

**State:** Pennsylvania **Filing Company:** Nationwide Mutual Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** PA Rate Change (NMIC)/16A-10916PA-RRE (NMIC)

### Filing at a Glance

Company: Nationwide Mutual Insurance Company  
 Product Name: Private Passenger Auto  
 State: Pennsylvania  
 TOI: 19.0 Personal Auto  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Filing Type: Rate  
 Date Submitted: 07/18/2016  
 SERFF Tr Num: NWPC-130643443  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status: Received Review in Progress  
 Co Tr Num: 16A-10916PA-RRE (NMIC)

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:

**State:** Pennsylvania **Filing Company:** Nationwide Mutual Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** PA Rate Change (NMIC)/16A-10916PA-RRE (NMIC)

## General Information

Project Name: PA Rate Change (NMIC) Status of Filing in Domicile: Not Filed  
 Project Number: 16A-10916PA-RRE (NMIC) 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 Mutual Insurance Company, 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 3.5 percent.

## Company and Contact

### Filing Contact Information

Teresa Herderick, AVP Pricing herdert@nationwide.com  
 One Nationwide Plaza 614-249-3965 [Phone]  
 1-17-401 614-249-5113 [FAX]  
 Columbus, OH 43215

### Filing Company Information

Nationwide Mutual Insurance Company	CoCode: 23787	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: 31-4177100	

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? Yes  
 Fee Explanation: \$50 - Nationwide Mutual Insurance Company  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Nationwide Mutual Insurance Company	\$50.00	07/18/2016	111418934

## State Specific

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

**State:** Pennsylvania **Filing Company:** Nationwide Mutual Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** PA Rate Change (NMIC)/16A-10916PA-RRE (NMIC)

\*NAIC Number: 23787

**SERFF Tracking #:**

NWPC-130643443

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

16A-10916PA-RRE (NMIC)

**State:**

Pennsylvania

**Filing Company:**

Nationwide Mutual Insurance Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Private Passenger Auto

**Project Name/Number:**

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

## Rate Information

Rate data applies to filing.

**Filing Method:**

Prior Approval

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

6.200%

**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 Mutual Insurance Company	3.200%	3.200%	\$8,196,016	137,912	\$256,082,981	7.800%	0.000%

**SERFF Tracking #:**

NWPC-130643443

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

16A-10916PA-RRE (NMIC)

**State:**

Pennsylvania

**Filing Company:**

Nationwide Mutual Insurance Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Private Passenger Auto

**Project Name/Number:**

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

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA NMIC Final Manual Changed Pages	RT1, RT2, RT3	Replacement		PA NMIC Manual 12-22-16 - Changed Pages.pdf

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**Territory Base Rates\*\***

Eff. 12-22-16

Rating Territory	BI 50/100	PD 25,000	MDCL 25,000	LOI	AD	FUNRL	COMBL	COMP Full Cov.	COLL \$100 Ded.
3	\$157.20	\$172.50	\$194.40	\$20.40	\$8.90	\$1.30	\$263.60	\$105.50	\$253.40
18	\$179.30	\$129.90	\$210.50	\$27.10	\$9.20	\$1.30	\$313.30	\$176.60	\$273.50
21	\$258.30	\$179.60	\$261.70	\$29.20	\$8.90	\$1.20	\$341.10	\$69.10	\$258.60
30	\$154.20	\$157.20	\$181.30	\$19.80	\$8.90	\$1.30	\$363.20	\$93.60	\$272.00
33	\$205.50	\$159.70	\$245.60	\$26.10	\$8.90	\$1.30	\$355.20	\$98.70	\$260.20
43	\$162.80	\$183.20	\$215.40	\$21.50	\$9.00	\$1.30	\$309.70	\$97.50	\$277.00
46	\$211.40	\$168.10	\$262.10	\$28.00	\$8.90	\$1.30	\$472.20	\$104.60	\$261.50
77	\$208.10	\$184.50	\$243.30	\$30.00	\$8.90	\$1.30	\$336.30	\$112.60	\$292.50
78	\$193.40	\$175.60	\$205.70	\$27.70	\$8.90	\$1.30	\$330.80	\$98.30	\$260.70
79	\$202.70	\$168.20	\$218.20	\$28.90	\$8.90	\$1.20	\$338.20	\$125.70	\$279.50
81	\$192.20	\$160.90	\$224.00	\$23.10	\$9.10	\$1.30	\$303.50	\$126.20	\$272.50
84	\$172.40	\$187.90	\$181.50	\$23.00	\$8.90	\$1.30	\$302.00	\$78.90	\$244.40
88	\$222.80	\$159.60	\$226.50	\$28.30	\$8.90	\$1.30	\$350.70	\$115.30	\$267.60
89	\$225.50	\$161.90	\$242.90	\$32.30	\$8.90	\$1.30	\$379.10	\$73.40	\$260.70
94	\$201.00	\$148.10	\$185.90	\$26.20	\$8.90	\$1.30	\$303.50	\$174.70	\$267.50
100	\$206.80	\$197.40	\$209.10	\$24.50	\$9.00	\$1.30	\$306.20	\$90.60	\$294.70
108	\$159.10	\$154.70	\$149.10	\$22.60	\$8.90	\$1.30	\$248.20	\$91.30	\$236.10
109	\$165.90	\$141.90	\$157.00	\$22.30	\$8.90	\$1.30	\$258.10	\$102.30	\$234.80
112	\$206.30	\$158.40	\$224.30	\$33.70	\$8.90	\$1.30	\$402.40	\$177.90	\$340.90
113	\$234.80	\$165.00	\$341.20	\$35.60	\$8.90	\$1.30	\$474.80	\$160.30	\$312.80
114	\$259.80	\$183.20	\$350.50	\$38.90	\$9.00	\$1.30	\$456.50	\$142.10	\$354.00
126	\$438.50	\$280.70	\$489.60	\$38.70	\$8.90	\$1.30	\$657.40	\$98.30	\$367.90
127	\$365.40	\$246.30	\$361.80	\$31.60	\$8.90	\$1.20	\$569.30	\$80.20	\$303.50
132	\$190.00	\$181.10	\$209.80	\$23.40	\$8.90	\$1.30	\$291.60	\$77.40	\$300.40
135	\$172.60	\$175.30	\$205.10	\$23.10	\$8.90	\$1.30	\$316.00	\$69.50	\$242.00
139	\$328.90	\$247.60	\$323.60	\$29.90	\$8.90	\$1.30	\$527.30	\$80.80	\$319.70
142	\$537.20	\$236.30	\$701.50	\$61.70	\$9.00	\$1.30	\$1,165.00	\$175.20	\$379.70
143	\$674.40	\$267.40	\$869.40	\$62.80	\$8.90	\$1.30	\$1,278.50	\$175.20	\$407.70
144	\$575.40	\$274.40	\$701.60	\$61.70	\$8.90	\$1.30	\$1,154.10	\$179.80	\$421.20
146	\$617.50	\$241.50	\$891.30	\$75.50	\$8.90	\$1.30	\$1,241.50	\$245.60	\$496.10
147	\$680.60	\$242.90	\$766.60	\$76.50	\$8.90	\$1.30	\$1,315.20	\$195.00	\$438.40
148	\$568.20	\$264.70	\$701.60	\$61.70	\$8.90	\$1.30	\$1,385.80	\$174.50	\$368.80
149	\$631.60	\$213.50	\$812.90	\$77.50	\$8.90	\$1.30	\$1,246.30	\$239.80	\$470.30
150	\$613.20	\$212.90	\$742.10	\$84.00	\$8.90	\$1.30	\$1,138.30	\$203.80	\$415.90
151	\$633.80	\$221.00	\$750.10	\$95.20	\$8.90	\$1.30	\$1,347.10	\$217.40	\$452.20
152	\$679.40	\$228.80	\$822.30	\$97.10	\$8.90	\$1.30	\$1,262.20	\$210.70	\$422.30
153	\$648.60	\$212.70	\$933.40	\$77.80	\$8.90	\$1.30	\$1,242.30	\$250.30	\$511.40
154	\$180.90	\$164.00	\$181.00	\$21.40	\$8.80	\$1.20	\$280.40	\$78.70	\$250.60
155	\$168.60	\$160.20	\$181.30	\$23.10	\$8.90	\$1.30	\$272.90	\$100.50	\$284.00
156	\$166.60	\$145.60	\$220.30	\$24.50	\$9.30	\$1.30	\$274.00	\$125.00	\$268.00
157	\$165.00	\$178.90	\$194.60	\$25.40	\$8.90	\$1.30	\$264.10	\$77.80	\$254.30
158	\$168.50	\$202.20	\$284.70	\$30.20	\$8.90	\$1.30	\$311.00	\$82.40	\$297.40
159	\$166.60	\$144.70	\$177.50	\$22.30	\$9.20	\$1.30	\$263.70	\$96.60	\$243.40
160	\$184.10	\$146.20	\$184.60	\$23.00	\$8.90	\$1.30	\$267.40	\$121.90	\$272.70
161	\$170.10	\$179.80	\$158.60	\$22.10	\$8.90	\$1.30	\$272.50	\$65.50	\$220.80
162	\$195.20	\$195.80	\$213.00	\$24.60	\$8.90	\$1.20	\$320.30	\$92.10	\$265.30
163	\$169.80	\$168.40	\$176.20	\$22.90	\$8.90	\$1.30	\$269.50	\$77.00	\$239.00
164	\$188.00	\$151.80	\$242.00	\$31.60	\$8.90	\$1.20	\$408.30	\$144.40	\$265.70
165	\$189.00	\$159.70	\$247.40	\$31.50	\$8.90	\$1.20	\$408.30	\$164.90	\$289.40
168	\$236.60	\$211.00	\$248.50	\$22.20	\$9.00	\$1.30	\$356.90	\$103.50	\$329.90
169	\$265.00	\$236.20	\$238.80	\$22.00	\$8.90	\$1.30	\$377.50	\$101.40	\$329.90
170	\$278.90	\$227.70	\$275.20	\$22.70	\$8.90	\$1.20	\$373.70	\$102.70	\$330.10
173	\$170.50	\$168.80	\$153.80	\$22.20	\$8.90	\$1.30	\$235.00	\$79.30	\$263.60
174	\$196.40	\$208.20	\$257.30	\$30.20	\$8.90	\$1.20	\$380.50	\$86.60	\$310.50
175	\$203.40	\$205.60	\$216.50	\$26.90	\$8.90	\$1.20	\$343.10	\$76.60	\$273.50
176	\$218.50	\$185.90	\$220.30	\$26.50	\$8.90	\$1.20	\$339.40	\$86.80	\$256.70
177	\$199.70	\$198.30	\$218.60	\$28.30	\$8.90	\$1.20	\$348.40	\$110.70	\$308.20
178	\$210.90	\$189.20	\$215.60	\$28.30	\$8.90	\$1.30	\$340.90	\$100.90	\$280.80
179	\$182.70	\$197.20	\$210.50	\$28.70	\$8.90	\$1.30	\$339.30	\$97.10	\$289.80
180	\$169.30	\$187.80	\$197.50	\$23.70	\$8.90	\$1.20	\$327.40	\$93.00	\$256.20
181	\$360.20	\$252.80	\$370.40	\$32.60	\$8.90	\$1.30	\$521.80	\$91.80	\$355.70

**Territory Base Rates\*\***

Eff. 12-22-16

Rating Territory	BI 50/100	PD 25,000	MDCL 25,000	LOI	AD	FUNRL	COMBL	COMP Full Cov.	COLL \$100 Ded.
182	\$419.10	\$254.40	\$464.90	\$41.70	\$8.90	\$1.20	\$632.20	\$105.20	\$353.90
183	\$410.00	\$257.60	\$428.90	\$45.20	\$8.90	\$1.30	\$700.30	\$105.00	\$334.60
184	\$341.30	\$223.20	\$360.00	\$33.70	\$8.90	\$1.30	\$491.40	\$101.90	\$312.60
185	\$289.60	\$224.00	\$276.40	\$28.20	\$8.90	\$1.30	\$454.80	\$85.60	\$352.50
186	\$303.70	\$219.00	\$281.50	\$25.50	\$8.90	\$1.30	\$443.20	\$93.20	\$310.70
187	\$309.00	\$233.00	\$321.50	\$28.60	\$8.90	\$1.30	\$468.20	\$82.40	\$290.50
188	\$286.00	\$231.30	\$305.50	\$28.90	\$8.90	\$1.30	\$465.50	\$87.30	\$295.40
191	\$192.60	\$170.70	\$240.40	\$24.60	\$9.30	\$1.30	\$324.60	\$130.70	\$307.50
192	\$172.20	\$175.90	\$198.00	\$23.60	\$8.90	\$1.30	\$324.60	\$130.70	\$273.40
193	\$191.30	\$167.00	\$201.30	\$24.90	\$8.90	\$1.30	\$324.60	\$159.90	\$298.10
194	\$198.40	\$164.70	\$237.60	\$27.30	\$8.90	\$1.30	\$343.90	\$157.80	\$268.60
195	\$428.50	\$238.50	\$499.80	\$40.10	\$8.90	\$1.30	\$719.30	\$114.50	\$400.00
196	\$352.20	\$235.00	\$360.20	\$28.00	\$8.90	\$1.30	\$508.60	\$98.00	\$333.50
197	\$358.50	\$242.20	\$339.10	\$30.90	\$8.90	\$1.20	\$519.60	\$102.80	\$345.50
198	\$437.40	\$266.30	\$420.50	\$38.10	\$8.90	\$1.30	\$698.40	\$115.50	\$361.10
199	\$465.60	\$275.00	\$516.60	\$39.10	\$9.00	\$1.30	\$718.90	\$135.40	\$408.10
201	\$374.40	\$253.70	\$314.50	\$27.30	\$8.90	\$1.20	\$501.60	\$94.20	\$340.60
202	\$226.20	\$203.00	\$240.70	\$28.30	\$8.90	\$1.30	\$349.60	\$95.00	\$273.80
203	\$205.90	\$179.50	\$217.70	\$26.80	\$8.90	\$1.20	\$347.80	\$119.90	\$253.10
204	\$223.70	\$177.00	\$232.50	\$27.20	\$8.90	\$1.30	\$343.90	\$129.30	\$298.00
205	\$198.80	\$156.20	\$210.90	\$27.00	\$9.00	\$1.30	\$343.90	\$158.70	\$249.10
206	\$182.90	\$200.50	\$227.80	\$26.00	\$8.90	\$1.30	\$347.60	\$90.90	\$293.00
207	\$184.10	\$170.50	\$208.50	\$24.10	\$8.90	\$1.30	\$378.40	\$80.00	\$253.80
208	\$191.10	\$204.70	\$213.30	\$24.40	\$8.90	\$1.30	\$351.00	\$84.50	\$274.30
210	\$191.10	\$180.80	\$235.00	\$25.10	\$8.90	\$1.30	\$317.90	\$80.30	\$268.30
212	\$196.40	\$195.40	\$223.60	\$24.60	\$8.90	\$1.20	\$324.40	\$82.20	\$274.10
213	\$349.20	\$256.50	\$363.20	\$32.70	\$8.90	\$1.30	\$520.20	\$89.90	\$342.80
214	\$265.50	\$229.40	\$272.60	\$25.20	\$8.90	\$1.20	\$434.00	\$83.30	\$295.60
215	\$189.40	\$176.60	\$208.50	\$24.50	\$8.90	\$1.30	\$327.50	\$96.80	\$265.50
217	\$194.90	\$199.70	\$224.20	\$24.60	\$9.10	\$1.30	\$338.30	\$75.40	\$257.00
218	\$189.10	\$162.30	\$200.90	\$26.40	\$9.20	\$1.30	\$338.70	\$100.10	\$292.50
221	\$201.70	\$155.70	\$248.50	\$28.80	\$8.90	\$1.30	\$384.00	\$129.10	\$260.90
222	\$204.80	\$175.30	\$263.90	\$27.80	\$8.90	\$1.30	\$374.60	\$154.60	\$316.90
223	\$197.20	\$169.70	\$233.90	\$26.70	\$8.90	\$1.20	\$381.10	\$119.70	\$280.00
224	\$193.80	\$175.40	\$219.20	\$24.60	\$8.90	\$1.20	\$367.00	\$102.30	\$273.90
225	\$197.10	\$169.70	\$233.70	\$25.20	\$8.90	\$1.30	\$381.10	\$119.60	\$280.00
226	\$203.80	\$182.50	\$217.70	\$24.80	\$8.90	\$1.20	\$373.70	\$125.70	\$263.50
227	\$197.10	\$169.70	\$233.70	\$25.20	\$8.90	\$1.30	\$381.10	\$119.60	\$280.00
228	\$177.00	\$176.20	\$210.50	\$26.00	\$8.90	\$1.20	\$324.20	\$113.80	\$259.50
229	\$162.90	\$156.60	\$196.80	\$26.90	\$9.10	\$1.30	\$323.90	\$159.90	\$265.10
999	\$240.80	\$194.20	\$264.40	\$27.20	\$8.90	\$1.30	\$363.40	\$113.30	\$291.40

