	0	505,892	28	831,032	28,330	18,068	0.988	17.86	60.9%
2009/3	1,628,515	1.0000	0	1,628,515	138	3,483,874	122,266	11,801	1.129	13.32	46.7%
2010/3	2,977,726	1.0000	0	2,977,726	222	5,584,354	204,706	13,413	1.084	14.55	53.3%
2011/3	3,852,931	1.0034	0	3,866,031	284	6,937,615	269,206	13,613	1.055	14.36	55.7%
2012/3	4,273,217	1.0060	0	4,298,856	285	7,425,684	314,777	15,084	0.905	13.66	57.9%
2013/3	3,112,324	1.0590	0	3,295,951	188	7,393,489	325,138	17,532	0.578	10.14	44.6%
2014/3	2,363,341	1.1725	0	2,771,017	147	6,049,082	272,449	18,850	0.540	10.17	45.8%
2015/3	1,141,282	1.5265	0	1,742,167	91	4,745,924	217,916	19,145	0.418	7.99	36.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	835,409	1,015,204	1,046,898	1,014,856	1,024,117	1,027,689	1,038,394	1,062,204			
2009/3	3,800,687	4,532,416	5,612,508	5,706,964	5,884,137	5,840,348	5,902,205				
2010/3	5,532,894	8,545,615	10,270,278	10,274,911	10,546,347	10,628,461					
2011/3	6,699,925	9,599,595	10,782,432	10,828,435	10,907,182						
2012/3	8,158,010	12,698,205	15,861,894	17,755,850							
2013/3	6,674,754	10,608,294	12,587,636								
2014/3	5,752,894	8,635,774									
2015/3	5,134,965										

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
2005/3										
2006/3										
2007/3										
2008/3	1.2152	1.0312	0.9694	1.0091	1.0035	1.0104	1.0229			
2009/3	1.1925	1.2383	1.0168	1.0310	0.9926	1.0106				
2010/3	1.5445	1.2018	1.0005	1.0264	1.0078					
2011/3	1.4328	1.1232	1.0043	1.0073						
2012/3	1.5565	1.2491	1.1194							
2013/3	1.5893	1.1866								
2014/3	1.5011									

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	1.5011	1.1866	1.1194	1.0073	1.0078	1.0106	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	2.0924	1.3939	1.1747	1.0494	1.0418	1.0337	1.0229	1.0000	1.0000	1.0000	
2-Year Avg	1.5452	1.2179	1.0619	1.0169	1.0002	1.0105	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	2.1010	1.3597	1.1164	1.0513	1.0338	1.0336	1.0229	1.0000	1.0000	1.0000	
3-Year Avg	1.5490	1.1863	1.0414	1.0216	1.0013	1.0105	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	2.0233	1.3062	1.1011	1.0573	1.0349	1.0336	1.0229	1.0000	1.0000	1.0000	
4-Year Avg	1.5199	1.1902	1.0353	1.0185	1.0013	1.0105	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	1.9739	1.2987	1.0912	1.0540	1.0349	1.0336	1.0229	1.0000	1.0000	1.0000	
All-Year Avg	1.4331	1.1717	1.0221	1.0185	1.0013	1.0105	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	1.8090	1.2623	1.0773	1.0540	1.0349	1.0336	1.0229	1.0000	1.0000	1.0000	
M3 of L5	1.5340	1.2089	1.0072	1.0185	1.0013	1.0105	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	1.9687	1.2834	1.0616	1.0540	1.0349	1.0336	1.0229	1.0000	1.0000	1.0000	
2-Year LWA	1.5485	1.2207	1.0728	1.0166	1.0023	1.0106	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	2.1360	1.3794	1.1300	1.0533	1.0361	1.0337	1.0229	1.0000	1.0000	1.0000	
3-Year LWA	1.5517	1.1922	1.0527	1.0197	1.0024	1.0106	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	2.0577	1.3261	1.1123	1.0566	1.0362	1.0337	1.0229	1.0000	1.0000	1.0000	
4-Year LWA	1.5225	1.1942	1.0479	1.0193	1.0024	1.0106	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	2.0123	1.3217	1.1068	1.0562	1.0362	1.0337	1.0229	1.0000	1.0000	1.0000	
All-Year LWA	1.4854	1.1949	1.0461	1.0193	1.0024	1.0106	1.0229	1.0000	1.0000	1.0000	
Age-to-Ult	1.9610	1.3202	1.1049	1.0562	1.0362	1.0337	1.0229	1.0000	1.0000	1.0000	
Selected	1.5452	1.2179	1.0619	1.0169	1.0013	1.0105	1.0229	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	2.1030	1.3610	1.1175	1.0524	1.0349	1.0336	1.0229	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204	1,062,204
2009/3	5,902,205	6,037,365	6,037,365	6,037,365	6,037,365	6,037,365	6,037,365	6,037,365	6,037,365	6,037,365	6,037,365
2010/3	10,628,461	10,986,640	10,985,577	10,985,577	10,985,577	10,985,577	10,986,640	10,986,640	10,986,640	10,986,640	10,986,640
2011/3	10,907,182	11,363,102	11,275,845	11,287,843	11,287,843	11,287,843	11,300,931	11,302,022	11,302,022	11,302,022	11,302,022
2012/3	17,755,850	18,632,989	18,666,725	18,773,260	18,714,666	18,714,666	18,702,237	18,760,831	18,753,729	18,753,729	18,753,729
2013/3	12,587,636	14,786,696	14,052,837	13,860,246	13,735,628	13,560,660	13,363,034	14,224,029	14,001,228	13,931,996	13,908,079
2014/3	8,635,774	12,537,405	12,242,062	11,780,048	11,715,280	11,400,938	11,583,152	12,412,187	11,951,900	11,913,902	11,900,949
2015/3	5,134,965	10,744,401	10,788,561	10,389,575	10,135,907	9,289,152	10,109,206	10,968,285	10,566,217	10,333,090	10,069,666

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	1,062,204	1.0000	0	1,062,204	32	2,654,600	28,043	33,194	1.141	37.88	40.0%
2009/3	5,902,205	1.0229	0	6,037,365	152	11,296,611	120,984	39,720	1.256	49.90	53.4%
2010/3	10,628,461	1.0336	0	10,985,577	264	18,574,724	202,558	41,612	1.303	54.23	59.1%
2011/3	10,907,182	1.0349	0	11,287,843	318	23,685,106	266,305	35,496	1.194	42.39	47.7%
2012/3	17,755,850	1.0524	0	18,686,257	381	26,922,574	311,460	49,045	1.223	60.00	69.4%
2013/3	12,587,636	1.1175	0	14,066,683	321	26,822,434	321,773	43,821	0.998	43.72	52.4%
2014/3	8,635,774	1.3610	500,000	12,253,288	216	22,418,971	269,720	56,728	0.801	45.43	54.7%
2015/3	5,134,965	2.1030	0	10,798,831	244	17,946,542	215,873	44,258	1.130	50.02	60.2%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 2015
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits**

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	3,153,612	3,189,907	3,246,383	3,276,305	3,291,333	3,273,630	3,274,209	3,274,853			
2009/3	13,032,021	12,877,496	13,152,473	13,271,857	13,368,783	13,341,287	13,365,836				
2010/3	22,198,659	22,392,480	22,655,170	22,517,336	22,531,940	22,545,346					
2011/3	25,891,845	26,302,369	26,668,506	26,872,766	26,882,086						
2012/3	28,178,307	28,758,058	29,151,204	29,267,718							
2013/3	25,773,329	26,328,718	26,742,801								
2014/3	19,031,395	20,020,158									
2015/3	14,522,268										

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
2005/3										
2006/3										
2007/3										
2008/3	1.0115	1.0177	1.0092	1.0046	0.9946	1.0002	1.0002			
2009/3	0.9881	1.0214	1.0091	1.0073	0.9979	1.0018				
2010/3	1.0087	1.0117	0.9939	1.0006	1.0006					
2011/3	1.0159	1.0139	1.0077	1.0003						
2012/3	1.0206	1.0137	1.0040							
2013/3	1.0215	1.0157								
2014/3	1.0520									

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	1.0520	1.0157	1.0040	1.0003	1.0006	1.0018	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0759	1.0227	1.0069	1.0029	1.0026	1.0020	1.0002	1.0000	1.0000	1.0000	
2-Year Avg	1.0368	1.0147	1.0059	1.0005	0.9993	1.0010	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0593	1.0217	1.0069	1.0010	1.0005	1.0012	1.0002	1.0000	1.0000	1.0000	
3-Year Avg	1.0314	1.0144	1.0019	1.0027	0.9977	1.0010	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0500	1.0180	1.0035	1.0016	0.9989	1.0012	1.0002	1.0000	1.0000	1.0000	
4-Year Avg	1.0275	1.0138	1.0037	1.0032	0.9977	1.0010	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0477	1.0197	1.0058	1.0021	0.9989	1.0012	1.0002	1.0000	1.0000	1.0000	
All-Year Avg	1.0169	1.0157	1.0048	1.0032	0.9977	1.0010	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0400	1.0227	1.0069	1.0021	0.9989	1.0012	1.0002	1.0000	1.0000	1.0000	
M3 of L5	1.0193	1.0144	1.0069	1.0032	0.9977	1.0010	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0433	1.0235	1.0090	1.0021	0.9989	1.0012	1.0002	1.0000	1.0000	1.0000	
2-Year LWA	1.0345	1.0147	1.0057	1.0005	0.9996	1.0015	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0576	1.0223	1.0075	1.0018	1.0013	1.0017	1.0002	1.0000	1.0000	1.0000	
3-Year LWA	1.0291	1.0144	1.0023	1.0019	0.9992	1.0015	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0493	1.0196	1.0051	1.0028	1.0009	1.0017	1.0002	1.0000	1.0000	1.0000	
4-Year LWA	1.0256	1.0138	1.0033	1.0021	0.9992	1.0015	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0463	1.0202	1.0063	1.0030	1.0009	1.0017	1.0002	1.0000	1.0000	1.0000	
All-Year LWA	1.0190	1.0147	1.0035	1.0021	0.9992	1.0015	1.0002	1.0000	1.0000	1.0000	
Age-to-Ult	1.0407	1.0213	1.0065	1.0030	1.0009	1.0017	1.0002	1.0000	1.0000	1.0000	
Selected	1.0368	1.0147	1.0059	1.0005	0.9993	1.0010	1.0002	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0593	1.0217	1.0069	1.0010	1.0005	1.0012	1.0002	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853	3,274,853
2009/3	13,365,836	13,368,509	13,368,509	13,368,509	13,368,509	13,368,509	13,368,509	13,368,509	13,368,509	13,368,509	13,368,509
2010/3	22,545,346	22,590,437	22,572,400	22,572,400	22,572,400	22,572,400	22,583,673	22,583,673	22,583,673	22,583,673	22,583,673
2011/3	26,882,086	26,951,979	26,895,527	26,852,516	26,852,516	26,852,516	26,852,516	26,917,033	26,906,280	26,906,280	26,906,280
2012/3	29,267,718	29,352,594	29,296,986	29,314,546	29,329,180	29,329,180	29,329,180	29,320,400	29,349,668	29,355,521	29,355,521
2013/3	26,742,801	26,927,326	26,927,326	26,836,401	26,897,909	26,927,326	26,983,486	26,943,372	26,879,189	26,911,281	26,916,629
2014/3	20,020,158	20,474,616	20,454,595	20,380,521	20,414,555	20,474,616	20,490,632	20,466,608	20,412,553	20,424,565	20,446,587
2015/3	14,522,268	15,624,508	15,383,438	15,248,381	15,214,980	15,103,159	15,151,082	15,358,751	15,238,216	15,194,649	15,113,324

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	3,274,853	1.0000	0	3,274,853	880	2,793,290	83,081	3,721	10.592	39.42	117.2%
2009/3	13,365,836	1.0002	0	13,368,509	3,647	11,757,922	357,938	3,666	10.189	37.35	113.7%
2010/3	22,545,346	1.0012	0	22,572,400	5,716	19,760,422	602,598	3,949	9.486	37.46	114.2%
2011/3	26,882,086	1.0005	0	26,895,527	7,213	24,973,018	796,348	3,729	9.058	33.77	107.7%
2012/3	29,267,718	1.0010	0	29,296,986	7,840	30,059,866	932,810	3,737	8.405	31.41	97.5%
2013/3	26,742,801	1.0069	0	26,927,326	7,222	32,915,529	963,999	3,729	7.492	27.93	81.8%
2014/3	20,020,158	1.0217	0	20,454,595	5,256	29,174,751	811,190	3,892	6.479	25.22	70.1%
2015/3	14,522,268	1.0593	0	15,383,438	4,178	24,023,173	651,508	3,682	6.413	23.61	64.0%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 2015
Comprehensive**

Paid Losses

Paid Cost and DCC Expense Amount, Excluding Catastrophes

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	2,146,313	2,214,242	2,212,378	2,212,653	2,206,863	2,206,760	2,206,917	2,206,151			
2009/3	9,310,642	9,444,031	9,478,591	9,477,403	9,478,916	9,477,290	9,477,135				
2010/3	14,935,173	15,103,530	15,115,988	15,115,634	15,120,131	15,114,362					
2011/3	23,018,894	23,227,982	23,239,835	23,243,882	23,251,931						
2012/3	24,819,554	25,063,323	25,029,870	25,032,263							
2013/3	24,999,348	25,262,463	25,331,740								
2014/3	22,383,406	22,583,065									
2015/3	16,882,787										

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
2005/3										
2006/3										
2007/3										
2008/3	1.0316	0.9992	1.0001	0.9974	1.0000	1.0001	0.9997			
2009/3	1.0143	1.0037	0.9999	1.0002	0.9998	1.0000				
2010/3	1.0113	1.0008	1.0000	1.0003	0.9996					
2011/3	1.0091	1.0005	1.0002	1.0003						
2012/3	1.0098	0.9987	1.0001							
2013/3	1.0105	1.0027								
2014/3	1.0089									

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	1.0089	1.0027	1.0001	1.0003	0.9996	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0113	1.0024	0.9997	0.9996	0.9993	0.9997	0.9997	1.0000	1.0000	1.0000	
2-Year Avg	1.0097	1.0007	1.0002	1.0003	0.9997	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0104	1.0007	1.0000	0.9998	0.9995	0.9998	0.9997	1.0000	1.0000	1.0000	
3-Year Avg	1.0097	1.0006	1.0001	1.0003	0.9998	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0103	1.0006	1.0000	0.9999	0.9996	0.9998	0.9997	1.0000	1.0000	1.0000	
4-Year Avg	1.0096	1.0007	1.0001	1.0001	0.9996	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0096	1.0000	0.9993	0.9992	0.9996	0.9998	0.9997	1.0000	1.0000	1.0000	
All-Year Avg	1.0136	1.0009	1.0001	0.9996	0.9998	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0138	1.0002	0.9993	0.9992	0.9996	0.9998	0.9997	1.0000	1.0000	1.0000	
M3 of L5	1.0098	1.0013	1.0001	0.9996	0.9998	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0104	1.0006	0.9993	0.9992	0.9996	0.9998	0.9997	1.0000	1.0000	1.0000	
2-Year LWA	1.0098	1.0007	1.0001	1.0003	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0103	1.0005	0.9998	0.9997	0.9994	0.9997	0.9997	1.0000	1.0000	1.0000	
3-Year LWA	1.0098	1.0006	1.0001	1.0003	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0102	1.0004	0.9998	0.9997	0.9994	0.9997	0.9997	1.0000	1.0000	1.0000	
4-Year LWA	1.0096	1.0007	1.0001	1.0002	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0100	1.0004	0.9997	0.9996	0.9994	0.9997	0.9997	1.0000	1.0000	1.0000	
All-Year LWA	1.0106	1.0009	1.0001	1.0002	0.9997	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0112	1.0006	0.9997	0.9996	0.9994	0.9997	0.9997	1.0000	1.0000	1.0000	
Selected	1.0097	1.0013	1.0002	1.0003	0.9997	1.0001	0.9997	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0110	1.0013	1.0000	0.9998	0.9995	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151	2,206,151
2009/3	9,477,135	9,474,292	9,474,292	9,474,292	9,474,292	9,474,292	9,474,292	9,474,292	9,474,292	9,474,292	9,474,292
2010/3	15,114,362	15,109,828	15,111,339	15,111,339	15,111,339	15,111,339	15,111,339	15,109,828	15,109,828	15,109,828	15,109,828
2011/3	23,251,931	23,235,655	23,240,305	23,242,630	23,242,630	23,242,630	23,242,630	23,237,980	23,237,980	23,237,980	23,237,980
2012/3	25,032,263	25,022,250	25,027,257	25,029,760	25,012,237	25,012,237	25,012,237	25,024,753	25,024,753	25,022,250	25,022,250
2013/3	25,331,740	25,324,140	25,331,740	25,331,740	25,314,008	25,314,008	25,314,008	25,326,674	25,326,674	25,324,140	25,324,140
2014/3	22,583,065	22,637,264	22,598,873	22,596,615	22,583,065	22,587,582	22,596,615	22,594,357	22,592,098	22,592,098	22,596,615
2015/3	16,882,787	17,073,562	17,058,368	17,056,680	17,044,862	17,115,769	17,058,368	17,056,680	17,054,991	17,051,615	17,071,874

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	2,206,151	1.0000	0	2,206,151	1,673	2,415,003	26,196	1,319	63.865	84.22	91.4%
2009/3	9,477,135	0.9997	0	9,474,292	7,211	10,657,906	112,508	1,314	64.093	84.21	88.9%
2010/3	15,114,362	0.9998	0	15,111,339	12,654	18,534,516	187,310	1,194	67.556	80.68	81.5%
2011/3	23,251,931	0.9995	0	23,240,305	18,188	25,084,550	245,533	1,278	74.076	94.65	92.6%
2012/3	25,032,263	0.9998	0	25,027,257	19,155	31,299,956	288,575	1,307	66.378	86.73	80.0%
2013/3	25,331,740	1.0000	0	25,331,740	18,292	34,236,544	299,819	1,385	61.010	84.49	74.0%
2014/3	22,583,065	1.0013	0	22,612,423	17,441	30,366,140	252,833	1,297	68.982	89.44	74.5%
2015/3	16,882,787	1.0110	0	17,068,498	12,590	25,566,615	203,274	1,356	61.936	83.97	66.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 2015
Collision**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	6,205,594	6,036,657	6,033,028	6,031,033	6,027,282	6,025,768	6,024,341	6,022,097			
2009/3	28,412,461	27,970,170	27,983,469	27,963,602	27,949,644	27,944,786	27,940,635				
2010/3	44,821,791	43,985,209	43,968,920	43,942,887	43,940,191	43,938,189					
2011/3	57,988,089	57,181,752	57,141,338	57,119,961	57,101,878						
2012/3	67,308,461	66,178,101	66,133,602	66,120,848							
2013/3	69,941,303	68,599,401	68,539,396								
2014/3	59,586,188	58,218,826									
2015/3	47,253,186										

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
2005/3										
2006/3										
2007/3										
2008/3	0.9728	0.9994	0.9997	0.9994	0.9997	0.9998	0.9996			
2009/3	0.9844	1.0005	0.9993	0.9995	0.9998	0.9999				
2010/3	0.9813	0.9996	0.9994	0.9999	1.0000					
2011/3	0.9861	0.9993	0.9996	0.9997						
2012/3	0.9832	0.9993	0.9998							
2013/3	0.9808	0.9991								
2014/3	0.9771									

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	0.9771	0.9991	0.9998	0.9997	1.0000	0.9999	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9752	0.9981	0.9990	0.9992	0.9995	0.9995	0.9996	1.0000	1.0000	1.0000	
2-Year Avg	0.9790	0.9992	0.9997	0.9998	0.9999	0.9999	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9771	0.9981	0.9989	0.9992	0.9994	0.9995	0.9996	1.0000	1.0000	1.0000	
3-Year Avg	0.9804	0.9992	0.9996	0.9997	0.9998	0.9999	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9782	0.9978	0.9986	0.9990	0.9993	0.9995	0.9996	1.0000	1.0000	1.0000	
4-Year Avg	0.9818	0.9993	0.9995	0.9996	0.9998	0.9999	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9795	0.9977	0.9984	0.9989	0.9993	0.9995	0.9996	1.0000	1.0000	1.0000	
All-Year Avg	0.9808	0.9995	0.9996	0.9996	0.9998	0.9999	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9788	0.9980	0.9985	0.9989	0.9993	0.9995	0.9996	1.0000	1.0000	1.0000	
M3 of L5	0.9818	0.9994	0.9996	0.9996	0.9998	0.9999	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9797	0.9979	0.9985	0.9989	0.9993	0.9995	0.9996	1.0000	1.0000	1.0000	
2-Year LWA	0.9791	0.9992	0.9997	0.9998	0.9999	0.9998	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9771	0.9980	0.9988	0.9991	0.9993	0.9994	0.9996	1.0000	1.0000	1.0000	
3-Year LWA	0.9805	0.9992	0.9996	0.9997	0.9999	0.9998	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9783	0.9978	0.9986	0.9990	0.9993	0.9994	0.9996	1.0000	1.0000	1.0000	
4-Year LWA	0.9818	0.9993	0.9996	0.9997	0.9999	0.9998	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9797	0.9979	0.9986	0.9990	0.9993	0.9994	0.9996	1.0000	1.0000	1.0000	
All-Year LWA	0.9818	0.9994	0.9996	0.9997	0.9999	0.9998	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9798	0.9980	0.9986	0.9990	0.9993	0.9994	0.9996	1.0000	1.0000	1.0000	
Selected	0.9790	0.9992	0.9997	0.9998	0.9999	0.9999	0.9996	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9771	0.9981	0.9989	0.9992	0.9994	0.9995	0.9996	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097	6,022,097
2009/3	27,940,635	27,929,459	27,929,459	27,929,459	27,929,459	27,929,459	27,929,459	27,929,459	27,929,459	27,929,459	27,929,459
2010/3	43,938,189	43,916,220	43,916,220	43,916,220	43,916,220	43,916,220	43,911,826	43,911,826	43,911,826	43,911,826	43,911,826
2011/3	57,101,878	57,073,327	57,067,617	57,061,907	57,061,907	57,061,907	57,061,907	57,061,907	57,061,907	57,061,907	57,061,907
2012/3	66,120,848	66,067,951	66,067,951	66,054,727	66,048,115	66,048,115	66,048,115	66,061,339	66,054,727	66,054,727	66,054,727
2013/3	68,539,396	68,470,857	68,464,003	68,443,441	68,429,733	68,436,587	68,436,587	68,457,149	68,443,441	68,443,441	68,443,441
2014/3	58,218,826	58,108,210	58,108,210	58,090,745	58,084,923	58,102,388	58,096,566	58,102,388	58,090,745	58,096,566	58,102,388
2015/3	47,253,186	46,081,307	46,171,088	46,223,067	46,284,496	46,251,418	46,293,946	46,171,088	46,227,792	46,293,946	46,298,672