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

Eff. 12-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Uninsured Motorist - STACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$82.90	\$29.80	\$20.30	\$11.30	\$14.50	\$9.70	\$7.10
20/30*	\$95.40	\$34.50	\$23.40	\$12.80	\$16.50	\$11.20	\$8.30
20/40*	\$95.40	\$34.50	\$23.40	\$12.80	\$16.50	\$11.20	\$8.30
25/50	\$95.40	\$34.50	\$23.40	\$12.80	\$16.50	\$11.20	\$8.30
30/60*	\$111.50	\$40.30	\$27.50	\$15.20	\$19.20	\$12.90	\$9.70
40/80*	\$111.50	\$40.30	\$27.50	\$15.20	\$19.20	\$12.90	\$9.70
25/100*	\$111.50	\$40.30	\$27.50	\$15.20	\$19.20	\$12.90	\$9.70
50/100	\$111.50	\$40.30	\$27.50	\$15.20	\$19.20	\$12.90	\$9.70
100/100*	\$130.90	\$47.20	\$32.00	\$18.00	\$22.60	\$15.40	\$11.20
50/200*	\$130.90	\$47.20	\$32.00	\$18.00	\$22.60	\$15.40	\$11.20
100/150*	\$130.90	\$47.20	\$32.00	\$18.00	\$22.60	\$15.40	\$11.20
100/200*	\$130.90	\$47.20	\$32.00	\$18.00	\$22.60	\$15.40	\$11.20
100/250*	\$130.90	\$47.20	\$32.00	\$18.00	\$22.60	\$15.40	\$11.20
100/300	\$130.90	\$47.20	\$32.00	\$18.00	\$22.60	\$15.40	\$11.20
150/200*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
200/200*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
150/250*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
200/250*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
250/250*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
150/300*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
200/300*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
250/300*	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
300/300	\$139.40	\$50.20	\$34.10	\$18.70	\$24.10	\$16.40	\$12.00
100/400*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
150/400*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
200/400*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
250/400*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
100/500*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
150/500*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
200/500*	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
250/500	\$144.10	\$52.00	\$35.30	\$19.70	\$24.90	\$16.80	\$12.40
300/400*	\$145.20	\$52.40	\$35.50	\$20.00	\$25.00	\$17.00	\$12.50
300/500*	\$145.20	\$52.40	\$35.50	\$20.00	\$25.00	\$17.00	\$12.50
400/400*	\$149.20	\$53.70	\$36.40	\$20.40	\$25.90	\$17.40	\$12.90
400/500*	\$149.20	\$53.70	\$36.40	\$20.40	\$25.90	\$17.40	\$12.90
500/500	\$149.20	\$53.70	\$36.40	\$20.40	\$25.90	\$17.40	\$12.90
200/750*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
250/750*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
300/750*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
400/750*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
500/750*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
250/1000*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
300/1000*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
400/1000*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
500/1000*	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40
1000/1000	\$156.40	\$56.20	\$38.40	\$21.40	\$27.10	\$18.40	\$13.40

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

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

Eff. 12-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Underinsured Motorist - STACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$92.90	\$57.40	\$44.30	\$39.00	\$30.40	\$24.60	\$23.20
20/30*	\$130.00	\$80.30	\$62.00	\$56.90	\$42.60	\$34.60	\$32.30
20/40*	\$130.00	\$80.30	\$62.00	\$56.90	\$42.60	\$34.60	\$32.30
25/50	\$130.00	\$80.30	\$62.00	\$56.90	\$42.60	\$34.60	\$32.30
30/60*	\$191.40	\$118.00	\$91.30	\$89.20	\$62.60	\$53.20	\$47.60
40/80*	\$191.40	\$118.00	\$91.30	\$89.20	\$62.60	\$53.20	\$47.60
25/100*	\$191.40	\$118.00	\$91.30	\$89.20	\$62.60	\$53.20	\$47.60
50/100	\$191.40	\$118.00	\$91.30	\$89.20	\$62.60	\$53.20	\$47.60
100/100*	\$298.80	\$184.50	\$142.30	\$151.80	\$98.00	\$86.90	\$74.40
50/200*	\$298.80	\$184.50	\$142.30	\$151.80	\$98.00	\$86.90	\$74.40
100/150*	\$298.80	\$184.50	\$142.30	\$151.80	\$98.00	\$86.90	\$74.40
100/200*	\$298.80	\$184.50	\$142.30	\$151.80	\$98.00	\$86.90	\$74.40
100/250*	\$298.80	\$184.50	\$142.30	\$151.80	\$98.00	\$86.90	\$74.40
100/300	\$298.80	\$184.50	\$142.30	\$151.80	\$98.00	\$86.90	\$74.40
150/200*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
200/200*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
150/250*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
200/250*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
250/250*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
150/300*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
200/300*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
250/300*	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
300/300	\$350.60	\$216.50	\$167.20	\$184.90	\$114.90	\$104.30	\$87.30
100/400*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
150/400*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
200/400*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
250/400*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
100/500*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
150/500*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
200/500*	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
250/500	\$378.90	\$234.00	\$180.70	\$205.10	\$124.30	\$113.80	\$94.40
300/400*	\$387.70	\$239.60	\$184.90	\$210.20	\$127.10	\$116.60	\$96.50
300/500*	\$387.70	\$239.60	\$184.90	\$210.20	\$127.10	\$116.60	\$96.50
400/400*	\$416.00	\$257.10	\$198.50	\$230.30	\$136.50	\$126.20	\$103.60
400/500*	\$416.00	\$257.10	\$198.50	\$230.30	\$136.50	\$126.20	\$103.60
500/500	\$416.00	\$257.10	\$198.50	\$230.30	\$136.50	\$126.20	\$103.60
200/750*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
250/750*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
300/750*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
400/750*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
500/750*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
250/1000*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
300/1000*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
400/1000*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
500/1000*	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80
1000/1000	\$466.50	\$288.20	\$222.30	\$265.10	\$152.90	\$143.70	\$115.80

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

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

Eff. 12-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Uninsured Motorist - UNSTACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$60.80	\$21.80	\$14.90	\$8.50	\$10.50	\$7.10	\$5.20
20/30*	\$71.70	\$25.80	\$17.60	\$9.80	\$12.40	\$8.30	\$6.20
20/40*	\$71.70	\$25.80	\$17.60	\$9.80	\$12.40	\$8.30	\$6.20
25/50	\$71.70	\$25.80	\$17.60	\$9.80	\$12.40	\$8.30	\$6.20
30/60*	\$85.90	\$31.00	\$21.20	\$11.50	\$14.90	\$9.90	\$7.30
40/80*	\$85.90	\$31.00	\$21.20	\$11.50	\$14.90	\$9.90	\$7.30
25/100*	\$85.90	\$31.00	\$21.20	\$11.50	\$14.90	\$9.90	\$7.30
50/100	\$85.90	\$31.00	\$21.20	\$11.50	\$14.90	\$9.90	\$7.30
100/100*	\$104.20	\$37.60	\$25.70	\$14.30	\$18.00	\$12.20	\$9.10
50/200*	\$104.20	\$37.60	\$25.70	\$14.30	\$18.00	\$12.20	\$9.10
100/150*	\$104.20	\$37.60	\$25.70	\$14.30	\$18.00	\$12.20	\$9.10
100/200*	\$104.20	\$37.60	\$25.70	\$14.30	\$18.00	\$12.20	\$9.10
100/250*	\$104.20	\$37.60	\$25.70	\$14.30	\$18.00	\$12.20	\$9.10
100/300	\$104.20	\$37.60	\$25.70	\$14.30	\$18.00	\$12.20	\$9.10
150/200*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
200/200*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
150/250*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
200/250*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
250/250*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
150/300*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
200/300*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
250/300*	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
300/300	\$111.20	\$40.00	\$27.50	\$14.80	\$19.20	\$12.90	\$9.50
100/400*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
150/400*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
200/400*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
250/400*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
100/500*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
150/500*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
200/500*	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
250/500	\$115.00	\$41.30	\$28.30	\$15.80	\$19.80	\$13.40	\$9.80
300/400*	\$115.90	\$41.50	\$28.50	\$15.90	\$20.10	\$13.50	\$9.90
300/500*	\$115.90	\$41.50	\$28.50	\$15.90	\$20.10	\$13.50	\$9.90
400/400*	\$119.10	\$42.90	\$29.20	\$16.20	\$20.70	\$13.80	\$10.30
400/500*	\$119.10	\$42.90	\$29.20	\$16.20	\$20.70	\$13.80	\$10.30
500/500	\$119.10	\$42.90	\$29.20	\$16.20	\$20.70	\$13.80	\$10.30
200/750*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
250/750*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
300/750*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
400/750*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
500/750*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
250/1000*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
300/1000*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
400/1000*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
500/1000*	\$124.80	\$44.80	\$30.80	\$17.00	\$21.50	\$14.90	\$10.90
1000/1000	\$128.80	\$46.40	\$31.80	\$17.40	\$22.40	\$15.10	\$11.10

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

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

Eff. 12-22-16

Semi-Annual Premium Per Vehicle

Territory / Limit	Underinsured Motorist - UNSTACKED						
	142-144, 146-153	126,181- 184,195, 198,199, 213	139,196, 197, 201	21,33,88, 89,112, 113,114	127,168, 169,170, 185,186, 187,188, 214	175,177, 178,179	ROS
15/30	\$52.40	\$32.40	\$24.90	\$22.10	\$17.10	\$13.80	\$13.00
20/30*	\$76.80	\$47.30	\$36.50	\$33.50	\$25.00	\$20.40	\$19.10
20/40*	\$76.80	\$47.30	\$36.50	\$33.50	\$25.00	\$20.40	\$19.10
25/50	\$76.80	\$47.30	\$36.50	\$33.50	\$25.00	\$20.40	\$19.10
30/60*	\$119.20	\$73.50	\$56.70	\$55.90	\$39.20	\$33.10	\$29.50
40/80*	\$119.20	\$73.50	\$56.70	\$55.90	\$39.20	\$33.10	\$29.50
25/100*	\$119.20	\$73.50	\$56.70	\$55.90	\$39.20	\$33.10	\$29.50
50/100	\$119.20	\$73.50	\$56.70	\$55.90	\$39.20	\$33.10	\$29.50
100/100*	\$194.40	\$119.80	\$92.50	\$98.70	\$63.80	\$56.40	\$48.20
50/200*	\$194.40	\$119.80	\$92.50	\$98.70	\$63.80	\$56.40	\$48.20
100/150*	\$194.40	\$119.80	\$92.50	\$98.70	\$63.80	\$56.40	\$48.20
100/200*	\$194.40	\$119.80	\$92.50	\$98.70	\$63.80	\$56.40	\$48.20
100/250*	\$194.40	\$119.80	\$92.50	\$98.70	\$63.80	\$56.40	\$48.20
100/300	\$194.40	\$119.80	\$92.50	\$98.70	\$63.80	\$56.40	\$48.20
150/200*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
200/200*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
150/250*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
200/250*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
250/250*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
150/300*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
200/300*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
250/300*	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
300/300	\$227.70	\$140.40	\$108.70	\$120.20	\$75.00	\$67.60	\$56.50
100/400*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
150/400*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
200/400*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
250/400*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
100/500*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
150/500*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
200/500*	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
250/500	\$246.20	\$151.80	\$117.50	\$133.10	\$80.80	\$73.70	\$60.90
300/400*	\$251.80	\$155.30	\$120.00	\$136.50	\$82.70	\$76.00	\$62.60
300/500*	\$251.80	\$155.30	\$120.00	\$136.50	\$82.70	\$76.00	\$62.60
400/400*	\$270.30	\$166.60	\$128.80	\$149.50	\$88.90	\$81.80	\$67.00
400/500*	\$270.30	\$166.60	\$128.80	\$149.50	\$88.90	\$81.80	\$67.00
500/500	\$270.30	\$166.60	\$128.80	\$149.50	\$88.90	\$81.80	\$67.00
200/750*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
250/750*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
300/750*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
400/750*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
500/750*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
250/1000*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
300/1000*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
400/1000*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
500/1000*	\$302.80	\$187.20	\$144.50	\$172.30	\$99.60	\$93.50	\$75.10
1000/1000	\$340.70	\$210.30	\$162.40	\$193.90	\$111.80	\$104.30	\$84.70

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

**LOU Base Rates\*\***

*Eff. 12-22-16*

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$22.30
40	1,200	\$28.90
50	1,500	\$35.40
60	1,800	\$42.00
75	2,250	\$51.10
100	3,000	\$64.80

**RSA Base Rates**

*Eff. 06-22-16*

Coverage	
Basic	\$11.00
Plus	\$21.00

**TL Base Rate**

*Eff. 06-22-16*

Limit	Base Rate
50	\$1.40

**EXMDCL Base Rate\*\***

*Eff. 12-22-16*

Aggregate Per Claimant Limit	Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$18.60

SERFF Tracking #:

NWPC-130643443

State Tracking #:

Company Tracking #:

16A-10916PA-RRE (NMIC)

State: Pennsylvania

Filing Company:

Nationwide Mutual Insurance Company

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

Product Name: Private Passenger Auto

Project Name/Number: PA Rate Change (NMIC)/16A-10916PA-RRE (NMIC)

## Supporting Document Schedules

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

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

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

SERFF Tracking #:

NWPC-130643443

State Tracking #:

Company Tracking #:

16A-10916PA-RRE (NMIC)

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State:

Pennsylvania

Filing Company:

Nationwide Mutual Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

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

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

***Attachment Supplemental Data Exhibits (NMIC).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 Mutual Insurance Company. 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 Mutual Insurance Company 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 7.0 percent underwriting profit provision for Liability coverages and a 9.0 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 79.5 percent for Liability coverages and 77.5 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

$$\begin{aligned} \text{Liability} & (100\% - 13.5\% \text{ Variable Expenses} - 7.0\% \text{ Profit}) = 79.5\% \\ \text{Physical Damage} & (100\% - 13.5\% \text{ Variable Expenses} - 9.0\% \text{ Profit}) = 77.5\% \end{aligned}$$

#### 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 the Exclusive Agency business in the Nationwide Mutual Insurance Company is 3.5%. We are filing for a 3.5% premium change in the Exclusive Agency business which will be achieved by revising the territory base rates, as described in the following paragraph.