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	6,022,097	1.0000	0	6,022,097	2,167	6,860,833	24,625	2,779	88.000	244.55	87.8%
2009/3	27,940,635	0.9996	0	27,929,459	9,845	29,963,769	105,322	2,837	93.475	265.18	93.2%
2010/3	43,938,189	0.9995	0	43,916,220	16,194	51,090,127	174,442	2,712	92.833	251.75	86.0%
2011/3	57,101,878	0.9994	0	57,067,617	20,642	68,918,604	227,881	2,765	90.582	250.43	82.8%
2012/3	66,120,848	0.9992	0	66,067,951	23,276	85,646,986	267,403	2,838	87.045	247.07	77.1%
2013/3	68,539,396	0.9989	0	68,464,003	23,728	93,196,131	277,482	2,885	85.512	246.73	73.5%
2014/3	58,218,826	0.9981	0	58,108,210	19,984	79,298,672	233,992	2,908	85.405	248.33	73.3%
2015/3	47,253,186	0.9771	0	46,171,088	15,290	66,136,758	188,083	3,020	81.294	245.48	69.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2015
With 5 Quarters of Development as of December 31, 2015
Loss of Use**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	533,234	524,007	524,002	524,007	524,007	523,603	523,475	523,475			
2009/3	2,449,170	2,413,712	2,411,442	2,410,273	2,410,362	2,409,879	2,410,085				
2010/3	4,196,769	4,146,969	4,143,877	4,142,658	4,142,758	4,143,241					
2011/3	5,306,779	5,268,747	5,267,095	5,268,395	5,268,409						
2012/3	5,860,639	5,799,584	5,793,287	5,795,011							
2013/3	5,827,396	5,750,675	5,745,073								
2014/3	5,257,750	5,240,946									
2015/3	3,624,033										

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
2005/3										
2006/3										
2007/3										
2008/3	0.9827	1.0000	1.0000	1.0000	0.9992	0.9998	1.0000			
2009/3	0.9855	0.9991	0.9995	1.0000	0.9998	1.0001				
2010/3	0.9881	0.9993	0.9997	1.0000	1.0001					
2011/3	0.9928	0.9997	1.0002	1.0000						
2012/3	0.9896	0.9989	1.0003							
2013/3	0.9868	0.9990								
2014/3	0.9968									
2015/3										

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	0.9968	0.9990	1.0003	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9963	0.9995	1.0005	1.0002	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9918	0.9990	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9911	0.9993	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9911	0.9992	1.0001	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9901	0.9990	0.9998	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9915	0.9992	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9903	0.9988	0.9996	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9889	0.9993	0.9999	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9878	0.9989	0.9996	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9902	0.9991	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9890	0.9988	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9916	0.9990	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9909	0.9993	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9909	0.9992	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9901	0.9992	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9913	0.9992	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9904	0.9991	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9902	0.9992	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9893	0.9991	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	0.9918	0.9990	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9911	0.9993	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475
2009/3	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085	2,410,085
2010/3	4,143,241	4,143,655	4,143,241	4,143,241	4,143,241	4,143,241	4,143,241	4,143,241	4,143,241	4,143,241	4,143,241
2011/3	5,268,409	5,269,463	5,268,409	5,266,828	5,266,828	5,266,828	5,266,828	5,268,409	5,267,882	5,267,882	5,267,882
2012/3	5,795,011	5,796,170	5,795,011	5,793,272	5,793,272	5,793,272	5,793,272	5,795,011	5,794,431	5,794,431	5,794,431
2013/3	5,745,073	5,747,946	5,746,797	5,743,924	5,742,775	5,742,775	5,743,349	5,746,797	5,745,073	5,744,498	5,744,498
2014/3	5,240,946	5,238,326	5,237,277	5,235,705	5,234,657	5,235,181	5,234,657	5,237,277	5,236,753	5,236,229	5,236,229
2015/3	3,624,033	3,610,624	3,591,779	3,588,155	3,588,880	3,579,820	3,584,169	3,591,054	3,588,155	3,589,242	3,585,256

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2015	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
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	523,475	1.0000	0	523,475	1,515	627,785	17,244	346	87.857	30.36	83.4%
2009/3	2,410,085	1.0000	0	2,410,085	6,952	2,669,587	73,186	347	94.991	32.93	90.3%
2010/3	4,143,241	1.0000	0	4,143,241	11,031	4,318,394	118,534	376	93.062	34.95	95.9%
2011/3	5,268,409	1.0000	0	5,268,409	14,278	5,490,786	151,972	369	93.952	34.67	95.9%
2012/3	5,795,011	1.0000	0	5,795,011	16,141	6,831,183	175,660	359	91.888	32.99	84.8%
2013/3	5,745,073	1.0003	0	5,746,797	16,097	7,707,183	179,847	357	89.504	31.95	74.6%
2014/3	5,240,946	0.9993	0	5,237,277	13,756	6,960,644	149,706	381	91.887	34.98	75.2%
2015/3	3,624,033	0.9911	0	3,591,779	9,753	5,715,835	119,671	368	81.498	30.01	62.8%

**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
2006/4	1,445,724	34,084,586	1.000	0.042	0.042	0.000	0	0.000
2007/4	419,363	38,687,968	1.000	0.011	0.011	0.000	0	0.000
2008/4	553,367	42,142,583	1.000	0.013	0.013	0.000	0	0.000
2009/4	765,607	41,813,926	1.000	0.018	0.018	0.000	0	0.000
2010/4	5,237,645	43,963,875	1.000	0.119	0.119	0.000	0	0.000
2011/4	9,245,880	53,222,702	1.000	0.174	0.174	0.000	0	0.000
2012/4	6,815,069	47,252,406	1.000	0.144	0.144	0.000	0	0.000
2013/4	842,934	45,762,756	1.000	0.018	0.018	0.000	0	0.000
2014/4	23,131,656	50,016,782	1.000	0.462	0.213	0.249	100	0.002
2015/4	1,240,239	47,885,017	1.000	0.026	0.026	0.000	0	0.000
				Average	0.078		Total	0.002

Selected Catastrophe Load = 1.080

**Pennsylvania Personal Automobile
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)
2010/1	8,899	9.014	13,409	8.716
2010/2	9,395	9.023	13,325	8.735
2010/3	10,469	8.829	13,115	8.798
2010/4	11,218	8.874	13,415	8.855
2011/1	12,284	8.591	13,339	8.863
2011/2	13,132	8.225	13,641	8.800
2011/3	13,400	8.043	13,966	8.764
2011/4	14,161	7.906	14,052	8.842
2012/1	13,374	8.022	14,371	9.013
2012/2	13,367	8.031	14,544	9.076
2012/3	13,399	7.908	14,544	9.158
2012/4	14,264	7.525	14,537	9.070
2013/1	15,138	7.243	14,361	8.971
2013/2	15,984	7.210	14,256	8.924
2013/3	17,490	6.929	14,502	8.743
2013/4	18,276	6.797	14,718	8.624
2014/1	19,570	6.324	14,866	8.697
2014/2	20,744	5.603	14,795	8.646
2014/3	21,248	5.278	14,545	8.709
2014/4	21,100	5.247	14,627	8.923
2015/1	21,802	5.762	14,829	8.964
2015/2	21,721	5.982	15,085	9.100
2015/3	22,068	6.278	15,313	9.307
2015/4	22,663	6.572	15,200	9.413

* Large losses removed

** Connecticut, North Carolina, Ohio, Indiana, Missouri, South Dakota, Alabama, Arkansas, New Hampshire, Vermont, West Virginia, Arizona, Colorado, Rhode Island, Maine, Wisconsin, California, Idaho, Illinois, Montana, Nebraska, Nevada, Tennessee, Virginia, Georgia, Mississippi, Oklahoma, South Carolina

**Pennsylvania Personal Automobile
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)
2010/1	2,664	45.107	2,704	34.498
2010/2	2,650	44.650	2,687	34.559
2010/3	2,695	45.388	2,684	34.833
2010/4	2,783	45.669	2,694	35.135
2011/1	2,800	45.885	2,703	35.236
2011/2	2,836	45.750	2,744	35.018
2011/3	2,848	44.978	2,761	34.855
2011/4	2,853	44.628	2,790	34.875
2012/1	2,939	44.282	2,833	35.048
2012/2	2,970	44.200	2,849	35.383
2012/3	3,003	43.984	2,904	35.416
2012/4	3,055	42.627	2,941	35.283
2013/1	3,074	41.939	2,973	35.146
2013/2	3,109	41.918	3,018	35.178
2013/3	3,127	42.046	3,044	35.122
2013/4	3,163	42.847	3,121	34.487
2014/1	3,170	42.749	3,202	33.770
2014/2	3,244	41.392	3,322	32.982
2014/3	3,384	38.969	3,471	32.137
2014/4	3,538	36.413	3,579	31.738
2015/1	3,809	33.786	3,718	31.249
2015/2	4,104	32.282	3,837	30.984
2015/3	4,287	31.670	3,914	30.942
2015/4	4,439	32.051	4,013	31.139

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trending Data
Uninsured Motorists - Bodily Injury**

Four Quarters Ending	Pennsylvania		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2010/1	6,424	0.927	17,265	1.116
2010/2	5,992	0.950	17,770	1.090
2010/3	5,898	1.001	17,300	1.095
2010/4	7,139	1.050	17,853	1.072
2011/1	7,489	1.096	18,093	1.083
2011/2	9,934	1.091	18,395	1.069
2011/3	11,249	1.044	19,155	1.094
2011/4	12,235	1.035	19,169	1.095
2012/1	12,645	1.066	19,451	1.102
2012/2	12,239	1.029	19,115	1.150
2012/3	12,098	0.972	18,846	1.143
2012/4	12,100	0.817	18,875	1.187
2013/1	12,289	0.698	18,157	1.182
2013/2	11,703	0.550	18,415	1.169
2013/3	12,933	0.498	18,481	1.142
2013/4	13,613	0.560	18,782	0.992
2014/1	16,398	0.538	19,239	0.908
2014/2	18,037	0.501	19,521	0.816
2014/3	18,117	0.470	19,674	0.783
2014/4	19,719	0.454	19,505	0.900
2015/1	18,780	0.423	20,225	1.004
2015/2	20,708	0.568	20,218	1.130
2015/3	22,116	0.555	21,167	1.263
2015/4	22,625	0.443	21,712	1.309

* Connecticut, North Carolina, Ohio, Indiana, Missouri, Alabama, Arkansas, New Hampshire, Vermont, West Virginia, Arizona, Colorado, Rhode Island, Maine, California, Idaho, Illinois, Montana, Nevada, Tennessee, Virginia, Georgia, Mississippi, Oklahoma, South Carolina

**Pennsylvania Personal Automobile
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)
2010/1	31,297	0.681	39,326	0.592
2010/2	27,020	0.689	37,414	0.637
2010/3	27,709	0.681	39,096	0.629
2010/4	30,612	0.729	40,126	0.640
2011/1	30,412	0.862	40,725	0.625
2011/2	34,370	0.916	39,581	0.601
2011/3	38,476	1.006	37,117	0.596
2011/4	40,566	1.028	36,634	0.592
2012/1	41,967	1.033	34,077	0.598
2012/2	39,044	1.030	34,897	0.587
2012/3	37,036	1.002	36,070	0.593
2012/4	36,811	1.057	35,394	0.609
2013/1	38,113	1.044	37,067	0.582
2013/2	37,926	1.133	37,102	0.637
2013/3	37,952	1.153	37,844	0.610
2013/4	38,822	1.086	36,493	0.545
2014/1	36,333	1.078	35,640	0.520
2014/2	38,367	1.022	37,220	0.461
2014/3	40,162	0.983	35,879	0.474
2014/4	41,974	0.972	37,926	0.536
2015/1	46,286	0.995	39,119	0.586
2015/2	49,441	1.021	40,199	0.629
2015/3	46,366	1.144	41,276	0.647
2015/4	47,482	1.350	40,223	0.645

* Large losses removed

** Iowa, North Carolina, Indiana, Missouri, Arkansas, West Virginia, Arizona, Montana, South Carolina

**Pennsylvania Personal Automobile
 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)
2010/1	3,670	9.638		
2010/2	3,641	9.431		
2010/3	3,769	9.494		
2010/4	3,882	9.544		
2011/1	3,913	9.484		
2011/2	3,867	9.378		
2011/3	3,748	9.105		
2011/4	3,701	8.864		
2012/1	3,760	8.746		
2012/2	3,628	8.512		
2012/3	3,615	8.317		
2012/4	3,656	8.003		
2013/1	3,398	7.864		
2013/2	3,426	7.742		
2013/3	3,468	7.502		
2013/4	3,442	7.371		
2014/1	3,564	7.064		
2014/2	3,714	6.779		
2014/3	3,591	6.527		
2014/4	3,584	6.386		
2015/1	3,625	6.455		
2015/2	3,415	6.380		
2015/3	3,481	6.445		
2015/4	3,483	6.385		

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**Pennsylvania Personal Automobile
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)
2010/1	1,254	62.346	967	62.781
2010/2	1,202	65.160	924	66.267
2010/3	1,174	66.152	894	68.836
2010/4	1,253	65.746	889	69.292
2011/1	1,269	66.313	888	68.846
2011/2	1,294	70.723	927	68.955
2011/3	1,286	72.291	946	69.871
2011/4	1,289	74.643	963	70.490
2012/1	1,280	74.728	987	70.048
2012/2	1,259	68.885	997	66.799
2012/3	1,304	66.371	1,032	64.216
2012/4	1,344	63.719	1,050	62.197
2013/1	1,383	61.302	1,063	60.668
2013/2	1,388	61.673	1,070	59.905
2013/3	1,365	61.214	1,058	59.035
2013/4	1,350	61.191	1,074	58.815
2014/1	1,330	63.290	1,083	59.749
2014/2	1,388	67.235	1,119	62.913
2014/3	1,311	69.603	1,085	63.117
2014/4	1,287	70.220	1,078	62.740
2015/1	1,309	68.684	1,093	61.167
2015/2	1,226	65.627	1,063	58.672
2015/3	1,340	63.152	1,128	58.157
2015/4	1,375	62.066	1,120	58.174

* Catastrophes removed

**Pennsylvania Personal Automobile
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)
2010/1	2,809	91.671	2,678	59.467
2010/2	2,766	90.387	2,661	59.935
2010/3	2,762	90.162	2,654	60.603
2010/4	2,737	90.409	2,647	61.442
2011/1	2,812	90.882	2,661	61.425
2011/2	2,786	90.298	2,676	61.115
2011/3	2,801	89.467	2,711	61.373
2011/4	2,822	89.452	2,744	61.509
2012/1	2,808	87.461	2,750	60.576
2012/2	2,832	87.318	2,793	61.010
2012/3	2,845	86.461	2,833	60.826
2012/4	2,873	84.464	2,863	60.824
2013/1	2,952	84.789	2,922	61.405
2013/2	2,963	84.971	2,948	61.966
2013/3	2,931	85.811	2,962	62.075
2013/4	2,882	87.404	3,009	61.634
2014/1	2,844	88.141	3,078	62.235
2014/2	2,820	87.452	3,120	61.889
2014/3	2,837	86.426	3,169	61.693
2014/4	2,889	84.923	3,199	61.900
2015/1	2,890	82.826	3,221	61.319
2015/2	2,900	83.066	3,251	61.857
2015/3	2,907	82.926	3,269	62.559
2015/4	2,951	82.710	3,305	63.056

**Pennsylvania Personal Automobile
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)
2010/1	368	91.216	300	62.371
2010/2	372	90.499	302	63.049
2010/3	374	89.628	304	63.628
2010/4	380	90.471	305	64.074
2011/1	379	89.571	303	63.664
2011/2	370	88.277	305	63.078
2011/3	373	89.457	309	65.673
2011/4	369	89.629	311	65.649
2012/1	367	92.648	312	67.224
2012/2	366	91.735	315	68.133
2012/3	363	90.902	319	67.652
2012/4	362	89.526	321	66.970
2013/1	364	89.191	329	67.771
2013/2	368	92.103	332	69.203
2013/3	360	92.456	336	66.898
2013/4	356	94.373	342	65.479
2014/1	362	92.737	350	63.205
2014/2	360	88.021	356	62.185
2014/3	375	89.668	356	64.018
2014/4	380	90.991	355	68.740
2015/1	371	88.234	355	69.076
2015/2	369	93.462	359	71.429
2015/3	357	90.348	364	72.102
2015/4	360	86.032	372	70.370

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/4
 Latest Four Quarters Ending Exposures: 227,319
 Credibility Constant: 20,000

Pennsylvania Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	17.1%	0.96	0.42		-8.5%	0.83	0.61		7.2%	0.77	0.76	
23 Point Trend	16.6%	0.95	0.44		-8.6%	0.81	0.61		6.5%	0.76	0.78	
22 Point Trend	16.0%	0.95	0.47		-8.7%	0.80	0.62		5.9%	0.73	0.80	
21 Point Trend	15.6%	0.95	0.42		-8.7%	0.78	0.62		5.5%	0.69	0.80	
20 Point Trend	15.5%	0.94	0.40	4.3%	-8.7%	0.75	0.63	0.6%	5.4%	0.66	0.80	4.9%
19 Point Trend	15.7%	0.93	0.31	4.6%	-8.7%	0.71	0.63	1.0%	5.6%	0.64	0.79	5.7%
18 Point Trend	16.2%	0.93	0.28	5.1%	-8.8%	0.69	0.64	1.4%	6.0%	0.64	0.79	6.6%
17 Point Trend	16.8%	0.93	0.28	5.4%	-8.9%	0.66	0.64	1.7%	6.4%	0.64	0.79	7.2%
16 Point Trend	17.8%	0.94	0.32	5.8%	-9.1%	0.63	0.64	2.0%	7.1%	0.67	0.81	7.9%
15 Point Trend	18.0%	0.93	0.31	6.2%	-8.9%	0.57	0.64	2.4%	7.5%	0.65	0.81	8.7%
14 Point Trend	17.7%	0.91	0.29	6.4%	-8.4%	0.49	0.64	2.8%	7.8%	0.63	0.79	9.5%
13 Point Trend	16.4%	0.90	0.28	6.7%	-7.5%	0.39	0.60	3.5%	7.7%	0.57	0.74	10.5%
12 Point Trend	15.0%	0.88	0.28	7.1%	-6.5%	0.28	0.55	4.2%	7.5%	0.50	0.64	11.6%
11 Point Trend	13.3%	0.86	0.34	7.6%	-5.3%	0.17	0.46	4.7%	7.3%	0.42	0.56	12.6%
10 Point Trend	11.0%	0.87	0.46	8.1%	-2.9%	0.05	0.31	4.8%	7.8%	0.38	0.50	13.2%
9 Point Trend	9.3%	0.84	0.56	8.6%	0.4%	0.00	0.19	4.5%	9.8%	0.44	0.47	13.5%
8 Point Trend	7.1%	0.88	0.79	9.1%	6.4%	0.21	0.23	4.4%	14.0%	0.60	0.51	13.9%
7 Point Trend	5.4%	0.92	0.89	9.0%	14.6%	0.76	0.22	4.2%	20.9%	0.84	0.49	13.6%
6 Point Trend	5.3%	0.87	0.72	9.2%	21.1%	0.96	0.60	3.9%	27.5%	0.95	0.52	13.4%
5 Point Trend	6.4%	0.89	0.80	8.3%	23.9%	0.97	0.72	3.5%	31.8%	0.96	0.67	12.1%
4 Point Trend	5.4%	0.79	0.79	4.2%	19.4%	1.00	0.95	2.3%	25.9%	0.98	0.89	6.6%
3 Point Trend	8.9%	0.98	0.96	3.3%	20.7%	1.00	1.00	-0.6%	31.4%	1.00	0.99	2.6%

* Large losses removed

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.1%	-6.8%	-4.8%
5 Year Trend	1.4%	-6.9%	-5.6%
4 Year Trend	0.1%	-8.0%	-7.9%
3 Year Trend	-2.9%	-4.5%	-7.2%