<b>Nationwide Mutual Insurance Company</b>			
<b>Coverage</b>	<b>Projected Current Premium</b>	<b>Indicated Change</b>	<b>Proposed Change</b>
Bodily Injury	50,741,559	6.4%	6.4%
Property Damage	54,419,928	7.6%	7.6%
Uninsured Motorists - Bodily Injury	4,422,347	8.7%	8.7%
Underinsured Motorists - Bodily Injury	19,097,703	5.2%	5.2%
First Party Benefits*	27,449,588	2.6%	2.6%
<b>Liability Total</b>	<b>156,131,125</b>	<b>6.1%</b>	<b>6.1%</b>
Comprehensive	33,620,175	3.3%	3.3%
Collision	80,026,504	-1.2%	-1.2%
<b>Physical Damage Total</b>	<b>113,646,679</b>	<b>0.1%</b>	<b>0.1%</b>
Loss of Use	5,565,419	-0.8%	-0.8%
<b>Minor Coverage Total</b>	<b>5,565,419</b>	<b>-0.8%</b>	<b>-0.8%</b>
<b>Total</b>	<b>275,343,223</b>	<b>3.5%</b>	<b>3.5%</b>

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

Please note that the total rate change for the Nationwide Mutual Insurance Company including Harleysville business is 3.2%.

**Territory Base Rates**

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

We are revising base rates uniformly across all territories for Uninsured Motorists – Bodily Injury and Underinsured Motorists – Bodily Injury as provided in Exhibit XII and in final manual’s Rate Table RT2.

**Miscellaneous Coverage Rates**

We are revising rates for Loss of Use and Excess Medical Benefits, as shown in Exhibit XIII, and in final manual’s Rate Table RT3.

**Final Histogram of all Changes**

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

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Summary of Exhibits**

Exhibit I	Indications
Exhibit II	Premium Trend Summaries
Exhibit III	Determination of Premium Projection Factors
Exhibit IV	Loss Development
Exhibit V	Determination of Catastrophe Load
Exhibit VI	Loss Trend Data
Exhibit VII	Loss Trend Summaries
Exhibit VIII	Determination of Loss Projection Factors
Exhibit IX	Financial Needs Model
Exhibit X	Determination of Trended Permissible Loss and ALAE Ratio
Exhibit XI	Territory Base Rates
Exhibit XII	UM/UIM Rates
Exhibit XIII	Miscellaneous Coverage Rates
Exhibit XIV	Histogram

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	352,997	306,038	264,654	570,692	923,689
2. Historical Earned Premium	65,104,784	56,910,468	48,586,315		
3. Current Level Earned Premium	71,767,646	61,265,989	52,257,012		
4. Selected Retrospective Premium Trend	-1.4%	-1.4%	-1.4%		
5. Selected Prospective Premium Trend	-1.3%	-1.3%	-1.3%		
6. Premium Projection Factor	0.944	0.957	0.971		
7. Projected Current Level Earned Premium = (3) x (6)	67,748,658	58,631,551	50,741,559	109,373,110	177,121,768
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	34,169,488	27,897,894	27,326,526		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	34,169,488	27,897,894	27,326,526		
10. Selected Retrospective Loss Cost Trend	2.6%	2.6%	2.6%		
11. Selected Prospective Loss Cost Trend	7.1%	7.1%	7.1%		
12. Loss Projection Factor	1.227	1.195	1.165		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	41,925,962	33,337,983	31,835,403	65,733,239	107,158,670
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	61.9%	56.9%	62.7%	60.1%	60.5%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	58.5%	55.0%	51.4%	69.5%	78.7%
17. Trended Permissible Loss and DCC Expense Ratio	59.6%	59.6%	59.6%	59.6%	59.6%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	60.9%	58.1%	61.2%	59.9%	60.3%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	41,258,933	34,064,931	31,053,834	65,514,493	106,804,426
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.7%)	10,174,338	8,820,851	7,628,051		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.6%)	5,573,204	4,831,804	4,178,423		
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	16,456,181	14,267,024	12,337,765	26,604,789	43,060,970
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	57,715,114	48,331,955	43,391,599	92,119,282	149,865,396
26. Permissible Loss, DCC and Fixed Expense Ratio	79.5%	79.5%	79.5%	79.5%	79.5%
27. Required Premium = (25) ÷ (26)	72,597,628	60,794,912	54,580,628	115,873,311	188,509,932
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	7.2%	3.7%	7.6%	5.9%	6.4%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	353,040	306,054	264,676	570,730	923,770
2. Historical Earned Premium	61,246,986	55,247,062	48,920,100		
3. Current Level Earned Premium	74,971,605	64,404,794	55,304,805		
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)	72,722,457	62,923,484	54,419,928	117,343,412	190,065,869
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	35,904,316	30,738,527	28,484,375		
9. Current Coverage Adjustment	1.001	1.001	1.000		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	35,940,220	30,769,266	28,484,375		
11. Selected Retrospective Loss Cost Trend	5.1%	5.1%	5.1%		
12. Selected Prospective Loss Cost Trend	8.3%	8.3%	8.3%		
13. Loss Projection Factor	1.320	1.256	1.195		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	47,441,090	38,646,198	34,038,828	72,752,915	119,361,366
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	65.2%	61.4%	62.5%	62.0%	62.8%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	92.2%	91.1%	89.8%	95.0%	96.9%
18. Trended Permissible Loss and DCC Expense Ratio	59.7%	59.7%	59.7%	59.7%	59.7%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	64.8%	61.2%	62.2%	61.9%	62.7%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	47,124,152	38,509,172	33,849,195	72,635,572	119,171,300
<b>Fixed Expenses</b>					
21. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.7%)	10,244,632	8,881,177	7,680,456		
22. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.6%)	5,611,709	4,864,849	4,207,129		
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	16,569,876	14,364,597	12,422,527	26,787,124	43,357,000
<b>Indication</b>					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	63,694,028	52,873,769	46,271,722	99,422,696	162,528,300
27. Permissible Loss, DCC and Fixed Expense Ratio	79.5%	79.5%	79.5%	79.5%	79.5%
28. Required Premium = (26) ÷ (27)	80,118,274	66,507,886	58,203,424	125,059,995	204,438,113
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	10.2%	5.7%	7.0%	6.6%	7.6%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	320,183	278,319	241,157	519,476	839,659
2. Historical Earned Premium	6,281,883	5,484,184	4,672,159		
3. Current Level Earned Premium	6,317,082	5,395,570	4,597,034		
4. Selected Retrospective Premium Trend	-1.7%	-1.7%	-1.7%		
5. Selected Prospective Premium Trend	-1.7%	-1.7%	-1.7%		
6. Premium Projection Factor	0.929	0.946	0.962		
7. Projected Current Level Earned Premium = (3) x (6)	5,868,569	5,104,209	4,422,347	9,526,556	15,395,125
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	3,077,595	2,077,829	1,472,305		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	3,077,595	2,077,829	1,472,305		
10. Selected Retrospective Loss Cost Trend	6.9%	6.9%	6.9%		
11. Selected Prospective Loss Cost Trend	14.4%	14.4%	14.4%		
12. Loss Projection Factor	1.543	1.443	1.350		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	4,748,729	2,998,307	1,987,612	4,868,070	9,036,938
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	80.9%	58.7%	44.9%	51.1%	58.7%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	47.8%	44.3%	40.8%	59.7%	70.6%
17. Trended Permissible Loss and DCC Expense Ratio	61.7%	61.7%	61.7%	61.7%	61.7%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	70.9%	60.4%	54.8%	55.4%	59.6%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	4,160,815	3,082,942	2,423,446	5,277,712	9,175,495
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.7%)	973,903	846,565	733,529		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.6%)	533,476	463,724	401,806		
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	1,575,211	1,369,252	1,186,425	2,555,677	4,130,888
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	5,736,026	4,452,194	3,609,871	7,833,389	13,306,383
26. Permissible Loss, DCC and Fixed Expense Ratio	79.5%	79.5%	79.5%	79.5%	79.5%
27. Required Premium = (25) ÷ (26)	7,215,127	5,600,244	4,540,718	9,853,319	16,737,589
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	22.9%	9.7%	2.7%	3.4%	8.7%

**Pennsylvania Personal Auto  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	317,092	275,783	239,033	514,816	831,908
2. Historical Earned Premium	25,527,342	22,702,281	19,648,935		
3. Current Level Earned Premium	25,509,668	22,103,744	19,135,975		
4. Selected Retrospective Premium Trend	-0.2%	-0.2%	-0.2%		
5. Selected Prospective Premium Trend	-0.1%	-0.1%	-0.1%		
6. Premium Projection Factor	0.994	0.996	0.998		
7. Projected Current Level Earned Premium = (3) x (6)	25,356,610	22,015,329	19,097,703	41,113,032	66,469,642
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	12,625,458	12,329,403	8,312,782		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	12,625,458	12,329,403	8,312,782		
10. Selected Retrospective Loss Cost Trend	4.7%	4.7%	4.7%		
11. Selected Prospective Loss Cost Trend	4.7%	4.7%	4.7%		
12. Loss Projection Factor	1.214	1.160	1.108		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	15,327,306	14,302,107	9,210,562	22,941,072	37,954,166
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	60.4%	65.0%	48.2%	55.8%	57.1%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	47.5%	44.1%	40.6%	59.5%	70.4%
17. Trended Permissible Loss and DCC Expense Ratio	58.6%	58.6%	58.6%	58.6%	58.6%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	59.5%	61.4%	54.4%	56.9%	57.5%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	15,087,183	13,517,412	10,389,150	23,393,315	38,220,044
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.7%)	4,092,287	3,559,167	3,084,883		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.6%)	2,241,634	1,949,607	1,689,808		
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	6,618,948	5,756,669	4,989,552	10,746,221	17,365,169
<b>Indication</b>					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	21,706,131	19,274,081	15,378,702	34,139,536	55,585,213
27. Permissible Loss, DCC and Fixed Expense Ratio	79.5%	79.5%	79.5%	79.5%	79.5%
29. Required Premium = (26) ÷ (27)	27,303,309	24,244,127	19,344,279	42,942,813	69,918,507
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	7.7%	10.1%	1.3%	4.5%	5.2%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	986,049	858,360	745,035	1,603,395	2,589,444
2. Historical Earned Premium	38,646,962	32,560,624	28,032,223		
3. Current Level Earned Premium	40,262,439	34,240,645	28,985,837		
4. Selected Retrospective Premium Trend	-2.4%	-2.4%	-2.4%		
5. Selected Prospective Premium Trend	-2.4%	-2.4%	-2.4%		
6. Premium Projection Factor	0.902	0.924	0.947		
7. Projected Current Level Earned Premium = (3) x (6)	36,316,720	31,638,356	27,449,588	59,087,944	95,404,664
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	19,353,556	18,143,713	13,186,405		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	19,353,556	18,143,713	13,186,405		
10. Selected Retrospective Loss Cost Trend	1.5%	1.5%	1.5%		
11. Selected Prospective Loss Cost Trend	1.5%	1.5%	1.5%		
12. Loss Projection Factor	1.065	1.050	1.034		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	20,611,537	19,050,899	13,634,743	32,143,842	52,663,375
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	56.8%	60.2%	49.7%	54.4%	55.2%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	73.8%	71.0%	68.0%	82.1%	88.1%
17. Trended Permissible Loss and DCC Expense Ratio	58.3%	58.3%	58.3%	58.3%	58.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	57.2%	59.6%	52.5%	55.1%	55.6%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	20,773,164	18,856,460	14,411,034	32,557,457	53,044,993
<b>Fixed Expenses</b>					
20. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.7%)	5,824,773	5,070,491	4,401,059		
21. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.6%)	3,190,640	2,777,466	2,410,771		
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	9,421,107	8,201,115	7,118,363	15,319,478	24,740,585
<b>Indication</b>					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	30,194,271	27,057,575	21,529,397	47,876,935	77,785,578
26. Permissible Loss, DCC and Fixed Expense Ratio	79.5%	79.5%	79.5%	79.5%	79.5%
27. Required Premium = (25) ÷ (26)	37,980,215	34,034,686	27,081,003	60,222,560	97,843,494
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	4.6%	7.6%	-1.3%	1.9%	2.6%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	308,378	268,123	232,289	500,412	808,790
2. Historical Earned Premium	37,068,733	35,752,091	31,709,846		
3. Current Level Earned Premium	42,794,256	37,250,876	32,672,668		
4. Selected Retrospective Premium Trend	1.2%	1.2%	1.2%		
5. Selected Prospective Premium Trend	1.3%	1.3%	1.3%		
6. Premium Projection Factor	1.054	1.041	1.029		
7. Projected Current Level Earned Premium = (3) x (6)	45,105,146	38,778,162	33,620,175	72,398,337	117,503,483
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	19,714,003	20,373,056	15,651,140		
9. Catastrophe Load	1.080	1.080	1.080		
10. Current Coverage Adjustment	0.979	0.979	0.990		
11. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9) x (10)	20,844,010	21,540,840	16,734,199		
12. Selected Retrospective Loss Cost Trend	2.5%	2.5%	2.5%		
13. Selected Prospective Loss Cost Trend	3.9%	3.9%	3.9%		
14. Loss Projection Factor	1.145	1.116	1.089		
15. Projected Estimated Ultimate Losses and DCC Expenses = (11) x (14)	23,866,391	24,039,577	18,223,543	41,773,840	66,506,971
16. Projected Loss and DCC Expense Ratio = (15) ÷ (7)	52.9%	62.0%	54.2%	57.7%	56.6%
17. Experience Year Weights Used Above				45/55	25/35/40
18. Credibility Assigned to Experience	86.0%	84.3%	82.3%	90.9%	94.2%
19. Trended Permissible Loss and DCC Expense Ratio	56.3%	56.3%	56.3%	56.3%	56.3%
20. Credibility-Weighted Loss and DCC Expense Ratio = (18) x (16) + [1 - (18)] x (19)	53.4%	61.1%	54.6%	57.6%	56.6%
21. Credibility-Weighted Losses and DCC Expenses = (7) x (20)	24,086,148	23,693,457	18,356,616	41,701,442	66,506,971
<b>Fixed Expenses</b>					
22. Est. General & Other Acquisition = 2015/3 Avg Hist Premx(1)x(15.9%)	6,693,389	5,819,648	5,041,866		
23. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Premx(1)x(8.0%)	3,367,743	2,928,125	2,536,788		
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	10,513,883	9,141,423	7,919,693	17,061,116	27,574,999
<b>Indication</b>					
27. Credibility-Weighted Losses, DCC and Fixed Expenses = (21) + (26)	34,600,031	32,834,880	26,276,309	58,762,558	94,081,970
28. Permissible Loss, DCC and Fixed Expense Ratio	77.5%	77.5%	77.5%	77.5%	77.5%
29. Required Premium = (27) ÷ (28)	44,645,201	42,367,587	33,904,915	75,822,655	121,396,090
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	-1.0%	9.3%	0.8%	4.7%	3.3%

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

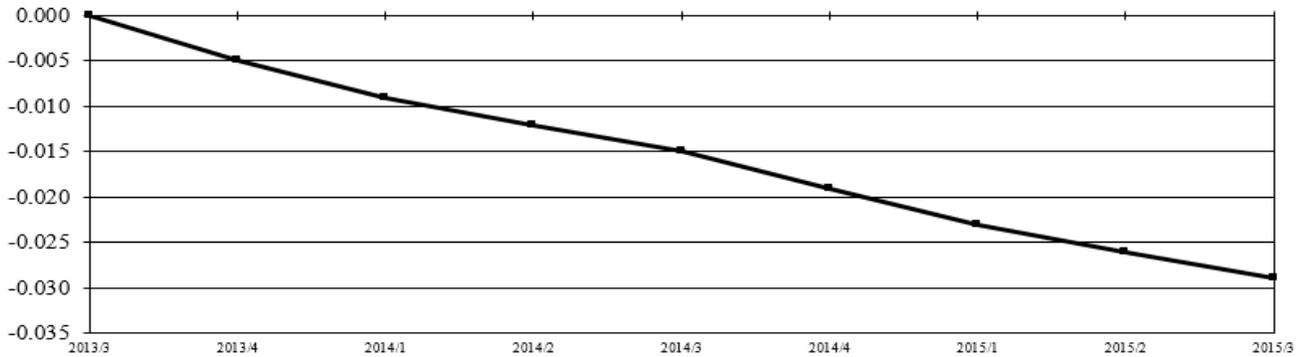
Fiscal Accident Year Ending	2013/3	2014/3	2015/3	2-Year	3-Year
<b>Premium</b>					
1. Earned Exposures	279,145	243,162	211,045	454,207	733,352
2. Historical Earned Premium	92,597,693	79,869,545	72,139,491		
3. Current Level Earned Premium	94,698,855	84,629,920	75,425,546		
4. Selected Retrospective Premium Trend	2.7%	2.7%	2.7%		
5. Selected Prospective Premium Trend	2.7%	2.7%	2.7%		
6. Premium Projection Factor	1.119	1.090	1.061		
7. Projected Current Level Earned Premium = (3) x (6)	105,968,019	92,246,613	80,026,504	172,273,117	278,241,136
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	48,497,446	42,715,191	38,945,798		
9. Current Coverage Adjustment	0.999	0.999	0.999		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	48,448,949	42,672,476	38,906,852		
11. Selected Retrospective Loss Cost Trend	3.1%	3.1%	3.1%		
12. Selected Prospective Loss Cost Trend	5.1%	5.1%	5.1%		
13. Loss Projection Factor	1.187	1.152	1.117		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	57,508,902	49,158,692	43,458,954	92,855,210	150,250,213
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	54.3%	53.3%	54.3%	53.9%	54.0%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	90.3%	89.0%	87.6%	93.8%	96.1%
18. Trended Permissible Loss and DCC Expense Ratio	56.3%	56.3%	56.3%	56.3%	56.3%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	54.5%	53.6%	54.5%	54.0%	54.1%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	57,752,570	49,444,185	43,614,445	93,027,483	150,528,455
<b>Fixed Expenses</b>					
21. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.9%)	15,171,376	13,215,720	11,470,179		
22. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.0%)	7,633,397	6,649,419	5,771,159		
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	23,830,988	20,759,070	18,017,198	38,776,268	62,607,256
<b>Indication</b>					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	81,583,558	70,203,255	61,631,643	131,803,751	213,135,711
27. Permissible Loss, DCC and Fixed Expense Ratio	77.5%	77.5%	77.5%	77.5%	77.5%
28. Required Premium = (26) ÷ (27)	105,269,107	90,584,845	79,524,701	170,069,356	275,013,821
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	-0.7%	-1.8%	-0.6%	-1.3%	-1.2%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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
<b>Premium</b>					
1. Earned Exposures	150,473	131,630	115,124	246,754	397,227
2. Historical Earned Premium	5,901,909	5,386,578	4,866,336		
3. Current Level Earned Premium	7,072,770	6,208,141	5,467,013		
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	1.032	1.025	1.018		
7. Projected Current Level Earned Premium = (3) x (6)	7,299,099	6,363,345	5,565,419	11,928,764	19,227,863
<b>Experience Losses and Defense and Cost Containment Expenses</b>					
8. Estimated Ultimate Losses and DCC Expenses	3,107,289	3,140,037	2,446,267		
9. Current Coverage Adjustment	1.050	1.050	1.023		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	3,262,653	3,297,039	2,502,531		
11. Selected Retrospective Loss Cost Trend	5.0%	5.0%	5.0%		
12. Selected Prospective Loss Cost Trend	5.1%	5.1%	5.1%		
13. Loss Projection Factor	1.232	1.173	1.117		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	4,019,588	3,867,427	2,795,327	6,560,820	10,594,553
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	55.1%	60.8%	50.2%	55.0%	55.1%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	97.2%	96.8%	96.3%	98.2%	98.9%
18. Trended Permissible Loss and DCC Expense Ratio	56.8%	56.8%	56.8%	56.8%	56.8%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	55.1%	60.7%	50.4%	55.0%	55.1%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	4,021,804	3,862,550	2,804,971	6,560,820	10,594,553
<b>Fixed Expenses</b>					
21. Est. General & Other Acquisition = 2015/3 Avg Hist Prem x (1) x (15.9%)	1,011,327	884,684	773,747		
22. Est. Adjusting and Other Loss Adjustment = 2015/3 Avg Hist Prem x (1) x (8.0%)	508,844	445,124	389,307		
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	1,588,579	1,389,650	1,215,392	2,605,042	4,193,621
<b>Indication</b>					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	5,610,383	5,252,200	4,020,363	9,165,862	14,788,174
27. Permissible Loss, DCC and Fixed Expense Ratio	77.5%	77.5%	77.5%	77.5%	77.5%
28. Required Premium = (26) ÷ (27)	7,239,204	6,777,032	5,187,565	11,826,919	19,081,515
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	-0.8%	6.5%	-6.8%	-0.9%	-0.8%

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
BI**

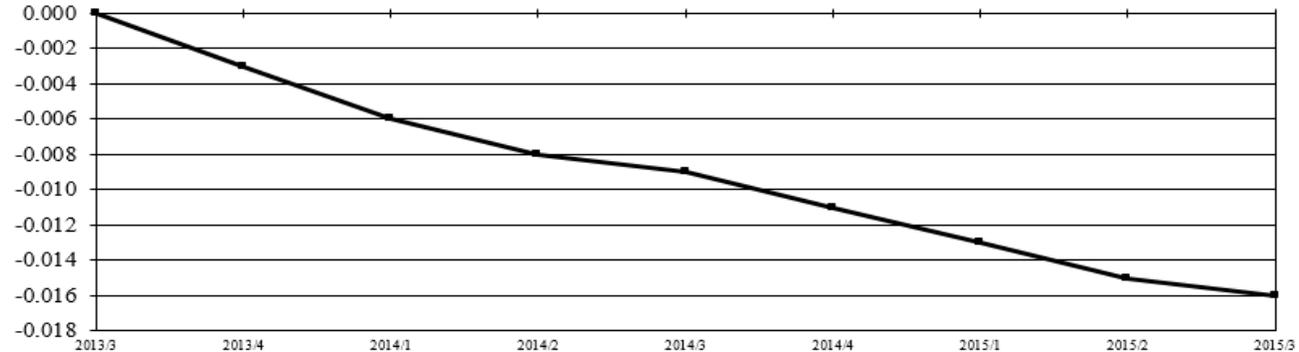
**Rerated Premium Trend Index**



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
— Average Premium	203.30	202.33	201.48	200.81	200.19	199.50	198.72	198.06	197.45
Index	0.000	-0.005	-0.009	-0.012	-0.015	-0.019	-0.023	-0.026	-0.029
Trend	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.3%	-1.2%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
PD**

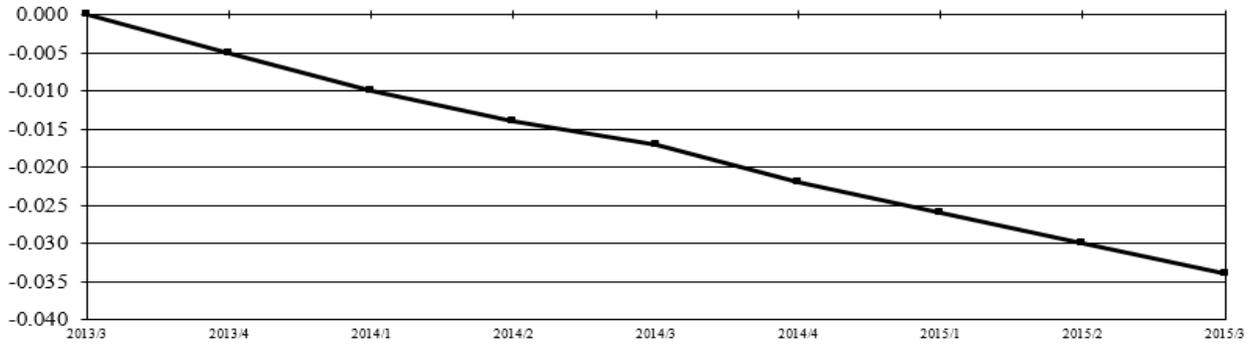
**Rerated Premium Trend Index**



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
— Average Premium	212.35	211.67	211.11	210.74	210.43	210.08	209.63	209.27	208.95
Index	0.000	-0.003	-0.006	-0.008	-0.009	-0.011	-0.013	-0.015	-0.016
Trend	-0.8%	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%	-0.6%	-0.6%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
UMBI**

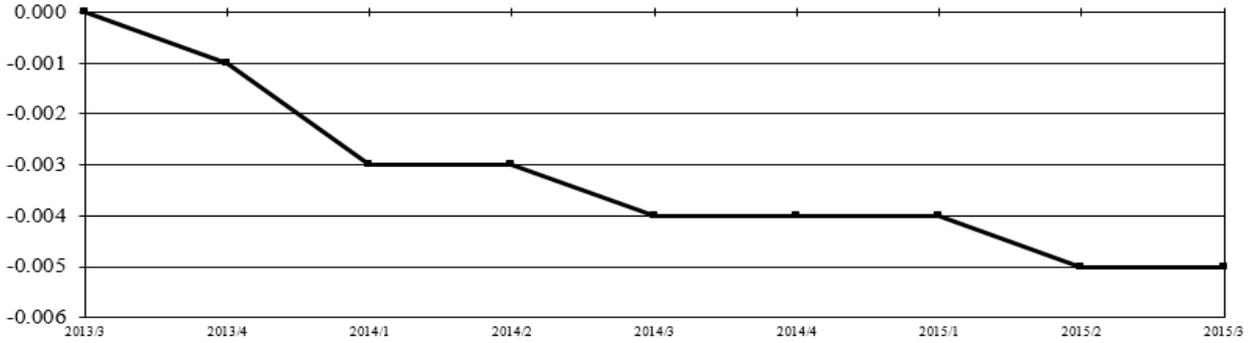
**Rerated Premium Trend Index**



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
<b>Average Premium</b>	19.73	19.63	19.54	19.46	19.39	19.30	19.22	19.14	19.06
Index	0.000	-0.005	-0.010	-0.014	-0.017	-0.022	-0.026	-0.030	-0.034
Trend	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
UIMBI**

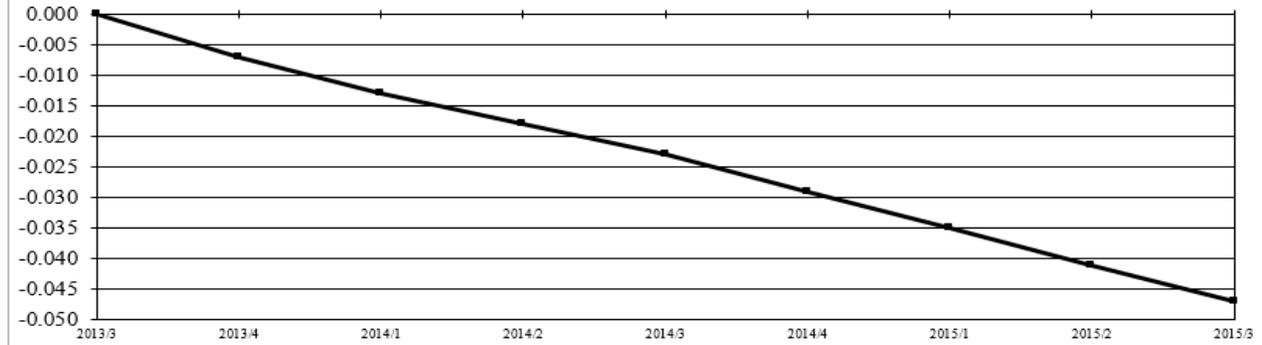
**Rerated Premium Trend Index**



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
— Average Premium	80.44	80.33	80.23	80.18	80.15	80.11	80.08	80.06	80.05
— Index	0.000	-0.001	-0.003	-0.003	-0.004	-0.004	-0.004	-0.005	-0.005
— Trend	-0.2%	-0.2%	-0.2%	-0.1%	-0.1%	-0.1%	-0.1%	0.0%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
AD, COMBL, FUNRL, LOI, MDCL, EXMDCL**

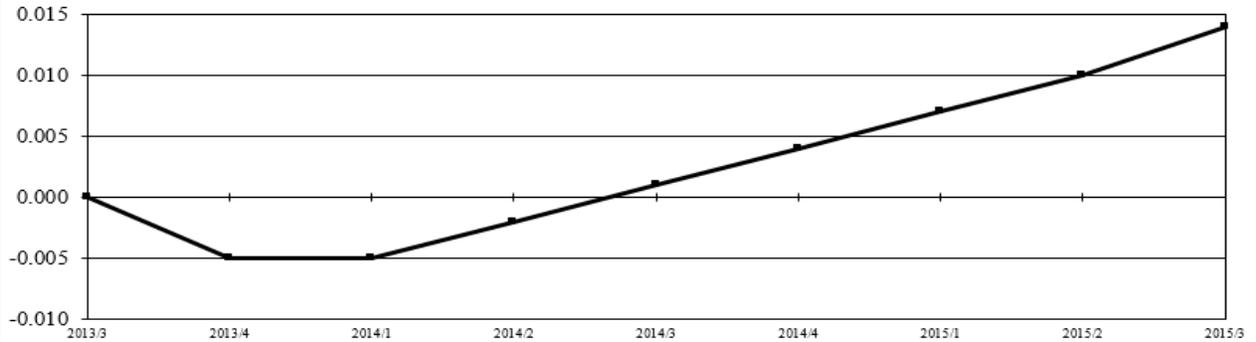
**Rated Premium Trend Index**



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	40.83	40.55	40.30	40.09	39.89	39.66	39.39	39.14	38.90
■ Index	0.000	-0.007	-0.013	-0.018	-0.023	-0.029	-0.035	-0.041	-0.047
■ Trend	-2.3%	-2.3%	-2.4%	-2.4%	-2.5%	-2.5%	-2.5%	-2.4%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
COMP**