Countrywide Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	2.4%	0.86		0.5%	0.17		2.9%	0.75	
23 Point Trend	2.4%	0.85		0.5%	0.14		2.9%	0.72	
22 Point Trend	2.4%	0.83		0.5%	0.11		2.9%	0.68	
21 Point Trend	2.2%	0.82		0.5%	0.09		2.7%	0.64	
20 Point Trend	2.1%	0.79	2.7%	0.5%	0.09	0.7%	2.6%	0.59	3.4%
19 Point Trend	1.8%	0.78	2.7%	0.5%	0.09	0.6%	2.3%	0.52	3.4%
18 Point Trend	1.6%	0.76	2.9%	0.5%	0.07	0.5%	2.1%	0.44	3.4%
17 Point Trend	1.5%	0.72	3.0%	0.4%	0.04	0.4%	1.9%	0.37	3.4%
16 Point Trend	1.4%	0.66	3.2%	0.4%	0.03	0.2%	1.8%	0.29	3.3%
15 Point Trend	1.5%	0.63	3.3%	0.5%	0.05	0.0%	2.0%	0.30	3.3%
14 Point Trend	1.7%	0.67	3.4%	0.8%	0.10	-0.2%	2.5%	0.38	3.2%
13 Point Trend	1.9%	0.71	3.4%	1.4%	0.24	-0.2%	3.3%	0.54	3.2%
12 Point Trend	2.1%	0.75	3.3%	2.1%	0.42	-0.1%	4.3%	0.70	3.2%
11 Point Trend	2.2%	0.71	3.3%	2.8%	0.61	0.0%	5.1%	0.78	3.2%
10 Point Trend	1.9%	0.61	3.3%	3.8%	0.83	-0.1%	5.8%	0.82	3.2%
9 Point Trend	1.9%	0.52	3.5%	4.7%	0.93	-0.3%	6.6%	0.84	3.1%
8 Point Trend	2.2%	0.53	3.7%	5.2%	0.94	-0.4%	7.5%	0.85	3.3%
7 Point Trend	3.1%	0.72	4.3%	6.0%	0.98	-0.5%	9.3%	0.94	3.8%
6 Point Trend	4.4%	0.90	4.8%	6.2%	0.98	-0.2%	10.9%	0.98	4.6%
5 Point Trend	4.5%	0.85	5.5%	5.9%	0.96	0.4%	10.7%	0.96	6.0%
4 Point Trend	3.6%	0.70	6.4%	7.0%	0.99	0.9%	10.9%	0.92	7.4%
3 Point Trend	1.5%	0.26	6.6%	7.0%	0.96	1.2%	8.6%	0.82	7.9%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Property Damage**

Four Quarter Ending Calendar Year Data as of: 2015/4
 Latest Four Quarters Ending Exposures: 227,359
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	8.0%	0.86	0.99		-5.8%	0.75	0.98		1.8%	0.61	0.98	
23 Point Trend	8.3%	0.86	0.99		-6.1%	0.76	0.98		1.6%	0.56	0.98	
22 Point Trend	8.5%	0.85	0.99		-6.6%	0.79	0.97		1.4%	0.51	0.98	
21 Point Trend	8.7%	0.85	0.99		-6.9%	0.80	0.97		1.2%	0.44	0.98	
20 Point Trend	9.1%	0.85	0.98	2.8%	-7.3%	0.81	0.97	0.7%	1.1%	0.39	0.98	3.5%
19 Point Trend	9.6%	0.85	0.98	2.8%	-7.7%	0.81	0.97	0.8%	1.2%	0.36	0.98	3.6%
18 Point Trend	10.1%	0.85	0.98	2.7%	-8.0%	0.81	0.97	1.0%	1.2%	0.36	0.98	3.7%
17 Point Trend	10.6%	0.85	0.98	2.7%	-8.5%	0.81	0.96	1.1%	1.2%	0.31	0.98	3.8%
16 Point Trend	11.1%	0.85	0.98	2.6%	-9.0%	0.82	0.96	1.1%	1.1%	0.24	0.98	3.8%
15 Point Trend	11.9%	0.86	0.97	2.6%	-9.6%	0.82	0.94	1.3%	1.1%	0.21	0.98	3.9%
14 Point Trend	12.8%	0.86	0.97	2.7%	-10.2%	0.83	0.93	1.4%	1.2%	0.21	0.98	4.2%
13 Point Trend	13.8%	0.88	0.96	2.8%	-10.9%	0.82	0.93	1.5%	1.5%	0.24	0.98	4.4%
12 Point Trend	15.2%	0.90	0.95	2.8%	-11.9%	0.84	0.93	1.9%	1.5%	0.21	0.97	4.7%
11 Point Trend	16.8%	0.92	0.93	2.8%	-13.3%	0.88	0.94	1.9%	1.3%	0.14	0.97	4.8%
10 Point Trend	18.8%	0.94	0.92	2.7%	-14.9%	0.92	0.96	1.9%	1.1%	0.08	0.96	4.6%
9 Point Trend	20.9%	0.96	0.95	2.6%	-16.5%	0.94	0.97	1.8%	1.0%	0.05	0.92	4.5%
8 Point Trend	23.3%	0.98	0.98	2.7%	-17.3%	0.94	0.97	1.8%	2.0%	0.13	0.82	4.5%
7 Point Trend	25.0%	0.99	0.99	2.9%	-17.0%	0.91	0.95	1.7%	3.8%	0.34	0.74	4.6%
6 Point Trend	25.8%	0.98	0.97	3.0%	-15.2%	0.86	0.92	1.8%	6.7%	0.64	0.78	4.9%
5 Point Trend	25.7%	0.97	0.97	3.4%	-12.0%	0.78	0.93	2.2%	10.6%	0.91	0.90	5.7%
4 Point Trend	22.3%	0.97	0.92	4.1%	-6.8%	0.66	0.93	2.7%	13.9%	0.98	0.98	6.9%
3 Point Trend	17.0%	1.00	0.98	4.1%	-1.4%	0.14	0.93	4.4%	15.3%	0.97	0.98	8.7%

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	7.7%	-8.1%	-1.0%
5 Year Trend	9.3%	-9.6%	-1.3%
4 Year Trend	11.4%	-11.5%	-1.5%
3 Year Trend	16.3%	-14.0%	0.0%

Countrywide Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	7.4%	0.91		-2.2%	0.62		5.0%	0.97	
23 Point Trend	7.8%	0.92		-2.4%	0.67		5.2%	0.98	
22 Point Trend	8.1%	0.93		-2.6%	0.71		5.3%	0.98	
21 Point Trend	8.5%	0.94		-2.9%	0.75		5.4%	0.98	
20 Point Trend	8.8%	0.94	3.0%	-3.1%	0.77	1.0%	5.5%	0.98	4.1%
19 Point Trend	9.1%	0.95	3.1%	-3.3%	0.78	1.0%	5.6%	0.97	4.2%
18 Point Trend	9.6%	0.95	3.2%	-3.6%	0.81	1.1%	5.7%	0.97	4.4%
17 Point Trend	10.0%	0.96	3.4%	-3.9%	0.85	1.1%	5.7%	0.97	4.5%
16 Point Trend	10.4%	0.96	3.5%	-4.3%	0.89	1.1%	5.7%	0.96	4.6%
15 Point Trend	10.9%	0.97	3.6%	-4.7%	0.92	1.1%	5.7%	0.95	4.7%
14 Point Trend	11.4%	0.97	3.8%	-5.0%	0.93	1.0%	5.8%	0.95	4.9%
13 Point Trend	12.0%	0.98	4.0%	-5.3%	0.94	1.1%	6.1%	0.95	5.1%
12 Point Trend	12.6%	0.98	4.1%	-5.5%	0.94	1.3%	6.4%	0.95	5.5%
11 Point Trend	13.3%	0.99	4.2%	-5.8%	0.93	1.5%	6.7%	0.95	5.8%
10 Point Trend	13.8%	0.99	4.2%	-5.8%	0.91	1.7%	7.3%	0.96	5.9%
9 Point Trend	14.0%	0.99	4.1%	-5.3%	0.88	1.8%	7.9%	0.98	6.0%
8 Point Trend	13.9%	0.99	4.3%	-4.7%	0.85	1.7%	8.6%	0.99	6.1%
7 Point Trend	13.3%	0.99	4.7%	-3.8%	0.80	1.5%	9.0%	0.99	6.3%
6 Point Trend	12.4%	0.99	5.0%	-2.7%	0.74	1.6%	9.4%	0.99	6.6%
5 Point Trend	11.9%	0.98	5.4%	-1.9%	0.55	1.7%	9.7%	0.99	7.2%
4 Point Trend	10.5%	0.99	6.0%	-0.5%	0.11	1.8%	9.9%	0.99	7.9%
3 Point Trend	9.4%	1.00	6.1%	1.0%	0.56	2.5%	10.5%	0.98	8.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Uninsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/4
 Latest Four Quarters Ending Exposures: 205,584
 Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2015/4	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	24.8%	0.92	0.76		-16.3%	0.78	0.96		4.4%	0.08	0.97	
23 Point Trend	24.7%	0.91	0.75		-17.4%	0.81	0.96		3.0%	0.04	0.97	
22 Point Trend	23.7%	0.90	0.76		-18.4%	0.82	0.97		1.0%	0.00	0.97	
21 Point Trend	21.9%	0.90	0.78		-19.2%	0.83	0.97		-1.5%	0.01	0.98	
20 Point Trend	20.7%	0.89	0.80		-19.8%	0.82	0.97		-3.2%	0.05	0.98	
19 Point Trend	19.0%	0.89	0.82		-20.0%	0.81	0.97		-4.9%	0.10	0.98	
18 Point Trend	19.0%	0.87	0.82		-20.1%	0.78	0.97		-4.9%	0.08	0.98	
17 Point Trend	19.8%	0.87	0.81		-20.0%	0.75	0.97		-4.2%	0.05	0.98	
16 Point Trend	21.4%	0.89	0.82		-19.5%	0.70	0.97		-2.3%	0.01	0.98	
15 Point Trend	23.6%	0.92	0.82		-18.0%	0.64	0.98		1.3%	0.00	0.99	
14 Point Trend	25.5%	0.93	0.80		-15.5%	0.55	0.98		6.0%	0.09	0.99	
13 Point Trend	27.2%	0.94	0.77		-11.8%	0.45	0.99		12.1%	0.33	0.99	
12 Point Trend	28.5%	0.94	0.59		-8.0%	0.30	0.99		18.1%	0.57	0.99	
11 Point Trend	29.3%	0.92	0.59		-4.2%	0.12	1.00		23.8%	0.71	1.00	
10 Point Trend	26.8%	0.91	0.61		-3.3%	0.06	0.99		22.6%	0.63	0.99	
9 Point Trend	24.1%	0.88	0.65		-4.5%	0.08	0.99		18.5%	0.50	0.99	
8 Point Trend	18.8%	0.92	0.85		-1.7%	0.01	0.98		16.9%	0.38	0.98	
7 Point Trend	17.5%	0.89	0.84		2.7%	0.02	0.93		20.6%	0.38	0.93	
6 Point Trend	19.4%	0.88	0.80		7.1%	0.07	0.83		27.9%	0.42	0.72	
5 Point Trend	19.2%	0.80	0.62		9.3%	0.07	0.78		30.3%	0.33	0.73	
4 Point Trend	28.4%	0.93	0.85		4.7%	0.01	0.76		34.5%	0.24	0.70	
3 Point Trend	19.4%	0.93	0.81		-39.2%	0.82	0.94		-27.4%	0.56	0.94	

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	8.7%	-18.6%	-11.6%
5 Year Trend	9.5%	-21.1%	-13.6%
4 Year Trend	8.2%	-21.2%	-14.8%
3 Year Trend	4.5%	-15.0%	-11.2%

Countrywide Four CQ Ending as of 2015/4	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	2.8%	0.72		-1.1%	0.02		1.7%	0.05	
23 Point Trend	2.7%	0.69		-1.0%	0.02		1.6%	0.04	
22 Point Trend	2.7%	0.66		-1.1%	0.02		1.6%	0.03	
21 Point Trend	2.5%	0.61		-1.1%	0.02		1.4%	0.02	
20 Point Trend	2.5%	0.56		-1.2%	0.02		1.2%	0.01	
19 Point Trend	2.4%	0.52		-1.3%	0.02		1.0%	0.01	
18 Point Trend	2.4%	0.48		-1.6%	0.02		0.9%	0.01	
17 Point Trend	2.8%	0.53		-1.6%	0.02		1.1%	0.01	
16 Point Trend	3.2%	0.59		-1.7%	0.02		1.5%	0.01	
15 Point Trend	3.9%	0.72		-1.6%	0.01		2.3%	0.02	
14 Point Trend	4.6%	0.81		-0.9%	0.00		3.7%	0.05	
13 Point Trend	5.3%	0.87		0.1%	0.00		5.4%	0.08	
12 Point Trend	6.2%	0.94		2.5%	0.02		8.8%	0.16	
11 Point Trend	6.3%	0.94		6.2%	0.08		12.9%	0.26	
10 Point Trend	6.6%	0.93		12.3%	0.25		19.7%	0.43	
9 Point Trend	6.6%	0.90		22.1%	0.57		30.2%	0.68	
8 Point Trend	6.7%	0.87		32.8%	0.80		41.7%	0.84	
7 Point Trend	7.4%	0.86		45.0%	0.95		55.8%	0.96	
6 Point Trend	8.8%	0.89		52.7%	0.98		66.2%	0.99	
5 Point Trend	11.0%	0.95		47.9%	0.98		64.1%	0.99	
4 Point Trend	10.9%	0.90		43.7%	0.96		59.3%	0.98	
3 Point Trend	15.3%	0.97		34.2%	0.92		54.7%	0.94	

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Underinsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/4
Latest Four Quarters Ending Exposures: 203,708
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2015/4	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	8.0%	0.72	0.89		7.9%	0.59	0.81		16.6%	0.72	0.81	
23 Point Trend	8.2%	0.71	0.89		7.2%	0.53	0.82		16.0%	0.68	0.81	
22 Point Trend	7.5%	0.67	0.90		6.3%	0.47	0.83		14.3%	0.64	0.82	
21 Point Trend	6.6%	0.62	0.90		4.9%	0.39	0.86		11.9%	0.62	0.84	
20 Point Trend	6.0%	0.57	0.89		3.5%	0.30	0.88		9.7%	0.57	0.86	
19 Point Trend	5.1%	0.49	0.86		2.7%	0.20	0.89		8.0%	0.51	0.86	
18 Point Trend	4.8%	0.42	0.79		2.1%	0.12	0.89		6.9%	0.43	0.85	
17 Point Trend	5.2%	0.43	0.75		2.0%	0.10	0.89		7.3%	0.41	0.84	
16 Point Trend	6.2%	0.51	0.73		2.1%	0.09	0.89		8.4%	0.46	0.85	
15 Point Trend	8.0%	0.69	0.81		2.1%	0.08	0.89		10.3%	0.55	0.87	
14 Point Trend	9.3%	0.77	0.85		2.2%	0.07	0.89		11.7%	0.59	0.88	
13 Point Trend	10.2%	0.78	0.86		1.7%	0.03	0.89		12.0%	0.55	0.88	
12 Point Trend	11.0%	0.77	0.86		1.8%	0.03	0.89		13.0%	0.53	0.88	
11 Point Trend	12.4%	0.80	0.87		1.6%	0.02	0.88		14.3%	0.52	0.87	
10 Point Trend	14.0%	0.82	0.88		3.5%	0.07	0.85		18.0%	0.60	0.86	
9 Point Trend	15.7%	0.82	0.81		7.3%	0.22	0.79		24.1%	0.75	0.83	
8 Point Trend	18.4%	0.86	0.81		11.4%	0.37	0.71		31.9%	0.88	0.85	
7 Point Trend	16.9%	0.79	0.81		18.5%	0.60	0.56		38.5%	0.93	0.84	
6 Point Trend	14.7%	0.66	0.78		27.1%	0.77	0.70		45.8%	0.96	0.92	
5 Point Trend	10.4%	0.42	0.69		37.5%	0.86	0.66		51.9%	0.96	0.90	
4 Point Trend	0.5%	0.00	0.81		50.9%	0.91	0.61		51.7%	0.93	0.81	
3 Point Trend	-7.8%	0.39	0.84		74.8%	0.99	0.68		61.2%	0.90	0.60	

* Large losses removed

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	4.7%	-5.9%	-1.5%
5 Year Trend	6.0%	-5.2%	0.5%
4 Year Trend	-0.5%	-4.5%	-4.9%
3 Year Trend	0.5%	6.4%	7.0%

Countrywide Four CQ Ending as of 2015/4	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	0.2%	0.00		-1.5%	0.09		-1.3%	0.04	
23 Point Trend	0.4%	0.02		-1.7%	0.10		-1.3%	0.03	
22 Point Trend	0.5%	0.02		-1.5%	0.07		-1.1%	0.02	
21 Point Trend	0.7%	0.04		-1.4%	0.05		-0.6%	0.01	
20 Point Trend	1.3%	0.12		-1.0%	0.03		0.2%	0.00	
19 Point Trend	2.1%	0.31		-0.7%	0.01		1.4%	0.02	
18 Point Trend	2.9%	0.56		-0.5%	0.00		2.4%	0.06	
17 Point Trend	3.5%	0.65		-0.3%	0.00		3.1%	0.09	
16 Point Trend	4.0%	0.73		-0.1%	0.00		3.9%	0.11	
15 Point Trend	3.8%	0.68		0.3%	0.00		4.1%	0.11	
14 Point Trend	3.8%	0.62		0.6%	0.00		4.4%	0.10	
13 Point Trend	4.1%	0.61		1.3%	0.01		5.4%	0.12	
12 Point Trend	4.0%	0.55		2.8%	0.04		6.9%	0.15	
11 Point Trend	4.6%	0.59		4.1%	0.07		9.0%	0.19	
10 Point Trend	5.5%	0.64		8.8%	0.27		14.9%	0.39	
9 Point Trend	7.4%	0.82		15.5%	0.60		24.1%	0.70	
8 Point Trend	8.6%	0.85		21.8%	0.79		32.3%	0.84	
7 Point Trend	8.5%	0.79		29.1%	0.92		40.1%	0.91	
6 Point Trend	10.2%	0.81		28.2%	0.88		41.3%	0.86	
5 Point Trend	7.1%	0.71		20.6%	0.86		29.2%	0.82	
4 Point Trend	4.5%	0.42		13.5%	0.78		18.6%	0.69	
3 Point Trend	0.1%	0.00		5.2%	0.66		5.2%	0.22	

**Pennsylvania Personal Automobile
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: 2015/4
Latest Four Quarters Ending Exposures: 615,306
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/4	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	-1.6%	0.45	1.00		-8.3%	0.97	1.00		-9.7%	0.95	1.00	
23 Point Trend	-1.7%	0.48	1.00		-8.5%	0.97	1.00		-10.0%	0.95	1.00	
22 Point Trend	-1.9%	0.53	1.00		-8.7%	0.98	1.00		-10.5%	0.97	1.00	
21 Point Trend	-2.0%	0.51	1.00		-8.9%	0.98	1.00		-10.7%	0.97	1.00	
20 Point Trend	-1.8%	0.45	1.00		-9.0%	0.97	1.00		-10.7%	0.96	1.00	
19 Point Trend	-1.6%	0.36	1.00		-9.0%	0.97	1.00		-10.5%	0.96	1.00	
18 Point Trend	-1.3%	0.26	1.00		-9.0%	0.97	1.00		-10.1%	0.95	1.00	
17 Point Trend	-1.1%	0.18	1.00		-8.9%	0.96	1.00		-9.9%	0.95	1.00	
16 Point Trend	-0.9%	0.12	1.00		-8.9%	0.95	1.00		-9.7%	0.94	1.00	
15 Point Trend	-0.4%	0.03	1.00		-8.7%	0.94	1.00		-9.1%	0.94	1.00	
14 Point Trend	-0.2%	0.01	1.00		-8.6%	0.93	1.00		-8.8%	0.93	1.00	
13 Point Trend	0.1%	0.00	1.00		-8.3%	0.91	1.00		-8.2%	0.92	1.00	
12 Point Trend	0.8%	0.06	1.00		-8.2%	0.89	1.00		-7.4%	0.92	1.00	
11 Point Trend	0.3%	0.01	1.00		-7.8%	0.85	1.00		-7.6%	0.91	1.00	
10 Point Trend	-0.4%	0.01	1.00		-7.2%	0.81	1.00		-7.6%	0.88	1.00	
9 Point Trend	-1.2%	0.09	1.00		-6.3%	0.74	1.00		-7.5%	0.84	1.00	
8 Point Trend	-2.9%	0.47	1.00		-4.7%	0.66	1.00		-7.5%	0.78	1.00	
7 Point Trend	-4.2%	0.66	1.00		-2.9%	0.54	1.00		-7.0%	0.68	1.00	
6 Point Trend	-3.4%	0.48	1.00		-1.1%	0.31	1.00		-4.4%	0.52	1.00	
5 Point Trend	-3.8%	0.41	1.00		-0.1%	0.00	1.00		-3.9%	0.33	1.00	
4 Point Trend	-3.9%	0.27	1.00		-0.9%	0.23	1.00		-4.8%	0.28	1.00	
3 Point Trend	4.0%	0.77	1.00		0.2%	0.00	1.00		4.2%	0.46	1.00	

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	-0.6%	-8.4%	-9.0%
5 Year Trend	0.2%	-9.1%	-8.9%
4 Year Trend	0.0%	-9.1%	-9.1%
3 Year Trend	-0.6%	-7.5%	-8.1%

Countrywide Four CQ Ending as of 2015/4	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 Affinity Insurance Company of America
Loss Trend Summary
Comprehensive**