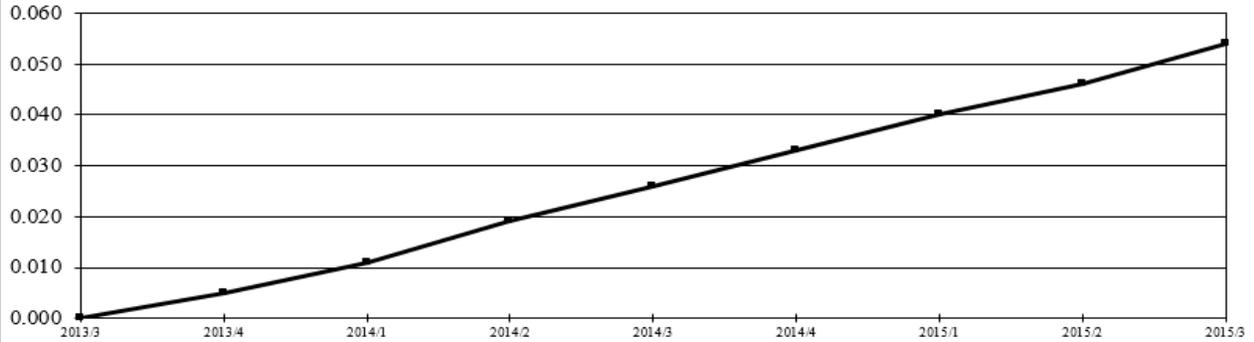
**Rerated Premium Trend Index**



Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	138.77	138.14	138.04	138.45	138.93	139.39	139.79	140.21	140.65
Index	0.000	-0.005	-0.005	-0.002	0.001	0.004	0.007	0.010	0.014
Trend	0.9%	1.1%	1.3%	1.3%	1.2%	1.2%	1.2%	1.3%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
Premium Trend Summary  
COLL**

**Rerated Premium Trend Index**

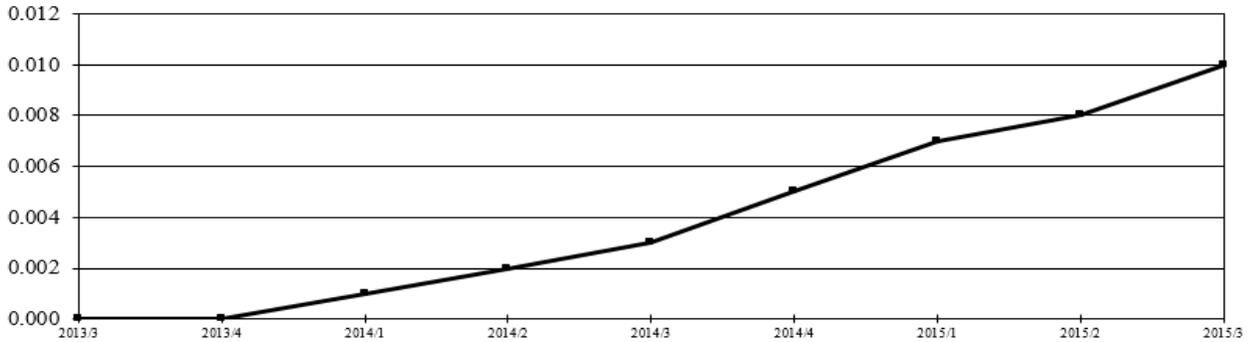


Four Quarters Ending	2013/3	2013/4	2014/1	2014/2	2014/3	2014/4	2015/1	2015/2	2015/3
■ Average Premium	339.22	341.04	343.10	345.53	348.03	350.43	352.65	354.97	357.39
Index	0.000	0.005	0.011	0.019	0.026	0.033	0.040	0.046	0.054
Trend	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.8%	

**Pennsylvania Personal Auto  
Voluntary, Takeout - Residual  
Nationwide Mutual Insurance Company  
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	47.00	47.01	47.04	47.10	47.16	47.23	47.31	47.38	47.49
— Index	0.000	0.000	0.001	0.002	0.003	0.005	0.007	0.008	0.010
— Trend	0.5%	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	-1.4%	-1.4%	-1.4%
5. Past-to-Present Factor = $[1+(4)](3)$	0.972	0.986	1.000
<b>Present-to-Future Adjustments</b>			
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	-1.3%	-1.3%	-1.3%
10. Present-to-Future Factor = $[1+(9)](8)$	0.971	0.971	0.971
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.944	0.957	0.971

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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
<b>Present-to-Future Adjustments</b>			
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
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.970	0.977	0.984

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	-1.7%	-1.7%	-1.7%
5. Past-to-Present Factor = $[1+(4)](3)$	0.966	0.983	1.000
<b>Present-to-Future Adjustments</b>			
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	-1.7%	-1.7%	-1.7%
10. Present-to-Future Factor = $[1+(9)](8)$	0.962	0.962	0.962
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.929	0.946	0.962

**Pennsylvania Personal Auto  
 Nationwide Mutual Insurance Company  
 Determination of Premium Projection Factors  
 Underinsured Motorists - Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	-0.2%	-0.2%	-0.2%
5. Past-to-Present Factor = $[1+(4)](3)$	0.996	0.998	1.000
<b>Present-to-Future Adjustments</b>			
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	-0.1%	-0.1%	-0.1%
10. Present-to-Future Factor = $[1+(9)](8)$	0.998	0.998	0.998
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.994	0.996	0.998

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Determination of Premium Projection Factors  
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits,  
Medical Benefits, Excess Medical Benefits**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	-2.4%	-2.4%	-2.4%
5. Past-to-Present Factor = $[1+(4)](3)$	0.953	0.976	1.000
<b>Present-to-Future Adjustments</b>			
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	-2.4%	-2.4%	-2.4%
10. Present-to-Future Factor = $[1+(9)](8)$	0.947	0.947	0.947
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	0.902	0.924	0.947

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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 = $[1+(4)](3)$	1.024	1.012	1.000
<b>Present-to-Future Adjustments</b>			
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	1.3%	1.3%	1.3%
10. Present-to-Future Factor = $[1+(9)](8)$	1.029	1.029	1.029
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	1.054	1.041	1.029

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	2.7%	2.7%	2.7%
5. Past-to-Present Factor = $[1+(4)](3)$	1.055	1.027	1.000
<b>Present-to-Future Adjustments</b>			
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	2.7%	2.7%	2.7%
10. Present-to-Future Factor = $[1+(9)](8)$	1.061	1.061	1.061
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	1.119	1.090	1.061

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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 = $[1+(4)](3)$	1.014	1.007	1.000
<b>Present-to-Future Adjustments</b>			
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 = $[1+(9)](8)$	1.018	1.018	1.018
<b>Past-to-Future Adjustments</b>			
11. Premium Projection Factor = (5) × (10)	1.032	1.025	1.018

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	65,768,483	70,302,147	75,692,724	76,990,427	77,470,250	77,488,227	77,638,135	77,738,832	77,740,756	77,716,340	77,698,985
2006/3	63,090,038	72,284,044	76,318,068	77,963,506	78,382,726	78,598,242	78,811,895	78,815,142	78,837,458	78,836,834	
2007/3	67,211,073	72,719,682	77,467,751	78,950,735	78,775,749	78,941,432	79,003,127	79,157,520	79,190,323		
2008/3	66,952,208	70,427,569	74,191,476	75,603,610	76,100,296	76,308,058	76,207,156	76,170,135			
2009/3	54,058,573	60,559,723	65,370,489	65,776,098	66,092,912	66,032,928	66,096,070				
2010/3	43,481,838	50,971,674	52,985,306	53,721,021	54,454,760	54,587,611					
2011/3	37,264,350	40,928,020	41,936,774	43,094,092	43,786,425						
2012/3	33,693,874	35,741,190	37,435,490	37,928,139							
2013/3	25,948,636	29,397,390	32,397,933								
2014/3	22,389,860	24,986,918									
2015/3	21,367,205										

**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	1.0689	1.0767	1.0171	1.0062	1.0002	1.0019	1.0013	1.0000	0.9997	0.9998
2006/3	1.1457	1.0558	1.0216	1.0054	1.0027	1.0027	1.0000	1.0003	1.0000	
2007/3	1.0820	1.0653	1.0191	0.9978	1.0021	1.0008	1.0020	1.0004		
2008/3	1.0519	1.0534	1.0190	1.0066	1.0027	0.9987	0.9995			
2009/3	1.1203	1.0794	1.0062	1.0048	0.9991	1.0010				
2010/3	1.1723	1.0395	1.0139	1.0137	1.0024					
2011/3	1.0983	1.0246	1.0276	1.0161						
2012/3	1.0608	1.0474	1.0132							
2013/3	1.1329	1.1021								
2014/3	1.1160									

**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	1.1160	1.1021	1.0132	1.0161	1.0024	1.0010	0.9995	1.0004	1.0000	0.9998	
Age-to-Ult	1.2701	1.1381	1.0327	1.0192	1.0031	1.0007	0.9997	1.0002	0.9998	0.9998	
2-Year Avg	1.1245	1.0748	1.0204	1.0149	1.0008	0.9999	1.0008	1.0004	0.9999	0.9998	
Age-to-Ult	1.2536	1.1148	1.0372	1.0165	1.0016	1.0008	1.0009	1.0001	0.9997	0.9998	
3-Year Avg	1.1032	1.0580	1.0182	1.0115	1.0014	1.0002	1.0005	1.0002	0.9999	0.9998	
Age-to-Ult	1.2045	1.0918	1.0319	1.0135	1.0020	1.0006	1.0004	0.9999	0.9997	0.9998	
4-Year Avg	1.1020	1.0534	1.0152	1.0103	1.0016	1.0008	1.0007	1.0002	0.9999	0.9998	
Age-to-Ult	1.1941	1.0836	1.0287	1.0133	1.0030	1.0014	1.0006	0.9999	0.9997	0.9998	
All-Year Avg	1.1049	1.0605	1.0172	1.0072	1.0015	1.0010	1.0007	1.0002	0.9999	0.9998	
Age-to-Ult	1.2042	1.0899	1.0277	1.0103	1.0031	1.0016	1.0006	0.9999	0.9997	0.9998	
M3 of L5	1.1157	1.0554	1.0154	1.0084	1.0024	1.0012	1.0007	1.0002	0.9999	0.9998	
Age-to-Ult	1.2108	1.0852	1.0282	1.0126	1.0042	1.0018	1.0006	0.9999	0.9997	0.9998	
2-Year LWA	1.1251	1.0721	1.0208	1.0147	1.0006	0.9997	1.0008	1.0003	0.9998	0.9998	
Age-to-Ult	1.2507	1.1116	1.0368	1.0157	1.0010	1.0004	1.0007	0.9999	0.9996	0.9998	
3-Year LWA	1.0987	1.0538	1.0180	1.0107	1.0014	1.0001	1.0005	1.0002	0.9998	0.9998	
Age-to-Ult	1.1934	1.0862	1.0307	1.0125	1.0018	1.0004	1.0003	0.9998	0.9996	0.9998	
4-Year LWA	1.0986	1.0491	1.0141	1.0094	1.0016	1.0008	1.0007	1.0002	0.9998	0.9998	
Age-to-Ult	1.1832	1.0770	1.0266	1.0123	1.0029	1.0013	1.0005	0.9998	0.9996	0.9998	
All-Year LWA	1.1010	1.0605	1.0172	1.0063	1.0016	1.0010	1.0007	1.0002	0.9998	0.9998	
Age-to-Ult	1.1989	1.0889	1.0268	1.0094	1.0031	1.0015	1.0005	0.9998	0.9996	0.9998	
Selected	1.1245	1.0748	1.0204	1.0149	1.0014	1.0008	1.0008	1.0004	0.9999	0.9998	
Age-to-Ult	1.2555	1.1165	1.0388	1.0180	1.0031	1.0017	1.0009	1.0001	0.9997	0.9998	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	77,698,985	79,191,071	79,191,071	79,191,071	79,191,071	79,191,071	79,191,071	79,191,071	79,191,071	79,191,071	79,191,071
2006/3	78,836,834	79,823,560	79,823,560	79,823,560	79,823,560	79,823,560	79,823,560	79,823,560	79,823,560	79,823,560	79,823,560
2007/3	79,190,323	79,174,485	79,166,566	79,166,566	79,166,566	79,166,566	79,166,566	79,158,647	79,158,647	79,158,647	79,158,647
2008/3	76,170,135	78,847,940	78,840,323	78,825,089	78,825,089	78,825,089	78,825,089	78,825,089	78,817,472	78,817,472	78,817,472
2009/3	66,096,070	66,581,274	66,660,589	66,627,541	66,640,761	66,640,761	66,640,761	66,647,370	66,620,932	66,634,151	66,634,151
2010/3	54,587,611	56,128,229	56,133,688	56,122,771	56,166,441	56,177,358	56,188,276	56,111,853	56,111,853	56,160,982	56,171,899
2011/3	43,786,425	43,922,163	43,856,483	43,873,998	43,917,784	43,922,163	43,970,328	43,830,211	43,865,241	43,913,406	43,922,163
2012/3	37,928,139	39,156,746	39,054,340	38,940,556	38,932,970	38,819,186	38,906,421	39,023,998	38,902,628	38,895,042	38,785,051
2013/3	32,397,933	33,971,860	34,117,651	33,945,942	33,842,269	33,809,871	33,826,070	34,104,692	33,907,065	33,774,233	33,780,713
2014/3	24,986,918	28,437,611	27,855,416	27,280,717	27,075,824	27,233,242	27,115,803	27,775,458	27,140,790	26,910,911	27,208,255
2015/3	21,367,205	27,638,487	27,285,928	26,236,798	26,014,579	26,230,388	26,371,412	27,223,963	25,999,622	25,781,677	26,117,142

**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	77,698,985	1.0000	1,492,086	79,191,071	5,064	125,569,482	715,829	15,638	7.074	110.63	63.1%
2006/3	78,836,834	0.9998	1,002,493	79,823,560	4,932	130,718,467	717,414	16,185	6.875	111.27	61.1%
2007/3	79,190,323	0.9997	0	79,166,566	4,663	130,503,724	730,138	16,978	6.386	108.43	60.7%
2008/3	76,170,135	1.0001	2,662,571	78,840,323	4,203	125,606,829	707,633	18,758	5.940	111.41	62.8%
2009/3	66,096,070	1.0009	505,033	66,660,589	3,450	109,151,923	620,286	19,322	5.662	107.47	61.1%
2010/3	54,587,611	1.0017	1,502,407	56,182,817	2,804	91,492,792	530,486	20,037	5.286	105.91	61.4%
2011/3	43,786,425	1.0031	0	43,922,163	2,352	77,169,520	458,504	18,674	5.130	95.79	56.9%
2012/3	37,928,139	1.0180	500,387	39,111,233	2,030	69,219,999	401,699	19,267	5.054	97.36	56.5%
2013/3	32,397,933	1.0388	514,515	34,169,488	1,662	65,104,784	352,997	20,559	4.708	96.80	52.5%
2014/3	24,986,918	1.1165	0	27,897,894	1,294	56,910,468	306,038	21,559	4.228	91.16	49.0%
2015/3	21,367,205	1.2555	500,000	27,326,526	1,193	48,586,315	264,654	22,906	4.508	103.25	56.2%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	56,789,121	62,723,589	63,245,978	63,311,948	63,340,276	63,343,804	63,347,600	63,347,600	63,348,232	63,348,232	63,348,232
2006/3	57,544,205	64,256,761	64,865,619	65,105,915	65,117,964	65,118,778	65,123,792	65,127,934	65,127,934	65,127,884	65,127,884
2007/3	62,790,849	69,221,873	69,669,864	69,786,114	69,815,455	69,810,181	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809
2008/3	63,261,164	68,822,217	69,176,799	69,253,410	69,283,883	69,290,788	69,293,066	69,296,566	69,296,566	69,296,566	69,296,566
2009/3	55,823,319	59,896,612	60,286,788	60,305,499	60,303,188	60,305,323	60,305,771	60,305,771	60,305,771	60,305,771	60,305,771
2010/3	48,443,847	51,508,619	51,844,725	51,905,139	51,910,782	51,916,297	51,916,297	51,916,297	51,916,297	51,916,297	51,916,297
2011/3	42,392,384	45,549,047	45,815,890	46,013,165	46,012,526	46,012,526	46,012,526	46,012,526	46,012,526	46,012,526	46,012,526
2012/3	37,022,654	39,640,185	39,939,039	40,053,942	40,053,942	40,053,942	40,053,942	40,053,942	40,053,942	40,053,942	40,053,942
2013/3	32,857,768	35,295,884	35,764,833	35,764,833	35,764,833	35,764,833	35,764,833	35,764,833	35,764,833	35,764,833	35,764,833
2014/3	27,938,699	30,305,163	30,305,163	30,305,163	30,305,163	30,305,163	30,305,163	30,305,163	30,305,163	30,305,163	30,305,163
2015/3	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504	26,015,504

**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	1.1045	1.0083	1.0010	1.0004	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
2006/3	1.1167	1.0095	1.0037	1.0002	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000
2007/3	1.1024	1.0065	1.0017	1.0004	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
2008/3	1.0879	1.0052	1.0011	1.0004	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000
2009/3	1.0730	1.0065	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010/3	1.0633	1.0065	1.0012	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000
2011/3	1.0745	1.0059	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012/3	1.0707	1.0075	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013/3	1.0742	1.0133	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2014/3	1.0847	1.0133	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**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	1.0847	1.0133	1.0029	1.0000	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.1025	1.0164	1.0031	1.0002	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	
2-Year Avg	1.0795	1.0104	1.0036	1.0001	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0949	1.0143	1.0039	1.0003	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	
3-Year Avg	1.0765	1.0089	1.0028	1.0000	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0893	1.0119	1.0030	1.0002	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	
4-Year Avg	1.0760	1.0083	1.0022	1.0001	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0875	1.0107	1.0024	1.0002	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
All-Year Avg	1.0852	1.0077	1.0020	1.0002	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0961	1.0100	1.0023	1.0003	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
M3 of L5	1.0731	1.0068	1.0017	1.0002	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0825	1.0088	1.0020	1.0003	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
2-Year LWA	1.0790	1.0102	1.0036	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0941	1.0140	1.0038	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0759	1.0086	1.0027	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0882	1.0114	1.0028	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0754	1.0080	1.0020	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0863	1.0101	1.0021	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0874	1.0074	1.0019	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0977	1.0095	1.0021	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0795	1.0104	1.0036	1.0001	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0949	1.0143	1.0039	1.0003	1.0002	1.0001	1.0001	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	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232	63,348,232
2006/3	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884	65,127,884
2007/3	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809	69,810,809
2008/3	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566	69,296,566
2009/3	60,305,771	60,311,802	60,311,802	60,311,802	60,311,802	60,311,802	60,311,802	60,305,771	60,305,771	60,305,771	60,305,771
2010/3	51,916,297	51,921,489	51,921,489	51,921,489	51,921,489	51,921,489	51,921,489	51,916,297	51,916,297	51,916,297	51,916,297
2011/3	46,012,526	46,021,729	46,021,729	46,021,729	46,017,127	46,017,127	46,017,127	46,017,127	46,017,127	46,012,526	46,012,526
2012/3	40,053,942	40,061,953	40,065,958	40,061,953	40,061,953	40,065,958	40,065,958	40,061,953	40,057,947	40,057,947	40,061,953
2013/3	35,764,833	35,875,704	35,904,316	35,872,127	35,850,669	35,847,092	35,836,363	35,900,739	35,864,975	35,839,939	35,839,939
2014/3	30,305,163	30,802,168	30,738,527	30,665,794	30,629,428	30,608,215	30,571,848	30,729,435	30,650,642	30,611,245	30,593,062
2015/3	26,015,504	28,682,093	28,484,375	28,338,689	28,291,861	28,515,594	28,161,783	28,463,563	28,310,071	28,260,642	28,557,219

**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	63,348,232	1.0000	0	63,348,232	26,729	111,442,111	715,916	2,370	37.335	88.49	56.8%
2006/3	65,127,884	1.0000	0	65,127,884	26,138	114,378,030	717,507	2,492	36.429	90.77	56.9%
2007/3	69,810,809	1.0000	0	69,810,809	27,579	113,107,542	730,221	2,531	37.768	95.60	61.7%
2008/3	69,296,566	1.0000	0	69,296,566	26,083	108,889,044	707,744	2,657	36.854	97.91	63.6%
2009/3	60,305,771	1.0001	0	60,311,802	21,848	94,689,968	620,377	2,761	35.217	97.22	63.7%
2010/3	51,916,297	1.0001	0	51,921,489	19,003	80,135,032	530,537	2,732	35.818	97.87	64.8%
2011/3	46,012,526	1.0002	0	46,021,729	16,022	67,962,702	458,540	2,872	34.941	100.37	67.7%
2012/3	40,053,942	1.0003	0	40,065,958	13,835	61,937,307	401,746	2,896	34.437	99.73	64.7%
2013/3	35,764,833	1.0039	0	35,904,316	11,786	61,246,986	353,040	3,046	33.384	101.70	58.6%
2014/3	30,305,163	1.0143	0	30,738,527	8,885	55,247,062	306,054	3,460	29.031	100.43	55.6%
2015/3	26,015,504	1.0949	0	28,484,375	6,802	48,920,100	264,676	4,188	25.699	107.62	58.2%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	6,513,079	7,648,146	8,027,694	8,315,385	8,340,959	8,339,981	8,350,664	8,338,126	8,313,263	8,313,263	8,313,263
2006/3	6,340,752	7,435,585	8,326,648	8,444,447	8,350,155	8,372,124	8,352,292	8,352,518	8,353,539	8,302,385	
2007/3	6,065,590	6,311,983	6,697,087	6,720,206	7,045,471	7,140,369	7,165,962	7,163,237	7,161,037		
2008/3	4,644,402	4,861,313	4,798,224	4,944,309	4,972,941	5,151,190	5,138,556	5,140,230			
2009/3	3,548,198	3,997,052	4,551,387	4,534,616	4,449,914	4,523,648	4,526,476				
2010/3	2,843,716	4,004,062	4,532,123	4,032,688	4,077,876	4,120,009					
2011/3	2,536,333	2,353,866	2,715,764	2,738,457	2,838,798						
2012/3	1,875,959	2,181,773	2,223,387	2,322,351							
2013/3	2,163,727	2,762,588	2,899,289								
2014/3	1,258,076	1,768,666									
2015/3	934,322										

**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	1.1743	1.0496	1.0358	1.0031	0.9999	1.0013	0.9985	0.9970	1.0000	1.0000
2006/3	1.1727	1.1198	1.0141	0.9888	1.0026	0.9976	1.0000	1.0001	0.9939	
2007/3	1.0406	1.0610	1.0035	1.0484	1.0135	1.0036	0.9996	0.9997		
2008/3	1.0467	0.9870	1.0304	1.0058	1.0358	0.9975	1.0003			
2009/3	1.1265	1.1387	0.9963	0.9813	1.0166	1.0006				
2010/3	1.4080	1.1319	0.8898	1.0112	1.0103					
2011/3	0.9281	1.1537	1.0084	1.0366						
2012/3	1.1630	1.0191	1.0445							
2013/3	1.2768	1.0495								
2014/3	1.4058									

**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	1.4058	1.0495	1.0445	1.0366	1.0103	1.0006	1.0003	0.9997	0.9939	1.0000	
Age-to-Ult	1.6049	1.1416	1.0878	1.0415	1.0047	0.9945	0.9939	0.9936	0.9939	1.0000	
2-Year Avg	1.3413	1.0343	1.0265	1.0239	1.0135	0.9991	1.0000	0.9999	0.9970	1.0000	
Age-to-Ult	1.4718	1.0973	1.0609	1.0335	1.0094	0.9960	0.9969	0.9969	0.9970	1.0000	
3-Year Avg	1.2819	1.0741	0.9809	1.0097	1.0209	1.0006	1.0000	0.9989	0.9970	1.0000	
Age-to-Ult	1.3874	1.0823	1.0076	1.0272	1.0173	0.9965	0.9959	0.9959	0.9970	1.0000	
4-Year Avg	1.1934	1.0886	0.9848	1.0087	1.0191	0.9998	0.9996	0.9989	0.9970	1.0000	
Age-to-Ult	1.3089	1.0968	1.0075	1.0231	1.0143	0.9953	0.9955	0.9959	0.9970	1.0000	
All-Year Avg	1.1743	1.0789	1.0029	1.0107	1.0131	1.0001	0.9996	0.9989	0.9970	1.0000	
Age-to-Ult	1.2954	1.1031	1.0224	1.0194	1.0086	0.9956	0.9955	0.9959	0.9970	1.0000	
M3 of L5	1.2819	1.1067	1.0117	1.0179	1.0135	0.9998	0.9996	0.9989	0.9970	1.0000	
Age-to-Ult	1.4737	1.1496	1.0388	1.0268	1.0087	0.9953	0.9955	0.9959	0.9970	1.0000	
2-Year LWA	1.3242	1.0361	1.0246	1.0215	1.0136	0.9990	0.9999	0.9999	0.9969	1.0000	
Age-to-Ult	1.4492	1.0944	1.0563	1.0309	1.0092	0.9957	0.9967	0.9968	0.9969	1.0000	
3-Year LWA	1.2671	1.0740	0.9601	1.0054	1.0218	1.0009	1.0000	0.9989	0.9969	1.0000	
Age-to-Ult	1.3377	1.0557	0.9830	1.0239	1.0184	0.9967	0.9958	0.9958	0.9969	1.0000	
4-Year LWA	1.1574	1.0945	0.9719	1.0055	1.0189	0.9998	0.9995	0.9989	0.9969	1.0000	
Age-to-Ult	1.2552	1.0845	0.9909	1.0195	1.0139	0.9951	0.9953	0.9958	0.9969	1.0000	
All-Year LWA	1.1465	1.0774	1.0043	1.0087	1.0110	1.0002	0.9995	0.9989	0.9969	1.0000	
Age-to-Ult	1.2595	1.0986	1.0197	1.0153	1.0065	0.9955	0.9953	0.9958	0.9969	1.0000	
Selected	1.3413	1.1067	1.0265	1.0239	1.0135	1.0006	1.0000	0.9989	0.9970	1.0000	Tail Factor
Age-to-Ult	1.5758	1.1748	1.0615	1.0341	1.0100	0.9965	0.9959	0.9959	0.9970	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	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263	8,313,263
2006/3	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385	8,302,385
2007/3	7,161,037	7,117,355	7,139,554	7,139,554	7,139,554	7,139,554	7,139,554	7,138,838	7,138,838	7,138,838	7,138,838
2008/3	5,140,230	5,107,333	5,124,295	5,119,155	5,119,155	5,119,155	5,119,155	5,123,781	5,118,641	5,118,641	5,118,641
2009/3	4,526,476	4,498,864	4,512,444	4,507,917	4,506,107	4,506,107	4,506,107	4,511,539	4,507,465	4,505,202	4,505,202
2010/3	4,120,009	4,097,349	4,103,529	4,105,589	4,100,645	4,101,881	4,100,645	4,102,293	4,106,413	4,099,821	4,101,469
2011/3	2,838,798	2,852,140	2,865,483	2,887,909	2,879,393	2,863,212	2,863,496	2,864,915	2,891,032	2,878,257	2,857,250
2012/3	2,322,351	2,418,729	2,400,150	2,385,519	2,375,997	2,367,405	2,384,590	2,394,112	2,377,855	2,367,637	2,357,883
2013/3	2,899,289	3,153,847	3,075,856	2,921,324	2,921,034	2,964,233	3,011,781	3,062,519	2,850,001	2,872,905	2,956,405
2014/3	1,768,666	2,019,109	1,940,757	1,914,227	1,939,873	1,951,015	2,033,258	1,935,628	1,867,181	1,918,118	1,943,056
2015/3	934,322	1,499,493	1,375,135	1,296,278	1,222,934	1,210,321	1,376,910	1,354,019	1,249,843	1,172,761	1,176,779

**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	8,313,263	1.0000	0	8,313,263	564	16,316,829	649,713	14,740	0.868	12.80	50.9%
2006/3	8,302,385	1.0000	0	8,302,385	498	16,174,641	645,757	16,671	0.771	12.86	51.3%
2007/3	7,161,037	0.9970	0	7,139,554	536	16,246,674	652,550	13,320	0.821	10.94	43.9%
2008/3	5,140,230	0.9959	0	5,119,155	408	15,635,439	631,808	12,547	0.646	8.10	32.7%
2009/3	4,526,476	0.9959	0	4,507,917	301	13,604,864	556,277	14,976	0.541	8.10	33.1%
2010/3	4,120,009	0.9965	0	4,105,589	268	11,437,787	476,995	15,319	0.562	8.61	35.9%
2011/3	2,838,798	1.0100	0	2,867,186	193	9,715,922	413,086	14,856	0.467	6.94	29.5%
2012/3	2,322,351	1.0341	0	2,401,543	170	7,952,489	362,980	14,127	0.468	6.62	30.2%
2013/3	2,899,289	1.0615	0	3,077,595	124	6,281,883	320,183	24,819	0.387	9.61	49.0%
2014/3	1,768,666	1.1748	0	2,077,829	92	5,484,184	278,319	22,585	0.331	7.47	37.9%
2015/3	934,322	1.5758	0	1,472,305	68	4,672,159	241,157	21,652	0.282	6.11	31.5%

**Pennsylvania Personal Auto  
Nationwide Mutual Insurance Company  
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	12,511,821	20,865,119	24,417,719	26,894,280	26,765,354	26,831,627	26,660,749	26,807,870	26,802,584	26,774,946	26,789,946
2006/3	16,830,024	25,738,729	30,018,819	30,078,373	29,974,582	29,610,340	29,722,117	29,872,147	29,912,942	29,879,609	
2007/3	21,812,567	27,167,802	29,088,826	29,310,292	29,485,235	29,493,768	29,754,291	29,618,118	29,558,439		
2008/3	14,798,794	19,924,200	22,600,439	22,580,167	22,587,728	23,016,324	22,899,621	23,190,555			
2009/3	14,742,548	20,493,841	22,862,846	24,646,286	25,046,849	25,384,950	25,418,024				
2010/3	9,891,301	14,283,364	15,796,132	16,173,883	16,486,663	16,399,497					
2011/3	8,317,898	11,857,488	13,494,481	14,151,492	14,339,334						
2012/3	9,730,955	12,141,889	14,480,795	14,921,281							
2013/3	6,406,547	10,520,213	11,297,213								
2014/3	6,697,916	10,116,018									
2015/3	4,327,095										