Four Quarter Ending Calendar Year Data as of: 2015/4
 Latest Four Quarters Ending Exposures: 192,022
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	1.5%	0.33	0.99		-0.7%	0.04	0.99		0.8%	0.05	0.98	
23 Point Trend	1.5%	0.31	0.99		-1.1%	0.09	0.99		0.4%	0.01	0.98	
22 Point Trend	1.3%	0.24	0.99		-1.3%	0.12	0.99		0.0%	0.00	0.98	
21 Point Trend	0.9%	0.14	0.99		-1.6%	0.14	0.99		-0.7%	0.04	0.98	
20 Point Trend	0.7%	0.09	0.99	6.3%	-1.9%	0.18	0.99	-0.5%	-1.2%	0.12	0.98	5.8%
19 Point Trend	0.5%	0.05	0.98	6.4%	-2.2%	0.21	0.99	-0.7%	-1.7%	0.21	0.98	5.7%
18 Point Trend	0.5%	0.03	0.98	6.3%	-2.1%	0.17	0.99	-0.8%	-1.6%	0.18	0.98	5.5%
17 Point Trend	0.3%	0.01	0.98	6.3%	-1.7%	0.11	0.99	-0.5%	-1.4%	0.12	0.98	5.8%
16 Point Trend	0.1%	0.00	0.97	6.6%	-0.9%	0.03	0.99	0.2%	-0.7%	0.04	0.98	6.8%
15 Point Trend	-0.3%	0.01	0.97	6.9%	0.5%	0.01	0.99	1.6%	0.2%	0.00	0.99	8.6%
14 Point Trend	-1.0%	0.10	0.97	7.3%	1.4%	0.08	0.99	3.5%	0.3%	0.01	0.99	11.1%
13 Point Trend	-1.6%	0.21	0.97	7.2%	2.1%	0.16	0.98	4.8%	0.4%	0.01	0.99	12.4%
12 Point Trend	-2.0%	0.24	0.97	6.6%	2.5%	0.17	0.98	6.2%	0.4%	0.01	0.99	13.2%
11 Point Trend	-1.9%	0.18	0.97	7.0%	2.1%	0.10	0.98	7.1%	0.2%	0.00	0.99	14.6%
10 Point Trend	-1.4%	0.09	0.97	7.4%	1.5%	0.04	0.98	7.4%	0.0%	0.00	0.99	15.4%
9 Point Trend	-1.0%	0.04	0.97	7.7%	-0.1%	0.00	0.98	7.7%	-1.1%	0.02	0.98	16.0%
8 Point Trend	-0.6%	0.01	0.97	6.5%	-3.0%	0.16	0.98	6.0%	-3.6%	0.20	0.98	12.9%
7 Point Trend	-0.5%	0.00	0.97	-0.6%	-6.9%	0.65	0.97	1.3%	-7.4%	0.62	0.98	0.7%
6 Point Trend	3.4%	0.16	0.97	-14.8%	-10.2%	0.92	0.99	-7.2%	-7.1%	0.49	0.98	-21.0%
5 Point Trend	6.4%	0.32	0.97	-21.5%	-12.4%	0.98	1.00	-13.5%	-6.8%	0.33	0.98	-32.1%
4 Point Trend	9.9%	0.39	0.98	-29.5%	-12.8%	0.97	1.00	-19.2%	-4.2%	0.09	0.98	-43.0%
3 Point Trend	25.8%	0.91	0.99	-38.5%	-10.6%	0.95	0.97	-24.1%	12.5%	0.86	1.00	-53.4%

* Catastrophes removed

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.1%	-2.1%	0.0%
5 Year Trend	1.1%	-3.1%	-2.1%
4 Year Trend	0.4%	-0.8%	-0.4%
3 Year Trend	-1.1%	0.8%	-0.3%

Countrywide Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	4.1%	0.83		-2.9%	0.59		1.1%	0.21	
23 Point Trend	4.4%	0.86		-3.4%	0.70		0.9%	0.15	
22 Point Trend	4.6%	0.86		-3.6%	0.73		0.8%	0.10	
21 Point Trend	4.4%	0.84		-3.7%	0.71		0.6%	0.05	
20 Point Trend	4.2%	0.82	2.9%	-3.8%	0.69	-3.0%	0.3%	0.01	-0.2%
19 Point Trend	3.7%	0.81	2.3%	-3.8%	0.65	-3.3%	-0.2%	0.01	-1.1%
18 Point Trend	3.4%	0.78	1.4%	-3.7%	0.61	-3.6%	-0.4%	0.03	-2.2%
17 Point Trend	3.1%	0.75	0.9%	-3.5%	0.54	-3.7%	-0.5%	0.03	-2.9%
16 Point Trend	2.7%	0.72	0.6%	-2.9%	0.45	-3.5%	-0.3%	0.01	-2.9%
15 Point Trend	2.4%	0.66	0.2%	-2.1%	0.33	-3.1%	0.2%	0.01	-2.9%
14 Point Trend	1.9%	0.60	-0.1%	-1.4%	0.19	-2.4%	0.5%	0.02	-2.5%
13 Point Trend	1.7%	0.50	-0.8%	-0.9%	0.08	-1.7%	0.8%	0.05	-2.4%
12 Point Trend	1.6%	0.42	-2.2%	-0.6%	0.03	-1.2%	1.0%	0.06	-3.4%
11 Point Trend	1.6%	0.36	-1.6%	-0.6%	0.03	-0.7%	1.0%	0.04	-2.3%
10 Point Trend	1.7%	0.31	-0.7%	-0.9%	0.05	-0.2%	0.7%	0.02	-0.8%
9 Point Trend	1.3%	0.18	1.0%	-2.0%	0.15	0.2%	-0.7%	0.01	1.2%
8 Point Trend	1.1%	0.10	4.5%	-3.9%	0.45	0.3%	-2.8%	0.22	4.8%
7 Point Trend	1.0%	0.05	4.0%	-6.4%	0.89	-0.2%	-5.5%	0.62	3.8%
6 Point Trend	3.1%	0.39	2.4%	-7.4%	0.91	-1.4%	-4.6%	0.43	1.0%
5 Point Trend	4.4%	0.46	-0.3%	-7.7%	0.86	-2.5%	-3.7%	0.23	-2.7%
4 Point Trend	5.4%	0.41	-3.6%	-6.2%	0.73	-4.0%	-1.1%	0.01	-7.4%
3 Point Trend	11.0%	0.65	-7.0%	-1.7%	0.72	-5.1%	9.1%	0.63	-11.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Collision**

Four Quarter Ending Calendar Year Data as of: 2015/4
 Latest Four Quarters Ending Exposures: 177,633
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	0.9%	0.55	0.99		-1.6%	0.78	0.96		-0.7%	0.44	0.99	
23 Point Trend	1.0%	0.55	0.99		-1.6%	0.75	0.95		-0.6%	0.37	0.99	
22 Point Trend	1.0%	0.51	0.98		-1.6%	0.73	0.95		-0.7%	0.37	0.98	
21 Point Trend	0.9%	0.46	0.97		-1.6%	0.70	0.94		-0.7%	0.39	0.98	
20 Point Trend	0.8%	0.37	0.97	2.9%	-1.6%	0.67	0.94	2.1%	-0.8%	0.45	0.98	5.0%
19 Point Trend	0.8%	0.34	0.97	2.8%	-1.5%	0.61	0.94	2.2%	-0.7%	0.37	0.98	5.1%
18 Point Trend	0.7%	0.26	0.97	2.8%	-1.4%	0.55	0.94	2.5%	-0.7%	0.33	0.98	5.3%
17 Point Trend	0.6%	0.18	0.97	2.8%	-1.3%	0.48	0.94	2.7%	-0.7%	0.30	0.97	5.6%
16 Point Trend	0.5%	0.12	0.97	2.8%	-1.1%	0.39	0.93	2.9%	-0.7%	0.22	0.97	5.8%
15 Point Trend	0.3%	0.05	0.97	2.9%	-1.1%	0.34	0.93	3.4%	-0.8%	0.29	0.97	6.4%
14 Point Trend	0.1%	0.01	0.97	3.0%	-1.1%	0.27	0.93	3.7%	-1.0%	0.32	0.97	6.7%
13 Point Trend	-0.1%	0.00	0.97	3.1%	-1.1%	0.24	0.93	3.9%	-1.2%	0.41	0.97	7.1%
12 Point Trend	-0.3%	0.02	0.97	3.1%	-1.5%	0.37	0.93	4.1%	-1.8%	0.76	0.98	7.4%
11 Point Trend	0.1%	0.00	0.97	3.0%	-2.1%	0.52	0.94	3.9%	-2.0%	0.78	0.98	7.0%
10 Point Trend	0.8%	0.16	0.98	3.3%	-2.8%	0.72	0.96	3.7%	-2.1%	0.74	0.98	7.1%
9 Point Trend	1.6%	0.58	0.99	3.7%	-3.6%	0.88	0.98	3.3%	-2.1%	0.67	0.98	7.0%
8 Point Trend	2.3%	0.86	0.99	4.2%	-4.0%	0.89	0.99	2.5%	-1.8%	0.54	0.98	6.8%
7 Point Trend	2.7%	0.91	0.99	5.1%	-3.8%	0.83	0.98	1.3%	-1.2%	0.32	0.98	6.4%
6 Point Trend	2.5%	0.85	0.92	6.1%	-3.2%	0.73	0.98	0.8%	-0.8%	0.12	0.98	7.0%
5 Point Trend	2.0%	0.77	0.95	6.4%	-2.0%	0.55	0.99	0.9%	-0.1%	0.00	0.98	7.3%
4 Point Trend	2.6%	0.83	0.96	6.9%	-0.2%	0.17	0.96	1.9%	2.4%	0.88	0.78	9.0%
3 Point Trend	3.5%	0.85	0.98	5.9%	-0.9%	0.98	1.00	6.2%	2.7%	0.79	0.79	12.4%

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.0%	-2.4%	-0.4%
5 Year Trend	2.0%	-2.3%	-0.3%
4 Year Trend	2.0%	-2.0%	-0.1%
3 Year Trend	2.3%	-2.5%	-0.3%

Countrywide Four CQ Ending as of 2015/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2015/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2015/3
24 Point Trend	4.4%	0.97		0.6%	0.62		5.0%	0.98	
23 Point Trend	4.6%	0.98		0.5%	0.57		5.2%	0.98	
22 Point Trend	4.8%	0.99		0.4%	0.51		5.3%	0.98	
21 Point Trend	4.9%	0.99		0.4%	0.45		5.4%	0.98	
20 Point Trend	5.0%	0.99	2.7%	0.5%	0.49	1.6%	5.5%	0.99	4.4%
19 Point Trend	5.1%	0.99	2.7%	0.5%	0.53	1.7%	5.6%	0.99	4.5%
18 Point Trend	5.1%	0.99	2.7%	0.6%	0.52	1.9%	5.7%	0.99	4.7%
17 Point Trend	5.1%	0.99	2.7%	0.6%	0.56	2.0%	5.8%	0.98	4.8%
16 Point Trend	5.2%	0.99	2.8%	0.7%	0.63	2.2%	5.9%	0.99	5.0%
15 Point Trend	5.1%	0.99	2.9%	0.7%	0.55	2.5%	5.8%	0.98	5.4%
14 Point Trend	5.0%	0.98	2.9%	0.7%	0.50	2.6%	5.7%	0.98	5.6%
13 Point Trend	5.0%	0.98	3.0%	0.6%	0.39	2.8%	5.6%	0.98	5.9%
12 Point Trend	4.9%	0.98	3.1%	0.4%	0.25	3.0%	5.3%	0.98	6.3%
11 Point Trend	4.9%	0.97	3.0%	0.4%	0.16	3.1%	5.3%	0.98	6.2%
10 Point Trend	4.8%	0.96	3.2%	0.5%	0.19	3.0%	5.3%	0.97	6.3%
9 Point Trend	4.5%	0.96	3.4%	0.7%	0.29	2.8%	5.2%	0.96	6.2%
8 Point Trend	4.0%	0.98	3.6%	0.7%	0.23	2.3%	4.7%	0.96	6.1%
7 Point Trend	3.7%	0.98	4.3%	1.2%	0.47	1.6%	4.9%	0.95	5.9%
6 Point Trend	3.3%	0.99	5.1%	1.7%	0.62	1.2%	5.1%	0.93	6.3%
5 Point Trend	3.3%	0.99	5.7%	2.3%	0.69	0.9%	5.6%	0.92	6.7%
4 Point Trend	3.4%	0.99	6.4%	3.9%	1.00	0.8%	7.4%	1.00	7.3%
3 Point Trend	3.3%	0.97	6.5%	3.9%	0.99	2.0%	7.4%	1.00	8.6%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Loss of Use**

Four Quarter Ending Calendar Year Data as of: 2015/4
 Latest Four Quarters Ending Exposures: 112,923
 Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2015/4	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	-0.5%	0.18	0.98		0.0%	0.00	0.99		-0.5%	0.11	0.98	
23 Point Trend	-0.5%	0.20	0.98		0.0%	0.00	0.99		-0.5%	0.11	0.98	
22 Point Trend	-0.5%	0.19	0.98		0.0%	0.00	0.99		-0.5%	0.10	0.98	
21 Point Trend	-0.5%	0.16	0.97		-0.1%	0.00	0.99		-0.6%	0.09	0.98	
20 Point Trend	-0.4%	0.09	0.97		-0.1%	0.00	0.99		-0.4%	0.05	0.98	
19 Point Trend	-0.2%	0.02	0.97		-0.1%	0.01	0.99		-0.3%	0.03	0.98	
18 Point Trend	-0.1%	0.01	0.97		-0.4%	0.04	0.99		-0.5%	0.05	0.98	
17 Point Trend	0.0%	0.00	0.97		-0.5%	0.08	0.99		-0.5%	0.05	0.98	
16 Point Trend	0.1%	0.01	0.97		-0.8%	0.13	0.99		-0.6%	0.06	0.98	
15 Point Trend	0.2%	0.02	0.97		-0.7%	0.09	0.99		-0.5%	0.03	0.98	
14 Point Trend	0.3%	0.03	0.97		-0.7%	0.08	0.99		-0.4%	0.02	0.98	
13 Point Trend	0.3%	0.02	0.97		-0.8%	0.08	0.99		-0.5%	0.02	0.98	
12 Point Trend	0.2%	0.01	0.97		-1.2%	0.16	0.99		-1.0%	0.07	0.98	
11 Point Trend	0.2%	0.01	0.96		-1.9%	0.31	0.99		-1.7%	0.16	0.98	
10 Point Trend	0.5%	0.03	0.96		-2.1%	0.30	0.99		-1.6%	0.12	0.97	
9 Point Trend	0.3%	0.01	0.95		-2.3%	0.26	0.99		-2.0%	0.14	0.96	
8 Point Trend	-0.7%	0.04	0.95		-1.4%	0.10	0.98		-2.1%	0.11	0.92	
7 Point Trend	-1.8%	0.18	0.96		-0.4%	0.01	0.98		-2.2%	0.08	0.92	
6 Point Trend	-4.4%	0.79	0.99		-1.9%	0.11	0.98		-6.3%	0.51	0.96	
5 Point Trend	-5.7%	0.86	0.98		-3.5%	0.20	0.95		-9.0%	0.63	0.92	
4 Point Trend	-4.8%	0.73	0.92		-4.3%	0.16	0.95		-8.9%	0.46	0.92	
3 Point Trend	-4.8%	0.52	0.81		-15.3%	0.99	1.00		-19.4%	0.98	0.99	

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.0%	-2.1%	-2.2%
5 Year Trend	0.5%	-2.8%	-2.3%
4 Year Trend	1.4%	-3.3%	-1.9%
3 Year Trend	1.5%	-4.6%	-3.1%

Countrywide Four CQ Ending as of 2015/4	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	4.0%	0.96		1.6%	0.42		5.7%	0.93	
23 Point Trend	4.1%	0.97		1.6%	0.37		5.8%	0.93	
22 Point Trend	4.3%	0.97		1.5%	0.33		5.8%	0.92	
21 Point Trend	4.4%	0.97		1.5%	0.29		5.9%	0.91	
20 Point Trend	4.5%	0.98		1.4%	0.25		6.0%	0.91	
19 Point Trend	4.6%	0.97		1.3%	0.20		6.0%	0.89	
18 Point Trend	4.6%	0.97		1.1%	0.13		5.7%	0.87	
17 Point Trend	4.7%	0.97		1.1%	0.11		5.8%	0.86	
16 Point Trend	4.7%	0.96		1.0%	0.09		5.8%	0.83	
15 Point Trend	4.6%	0.95		1.2%	0.10		5.9%	0.81	
14 Point Trend	4.5%	0.94		1.6%	0.14		6.2%	0.80	
13 Point Trend	4.4%	0.93		2.1%	0.19		6.6%	0.79	
12 Point Trend	4.1%	0.92		2.5%	0.22		6.7%	0.76	
11 Point Trend	3.9%	0.90		3.4%	0.30		7.5%	0.77	
10 Point Trend	3.6%	0.87		5.3%	0.55		9.1%	0.87	
9 Point Trend	3.2%	0.83		7.2%	0.72		10.6%	0.91	
8 Point Trend	2.7%	0.77		9.1%	0.83		12.1%	0.94	
7 Point Trend	2.7%	0.69		9.7%	0.79		12.7%	0.93	
6 Point Trend	3.6%	0.78		7.7%	0.66		11.6%	0.89	
5 Point Trend	4.9%	0.90		3.7%	0.47		8.7%	0.88	
4 Point Trend	6.4%	0.98		2.6%	0.20		9.2%	0.81	
3 Point Trend	7.4%	0.98		-2.9%	0.37		4.3%	0.66	

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Bodily Injury**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	11.0%	11.0%	11.0%
5. Selected Frequency Trend	-4.5%	-4.5%	-4.5%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	6.0%	6.0%	6.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.124	1.060	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	5.4%	5.4%	5.4%
12. Selected Frequency Trend	2.8%	2.8%	2.8%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	8.4%	8.4%	8.4%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.197	1.197	1.197
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.345	1.269	1.197

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Property Damage**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	9.1%	9.1%	9.1%
5. Selected Frequency Trend	-5.8%	-5.8%	-5.8%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	2.8%	2.8%	2.8%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.057	1.028	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	12.8%	12.8%	12.8%
12. Selected Frequency Trend	-5.8%	-5.8%	-5.8%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	6.3%	6.3%	6.3%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.146	1.146	1.146
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.211	1.178	1.146

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Uninsured Motorists - Bodily Injury**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	6.2%	6.2%	6.2%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	6.2%	6.2%	6.2%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.128	1.062	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	6.6%	6.6%	6.6%
12. Selected Frequency Trend	2.5%	2.5%	2.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	9.3%	9.3%	9.3%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.220	1.220	1.220
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.376	1.296	1.220

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Underinsured Motorists - Bodily Injury**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	5.2%	5.2%	5.2%
5. Selected Frequency Trend	2.7%	2.7%	2.7%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	8.0%	8.0%	8.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.166	1.080	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	5.2%	5.2%	5.2%
12. Selected Frequency Trend	2.7%	2.7%	2.7%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	8.0%	8.0%	8.0%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.187	1.187	1.187
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.384	1.282	1.187

**Pennsylvania Personal Automobile
 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**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	-1.6%	-1.6%	-1.6%
5. Selected Frequency Trend	-4.7%	-4.7%	-4.7%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	-6.2%	-6.2%	-6.2%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	0.880	0.938	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	-1.6%	-1.6%	-1.6%
12. Selected Frequency Trend	-1.1%	-1.1%	-1.1%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	-2.7%	-2.7%	-2.7%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	0.941	0.941	0.941
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	0.828	0.883	0.941

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Comprehensive**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	1.5%	1.5%	1.5%
5. Selected Frequency Trend	-1.1%	-1.1%	-1.1%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.4%	0.4%	0.4%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.008	1.004	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	2.0%	2.0%	2.0%
12. Selected Frequency Trend	-1.1%	-1.1%	-1.1%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	0.9%	0.9%	0.9%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.020	1.020	1.020
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.028	1.024	1.020

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Collision**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	1.0%	1.0%	1.0%
5. Selected Frequency Trend	-1.6%	-1.6%	-1.6%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	-0.6%	-0.6%	-0.6%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	0.988	0.994	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	2.3%	2.3%	2.3%
12. Selected Frequency Trend	-1.3%	-1.3%	-1.3%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	1.0%	1.0%	1.0%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.022	1.022	1.022
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.010	1.016	1.022

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Loss Projection Factors
Loss of Use**

	Fiscal Calendar Year Ending		
	2013/3	2014/3	2015/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2013	3/31/2014	3/31/2015
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2015	3/31/2015	3/31/2015
9. Average Loss Date for Assumed Effective Period	6/22/2017	6/22/2017	6/22/2017
10. Years of Trend = (9) - (8)	2.232	2.232	2.232
11. Selected Severity Trend	0.0%	0.0%	0.0%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	0.0%	0.0%	0.0%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.000	1.000	1.000
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.000	1.000	1.000

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 were 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:	1.01 to 1.00	1.72 to 1.00
Reserve to Premium Ratio:	1.17 to 1.00	0.31 to 1.00
Investment Yield:	4.92 %	4.66 %
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 \$9.43 for liability coverages and an underwriting profit of \$14.54 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