**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	1.6676	1.1703	1.1014	0.9952	1.0025	0.9936	1.0055	0.9998	0.9990	1.0006
2006/3	1.5293	1.1663	1.0020	0.9965	0.9878	1.0038	1.0050	1.0014	0.9989	
2007/3	1.2455	1.0707	1.0076	1.0060	1.0003	1.0088	0.9954	0.9980		
2008/3	1.3463	1.1343	0.9991	1.0003	1.0190	0.9949	1.0127			
2009/3	1.3901	1.1156	1.0780	1.0163	1.0135	1.0013				
2010/3	1.4440	1.1059	1.0239	1.0193	0.9947					
2011/3	1.4255	1.1381	1.0487	1.0133						
2012/3	1.2478	1.1926	1.0304							
2013/3	1.6421	1.0739								
2014/3	1.5103									

**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	1.5103	1.0739	1.0304	1.0133	0.9947	1.0013	1.0127	0.9980	0.9989	1.0006	
Age-to-Ult	1.7038	1.1281	1.0505	1.0195	1.0061	1.0115	1.0102	0.9975	0.9995	1.0006	
2-Year Avg	1.5762	1.1333	1.0396	1.0163	1.0041	0.9981	1.0041	0.9997	0.9990	1.0006	
Age-to-Ult	1.8979	1.2041	1.0625	1.0220	1.0056	1.0015	1.0034	0.9993	0.9996	1.0006	
3-Year Avg	1.4667	1.1349	1.0343	1.0163	1.0091	1.0017	1.0044	0.9997	0.9990	1.0006	
Age-to-Ult	1.7751	1.2103	1.0664	1.0310	1.0145	1.0054	1.0037	0.9993	0.9996	1.0006	
4-Year Avg	1.4564	1.1276	1.0453	1.0123	1.0069	1.0022	1.0047	0.9997	0.9990	1.0006	
Age-to-Ult	1.7606	1.2089	1.0721	1.0256	1.0131	1.0062	1.0040	0.9993	0.9996	1.0006	
All-Year Avg	1.4449	1.1297	1.0364	1.0067	1.0030	1.0005	1.0047	0.9997	0.9990	1.0006	
Age-to-Ult	1.7158	1.1875	1.0512	1.0143	1.0075	1.0045	1.0040	0.9993	0.9996	1.0006	
M3 of L5	1.4599	1.1199	1.0343	1.0119	1.0028	1.0000	1.0047	0.9997	0.9990	1.0006	
Age-to-Ult	1.7227	1.1800	1.0537	1.0188	1.0068	1.0040	1.0040	0.9993	0.9996	1.0006	
2-Year LWA	1.5747	1.1375	1.0392	1.0165	1.0060	0.9983	1.0029	0.9997	0.9989	1.0006	
Age-to-Ult	1.9043	1.2093	1.0631	1.0230	1.0064	1.0004	1.0021	0.9992	0.9995	1.0006	
3-Year LWA	1.4354	1.1377	1.0337	1.0164	1.0106	1.0023	1.0037	0.9997	0.9989	1.0006	
Age-to-Ult	1.7431	1.2144	1.0674	1.0326	1.0159	1.0052	1.0029	0.9992	0.9995	1.0006	
4-Year LWA	1.4328	1.1284	1.0489	1.0117	1.0074	1.0027	1.0041	0.9997	0.9989	1.0006	
Age-to-Ult	1.7387	1.2135	1.0754	1.0253	1.0134	1.0060	1.0033	0.9992	0.9995	1.0006	
All-Year LWA	1.4219	1.1292	1.0347	1.0052	1.0026	1.0009	1.0041	0.9997	0.9989	1.0006	
Age-to-Ult	1.6813	1.1824	1.0471	1.0120	1.0068	1.0042	1.0033	0.9992	0.9995	1.0006	
Selected	1.5762	1.1375	1.0396	1.0163	1.0091	1.0017	1.0041	0.9997	0.9990	1.0006	
Age-to-Ult	1.9211	1.2188	1.0715	1.0307	1.0142	1.0051	1.0034	0.9993	0.9996	1.0006	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	26,789,946	28,392,437	28,392,437	28,392,437	28,392,437	28,392,437	28,392,437	28,392,437	28,392,437	28,392,437	28,392,437
2006/3	29,879,609	30,399,709	30,399,709	30,399,709	30,399,709	30,399,709	30,399,709	30,399,709	30,399,709	30,399,709	30,399,709
2007/3	29,558,439	32,097,307	32,100,263	32,100,263	32,100,263	32,100,263	32,100,263	32,097,307	32,097,307	32,097,307	32,097,307
2008/3	23,190,555	23,641,720	23,683,463	23,683,463	23,683,463	23,683,463	23,683,463	23,681,144	23,681,144	23,681,144	23,681,144
2009/3	25,418,024	25,677,288	25,504,445	25,512,071	25,519,696	25,519,696	25,519,696	25,471,402	25,491,736	25,501,903	25,501,903
2010/3	16,399,497	17,094,659	16,930,664	16,994,622	17,007,742	16,979,863	16,971,663	16,912,625	16,991,342	17,004,462	16,974,943
2011/3	14,339,334	14,426,804	14,419,634	14,547,254	14,527,179	14,446,879	14,436,841	14,431,106	14,567,329	14,531,481	14,436,841
2012/3	14,921,281	15,212,246	15,249,549	15,383,841	15,303,266	15,134,655	15,201,801	15,264,470	15,407,715	15,298,789	15,100,336
2013/3	11,297,213	12,388,216	12,523,783	12,567,842	12,632,236	12,396,124	12,424,367	12,530,561	12,579,139	12,669,517	12,349,806
2014/3	10,116,018	11,411,880	12,180,697	12,243,417	12,229,254	12,012,771	11,936,901	12,233,301	12,284,892	12,275,788	11,961,180
2015/3	4,327,095	7,372,504	8,212,394	7,681,026	7,618,283	7,424,430	7,454,287	8,240,087	7,542,559	7,523,520	7,275,145

**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	26,789,946	1.0000	1,602,491	28,392,437	612	51,906,775	642,809	46.393	0.952	44.17	54.7%
2006/3	29,879,609	1.0006	502,172	30,399,709	681	58,798,830	638,622	44.640	1.066	47.60	51.7%
2007/3	29,558,439	0.9996	2,553,647	32,100,263	670	61,015,333	645,440	47.911	1.038	49.73	52.6%
2008/3	23,190,555	0.9993	509,141	23,683,463	581	59,068,422	625,228	40.763	0.929	37.88	40.1%
2009/3	25,418,024	1.0034	0	25,504,445	525	52,287,838	550,617	48.580	0.953	46.32	48.8%
2010/3	16,399,497	1.0051	506,568	16,989,702	389	44,553,380	472,300	43.675	0.824	35.97	38.1%
2011/3	14,339,334	1.0142	0	14,542,953	336	38,319,075	409,070	43.283	0.821	35.55	38.0%
2012/3	14,921,281	1.0307	0	15,379,364	349	32,057,537	359,398	44.067	0.971	42.79	48.0%
2013/3	11,297,213	1.0715	520,494	12,625,458	241	25,527,342	317,092	52.388	0.760	39.82	49.5%
2014/3	10,116,018	1.2188	0	12,329,403	205	22,702,281	275,783	60.143	0.743	44.71	54.3%
2015/3	4,327,095	1.9211	0	8,312,782	164	19,648,935	239,033	50.688	0.686	34.78	42.3%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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**

Accident Year Ending	Incurred Cost (No Supp) + DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2005/3	48,715,438	49,613,195	50,530,100	50,558,122	50,749,638	50,678,107	50,660,580	50,605,687	50,495,069	50,552,774	50,543,751
2006/3	45,619,437	48,130,858	49,031,279	49,435,754	49,473,634	49,536,692	49,570,720	49,535,919	49,513,869	49,487,420	
2007/3	50,184,968	52,000,660	52,630,241	53,204,195	53,379,444	54,585,582	54,630,915	54,520,562	54,463,603		
2008/3	42,843,094	44,065,022	44,354,551	44,419,214	44,548,299	44,551,104	44,575,272	44,546,492			
2009/3	39,464,416	39,790,634	40,279,026	40,421,123	40,506,039	40,507,133	40,470,031				
2010/3	30,686,605	30,813,164	31,200,222	31,284,196	31,378,397	31,440,412					
2011/3	25,812,610	26,977,813	27,720,234	27,823,695	28,131,098						
2012/3	24,138,312	24,567,432	24,940,985	25,043,493							
2013/3	18,496,575	18,794,705	19,054,402								
2014/3	17,042,660	17,558,998									
2015/3	12,422,426										

Accident Year Ending	Age-to-Age Development Factors										
	Development Interval										
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2005/3	1.0184	1.0185	1.0006	1.0038	0.9986	0.9997	0.9989	0.9978	1.0011	0.9998	
2006/3	1.0551	1.0187	1.0082	1.0008	1.0013	1.0007	0.9993	0.9996	0.9995		
2007/3	1.0362	1.0121	1.0109	1.0033	1.0226	1.0008	0.9980	0.9990			
2008/3	1.0285	1.0066	1.0015	1.0029	1.0001	1.0005	0.9994				
2009/3	1.0083	1.0123	1.0035	1.0021	1.0000	0.9991					
2010/3	1.0041	1.0126	1.0027	1.0030	1.0020						
2011/3	1.0451	1.0275	1.0037	1.0110							
2012/3	1.0178	1.0152	1.0041								
2013/3	1.0161	1.0138									
2014/3	1.0303										

Algorithm	Average and Selected Factors											Tail Factor
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135		
Latest Year	1.0303	1.0138	1.0041	1.0110	1.0020	0.9991	0.9994	0.9990	0.9995	0.9998		
Age-to-Ult	1.0590	1.0279	1.0139	1.0098	0.9988	0.9968	0.9977	0.9983	0.9993	0.9998		
2-Year Avg	1.0232	1.0145	1.0039	1.0070	1.0010	0.9998	0.9987	0.9993	1.0003	0.9998		
Age-to-Ult	1.0482	1.0244	1.0098	1.0059	0.9989	0.9979	0.9981	0.9994	1.0001	0.9998		
3-Year Avg	1.0214	1.0188	1.0035	1.0054	1.0007	1.0001	0.9989	0.9988	1.0003	0.9998		
Age-to-Ult	1.0484	1.0264	1.0075	1.0040	0.9986	0.9979	0.9978	0.9989	1.0001	0.9998		
4-Year Avg	1.0273	1.0173	1.0035	1.0048	1.0062	1.0003	0.9989	0.9988	1.0003	0.9998		
Age-to-Ult	1.0582	1.0301	1.0126	1.0091	1.0043	0.9981	0.9978	0.9989	1.0001	0.9998		
All-Year Avg	1.0260	1.0153	1.0044	1.0038	1.0041	1.0002	0.9989	0.9988	1.0003	0.9998		
Age-to-Ult	1.0525	1.0258	1.0103	1.0059	1.0021	0.9980	0.9978	0.9989	1.0001	0.9998		
M3 of L5	1.0214	1.0139	1.0033	1.0031	1.0011	1.0003	0.9989	0.9988	1.0003	0.9998		
Age-to-Ult	1.0414	1.0196	1.0056	1.0023	0.9992	0.9981	0.9978	0.9989	1.0001	0.9998		
2-Year LWA	1.0229	1.0146	1.0039	1.0068	1.0009	0.9998	0.9986	0.9992	1.0003	0.9998		
Age-to-Ult	1.0474	1.0240	1.0093	1.0054	0.9986	0.9977	0.9979	0.9993	1.0001	0.9998		
3-Year LWA	1.0208	1.0196	1.0035	1.0049	1.0006	1.0002	0.9988	0.9988	1.0003	0.9998		
Age-to-Ult	1.0480	1.0266	1.0069	1.0034	0.9985	0.9979	0.9977	0.9989	1.0001	0.9998		
4-Year LWA	1.0282	1.0174	1.0035	1.0043	1.0075	1.0004	0.9989	0.9988	1.0003	0.9998		
Age-to-Ult	1.0602	1.0311	1.0135	1.0100	1.0057	0.9982	0.9978	0.9989	1.0001	0.9998		
All-Year LWA	1.0271	1.0149	1.0047	1.0034	1.0047	1.0002	0.9989	0.9988	1.0003	0.9998		
Age-to-Ult	1.0537	1.0259	1.0108	1.0061	1.0027	0.9980	0.9978	0.9989	1.0001	0.9998		
Selected	1.0273	1.0173	1.0039	1.0070	1.0062	1.0003	0.9989	0.9993	1.0003	0.9998		
Age-to-Ult	1.0615	1.0333	1.0157	1.0118	1.0048	0.9986	0.9983	0.9994	1.0001	0.9998	1.0000	

Accident Year Ending	Losses as of 12/31/2015	Estimated Ultimates Under Each Algorithm									
		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	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751	50,543,751
2006/3	49,487,420	49,477,523	49,477,523	49,477,523	49,477,523	49,477,523	49,477,523	49,477,523	49,477,523	49,477,523	49,477,523
2007/3	54,463,603	54,425,478	54,469,049	54,469,049	54,469,049	54,469,049	54,469,049	54,469,049	54,469,049	54,469,049	54,469,049
2008/3	44,546,492	44,470,763	44,519,764	44,497,491	44,497,491	44,497,491	44,497,491	44,515,309	44,497,491	44,497,491	44,497,491
2009/3	40,470,031	40,376,950	40,393,138	40,380,997	40,380,997	40,380,997	40,380,997	40,385,044	40,376,950	40,380,997	40,380,997
2010/3	31,440,412	31,339,803	31,374,387	31,374,387	31,380,675	31,377,531	31,380,675	31,368,099	31,374,387	31,383,819	31,377,531
2011/3	28,131,098	28,097,341	28,100,154	28,091,714	28,252,062	28,190,173	28,108,593	28,091,714	28,088,901	28,291,445	28,207,052
2012/3	25,043,493	25,288,919	25,191,250	25,143,667	25,271,389	25,191,250	25,101,093	25,178,728	25,128,641	25,293,928	25,196,258
2013/3	19,054,402	19,319,258	19,241,135	19,197,310	19,294,487	19,250,662	19,161,107	19,231,608	19,185,877	19,311,636	19,260,190
2014/3	17,558,998	18,048,894	17,987,438	18,022,556	18,087,524	18,012,020	17,903,154	17,980,414	18,026,067	18,105,083	18,013,776
2015/3	12,422,426	13,155,349	13,021,187	13,023,671	13,145,411	13,074,603	12,936,714	13,011,249	13,018,702	13,170,256	13,089,510