9.43 percent (\$9.43/\$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 14.54 percent (\$14.54/\$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	9.43%	14.54%
Selected Underwriting Profit Provision	2.00%	3.50%
Rate of Return – Selected Underwriting Profit Provision	7.56%	6.22%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				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	11.09	0.00	1.77	12.86	12.86	0.00	16.36
3	11.65	0.69	(2.12)	10.21	23.07	0.00	24.93
6	12.72	0.64	(0.18)	13.18	36.25	0.00	39.91
9	4.96	1.07	(2.20)	3.84	40.09	0.00	42.07
12	(0.39)	0.93	(2.05)	(1.52)	38.57	0.00	38.86
15	(7.00)	0.69	(0.16)	(6.47)	32.10	0.00	32.34
18	(5.05)	0.53	(0.13)	(4.65)	27.45	0.00	27.64
21	(3.54)	0.42	(0.11)	(3.23)	24.22	0.00	24.37
24	(2.63)	0.34	(0.09)	(2.38)	21.84	0.00	21.96
27	(2.10)	0.28	(0.07)	(1.90)	19.94	0.56	19.38
30	(1.80)	0.23	(0.06)	(1.64)	17.64	1.66	15.98
33	(1.57)	0.19	(0.05)	(1.43)	14.47	1.45	13.02
36	(1.29)	0.16	(0.04)	(1.18)	11.77	1.19	10.58
39	(1.01)	0.13	(0.04)	(0.92)	9.61	0.92	8.68
42	(0.80)	0.10	(0.03)	(0.73)	7.91	0.74	7.17
45	(0.68)	0.09	(0.02)	(0.61)	6.52	0.62	5.90
48	(0.57)	0.07	(0.02)	(0.51)	5.35	0.52	4.83
51	(0.47)	0.06	(0.02)	(0.43)	4.37	0.43	3.95
54	(0.42)	0.05	(0.01)	(0.38)	3.54	0.38	3.16
57	(0.40)	0.04	(0.01)	(0.37)	2.78	0.36	2.42
60	(0.38)	0.03	(0.01)	(0.36)	2.04	0.34	1.70
72	(0.34)	0.08	(0.03)	(0.28)	1.41	0.35	1.06
84	(0.24)	0.05	(0.02)	(0.20)	0.85	0.24	0.60
96	(0.13)	0.03	(0.01)	(0.11)	0.49	0.13	0.36
108	(0.07)	0.02	(0.01)	(0.05)	0.31	0.07	0.23
120	(0.05)	0.01	(0.00)	(0.04)	0.19	0.05	0.14
132	(0.03)	0.01	(0.00)	(0.02)	0.12	0.03	0.09
144	(0.01)	0.00	(0.00)	(0.01)	0.08	0.01	0.07
156	(0.01)	0.00	(0.00)	(0.01)	0.06	0.01	0.05
168	(0.01)	0.00	(0.00)	(0.01)	0.04	0.01	0.03
180	(0.01)	0.00	(0.00)	(0.01)	0.03	0.01	0.02
192	(0.00)	0.00	(0.00)	(0.00)	0.02	0.00	0.02
204	(0.00)	0.00	(0.00)	0.00	0.02	0.00	0.02
216	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
228	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
240	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
252	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
264	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
276	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
288	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
300	0.00	0.00	(0.00)	0.00	0.02	0.00	0.02
312	(0.00)	0.00	(0.00)	0.00	0.02	0.00	0.02
324	(0.00)	0.00	(0.00)	(0.00)	0.02	0.00	0.01
336	(0.00)	0.00	(0.00)	(0.00)	0.01	0.00	0.01
348	(0.00)	0.00	(0.00)	(0.00)	0.01	0.00	0.01
360	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
Total	9.43	6.94	(5.73)	10.64			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Unearned Premium Reserve		Loss & LAE Reserve		Required Assets				Available Assets from Operations			Assets Prior to Infusion
	Unearned Premium Reserve	Loss & LAE Reserve	Required Surplus	Additional Surplus	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance			
	-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
0	50.00	0.00	42.37	0.00	42.37	92.37	32.14	0.00	16.36	48.49		
3	25.00	11.28	30.75	0.00	30.75	67.03	12.21	0.36	24.93	37.49		
6	50.00	17.73	57.40	0.00	57.40	125.12	32.21	0.54	39.91	72.65		
9	25.00	24.65	42.07	0.00	42.07	91.72	12.21	0.73	42.07	55.01		
12	0.00	31.51	26.71	0.00	26.71	58.22	0.07	0.92	38.86	39.85		
15	0.00	24.32	20.61	0.00	20.61	44.92	(0.00)	0.72	32.34	33.05		
18	0.00	19.12	16.20	0.00	16.20	35.32	(0.00)	0.56	27.64	28.20		
21	0.00	15.47	13.11	0.00	13.11	28.59	(0.00)	0.46	24.37	24.83		
24	0.00	12.77	10.82	0.00	10.82	23.60	(0.00)	0.38	21.96	22.35		
27	0.00	10.61	8.99	0.00	8.99	19.60	(0.00)	0.32	19.38	19.70		
30	0.00	8.75	7.42	0.00	7.42	16.17	(0.00)	0.27	15.98	16.25		
33	0.00	7.13	6.04	0.00	6.04	13.17	(0.00)	0.22	13.02	13.24		
36	0.00	5.79	4.91	0.00	4.91	10.70	(0.00)	0.17	10.58	10.76		
39	0.00	4.75	4.03	0.00	4.03	8.78	(0.00)	0.14	8.68	8.83		
42	0.00	3.92	3.33	0.00	3.33	7.25	(0.00)	0.12	7.17	7.29		
45	0.00	3.23	2.73	0.00	2.73	5.96	(0.00)	0.10	5.90	5.99		
48	0.00	2.64	2.24	0.00	2.24	4.88	(0.00)	0.08	4.83	4.91		
51	0.00	2.16	1.83	0.00	1.83	3.99	(0.00)	0.07	3.95	4.01		
54	0.00	1.73	1.47	0.00	1.47	3.20	(0.00)	0.06	3.16	3.22		
57	0.00	1.33	1.12	0.00	1.12	2.45	(0.00)	0.05	2.42	2.46		
60	0.00	0.94	0.79	0.00	0.79	1.73	(0.00)	0.04	1.70	1.74		
72	0.00	0.59	0.50	0.00	0.50	1.08	(0.00)	0.03	1.06	1.09		
84	0.00	0.34	0.29	0.00	0.29	0.62	(0.00)	0.02	0.60	0.63		
96	0.00	0.20	0.17	0.00	0.17	0.38	(0.00)	0.02	0.36	0.38		
108	0.00	0.13	0.11	0.00	0.11	0.25	(0.00)	0.01	0.23	0.25		
120	0.00	0.08	0.07	0.00	0.07	0.15	(0.00)	0.01	0.14	0.15		
132	0.00	0.05	0.04	0.00	0.04	0.09	(0.00)	0.01	0.09	0.10		
144	0.00	0.04	0.03	0.00	0.03	0.07	(0.00)	0.01	0.07	0.07		
156	0.00	0.03	0.03	0.00	0.03	0.06	(0.00)	0.00	0.05	0.06		
168	0.00	0.02	0.02	0.00	0.02	0.04	(0.00)	0.00	0.03	0.04		
180	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
192	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
204	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
216	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
228	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
240	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
252	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
264	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
276	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
288	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
300	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
312	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.00	0.02	0.02		
324	0.00	0.01	0.01	0.00	0.01	0.01	(0.00)	0.00	0.01	0.01		
336	0.00	0.00	0.00	0.00	0.00	0.01	(0.00)	0.00	0.01	0.01		
348	0.00	0.00	0.00	0.00	0.00	0.01	(0.00)	0.00	0.01	0.01		
360	0.00	0.00	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00		

Total

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	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
-1	0.00	0.00	0.00	0.00	0.00	0.00	1.0117	0.00
0	92.37	48.49	43.88	(43.88)	0.00	(43.88)	1.0000	(43.88)
3	67.03	37.49	29.54	14.34	0.00	14.34	0.9657	13.84
6	125.12	72.65	52.47	(22.93)	0.00	(22.93)	0.9325	(21.38)
9	91.72	55.01	36.72	15.75	0.00	15.75	0.9005	14.19
12	58.22	39.85	18.37	18.34	0.00	18.34	0.8696	15.95
15	44.92	33.05	11.87	6.50	0.00	6.50	0.8397	5.46
18	35.32	28.20	7.12	4.75	0.00	4.75	0.8109	3.85
21	28.59	24.83	3.76	3.36	0.00	3.36	0.7830	2.63
24	23.60	22.35	1.25	2.51	0.00	2.51	0.7561	1.90
27	19.60	19.70	0.00	1.25	0.66	1.91	0.7302	1.40
30	16.17	16.25	0.00	0.00	1.74	1.74	0.7051	1.23
33	13.17	13.24	0.00	0.00	1.52	1.52	0.6809	1.03
36	10.70	10.76	0.00	0.00	1.25	1.25	0.6575	0.82
39	8.78	8.83	0.00	0.00	0.97	0.97	0.6349	0.62
42	7.25	7.29	0.00	0.00	0.78	0.78	0.6131	0.48
45	5.96	5.99	0.00	0.00	0.65	0.65	0.5921	0.39
48	4.88	4.91	0.00	0.00	0.55	0.55	0.5718	0.31
51	3.99	4.01	0.00	0.00	0.45	0.45	0.5521	0.25
54	3.20	3.22	0.00	0.00	0.40	0.40	0.5332	0.21
57	2.45	2.46	0.00	0.00	0.37	0.37	0.5149	0.19
60	1.73	1.74	0.00	0.00	0.35	0.35	0.4972	0.18
72	1.08	1.09	0.00	0.00	0.35	0.35	0.4323	0.15
84	0.62	0.63	0.00	0.00	0.25	0.25	0.3759	0.09
96	0.38	0.38	0.00	0.00	0.13	0.13	0.3269	0.04
108	0.25	0.25	0.00	0.00	0.07	0.07	0.2843	0.02
120	0.15	0.15	0.00	0.00	0.05	0.05	0.2472	0.01
132	0.09	0.10	0.00	0.00	0.03	0.03	0.2149	0.01
144	0.07	0.07	0.00	0.00	0.01	0.01	0.1869	0.00
156	0.06	0.06	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.04	0.04	0.00	0.00	0.01	0.01	0.1413	0.00
180	0.02	0.02	0.00	0.00	0.01	0.01	0.1229	0.00
192	0.02	0.02	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.02	0.02	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.02	0.02	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.02	0.02	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.02	0.02	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.02	0.02	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.02	0.02	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.02	0.02	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.02	0.02	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.02	0.02	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.02	0.02	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.01	0.01	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.01	0.01	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.01	0.01	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.0151	0.00
Total				0.00	10.64	10.64		0.00

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				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	11.04	0.00	1.85	12.89	12.89	0.00	16.39
3	6.44	1.25	(2.73)	4.96	17.85	0.00	19.62
6	7.17	0.84	(0.59)	7.42	25.27	0.00	28.79
9	1.10	1.40	(2.75)	(0.25)	25.02	0.00	26.79
12	(1.61)	0.88	(2.47)	(3.20)	21.82	0.00	21.86
15	(5.39)	0.36	(0.10)	(5.13)	16.70	2.57	14.13
18	(2.32)	0.16	(0.04)	(2.20)	11.90	5.55	6.35
21	(1.07)	0.07	(0.02)	(1.01)	5.32	2.53	2.79
24	(0.53)	0.03	(0.01)	(0.50)	2.29	1.17	1.12
27	(0.17)	0.01	(0.00)	(0.16)	0.95	0.40	0.55
30	(0.04)	0.01	(0.00)	(0.03)	0.52	0.11	0.41
33	(0.02)	0.00	(0.00)	(0.01)	0.39	0.06	0.33
36	(0.01)	0.00	(0.00)	(0.01)	0.32	0.04	0.28
39	(0.01)	0.00	(0.00)	(0.01)	0.28	0.03	0.25
42	(0.00)	0.00	(0.00)	(0.00)	0.25	0.02	0.23
45	(0.01)	0.00	(0.00)	(0.01)	0.22	0.03	0.20
48	(0.00)	0.00	(0.00)	(0.00)	0.19	0.02	0.18
51	(0.00)	0.00	(0.00)	0.00	0.18	0.01	0.17
54	(0.00)	0.00	(0.00)	(0.00)	0.17	0.01	0.16
57	(0.00)	0.00	(0.00)	(0.00)	0.16	0.01	0.15
60	(0.00)	0.00	(0.00)	(0.00)	0.14	0.02	0.13
72	(0.01)	0.01	(0.00)	(0.00)	0.12	0.03	0.09
84	(0.01)	0.00	(0.00)	(0.00)	0.09	0.03	0.06
96	(0.01)	0.00	(0.00)	(0.00)	0.06	0.02	0.04
108	(0.00)	0.00	(0.00)	(0.00)	0.03	0.01	0.02
120	(0.00)	0.00	(0.00)	(0.00)	0.02	0.01	0.01
132	(0.00)	0.00	(0.00)	(0.00)	0.01	0.01	0.01
144	(0.00)	0.00	(0.00)	(0.00)	0.01	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	14.54	5.06	(6.86)	12.74			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Unearned Premium Reserve		Loss & LAE Reserve		Required Assets		Available Assets from Operations			Assets Prior to Infusion
	Unearned Premium Reserve	Loss & LAE Reserve	Required Surplus	Additional Surplus	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance	
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	94.34	0.00	94.34	144.34	32.14	0.00	16.39	48.53
3	25.00	5.60	57.74	0.00	57.74	88.34	12.21	1.19	19.62	33.02
6	50.00	5.25	104.25	0.00	104.25	159.50	32.20	1.40	28.79	62.39
9	25.00	7.15	60.65	0.00	60.65	92.80	12.21	1.72	26.79	40.72
12	0.00	11.58	21.84	0.00	21.84	33.42	0.07	1.98	21.86	23.91
15	0.00	5.24	9.89	0.00	9.89	15.14	(0.00)	1.04	14.13	15.17
18	0.00	2.36	4.45	0.00	4.45	6.81	(0.00)	0.48	6.35	6.82
21	0.00	1.05	1.97	0.00	1.97	3.02	(0.00)	0.23	2.79	3.03
24	0.00	0.44	0.83	0.00	0.83	1.26	(0.00)	0.15	1.12	1.27
27	0.00	0.23	0.44	0.00	0.44	0.67	(0.00)	0.12	0.55	0.67
30	0.00	0.18	0.33	0.00	0.33	0.51	(0.00)	0.10	0.41	0.51
33	0.00	0.15	0.27	0.00	0.27	0.42	(0.00)	0.09	0.33	0.42
36	0.00	0.12	0.23	0.00	0.23	0.36	(0.00)	0.08	0.28	0.36
39	0.00	0.11	0.21	0.00	0.21	0.32	(0.00)	0.07	0.25	0.32
42	0.00	0.10	0.19	0.00	0.19	0.29	(0.00)	0.07	0.23	0.29
45	0.00	0.09	0.17	0.00	0.17	0.25	(0.00)	0.06	0.20	0.25
48	0.00	0.08	0.15	0.00	0.15	0.23	(0.00)	0.05	0.18	0.23
51	0.00	0.08	0.14	0.00	0.14	0.22	(0.00)	0.05	0.17	0.22
54	0.00	0.07	0.14	0.00	0.14	0.21	(0.00)	0.05	0.16	0.21
57	0.00	0.07	0.12	0.00	0.12	0.19	(0.00)	0.04	0.15	0.19
60	0.00	0.06	0.11	0.00	0.11	0.16	(0.00)	0.04	0.13	0.16
72	0.00	0.04	0.08	0.00	0.08	0.13	(0.00)	0.03	0.09	0.13
84	0.00	0.03	0.06	0.00	0.06	0.09	(0.00)	0.03	0.06	0.09
96	0.00	0.02	0.04	0.00	0.04	0.06	(0.00)	0.02	0.04	0.06
108	0.00	0.01	0.02	0.00	0.02	0.04	(0.00)	0.02	0.02	0.04
120	0.00	0.01	0.02	0.00	0.02	0.02	(0.00)	0.01	0.01	0.02
132	0.00	0.01	0.01	0.00	0.01	0.02	(0.00)	0.01	0.01	0.02
144	0.00	0.00	0.01	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
156	0.00	0.00	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
168	0.00	0.00	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
180	0.00	0.00	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
192	0.00	0.00	0.00	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)	0.00	0.00	0.00
216	0.00	0.00	0.00	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)	0.00	0.00	0.00
240	0.00	0.00	0.00	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)	0.00	0.00	0.00
264	0.00	0.00	0.00	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)	0.00	0.00	0.00
288	0.00	0.00	0.00	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)	0.00	0.00	0.00
312	0.00	0.00	0.00	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)	0.00	0.00	0.00
336	0.00	0.00	0.00	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)	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
Total										

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	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
-1	0.00	0.00	0.00	0.00	0.00	0.00	1.0117	0.00
0	144.34	48.53	95.81	(95.81)	0.00	(95.81)	1.0000	(95.81)
3	88.34	33.02	55.32	40.48	0.00	40.48	0.9657	39.09
6	159.50	62.39	97.11	(41.78)	0.00	(41.78)	0.9325	(38.96)
9	92.80	40.72	52.08	45.02	0.00	45.02	0.9005	40.54
12	33.42	23.91	9.50	42.58	0.00	42.58	0.8696	37.03
15	15.14	15.17	0.00	9.50	2.60	12.10	0.8397	10.16
18	6.81	6.82	0.00	0.00	5.57	5.57	0.8109	4.51
21	3.02	3.03	0.00	0.00	2.53	2.53	0.7830	1.98
24	1.26	1.27	0.00	0.00	1.17	1.17	0.7561	0.89
27	0.67	0.67	0.00	0.00	0.40	0.40	0.7302	0.29
30	0.51	0.51	0.00	0.00	0.11	0.11	0.7051	0.08
33	0.42	0.42	0.00	0.00	0.06	0.06	0.6809	0.04
36	0.36	0.36	0.00	0.00	0.04	0.04	0.6575	0.03
39	0.32	0.32	0.00	0.00	0.03	0.03	0.6349	0.02
42	0.29	0.29	0.00	0.00	0.02	0.02	0.6131	0.01
45	0.25	0.25	0.00	0.00	0.03	0.03	0.5921	0.02
48	0.23	0.23	0.00	0.00	0.02	0.02	0.5718	0.01
51	0.22	0.22	0.00	0.00	0.01	0.01	0.5521	0.00
54	0.21	0.21	0.00	0.00	0.01	0.01	0.5332	0.00
57	0.19	0.19	0.00	0.00	0.01	0.01	0.5149	0.01
60	0.16	0.16	0.00	0.00	0.02	0.02	0.4972	0.01
72	0.13	0.13	0.00	0.00	0.03	0.03	0.4323	0.01
84	0.09	0.09	0.00	0.00	0.03	0.03	0.3759	0.01
96	0.06	0.06	0.00	0.00	0.02	0.02	0.3269	0.01
108	0.04	0.04	0.00	0.00	0.01	0.01	0.2843	0.00
120	0.02	0.02	0.00	0.00	0.01	0.01	0.2472	0.00
132	0.02	0.02	0.00	0.00	0.01	0.01	0.2149	0.00
144	0.01	0.01	0.00	0.00	0.00	0.00	0.1869	0.00
156	0.01	0.01	0.00	0.00	0.00	0.00	0.1625	0.00
168	0.01	0.01	0.00	0.00	0.00	0.00	0.1413	0.00
180	0.01	0.01	0.00	0.00	0.00	0.00	0.1229	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.0151	(0.00)
Total				(0.00)	12.74	12.74		(0.00)

**Pennsylvania Personal Automobile
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	13.5%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.0%

Trend

5. Selected Prospective Loss Trend	8.4%
6. Selected Prospective Premium Trend	-3.7%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.061

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	66.8%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	66.8%

**Pennsylvania Personal Automobile
 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	13.5%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	63.0%

Trend

5. Selected Prospective Loss Trend	6.3%
6. Selected Prospective Premium Trend	-2.9%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.046

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	65.9%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	65.9%

**Pennsylvania Personal Automobile
 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	13.5%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.0%

Trend

5. Selected Prospective Loss Trend	9.3%
6. Selected Prospective Premium Trend	-3.4%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.064

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	67.0%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	67.0%

**Pennsylvania Personal Automobile
 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	13.5%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.0%

Trend

5. Selected Prospective Loss Trend	8.0%
6. Selected Prospective Premium Trend	-1.2%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.046

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	65.9%
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)	65.9%

**Pennsylvania Personal Automobile
 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	13.5%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.0%

Trend

5. Selected Prospective Loss Trend	-2.7%
6. Selected Prospective Premium Trend	-5.4%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
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)	63.9%
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)	63.9%

**Pennsylvania Personal Automobile
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	13.5%
2. Underwriting Profit Provision	1.0%
3. Fixed Expense Ratio	23.9%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.6%

Trend

5. Selected Prospective Loss Trend	0.9%
6. Selected Prospective Premium Trend	-0.8%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.009

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (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) × (12) × (13)	62.2%

**Pennsylvania Personal Automobile
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	13.5%
2. Underwriting Profit Provision	1.0%
3. Fixed Expense Ratio	23.9%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.6%

Trend

5. Selected Prospective Loss Trend	1.0%
6. Selected Prospective Premium Trend	-0.9%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = $(7) - (8)$	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.010

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 Personal Automobile
 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	13.5%
2. Underwriting Profit Provision	1.0%
3. Fixed Expense Ratio	23.9%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.6%

Trend

5. Selected Prospective Loss Trend	0.0%
6. Selected Prospective Premium Trend	-0.7%
7. Average Earned Date Underlying Proposed Rates	6/22/2017
8. Average Earned Date Underlying Current Rates	12/21/2016
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.004

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	61.8%
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)	61.8%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

BI

Bodily Injury						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	9.6%	0.0%	229.00	251.00	9.6%	9.6%
2	9.6%	0.0%	238.10	261.00	9.6%	9.6%
3	9.6%	0.0%	245.40	269.00	9.6%	9.6%
4	9.6%	0.0%	249.20	273.10	9.6%	9.6%
5	9.6%	0.0%	256.80	281.50	9.6%	9.6%
6	9.6%	0.0%	258.70	283.50	9.6%	9.6%
7	9.6%	0.0%	260.80	285.80	9.6%	9.6%
8	9.6%	0.0%	264.40	289.80	9.6%	9.6%
9	9.6%	0.0%	266.00	291.50	9.6%	9.6%
10	9.6%	0.0%	268.20	293.90	9.6%	9.6%
11	9.6%	0.0%	286.90	314.40	9.6%	9.6%
12	9.6%	0.0%	288.40	316.10	9.6%	9.6%
13	9.6%	0.0%	297.60	326.20	9.6%	9.6%
14	9.6%	0.0%	335.10	367.30	9.6%	9.6%
15	9.6%	0.0%	353.60	387.50	9.6%	9.6%
16	9.6%	0.0%	355.60	389.70	9.6%	9.6%
17	9.6%	0.0%	401.90	440.50	9.6%	9.6%
18	9.6%	0.0%	431.80	473.30	9.6%	9.6%
19	9.6%	0.0%	444.90	487.60	9.6%	9.6%
20	9.6%	0.0%	545.50	597.90	9.6%	9.6%
21	9.6%	0.0%	706.10	773.90	9.6%	9.6%
22	9.6%	0.0%	720.10	789.20	9.6%	9.6%
23	9.6%	0.0%	824.50	903.70	9.6%	9.6%
24	9.6%	0.0%	856.30	938.50	9.6%	9.6%
25	9.6%	0.0%	884.50	969.40	9.6%	9.6%
999	9.6%	0.0%	334.20	366.30	9.6%	9.6%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

PD

Property Damage						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	5.1%	0.0%	169.90	178.60	5.1%	5.1%
2	5.1%	0.0%	179.20	188.30	5.1%	5.1%
3	5.1%	0.0%	183.90	193.30	5.1%	5.1%
4	5.1%	0.0%	190.80	200.50	5.1%	5.1%
5	5.1%	0.0%	194.00	203.90	5.1%	5.1%
6	5.1%	0.0%	197.70	207.80	5.1%	5.1%
7	5.1%	0.0%	205.50	216.00	5.1%	5.1%
8	5.1%	0.0%	208.70	219.30	5.1%	5.1%
9	5.1%	0.0%	210.60	221.30	5.1%	5.1%
10	5.1%	0.0%	215.10	226.10	5.1%	5.1%
11	5.1%	0.0%	215.70	226.70	5.1%	5.1%
12	5.1%	0.0%	219.10	230.30	5.1%	5.1%
13	5.1%	0.0%	221.50	232.80	5.1%	5.1%
14	5.1%	0.0%	226.10	237.60	5.1%	5.1%
15	5.1%	0.0%	242.80	255.20	5.1%	5.1%
16	5.1%	0.0%	247.50	260.10	5.1%	5.1%
17	5.1%	0.0%	249.20	261.90	5.1%	5.1%
18	5.1%	0.0%	260.30	273.60	5.1%	5.1%
19	5.1%	0.0%	266.60	280.20	5.1%	5.1%
20	5.1%	0.0%	271.30	285.10	5.1%	5.1%
21	5.1%	0.0%	280.50	294.80	5.1%	5.1%
22	5.1%	0.0%	288.90	303.60	5.1%	5.1%
23	5.1%	0.0%	300.30	315.60	5.1%	5.1%
24	5.1%	0.0%	332.50	349.50	5.1%	5.1%
25	5.1%	0.0%	322.40	338.80	5.1%	5.1%
26	5.1%	0.0%	333.40	350.40	5.1%	5.1%
999	5.1%	0.0%	226.80	238.40	5.1%	5.1%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

FPB

Medical Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	3.8%	0.0%	287.40	298.30	3.8%	3.8%
2	3.8%	0.0%	309.70	321.50	3.8%	3.8%
3	3.8%	0.0%	357.10	370.70	3.8%	3.8%
4	3.8%	0.0%	374.70	388.90	3.8%	3.8%
5	3.8%	0.0%	379.60	394.00	3.8%	3.8%
6	3.8%	0.0%	384.50	399.10	3.8%	3.8%
7	3.8%	0.0%	414.10	429.80	3.8%	3.8%
8	3.8%	0.0%	416.60	432.40	3.8%	3.8%
9	3.8%	0.0%	435.10	451.60	3.8%	3.8%
10	3.8%	0.0%	431.00	447.40	3.8%	3.8%
11	3.8%	0.0%	441.50	458.30	3.8%	3.8%
12	3.8%	0.0%	444.30	461.20	3.8%	3.8%
13	3.8%	0.0%	471.40	489.30	3.8%	3.8%
14	3.8%	0.0%	488.50	507.10	3.8%	3.8%
15	3.8%	0.0%	564.50	586.00	3.8%	3.8%
16	3.8%	0.0%	601.20	624.00	3.8%	3.8%
17	3.8%	0.0%	575.10	597.00	3.8%	3.8%
18	3.8%	0.0%	657.70	682.70	3.8%	3.8%
19	3.8%	0.0%	650.90	675.60	3.8%	3.8%
20	3.8%	0.0%	688.60	714.80	3.8%	3.8%
21	3.8%	0.0%	758.30	787.10	3.8%	3.8%
22	3.8%	0.0%	1,216.10	1,262.30	3.8%	3.8%
23	3.8%	0.0%	1,415.50	1,469.30	3.8%	3.8%
24	3.8%	0.0%	1,423.30	1,477.40	3.8%	3.8%
25	3.8%	0.0%	1,483.00	1,539.40	3.8%	3.8%
999	3.8%	0.0%	487.90	506.40	3.8%	3.8%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

FPB

Funeral Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	3.8%	0.0%	1.30	1.30	0.0%	0.0%
2	3.8%	0.0%	1.40	1.50	7.1%	7.1%
3	3.8%	0.0%	1.60	1.70	6.3%	6.3%
4	3.8%	0.0%	1.60	1.70	6.3%	6.3%
5	3.8%	0.0%	1.60	1.70	6.3%	6.3%
6	3.8%	0.0%	1.60	1.70	6.3%	6.3%
7	3.8%	0.0%	1.60	1.70	6.3%	6.3%
8	3.8%	0.0%	1.70	1.80	5.9%	5.9%
9	3.8%	0.0%	1.70	1.80	5.9%	5.9%
10	3.8%	0.0%	1.70	1.80	5.9%	5.9%
11	3.8%	0.0%	1.70	1.80	5.9%	5.9%
12	3.8%	0.0%	1.70	1.80	5.9%	5.9%
13	3.8%	0.0%	1.80	1.90	5.6%	5.6%
14	3.8%	0.0%	1.90	2.00	5.3%	5.3%
15	3.8%	0.0%	2.30	2.40	4.3%	4.3%
16	3.8%	0.0%	2.40	2.50	4.2%	4.2%
17	3.8%	0.0%	2.30	2.40	4.3%	4.3%
18	3.8%	0.0%	2.60	2.70	3.8%	3.8%
19	3.8%	0.0%	2.60	2.70	3.8%	3.8%
20	3.8%	0.0%	2.60	2.70	3.8%	3.8%
21	3.8%	0.0%	2.90	3.00	3.4%	3.4%
22	3.8%	0.0%	4.70	4.90	4.3%	4.3%
23	3.8%	0.0%	5.70	5.90	3.5%	3.5%
24	3.8%	0.0%	5.80	6.00	3.4%	3.4%
25	3.8%	0.0%	6.10	6.30	3.3%	3.3%
999	3.8%	0.0%	1.90	2.00	5.3%	5.3%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

FPB

Accidental Death Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	3.8%	0.0%	7.00	7.30	4.3%	4.3%
2	3.8%	0.0%	7.90	8.20	3.8%	3.8%
3	3.8%	0.0%	8.80	9.10	3.4%	3.4%
4	3.8%	0.0%	9.10	9.40	3.3%	3.3%
5	3.8%	0.0%	9.20	9.50	3.3%	3.3%
6	3.8%	0.0%	9.20	9.50	3.3%	3.3%
7	3.8%	0.0%	10.30	10.70	3.9%	3.9%
8	3.8%	0.0%	10.40	10.80	3.8%	3.8%
9	3.8%	0.0%	10.80	11.20	3.7%	3.7%
10	3.8%	0.0%	10.70	11.10	3.7%	3.7%
11	3.8%	0.0%	10.90	11.30	3.7%	3.7%
12	3.8%	0.0%	11.00	11.40	3.6%	3.6%
13	3.8%	0.0%	11.40	11.80	3.5%	3.5%
14	3.8%	0.0%	12.00	12.50	4.2%	4.2%
15	3.8%	0.0%	13.80	14.30	3.6%	3.6%
16	3.8%	0.0%	14.80	15.40	4.1%	4.1%
17	3.8%	0.0%	14.30	14.80	3.5%	3.5%
18	3.8%	0.0%	16.20	16.80	3.7%	3.7%
19	3.8%	0.0%	16.10	16.70	3.7%	3.7%
20	3.8%	0.0%	17.00	17.60	3.5%	3.5%
21	3.8%	0.0%	18.60	19.30	3.8%	3.8%
22	3.8%	0.0%	29.90	31.00	3.7%	3.7%
23	3.8%	0.0%	34.70	36.00	3.7%	3.7%
24	3.8%	0.0%	34.80	36.10	3.7%	3.7%
25	3.8%	0.0%	36.40	37.80	3.8%	3.8%
999	3.8%	0.0%	12.00	12.50	4.2%	4.2%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
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FPB

Loss of Income Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	3.8%	0.0%	24.10	25.00	3.7%	3.7%
2	3.8%	0.0%	26.20	27.20	3.8%	3.8%
3	3.8%	0.0%	30.30	31.50	4.0%	4.0%
4	3.8%	0.0%	31.60	32.80	3.8%	3.8%
5	3.8%	0.0%	32.00	33.20	3.8%	3.8%
6	3.8%	0.0%	32.50	33.70	3.7%	3.7%
7	3.8%	0.0%	35.00	36.30	3.7%	3.7%
8	3.8%	0.0%	35.10	36.40	3.7%	3.7%
9	3.8%	0.0%	36.70	38.10	3.8%	3.8%
10	3.8%	0.0%	36.40	37.80	3.8%	3.8%
11	3.8%	0.0%	37.30	38.70	3.8%	3.8%
12	3.8%	0.0%	37.50	38.90	3.7%	3.7%
13	3.8%	0.0%	39.90	41.40	3.8%	3.8%
14	3.8%	0.0%	41.00	42.60	3.9%	3.9%
15	3.8%	0.0%	47.70	49.50	3.8%	3.8%
16	3.8%	0.0%	50.80	52.70	3.7%	3.7%
17	3.8%	0.0%	48.50	50.30	3.7%	3.7%
18	3.8%	0.0%	55.50	57.60	3.8%	3.8%
19	3.8%	0.0%	55.20	57.30	3.8%	3.8%
20	3.8%	0.0%	58.20	60.40	3.8%	3.8%
21	3.8%	0.0%	63.90	66.30	3.8%	3.8%
22	3.8%	0.0%	102.90	106.80	3.8%	3.8%
23	3.8%	0.0%	119.60	124.10	3.8%	3.8%
24	3.8%	0.0%	120.30	124.90	3.8%	3.8%
25	3.8%	0.0%	125.20	130.00	3.8%	3.8%
999	3.8%	0.0%	41.00	42.60	3.9%	3.9%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

FPB

Combined Loss Benefits						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	3.8%	0.0%	383.10	397.70	3.8%	3.8%
2	3.8%	0.0%	412.00	427.70	3.8%	3.8%
3	3.8%	0.0%	475.10	493.20	3.8%	3.8%
4	3.8%	0.0%	499.00	518.00	3.8%	3.8%
5	3.8%	0.0%	505.20	524.40	3.8%	3.8%
6	3.8%	0.0%	511.70	531.10	3.8%	3.8%
7	3.8%	0.0%	551.50	572.50	3.8%	3.8%
8	3.8%	0.0%	554.70	575.80	3.8%	3.8%
9	3.8%	0.0%	578.80	600.80	3.8%	3.8%
10	3.8%	0.0%	574.20	596.00	3.8%	3.8%
11	3.8%	0.0%	587.70	610.00	3.8%	3.8%
12	3.8%	0.0%	590.90	613.40	3.8%	3.8%
13	3.8%	0.0%	627.10	650.90	3.8%	3.8%
14	3.8%	0.0%	649.90	674.60	3.8%	3.8%
15	3.8%	0.0%	751.40	780.00	3.8%	3.8%
16	3.8%	0.0%	800.10	830.50	3.8%	3.8%
17	3.8%	0.0%	765.90	795.00	3.8%	3.8%
18	3.8%	0.0%	875.50	908.80	3.8%	3.8%
19	3.8%	0.0%	866.20	899.10	3.8%	3.8%
20	3.8%	0.0%	916.10	950.90	3.8%	3.8%
21	3.8%	0.0%	1,009.30	1,047.70	3.8%	3.8%
22	3.8%	0.0%	1,618.50	1,680.00	3.8%	3.8%
23	3.8%	0.0%	1,883.70	1,955.30	3.8%	3.8%
24	3.8%	0.0%	1,894.10	1,966.10	3.8%	3.8%
25	3.8%	0.0%	1,973.50	2,048.50	3.8%	3.8%
999	3.8%	0.0%	649.30	674.00	3.8%	3.8%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

UMBI

Uninsured Motorists - Bodily Injury						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	7.2%	0.0%	13.20	14.20	7.6%	7.6%
2	7.2%	0.0%	13.30	14.30	7.5%	7.5%
3	7.2%	0.0%	13.00	13.90	6.9%	6.9%
4	7.2%	0.0%	13.20	14.20	7.6%	7.6%
5	7.2%	0.0%	13.00	13.90	6.9%	6.9%
6	7.2%	0.0%	24.90	26.70	7.2%	7.2%
7	7.2%	0.0%	13.00	13.90	6.9%	6.9%
8	7.2%	0.0%	14.90	16.00	7.4%	7.4%
9	7.2%	0.0%	13.30	14.30	7.5%	7.5%
10	7.2%	0.0%	18.20	19.50	7.1%	7.1%
11	7.2%	0.0%	36.10	38.70	7.2%	7.2%
12	7.2%	0.0%	54.70	58.60	7.1%	7.1%
13	7.2%	0.0%	24.30	26.00	7.0%	7.0%
14	7.2%	0.0%	13.30	14.30	7.5%	7.5%
15	7.2%	0.0%	20.80	22.30	7.2%	7.2%
16	7.2%	0.0%	18.80	20.20	7.4%	7.4%
17	7.2%	0.0%	20.80	22.30	7.2%	7.2%
18	7.2%	0.0%	20.80	22.30	7.2%	7.2%
19	7.2%	0.0%	141.30	151.50	7.2%	7.2%
20	7.2%	0.0%	15.80	16.90	7.0%	7.0%
21	7.2%	0.0%	18.10	19.40	7.2%	7.2%
22	7.2%	0.0%	13.20	14.20	7.6%	7.6%
23	7.2%	0.0%	13.20	14.20	7.6%	7.6%
24	7.2%	0.0%	13.20	14.20	7.6%	7.6%
25	7.2%	0.0%	25.70	27.60	7.4%	7.4%
26	7.2%	0.0%	33.30	35.70	7.2%	7.2%
27	7.2%	0.0%	51.10	54.80	7.2%	7.2%
28	7.2%	0.0%	19.60	21.00	7.1%	7.1%
999	7.2%	0.0%	23.70	25.40	7.2%	7.2%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

UIMBI

Underinsured Motorists - Bodily Injury						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	14.5%	0.0%	58.80	67.30	14.5%	14.5%
2	14.5%	0.0%	55.90	64.00	14.5%	14.5%
3	14.5%	0.0%	51.10	58.50	14.5%	14.5%
4	14.5%	0.0%	53.30	61.00	14.4%	14.4%
5	14.5%	0.0%	49.90	57.10	14.4%	14.4%
6	14.5%	0.0%	76.90	88.10	14.6%	14.6%
7	14.5%	0.0%	45.90	52.60	14.6%	14.6%
8	14.5%	0.0%	51.50	59.00	14.6%	14.6%
9	14.5%	0.0%	59.00	67.60	14.6%	14.6%
10	14.5%	0.0%	49.70	56.90	14.5%	14.5%
11	14.5%	0.0%	93.80	107.40	14.5%	14.5%
12	14.5%	0.0%	133.50	152.90	14.5%	14.5%
13	14.5%	0.0%	59.00	67.60	14.6%	14.6%
14	14.5%	0.0%	51.20	58.60	14.5%	14.5%
15	14.5%	0.0%	111.40	127.60	14.5%	14.5%
16	14.5%	0.0%	82.60	94.60	14.5%	14.5%
17	14.5%	0.0%	82.60	94.60	14.5%	14.5%
18	14.5%	0.0%	82.60	94.60	14.5%	14.5%
19	14.5%	0.0%	237.00	271.40	14.5%	14.5%
20	14.5%	0.0%	65.10	74.50	14.4%	14.4%
21	14.5%	0.0%	77.70	89.00	14.5%	14.5%
22	14.5%	0.0%	53.90	61.70	14.5%	14.5%
23	14.5%	0.0%	56.70	64.90	14.5%	14.5%
24	14.5%	0.0%	49.10	56.20	14.5%	14.5%
25	14.5%	0.0%	76.20	87.20	14.4%	14.4%
26	14.5%	0.0%	92.10	105.50	14.5%	14.5%
27	14.5%	0.0%	125.00	143.10	14.5%	14.5%
28	14.5%	0.0%	82.60	94.60	14.5%	14.5%
999	14.5%	0.0%	70.10	80.30	14.6%	14.6%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

COMP

Comprehensive						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	2.1%	0.0%	84.30	86.10	2.1%	2.1%
2	2.1%	0.0%	90.20	92.10	2.1%	2.1%
3	2.1%	0.0%	92.50	94.40	2.1%	2.1%
4	2.1%	0.0%	98.70	100.80	2.1%	2.1%
5	2.1%	0.0%	107.10	109.30	2.1%	2.1%
6	2.1%	0.0%	112.30	114.70	2.1%	2.1%
7	2.1%	0.0%	110.40	112.70	2.1%	2.1%
8	2.1%	0.0%	118.50	121.00	2.1%	2.1%
9	2.1%	0.0%	116.50	118.90	2.1%	2.1%
10	2.1%	0.0%	121.30	123.80	2.1%	2.1%
11	2.1%	0.0%	126.80	129.50	2.1%	2.1%
12	2.1%	0.0%	136.30	139.20	2.1%	2.1%
13	2.1%	0.0%	127.80	130.50	2.1%	2.1%
14	2.1%	0.0%	134.40	137.20	2.1%	2.1%
15	2.1%	0.0%	143.20	146.20	2.1%	2.1%
16	2.1%	0.0%	138.80	141.70	2.1%	2.1%
17	2.1%	0.0%	156.10	159.40	2.1%	2.1%
18	2.1%	0.0%	175.60	179.30	2.1%	2.1%
19	2.1%	0.0%	165.30	168.80	2.1%	2.1%
20	2.1%	0.0%	186.30	190.20	2.1%	2.1%
21	2.1%	0.0%	197.70	201.90	2.1%	2.1%
22	2.1%	0.0%	201.00	205.20	2.1%	2.1%
23	2.1%	0.0%	197.10	201.20	2.1%	2.1%
24	2.1%	0.0%	206.00	210.30	2.1%	2.1%
25	2.1%	0.0%	209.20	213.60	2.1%	2.1%
26	2.1%	0.0%	173.20	176.80	2.1%	2.1%
27	2.1%	0.0%	188.30	192.30	2.1%	2.1%
28	2.1%	0.0%	220.20	224.80	2.1%	2.1%
29	2.1%	0.0%	188.30	192.30	2.1%	2.1%
30	2.1%	0.0%	202.80	207.10	2.1%	2.1%
31	2.1%	0.0%	225.70	230.40	2.1%	2.1%
32	2.1%	0.0%	210.30	214.70	2.1%	2.1%
33	2.1%	0.0%	264.30	269.90	2.1%	2.1%
34	2.1%	0.0%	248.70	253.90	2.1%	2.1%
35	2.1%	0.0%	216.80	221.40	2.1%	2.1%
36	2.1%	0.0%	252.20	257.50	2.1%	2.1%
37	2.1%	0.0%	263.90	269.40	2.1%	2.1%
38	2.1%	0.0%	264.80	270.40	2.1%	2.1%
999	2.1%	0.0%	130.20	132.90	2.1%	2.1%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/16**

COLL

Collision						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
1	0.7%	0.0%	293.40	295.50	0.7%	0.7%
2	0.7%	0.0%	304.30	306.40	0.7%	0.7%
3	0.7%	0.0%	311.50	313.70	0.7%	0.7%
4	0.7%	0.0%	319.90	322.10	0.7%	0.7%
5	0.7%	0.0%	321.10	323.30	0.7%	0.7%
6	0.7%	0.0%	322.50	324.80	0.7%	0.7%
7	0.7%	0.0%	329.30	331.60	0.7%	0.7%
8	0.7%	0.0%	326.60	328.90	0.7%	0.7%
9	0.7%	0.0%	332.70	335.00	0.7%	0.7%
10	0.7%	0.0%	334.20	336.50	0.7%	0.7%
11	0.7%	0.0%	344.00	346.40	0.7%	0.7%
12	0.7%	0.0%	342.30	344.70	0.7%	0.7%
13	0.7%	0.0%	347.90	350.30	0.7%	0.7%
14	0.7%	0.0%	351.20	353.70	0.7%	0.7%
15	0.7%	0.0%	367.10	369.70	0.7%	0.7%
16	0.7%	0.0%	367.70	370.30	0.7%	0.7%
17	0.7%	0.0%	380.30	383.00	0.7%	0.7%
18	0.7%	0.0%	388.30	391.00	0.7%	0.7%
19	0.7%	0.0%	389.20	391.90	0.7%	0.7%
20	0.7%	0.0%	415.20	418.10	0.7%	0.7%
21	0.7%	0.0%	418.20	421.10	0.7%	0.7%
22	0.7%	0.0%	421.70	424.70	0.7%	0.7%
23	0.7%	0.0%	443.30	446.40	0.7%	0.7%
24	0.7%	0.0%	452.40	455.60	0.7%	0.7%
25	0.7%	0.0%	405.50	408.30	0.7%	0.7%
26	0.7%	0.0%	454.00	457.20	0.7%	0.7%
27	0.7%	0.0%	432.70	435.70	0.7%	0.7%
28	0.7%	0.0%	478.10	481.40	0.7%	0.7%
29	0.7%	0.0%	492.90	496.40	0.7%	0.7%
30	0.7%	0.0%	529.20	532.90	0.7%	0.7%
31	0.7%	0.0%	513.90	517.50	0.7%	0.7%
32	0.7%	0.0%	562.80	566.70	0.7%	0.7%
33	0.7%	0.0%	546.00	549.80	0.7%	0.7%
999	0.7%	0.0%	359.60	362.10	0.7%	0.7%

**Pennsylvania Private Passenger Automobile
 Nationwide Affinity Insurance Company of America
 Base Rates for Miscellaneous Coverages
 Effective 12/22/16**

LOU

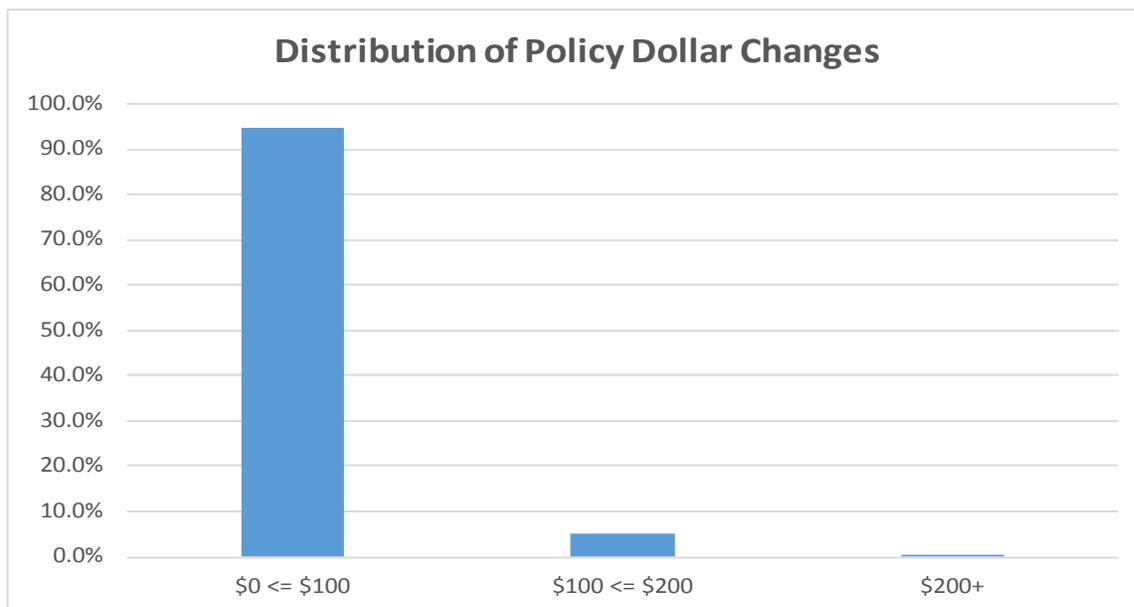
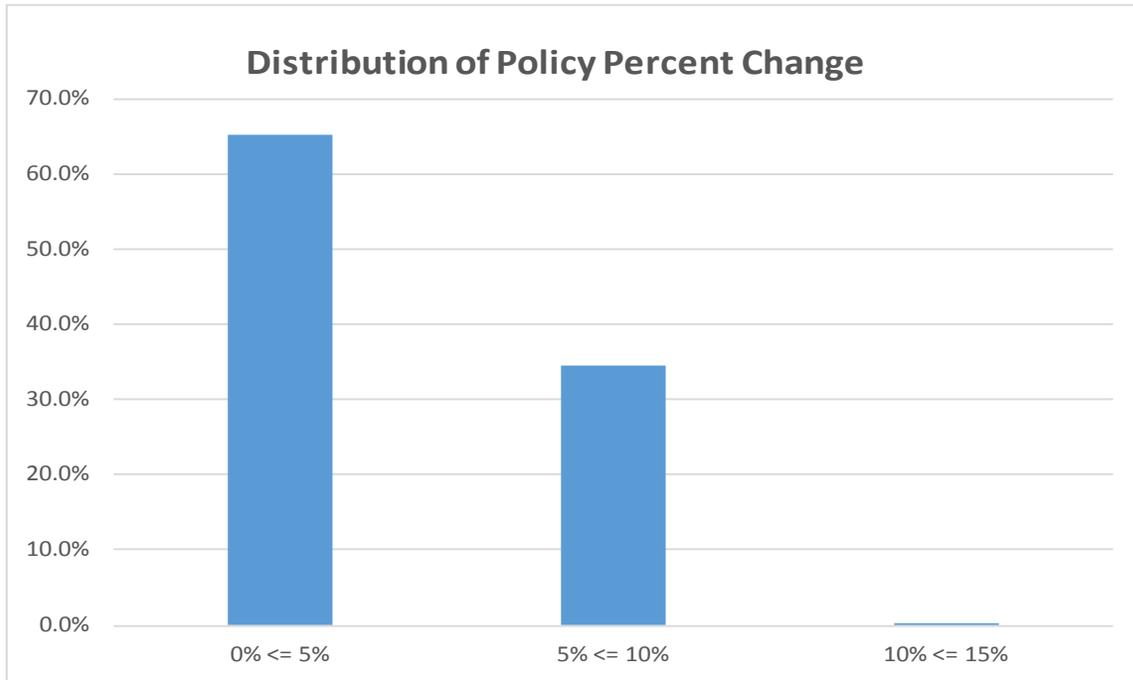
Loss of Use

Per Day	Total Limit	Total			
		Current Rate	Proposed Change	Internal Change	Revised Rate
\$30	\$900	37.60	-4.0%	0.0%	36.10
\$40	\$1,200	48.80	-4.0%	0.0%	46.80
\$50	\$1,500	59.70	-4.0%	0.0%	57.30
\$60	\$1,800	70.50	-4.0%	0.0%	67.70
\$75	\$2,250	84.50	-4.0%	0.0%	81.10
\$100	\$3,000	109.10	-4.0%	0.0%	104.70

FPB

Excess Medical Benefits					
Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
3.8%	0.0%	22.80	23.70	3.9%	3.9%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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 # 26093 CHECK AMOUNT \$50.00
DATE CHECK MAILED Via EFT CHECK DATE Via EFT

FILING INFORMATION

COMPANY FILING # 16A-10916PA-RRE(NAICOA) FILER PHONE # 614-249-3965
SERFF TRACKING # NWPC-130643437
CREATOR OF SERFF FILING Isabatino/Teresa Herderick
DATE SERFF FILING SUBMITTED 7/18/16

TYPE OF FILING:

- A&H LIFE
 P&C

SUPPLEMENTAL DATA MEMORANDUM
Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America

Per **Pa.B. Doc. No. 13-1417**, we are providing the following information:

1. Summary Exhibit of Proposed Changes

Please refer to Exhibits XI and XII of the Filing Exhibits for a summary of proposed changes by coverage and territory.

2. Histograms

Exhibit XIII of the Filing Exhibits show the histogram resulting from this rate change. Please see the attached **Annual Histogram** exhibit for the cumulative rate change histograms for all filed changes over one year.

3. Rate History

Please see the attached **Rate History** exhibit for a rate history over the past 6 years.

4. Premium and Exposure Data

Please see the attached **Prem and Exp Data** exhibit for premium and exposure data for each of the 5 most recent accident years.

5. Expense Exhibit

The attached **Expense Exhibit** displays expense information for each of the 3 most recent calendar years.

6. Loss Development Data

Please see the attached **Loss Development** exhibit for loss development data over the past 5 accident years.

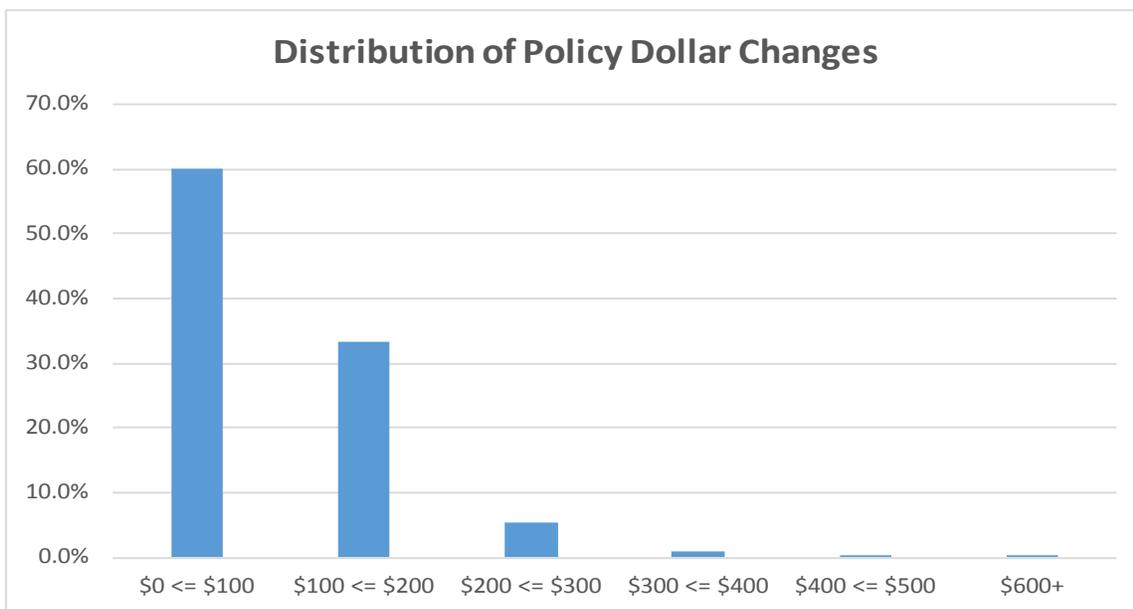
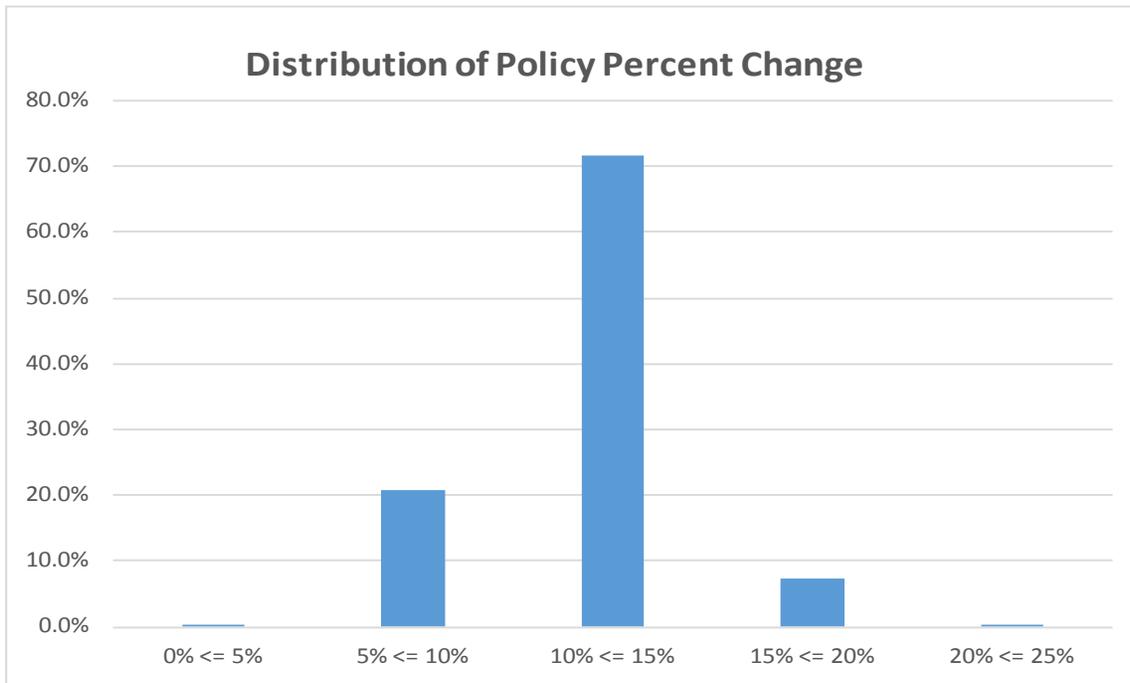
7. Loss Development Considerations

Loss Development is analyzed separately by coverage. The ultimate loss estimates for the injury coverages rely on incurred loss development instead of paid or settled loss development due to the frequency of changes in the settlement rate for injury claims. 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.

8. Ratemaking Considerations

Regarding considerations that may have a substantive impact on the analysis, the combined impact of changes in mix of business is provided in the premium trend analysis displayed in original filing, Exhibit II. The major determinants of the mix of business trends are matrix factors, model year factors, deductible factors, rate symbols, and passive restraint device discounts

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 Cumulative Rate Change Histograms for All Filed Changes Over One Year
 All Coverages Combined**



**PENNSYLVANIA INSURANCE DEPARTMENT
RATE HISTORY
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA**

	Most Recent Rate Change 2016 Effective Date: 06/22/16		1ST Prior Rate Change 2016 Effective Date: _____		2ND Prior Rate Change 2016 Effective Date: _____	
Coverage	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$5,210,300	9.3%				
Property Damage	\$6,126,900	11.7%				
First Party Benefits	\$968,000	3.8%				
Uninsured Motorists	-\$83,100	-1.7%				
Underinsured Motorists	-\$535,500	-2.7%				
Comprehensive	\$1,388,800	4.5%				
Collision	\$3,874,400	4.8%				
All Coverages Combined	\$16,949,800	6.3%				

	Most Recent Rate Change 2015 Effective Date: 06/22/15		1ST Prior Rate Change 2015 Effective Date: 12/22/15		2ND Prior Rate Change 2015 Effective Date: _____	
Coverage	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$3,215,000	5.0%	\$5,916,000	9.7%		
Property Damage	\$3,071,500	5.0%	\$3,655,600	6.2%		
First Party Benefits	\$1,553,398	5.0%	\$0	0.0%		
Uninsured Motorists	\$0	0.0%	\$0	0.0%		
Underinsured Motorists	\$0	0.0%	\$786,600	3.6%		
Comprehensive	\$1,676,400	5.0%	\$2,919,000	9.0%		
Collision	\$4,476,300	5.0%	\$5,105,100	5.9%		
All Coverages Combined	\$13,992,598	4.4%	\$18,382,300	6.2%		

	Most Recent Rate Change 2014 Effective Date: 12/22/14		1ST Prior Rate Change 2014 Effective Date: 06/23/14		2ND Prior Rate Change 2014 Effective Date: _____	
Coverage	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$4,644,787	7.0%	\$0	0.0%		
Property Damage	\$4,531,243	7.1%	\$0	0.0%		
First Party Benefits	\$1,995,392	6.0%	\$0	0.0%		
Uninsured Motorists	\$0	0.0%	\$0	0.0%		
Underinsured Motorists	\$0	0.0%	\$0	0.0%		
Comprehensive	\$1,178,383	3.3%	\$0	0.0%		
Collision	\$3,758,853	4.0%	\$0	0.0%		
All Coverages Combined	\$16,108,658	4.8%	\$0	0.0%		

	Most Recent Rate Change 2013 Effective Date: 12/11/13		1ST Prior Rate Change 2013 Effective Date: 05/06/13		2ND Prior Rate Change 2013 Effective Date: _____	
Coverage	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$0	0.0%	\$2,668,821	4.0%		
Property Damage	\$0	0.0%	\$2,441,168	4.0%		
First Party Benefits	\$0	0.0%	\$2,003,090	6.0%		
Uninsured Motorists	\$0	0.0%	\$0	0.0%		
Underinsured Motorists	\$0	0.0%	\$0	0.0%		
Comprehensive	\$0	0.0%	\$1,607,661	5.0%		
Collision	\$0	0.0%	\$858,524	1.0%		
All Coverages Combined	\$0	0.0%	\$9,579,264	3.1%		

**PENNSYLVANIA INSURANCE DEPARTMENT
RATE HISTORY
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA**

Coverage	Most Recent Rate Change 2012 Effective Date: 09/12/12		1ST Prior Rate Change 2012 Effective Date: 03/05/12		2ND Prior Rate Change 2012 Effective Date:	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$1,743,323	3.0%	\$4,717,326	10.0%		
Property Damage	\$3,610,074	7.0%	\$4,146,377	10.0%		
First Party Benefits	\$1,966,368	7.0%	\$2,282,662	10.0%		
Uninsured Motorists	\$0	0.0%	\$219,672	3.9%		
Underinsured Motorists	-\$449,500	-2.0%	\$0	0.0%		
Comprehensive	\$1,068,579	4.0%	\$1,731,893	8.0%		
Collision	\$1,454,084	2.0%	\$4,165,883	7.0%		
All Coverages Combined	\$9,392,929	3.5%	\$17,263,811	7.9%		

Coverage	Most Recent Rate Change 2011 Effective Date: 09/05/11		1ST Prior Rate Change 2011 Effective Date:		2ND Prior Rate Change 2011 Effective Date:	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$2,651,009	7.0%				
Property Damage	\$2,314,211	7.0%				
First Party Benefits	\$1,226,942	6.7%				
Uninsured Motorists	-\$283,554	-5.5%				
Underinsured Motorists	\$0	0.0%				
Comprehensive	\$785,974	4.5%				
Collision	\$2,171,146	4.5%				
All Coverages Combined	\$8,865,728	5.0%				

**PENNSYLVANIA INSURANCE DEPARTMENT
PENNSYLVANIA PREMIUM AND EXPOSURE DATA
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA**

Accident Year Ending: 20153

Coverage	Earned Car Years	Earned Premiums at collected rate	Earned Premiums at current rate level	I. Percent of Premium Earned on an Annual Policy	J. Percent of Premium Earned on a Semi-Annual Policy	K. Percent of Premium Earned on other than an Annual or Semi-Annual Policy
Bodily Injury	241,178	47,257,867	61,278,660	0%	100%	0%
Property Damage	241,239	45,227,876	58,093,774	0%	100%	0%
First Party Benefits - All	651,508	24,023,173	26,830,815	0%	100%	0%
Uninsured Motorists	217,916	4,745,924	4,653,891	0%	100%	0%
Underinsured Motorists	215,873	17,946,542	18,026,227	0%	100%	0%
Comprehensive	203,274	25,566,615	30,869,842	0%	100%	0%
Collision	188,083	66,136,758	78,407,343	0%	100%	0%
All Coverages Combined	1,959,071	230,904,755	278,160,552	0%	100%	0%

Accident Year Ending: 20143

Coverage	Earned Car Years	Earned Premiums at collected rate	Earned Premiums at current rate level	I. Percent of Premium Earned on an Annual Policy	J. Percent of Premium Earned on a Semi-Annual Policy	K. Percent of Premium Earned on other than an Annual or Semi-Annual Policy
Bodily Injury	302,936	57,739,065	79,973,566	0%	100%	0%
Property Damage	302,960	54,106,959	75,174,926	0%	100%	0%
First Party Benefits - All	811,190	29,174,751	35,329,425	0%	100%	0%
Uninsured Motorists	272,449	6,049,082	6,020,885	0%	100%	0%
Underinsured Motorists	269,720	22,418,971	22,804,271	0%	100%	0%
Comprehensive	252,833	30,366,140	38,315,150	0%	100%	0%
Collision	233,992	79,298,672	97,373,203	0%	100%	0%
All Coverages Combined	2,446,080	279,153,640	354,991,426	0%	100%	0%

Accident Year Ending: 20133

Coverage	Earned Car Years	Earned Premiums at collected rate	Earned Premiums at current rate level	I. Percent of Premium Earned on an Annual Policy	J. Percent of Premium Earned on a Semi-Annual Policy	K. Percent of Premium Earned on other than an Annual or Semi-Annual Policy
Bodily Injury	363,680	67,625,453	100,046,613	0%	100%	0%
Property Damage	363,768	62,134,916	93,244,369	0%	100%	0%
First Party Benefits - All	963,999	32,915,529	44,707,517	0%	100%	0%
Uninsured Motorists	325,138	7,393,489	7,478,325	0%	100%	0%
Underinsured Motorists	321,773	26,822,434	27,532,775	0%	100%	0%
Comprehensive	299,819	34,236,544	45,964,516	0%	100%	0%
Collision	277,482	93,196,131	115,766,691	0%	100%	0%
All Coverages Combined	2,915,659	324,324,496	434,740,806	0%	100%	0%

Accident Year Ending: 20123

Coverage	Earned Car Years	Earned Premiums at collected rate	Earned Premiums at current rate level	I. Percent of Premium Earned on an Annual Policy	J. Percent of Premium Earned on a Semi-Annual Policy	K. Percent of Premium Earned on other than an Annual or Semi-Annual Policy
Bodily Injury	354,193	62,553,894	102,733,752	0%	100%	0%
Property Damage	354,313	56,195,747	94,827,661	0%	100%	0%
First Party Benefits - All	932,810	29,963,026	46,831,863	0%	100%	0%
Uninsured Motorists	314,777	7,423,575	7,627,316	0%	100%	0%
Underinsured Motorists	311,460	26,922,823	27,227,761	0%	100%	0%
Comprehensive	288,575	31,233,488	45,926,443	0%	100%	0%
Collision	267,403	85,467,545	112,918,288	0%	100%	0%
All Coverages Combined	2,823,532	299,760,098	438,093,083	0%	100%	0%

**PENNSYLVANIA INSURANCE DEPARTMENT
PENNSYLVANIA PREMIUM AND EXPOSURE DATA
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA**

Accident Year Ending: **20113**

Coverage	Earned Car Years	Earned Premiums at collected rate	Earned Premiums at current rate level	I. Percent of Premium Earned on an Annual Policy	J. Percent of Premium Earned on a Semi-Annual Policy	K. Percent of Premium Earned on other than an Annual or Semi-Annual Policy
Bodily Injury	304,356	51,933,463	92,609,541	0%	100%	0%
Property Damage	304,440	45,965,526	84,035,309	0%	100%	0%
First Party Benefits - All	796,348	24,973,018	42,620,602	0%	100%	0%
Uninsured Motorists	269,206	6,937,615	6,913,617	0%	100%	0%
Underinsured Motorists	266,305	23,685,106	24,029,875	0%	100%	0%
Comprehensive	245,533	25,084,550	39,174,929	0%	100%	0%
Collision	227,881	68,918,604	95,905,487	0%	100%	0%
All Coverages Combined	2,414,069	247,497,882	385,289,361	0%	100%	0%

**PENNSYLVANIA INSURANCE DEPARTMENT
EXPENSE EXHIBIT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA**

	Countrywide	Countrywide	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania	Pennsylvania
	A. Direct Written Premium	B. Direct Earned Premium	A. Direct Written Premium	B. Direct Earned Premium	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Dir. Other Acq. Field Supervision & Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses Excluding IBNR	H. Paid Losses	I. Direct Paid Unallocated Loss Adj. Expenses	J. Direct Paid Allocated Loss Adj. Expenses	K. Direct Inc. ALAE Excluding IBNR
2015													
Bodily Injury	226,525,769	225,615,677	43,266,142	44,999,189	4,811,082	4,069,748	4,460,695	995,121	31,800,219	41,389,115	4,057,369	4,060,497	4,060,497
Property Damage	174,659,192	174,243,676	41,603,149	43,172,747	4,626,162	3,904,564	4,279,643	956,872	32,240,507	32,372,879	3,892,687	96,212	96,212
First Party Benefits - Medical Benefits	18,604,513	19,492,756	18,588,755	19,466,790	2,067,021	1,760,586	1,929,710	427,541	12,845,237	13,177,098	1,755,230	467,739	467,739
First Party Benefits - Income Loss	1,930,158	2,003,492	1,928,389	2,000,163	214,432	180,896	198,273	44,353	955,970	1,165,779	180,345	4,696	4,696
First Party Benefits - Accidental Death	324,627	335,760	324,389	335,372	36,071	30,331	33,245	7,461	185,770	160,000	30,239	0	0
First Party Benefits - Funeral Benefits	121,365	126,023	121,202	125,705	13,477	11,369	12,461	2,788	59,267	60,767	11,334	22	22
First Party Benefits - Combination Benefits	645,247	666,284	644,584	665,327	71,676	60,172	65,953	14,825	623,409	615,147	59,989	16,404	16,404
First Party Benefits - EMB	172,519	178,552	172,351	178,284	19,165	16,124	17,673	3,964	270,538	110,732	16,075	994	994
First Party Benefits - All	21,798,428	22,802,867	21,779,670	22,771,640	2,421,842	2,059,478	2,257,315	500,932	14,940,191	15,289,523	2,053,214	489,855	489,855
Uninsured Motorists	43,586,722	43,264,075	4,160,694	4,442,310	462,658	401,765	440,359	95,696	1,470,627	2,811,742	400,543	199,009	199,009
Underinsured Motorists	25,496,533	25,939,884	15,916,339	16,893,810	1,769,855	1,527,884	1,674,655	366,076	12,038,952	13,065,534	1,523,237	575,191	575,191
Comprehensive	101,192,889	100,431,967	23,727,100	24,595,460	2,636,428	2,234,455	2,237,471	545,723	16,869,252	17,139,471	2,181,149	67,936	67,936
Collision	243,880,033	241,782,536	61,515,684	63,670,348	6,835,293	5,784,340	5,792,148	1,414,861	42,818,947	43,399,552	5,646,347	253,427	253,427
All Coverages Combined	837,139,567	834,080,682	211,968,777	220,545,504	23,563,321	19,982,233	21,142,285	4,875,282	152,178,696	165,467,815	19,754,545	5,742,127	5,742,127
2014													
Bodily Injury	221,404,343	217,769,855	52,002,937	54,410,271	5,977,647	4,381,207	4,751,075	1,196,068	37,556,152	44,831,047	3,588,946	3,380,711	3,380,711
Property Damage	173,164,466	171,222,702	49,370,675	51,292,850	5,675,073	4,130,187	4,478,864	1,135,526	38,858,250	36,881,241	3,383,318	123,185	123,185
First Party Benefits - Medical Benefits	22,862,551	23,797,164	22,813,392	23,746,173	2,622,359	1,912,082	2,073,503	524,708	15,005,559	16,981,094	1,566,317	575,441	575,441
First Party Benefits - Income Loss	2,293,686	2,366,289	2,287,170	2,359,622	262,906	190,001	206,041	52,605	1,637,971	1,749,613	155,643	6,397	6,397
First Party Benefits - Accidental Death	378,175	391,022	377,458	390,270	43,388	31,425	34,078	8,682	137,973	172,173	25,743	0	0
First Party Benefits - Funeral Benefits	145,430	151,626	144,788	150,989	16,643	12,158	13,184	3,330	69,533	68,293	9,959	0	0
First Party Benefits - Combination Benefits	760,635	779,915	758,503	777,466	87,189	62,603	67,888	17,446	649,738	661,717	51,282	27,359	27,359
First Party Benefits - EMB	202,037	207,211	201,527	206,674	23,165	16,642	18,047	4,635	751,390	328,478	13,632	1	1
First Party Benefits - All	26,642,513	27,693,226	26,582,837	27,631,196	3,055,651	2,224,911	2,412,741	611,405	18,252,163	19,961,368	1,822,576	609,198	609,198
Uninsured Motorists	42,335,963	41,325,173	5,427,568	5,711,000	623,889	459,859	498,681	124,834	3,689,593	4,162,022	376,702	290,094	290,094
Underinsured Motorists	27,233,132	27,592,781	20,336,479	21,282,663	2,337,643	1,713,716	1,858,390	467,739	12,004,931	12,206,679	1,403,822	282,072	282,072
Comprehensive	98,144,541	97,239,497	27,988,003	29,017,604	3,237,488	2,342,343	2,238,154	643,724	31,856,000	30,669,822	2,130,179	34,510	34,510
Collision	235,421,411	231,595,567	72,235,851	75,359,948	8,355,819	6,083,163	5,812,582	1,661,425	57,924,334	54,368,553	5,532,165	334,355	334,355
All Coverages Combined	824,346,370	814,438,802	253,944,349	264,705,531	29,263,209	21,335,386	22,050,488	5,840,720	200,141,424	203,080,731	18,237,709	5,054,125	5,054,125
2013													
Bodily Injury	202,478,659	196,340,157	62,539,982	65,120,386	6,941,168	5,251,234	5,721,188	1,438,420	45,947,221	46,192,275	6,809,140	2,909,281	2,909,281
Property Damage	161,606,387	157,838,852	57,863,916	60,086,613	6,422,182	4,845,316	5,278,943	1,330,870	47,888,987	47,880,787	6,282,797	124,045	124,045
First Party Benefits - Medical Benefits	26,701,495	27,723,725	26,650,335	27,671,735	2,957,859	2,231,417	2,431,116	612,958	22,567,021	23,360,851	2,893,421	588,167	588,167
First Party Benefits - Income Loss	2,577,657	2,636,749	2,570,436	2,629,338	285,287	212,027	231,002	59,120	1,806,663	1,792,395	274,930	2,745	2,745
First Party Benefits - Accidental Death	431,511	441,965	430,723	441,178	47,805	35,576	38,760	9,907	357,200	320,000	46,131	5	5
First Party Benefits - Funeral Benefits	168,660	172,775	168,050	172,167	18,651	13,883	15,126	3,865	113,155	110,395	18,002	0	0
First Party Benefits - Combination Benefits	826,675	839,681	824,079	837,075	91,463	67,501	73,542	18,954	905,821	914,491	87,527	5,547	5,547
First Party Benefits - EMB	220,593	224,498	220,027	223,929	24,420	18,057	19,673	5,061	30,727	89,390	23,414	2,382	2,382
First Party Benefits - All	30,926,590	32,039,393	30,863,650	31,975,422	3,425,485	2,578,462	2,809,218	709,864	25,780,589	26,587,521	3,343,425	598,846	598,846
Uninsured Motorists	36,588,916	34,725,688	6,779,466	7,112,429	752,437	573,538	624,866	155,928	2,572,660	2,728,352	743,692	187,714	187,714
Underinsured Motorists	29,132,279	29,748,896	24,867,853	25,922,795	2,760,026	2,090,385	2,277,461	571,961	12,519,229	12,358,019	2,710,548	235,295	235,295
Comprehensive	92,127,677	90,479,680	32,524,219	33,526,325	3,695,065	2,704,323	2,446,986	748,057	24,696,491	24,687,291	3,125,835	74,377	74,377
Collision	217,477,410	212,806,914	87,202,914	90,593,154	9,907,092	7,307,485	6,612,122	2,005,667	68,139,672	68,110,517	8,446,474	285,288	285,288
All Coverages Combined	770,337,918	753,979,581	302,641,998	314,337,123	33,903,455	25,350,742	25,770,784	6,960,766	227,644,848	228,544,762	31,461,910	4,414,845	4,414,845

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
BODILY INJURY**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	304,356
2012	354,193
2013	363,680
2014	302,936
2015	241,178

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	5,680	5,761	5,797	5,801	5,801
2012	6,361	6,450	6,475	6,479	
2013	5,887	5,964	5,986		
2014	3,546	3,618			
2015	2,160				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	1,186	1,876	2,243	2,339	2,363
2012	1,489	2,235	2,655	2,756	
2013	1,353	2,027	2,388		
2014	915	1,422			
2015	796				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	3,142	3,344	3,402	3,417	3,419
2012	3,413	3,598	3,658	3,667	
2013	3,252	3,406	3,457		
2014	1,665	1,784			
2015	566				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
BODILY INJURY**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	7,784,470	24,271,092	35,861,343	41,100,207	42,364,709
2012	9,393,150	30,213,495	44,649,626	50,016,958	
2013	9,719,901	26,852,550	41,037,472		
2014	6,373,590	21,113,749			
2015	5,039,939				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	136,421	711,564	2,065,855	2,943,177	3,230,544
2012	165,322	1,050,172	2,512,340	3,630,047	
2013	177,681	888,438	2,695,997		
2014	129,250	835,429			
2015	64,566				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	38,393,399	40,900,991	42,321,255	43,199,537	43,116,957
2012	45,132,704	49,985,349	52,774,848	52,980,025	
2013	40,041,086	45,144,150	48,193,076		
2014	31,833,769	35,818,153			
2015	23,221,416				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	136,421	711,564	2,065,855	2,943,177	3,230,544
2012	165,322	1,050,172	2,512,340	3,630,047	
2013	177,681	888,438	2,695,997		
2014	129,250	835,429			
2015	64,566				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
PROPERTY DAMAGE**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	304,440
2012	354,313
2013	363,768
2014	302,960
2015	241,239

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	13,610	14,066	14,101	14,109	14,112
2012	15,141	15,617	15,659	15,668	
2013	14,733	15,198	15,246		
2014	16,649	16,800			
2015	16,566				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	13,610	14,066	14,101	14,109	14,112
2012	15,141	15,617	15,658	15,667	
2013	14,729	15,174	15,219		
2014	10,670	10,870			
2015	7,243				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	0	0	0	0	0
2012	0	0	1	1	
2013	3	23	27		
2014	5,818	5,915			
2015	9,207				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
PROPERTY DAMAGE**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	37,441,178	40,680,554	40,891,476	41,006,714	41,015,392
2012	44,182,446	47,877,071	48,164,999	48,230,780	
2013	44,126,948	47,454,974	47,844,608		
2014	34,354,292	37,677,071			
2015	29,005,926				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	112,859	154,993	187,480	208,000	208,892
2012	73,486	117,215	129,288	134,568	
2013	49,001	88,798	119,264		
2014	41,956	77,514			
2015	22,493				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	37,441,178	40,680,554	40,891,476	41,006,714	41,015,392
2012	44,182,446	47,877,071	48,164,999	48,230,780	
2013	44,128,588	47,456,614	47,844,608		
2014	35,204,372	38,236,852			
2015	29,536,868				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	112,859	154,993	187,480	208,000	208,892
2012	73,486	117,215	129,288	134,568	
2013	49,001	88,798	119,264		
2014	41,956	77,514			
2015	22,493				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
FIRST PARTY BENEFITS**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	796,348
2012	932,810
2013	963,999
2014	811,190
2015	651,508

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	10,242	10,343	10,354	10,359	10,360
2012	11,386	11,534	11,552	11,563	
2013	10,667	10,769	10,786		
2014	7,807	7,880			
2015	6,222				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	5,579	7,043	7,171	7,202	7,207
2012	6,017	7,688	7,796	7,827	
2013	5,814	7,097	7,183		
2014	4,247	5,184			
2015	3,352				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	2,995	3,132	3,144	3,148	3,148
2012	3,530	3,702	3,719	3,725	
2013	3,441	3,555	3,569		
2014	2,540	2,628			
2015	2,037				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
FIRST PARTY BENEFITS**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	22,060,237	25,285,476	25,800,621	26,078,435	26,128,502
2012	23,524,740	27,403,829	27,990,241	28,255,069	
2013	21,709,182	25,047,721	25,565,168		
2014	16,140,129	18,696,001			
2015	12,051,762				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	145,875	380,131	537,398	635,315	655,572
2012	227,946	485,329	628,381	731,546	
2013	167,022	398,758	490,658		
2014	110,682	257,121			
2015	82,241				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	25,745,970	25,922,238	26,131,108	26,237,451	26,226,514
2012	27,950,361	28,272,729	28,522,823	28,536,173	
2013	25,606,307	25,929,960	26,252,143		
2014	18,920,713	19,763,037			
2015	14,440,027				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	145,875	380,131	537,398	635,315	655,572
2012	227,946	485,329	628,381	731,546	
2013	167,022	398,758	490,658		
2014	110,682	257,121			
2015	82,241				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
COMPREHENSIVE**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	245,533
2012	288,575
2013	299,819
2014	252,833
2015	203,274

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	17,994	18,166	18,178	18,184	18,186
2012	18,976	19,142	19,145	19,149	
2013	18,118	18,286	18,302		
2014	19,292	19,438			
2015	13,832				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	17,994	18,166	18,178	18,183	18,183
2012	18,976	19,142	19,144	19,147	
2013	18,115	18,268	18,281		
2014	17,285	17,422			
2015	12,473				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	0	0	0	1	3
2012	0	0	1	2	
2013	3	19	21		
2014	962	999			
2015	1,220				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
COMPREHENSIVE**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	22,977,843	23,181,944	23,192,143	23,195,941	23,203,913
2012	24,789,551	25,018,105	24,982,681	24,984,901	
2013	24,936,326	25,179,983	25,215,333		
2014	22,372,744	22,568,087			
2015	16,863,734				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	41,051	46,038	47,692	47,941	48,018
2012	30,003	45,218	47,189	47,362	
2013	63,022	82,480	116,407		
2014	10,662	14,978			
2015	19,053				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	22,977,843	23,181,944	23,192,143	23,195,941	23,203,913
2012	24,789,551	25,018,105	24,982,681	24,984,901	
2013	24,936,326	25,179,983	25,215,583		
2014	25,354,983	25,513,583			
2015	17,063,471				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	41,051	46,038	47,692	47,941	48,018
2012	30,003	45,218	47,189	47,362	
2013	63,022	82,480	116,407		
2014	10,662	14,978			
2015	19,053				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
COLLISION**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	227,881
2012	267,403
2013	277,482
2014	233,992
2015	188,083

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	20,462	20,628	20,635	20,642	20,642
2012	23,051	23,254	23,274	23,278	
2013	23,503	23,729	23,755		
2014	25,451	25,590			
2015	23,307				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	20,462	20,628	20,635	20,642	20,642
2012	23,051	23,254	23,272	23,276	
2013	23,496	23,700	23,723		
2014	19,827	19,966			
2015	15,152				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	0	0	0	0	0
2012	0	0	1	2	
2013	5	28	31		
2014	5,509	5,620			
2015	8,115				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
COLLISION**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	57,827,099	56,959,356	56,878,371	56,842,945	56,822,580
2012	67,197,210	65,949,362	65,853,756	65,823,665	
2013	69,804,054	68,286,258	68,167,217		
2014	59,497,078	58,032,550			
2015	47,180,481				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	160,990	222,396	262,967	277,016	279,298
2012	111,251	228,739	279,846	297,183	
2013	137,249	313,143	372,179		
2014	89,110	186,276			
2015	72,705				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	57,827,099	56,959,356	56,878,371	56,842,945	56,822,580
2012	67,197,210	65,949,362	65,856,156	65,823,665	
2013	69,808,854	68,288,658	68,169,817		
2014	60,331,528	58,613,062			
2015	47,708,658				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	160,990	222,396	262,967	277,016	279,298
2012	111,251	228,739	279,846	297,183	
2013	137,249	313,143	372,179		
2014	89,110	186,276			
2015	72,705				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
UNINSURED MOTORISTS**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	269,206
2012	314,777
2013	325,138
2014	272,449
2015	217,916

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	467	493	501	505	507
2012	497	520	538	543	
2013	330	354	363		
2014	200	230			
2015	115				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	145	240	260	275	282
2012	159	231	274	280	
2013	94	154	177		
2014	82	130			
2015	44				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	183	209	220	222	223
2012	208	238	250	258	
2013	139	165	174		
2014	66	83			
2015	26				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
UNINSURED MOTORISTS**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	890,335	2,254,917	2,650,036	3,260,350	3,550,471
2012	1,284,915	2,750,983	3,808,057	3,954,069	
2013	520,246	1,943,527	2,714,512		
2014	849,604	1,931,190			
2015	467,842				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	15,757	73,912	157,137	242,094	274,960
2012	12,165	64,304	206,853	240,456	
2013	11,488	36,028	100,244		
2014	11,649	65,653			
2015	7,040				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	3,263,403	3,159,022	3,328,541	3,611,352	3,577,971
2012	3,188,664	3,687,903	4,067,058	4,032,761	
2013	2,211,522	2,858,097	3,012,080		
2014	2,025,254	2,297,688			
2015	1,134,242				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	15,757	73,912	157,137	242,094	274,960
2012	12,165	64,304	206,853	240,456	
2013	11,488	36,028	100,244		
2014	11,649	65,653			
2015	7,040				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
UNDERINSURED MOTORISTS**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	266,305
2012	311,460
2013	321,773
2014	269,720
2015	215,873

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	213	361	433	456	468
2012	222	386	494	533	
2013	220	361	447		
2014	122	236			
2015	132				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	47	167	246	279	294
2012	56	185	283	341	
2013	67	178	262		
2014	29	106			
2015	33				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	50	88	116	136	148
2012	47	89	130	150	
2013	48	96	133		
2014	28	58			
2015	15				

**PENNSYLVANIA INSURANCE DEPARTMENT
LOSS DEVELOPMENT
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA
UNDERINSURED MOTORISTS**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	1,926,150	5,444,893	7,834,056	9,220,406	9,630,406
2012	2,755,049	8,160,304	11,617,963	15,409,962	
2013	2,649,809	7,261,429	10,349,950		
2014	1,932,300	6,086,165			
2015	1,280,186				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	16,719	55,650	150,593	209,515	275,762
2012	17,417	99,166	239,852	492,873	
2013	14,892	57,262	204,868		
2014	5,949	67,007			
2015	4,466				

Accident Year Ended 9/30/2015	G: Incurred Losses on a Case, Formula or Reported Basis, i.e. Excluding IBNR and/or Bulk Reserves and Loss Adjustment Expenses				
	15	27	39	51	63
2011	6,683,206	9,543,945	10,631,839	10,618,920	10,631,420
2012	8,140,593	12,599,039	15,622,042	17,262,977	
2013	6,659,862	10,551,032	12,382,768		
2014	6,246,946	9,068,767			
2015	5,130,499				

Accident Year Ended 9/30/2015	H: Incurred ALAE on a Case, Formula or Reported Basis: i.e., Excluding IBNR and/or Bulk Reserves				
	15	27	39	51	63
2011	16,719	55,650	150,593	209,515	275,762
2012	17,417	99,166	239,852	492,873	
2013	14,892	57,262	204,868		
2014	5,949	67,007			
2015	4,466				