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
											Ratio
2005/3	50,543,751	1.0000	0	50,543,751	13,241	76,416,023	2,020,253	3.817	6.554	25.02	66.1%
2006/3	49,487,420	0.9998	0	49,477,523	13,101	79,693,070	1,996,301	3.777	6.563	24.78	62.1%
2007/3	54,463,603	1.0001	0	54,469,049	13,662	80,452,591	2,006,538	3.987	6.809	27.15	67.7%
2008/3	44,546,492	0.9994	0	44,519,764	12,261	76,401,091	1,937,208	3.631	6.329	22.98	58.3%
2009/3	40,470,031	0.9983	0	40,401,232	10,008	65,128,307	1,708,242	4.037	5.859	23.65	62.0%
2010/3	31,440,412	0.9986	0	31,396,395	7,955	54,527,031	1,466,326	3.947	5.425	21.41	57.6%
2011/3	28,131,098	1.0048	0	28,266,127	6,828	45,785,699	1,271,225	4.140	5.371	22.24	61.7%
2012/3	25,043,493	1.0118	0	25,339,006	5,724	40,696,945	1,117,077	4.427	5.124	22.68	62.3%
2013/3	19,054,402	1.0157	0	19,353,556	4,655	38,646,962	986,049	4.158	4.721	19.63	50.1%
2014/3	17,558,998	1.0333	0	18,143,713	3,757	32,560,624	858,360	4.829	4.377	21.14	55.7%
2015/3	12,422,426	1.0615	0	13,186,405	3,276	28,032,223	745,035	4.025	4.397	17.70	47.0%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	32,882,414	33,099,656	33,092,592	33,070,411	33,072,578	33,069,968	33,068,804	33,066,284	33,062,293	33,060,102	33,058,223
2006/3	33,390,762	33,775,239	33,809,558	33,804,404	33,778,734	33,772,354	33,767,181	33,767,373	33,769,381	33,769,695	
2007/3	39,184,308	39,511,292	39,494,827	39,494,183	39,496,393	39,499,540	39,500,999	39,501,916	39,502,014		
2008/3	37,367,328	37,701,554	37,718,492	37,729,977	37,726,196	37,723,490	37,722,386	37,721,219			
2009/3	32,387,239	32,621,231	32,633,467	32,629,046	32,630,793	32,627,388	32,626,891				
2010/3	28,042,412	28,274,455	28,309,600	28,310,258	28,299,422	28,298,235					
2011/3	28,215,479	28,347,437	28,368,687	28,373,617	28,379,954						
2012/3	22,344,170	22,490,509	22,460,245	22,454,054							
2013/3	19,546,304	19,698,843	19,717,947								
2014/3	20,193,173	20,368,982									
2015/3	15,519,227										

**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	1.0066	0.9998	0.9993	1.0001	0.9999	1.0000	0.9999	0.9999	0.9999	0.9999
2006/3	1.0115	1.0010	0.9998	0.9992	0.9998	0.9998	1.0000	1.0001	1.0000	
2007/3	1.0083	0.9996	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000		
2008/3	1.0089	1.0004	1.0003	0.9999	0.9999	1.0000	1.0000			
2009/3	1.0072	1.0004	0.9999	1.0001	0.9999	1.0000				
2010/3	1.0083	1.0012	1.0000	0.9996	1.0000					
2011/3	1.0047	1.0007	1.0002	1.0002						
2012/3	1.0065	0.9987	0.9997							
2013/3	1.0078	1.0010								
2014/3	1.0087									

**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	1.0087	1.0010	0.9997	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0095	1.0008	0.9998	1.0001	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	
2-Year Avg	1.0083	0.9999	1.0000	0.9999	1.0000	1.0000	1.0000	1.0001	1.0000	0.9999	
Age-to-Ult	1.0081	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	
3-Year Avg	1.0077	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0076	0.9999	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
4-Year Avg	1.0069	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0072	1.0003	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	
All-Year Avg	1.0079	1.0003	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0078	0.9999	0.9996	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
M3 of L5	1.0075	1.0007	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0080	1.0005	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
2-Year LWA	1.0083	0.9997	1.0000	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0077	0.9994	0.9997	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
3-Year LWA	1.0076	1.0001	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0075	0.9999	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
4-Year LWA	1.0067	1.0005	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0070	1.0003	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	
All-Year LWA	1.0080	1.0003	0.9999	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0079	0.9999	0.9996	0.9997	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	
Selected	1.0083	1.0004	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	0.9999	
Age-to-Ult	1.0085	1.0002	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	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	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223	33,058,223
2006/3	33,769,695	33,766,318	33,766,318	33,766,318	33,766,318	33,766,318	33,766,318	33,766,318	33,766,318	33,766,318	33,766,318
2007/3	39,502,014	39,498,064	39,498,064	39,498,064	39,498,064	39,498,064	39,498,064	39,498,064	39,498,064	39,498,064	39,498,064
2008/3	37,721,219	37,717,447	37,721,219	37,717,447	37,717,447	37,717,447	37,717,447	37,717,447	37,717,447	37,717,447	37,717,447
2009/3	32,626,891	32,623,628	32,626,891	32,623,628	32,623,628	32,623,628	32,623,628	32,623,628	32,623,628	32,623,628	32,623,628
2010/3	28,298,235	28,295,405	28,298,235	28,295,405	28,295,405	28,295,405	28,295,405	28,295,405	28,295,405	28,295,405	28,295,405
2011/3	28,379,954	28,377,116	28,379,954	28,374,278	28,377,116	28,374,278	28,374,278	28,374,278	28,374,278	28,377,116	28,374,278
2012/3	22,454,054	22,456,299	22,451,809	22,449,563	22,451,809	22,447,318	22,449,563	22,447,318	22,449,563	22,449,563	22,447,318
2013/3	19,717,947	19,714,003	19,715,975	19,714,003	19,715,975	19,710,060	19,714,003	19,712,032	19,714,003	19,714,003	19,710,060
2014/3	20,368,982	20,385,277	20,364,908	20,366,945	20,375,093	20,366,945	20,379,166	20,356,761	20,366,945	20,375,093	20,366,945
2015/3	15,519,227	15,666,660	15,644,933	15,637,173	15,630,965	15,640,277	15,643,381	15,638,725	15,635,621	15,627,862	15,641,829

**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	33,058,223	1.0000	0	33,058,223	35,718	70,527,795	618,855	926	57.716	53.42	46.9%
2006/3	33,769,695	0.9999	0	33,766,318	33,340	67,697,845	614,655	1,013	54.242	54.94	49.9%
2007/3	39,502,014	0.9999	0	39,498,064	36,646	65,711,750	622,564	1,078	58.863	63.44	60.1%
2008/3	37,721,219	0.9999	0	37,717,447	33,475	64,979,012	604,442	1,127	55.382	62.40	58.0%
2009/3	32,626,891	0.9999	0	32,623,628	29,040	58,422,557	532,653	1,123	54.520	61.25	55.8%
2010/3	28,298,235	0.9999	0	28,295,405	26,801	50,231,979	456,435	1,056	58.718	61.99	56.3%
2011/3	28,379,954	0.9998	0	28,374,278	25,016	43,455,834	396,090	1,134	63.157	71.64	65.3%
2012/3	22,454,054	0.9998	0	22,449,563	19,414	39,248,169	348,879	1,156	55.647	64.35	57.2%
2013/3	19,717,947	0.9998	0	19,714,003	15,818	37,068,733	308,378	1,246	51.294	63.93	53.2%
2014/3	20,368,982	1.0002	0	20,373,056	15,564	35,752,091	268,123	1,309	58.048	75.98	57.0%
2015/3	15,519,227	1.0085	0	15,651,140	12,118	31,709,846	232,289	1,292	52.168	67.38	49.4%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	91,054,653	90,069,856	90,006,409	89,963,943	89,964,787	89,948,318	89,940,964	89,937,721	89,924,832	89,919,641	89,919,622
2006/3	91,833,094	90,939,499	90,887,481	90,896,766	90,871,407	90,855,560	90,840,982	90,832,419	90,827,620	90,822,900	
2007/3	100,722,428	99,598,017	99,546,233	99,494,935	99,470,820	99,454,977	99,439,140	99,426,936	99,413,668		
2008/3	101,655,063	100,800,145	100,676,057	100,680,611	100,665,888	100,648,062	100,633,664	100,640,380			
2009/3	85,933,431	84,974,446	84,902,522	84,890,192	84,886,493	84,883,724	84,863,212				
2010/3	71,060,749	70,160,378	70,194,323	70,196,318	70,187,168	70,174,542					
2011/3	61,193,686	60,457,387	60,435,569	60,431,822	60,292,775						
2012/3	53,388,442	52,569,822	52,524,223	52,528,615							
2013/3	49,630,799	48,640,883	48,560,575								
2014/3	43,729,635	42,813,662									
2015/3	39,781,203										

**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	0.9892	0.9993	0.9995	1.0000	0.9998	0.9999	1.0000	0.9999	0.9999	1.0000
2006/3	0.9903	0.9994	1.0001	0.9997	0.9998	0.9998	0.9999	0.9999	0.9999	
2007/3	0.9888	0.9995	0.9995	0.9998	0.9998	0.9998	0.9999	0.9999		
2008/3	0.9916	0.9988	1.0000	0.9999	0.9998	0.9999	1.0001			
2009/3	0.9888	0.9992	0.9999	1.0000	1.0000	0.9998				
2010/3	0.9873	1.0005	1.0000	0.9999	0.9998					
2011/3	0.9880	0.9996	0.9999	0.9977						
2012/3	0.9847	0.9991	1.0001							
2013/3	0.9801	0.9983								
2014/3	0.9791									

**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	0.9791	0.9983	1.0001	0.9977	0.9998	0.9998	1.0001	0.9999	0.9999	1.0000	
Age-to-Ult	0.9748	0.9956	0.9973	0.9972	0.9995	0.9997	0.9999	0.9998	0.9999	1.0000	
2-Year Avg	0.9796	0.9987	1.0000	0.9988	0.9999	0.9999	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9768	0.9971	0.9984	0.9984	0.9996	0.9997	0.9998	0.9998	0.9999	1.0000	
3-Year Avg	0.9813	0.9990	1.0000	0.9992	0.9999	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9790	0.9977	0.9987	0.9987	0.9995	0.9996	0.9998	0.9998	0.9999	1.0000	
4-Year Avg	0.9830	0.9994	1.0000	0.9994	0.9999	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9813	0.9983	0.9989	0.9989	0.9995	0.9996	0.9998	0.9998	0.9999	1.0000	
All-Year Avg	0.9868	0.9993	0.9999	0.9996	0.9998	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9850	0.9982	0.9989	0.9990	0.9994	0.9996	0.9998	0.9998	0.9999	1.0000	
M3 of L5	0.9840	0.9993	1.0000	0.9999	0.9998	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9826	0.9986	0.9993	0.9993	0.9994	0.9996	0.9998	0.9998	0.9999	1.0000	
2-Year LWA	0.9796	0.9988	1.0000	0.9989	0.9999	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9769	0.9972	0.9984	0.9984	0.9995	0.9996	0.9998	0.9998	0.9999	1.0000	
3-Year LWA	0.9814	0.9991	1.0000	0.9993	0.9999	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9793	0.9979	0.9988	0.9988	0.9995	0.9996	0.9998	0.9998	0.9999	1.0000	
4-Year LWA	0.9834	0.9995	1.0000	0.9995	0.9999	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9819	0.9985	0.9990	0.9990	0.9995	0.9996	0.9998	0.9998	0.9999	1.0000	
All-Year LWA	0.9878	0.9993	0.9999	0.9996	0.9998	0.9998	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9860	0.9982	0.9989	0.9990	0.9994	0.9996	0.9998	0.9998	0.9999	1.0000	
Selected	0.9813	0.9990	1.0000	0.9992	0.9999	0.9998	1.0000	0.9999	0.9999	1.0000	Tail Factor
Age-to-Ult	0.9790	0.9977	0.9987	0.9987	0.9995	0.9996	0.9998	0.9998	0.9999	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	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622	89,919,622
2006/3	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900	90,822,900
2007/3	99,413,668	99,403,727	99,403,727	99,403,727	99,403,727	99,403,727	99,403,727	99,403,727	99,403,727	99,403,727	99,403,727
2008/3	100,640,380	100,620,252	100,620,252	100,620,252	100,620,252	100,620,252	100,620,252	100,620,252	100,620,252	100,620,252	100,620,252
2009/3	84,863,212	84,854,726	84,846,239	84,846,239	84,846,239	84,846,239	84,846,239	84,846,239	84,846,239	84,846,239	84,846,239
2010/3	70,174,542	70,153,490	70,153,490	70,146,472	70,146,472	70,146,472	70,146,472	70,146,472	70,146,472	70,146,472	70,146,472
2011/3	60,292,775	60,262,629	60,268,658	60,262,629	60,262,629	60,256,599	60,256,599	60,262,629	60,262,629	60,262,629	60,256,599
2012/3	52,528,615	52,381,535	52,444,569	52,460,328	52,470,834	52,476,086	52,491,845	52,444,569	52,465,581	52,476,086	52,476,086
2013/3	48,560,575	48,429,461	48,482,878	48,497,446	48,507,158	48,507,158	48,526,583	48,482,878	48,502,302	48,512,014	48,507,158
2014/3	42,813,662	42,625,282	42,689,502	42,715,191	42,740,879	42,736,597	42,753,723	42,693,784	42,723,753	42,749,442	42,736,597
2015/3	39,781,203	38,778,717	38,858,279	38,945,798	39,037,295	39,184,485	39,089,010	38,862,257	38,957,732	39,061,163	39,224,266

**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	89,919,622	1.0000	0	89,919,622	37,509	163,717,250	561,643	2.397	66.784	160.10	54.9%
2006/3	90,822,900	1.0000	0	90,822,900	36,348	165,209,545	558,232	2.499	65.113	162.70	55.0%
2007/3	99,413,668	0.9999	0	99,403,727	39,767	167,504,848	567,126	2.500	70.120	175.28	59.3%
2008/3	100,640,380	0.9998	0	100,620,252	38,403	169,946,884	551,760	2.620	69.601	182.36	59.2%
2009/3	84,863,212	0.9998	0	84,846,239	32,490	153,889,344	484,649	2.611	67.038	175.07	55.1%
2010/3	70,174,542	0.9996	0	70,146,472	27,936	132,856,506	413,862	2.511	67.501	169.49	52.8%
2011/3	60,292,775	0.9995	0	60,262,629	23,421	116,262,979	358,519	2.573	65.327	168.09	51.8%
2012/3	52,528,615	0.9987	0	52,460,328	20,172	104,042,515	315,865	2.601	63.863	166.08	50.4%
2013/3	48,560,575	0.9987	0	48,497,446	17,959	92,597,693	279,145	2.700	64.336	173.74	52.4%
2014/3	42,813,662	0.9977	0	42,715,191	15,762	79,869,545	243,162	2.710	64.821	175.67	53.5%
2015/3	39,781,203	0.9790	0	38,945,798	13,568	72,139,491	211,045	2.870	64.290	184.54	54.0%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	4,748,009	4,658,210	4,644,905	4,649,196	4,649,096	4,649,461	4,649,611	4,649,989	4,649,831	4,649,539	4,649,515
2006/3	5,097,470	5,038,291	5,032,057	5,033,254	5,032,648	5,033,005	5,033,084	5,033,514	5,033,367	5,033,069	
2007/3	6,050,724	6,010,929	6,003,583	6,002,484	6,002,180	6,014,019	6,013,303	6,013,169	6,012,503		
2008/3	6,186,806	6,131,665	6,127,606	6,128,181	6,127,420	6,127,425	6,128,407	6,128,677			
2009/3	5,211,863	5,173,933	5,166,400	5,165,256	5,165,329	5,163,074	5,163,074				
2010/3	4,787,017	4,746,217	4,742,179	4,744,117	4,743,618	4,743,618					
2011/3	4,091,318	4,054,797	4,056,868	4,054,731	4,055,671						
2012/3	3,490,324	3,440,722	3,432,349	3,432,460							
2013/3	3,161,520	3,111,478	3,105,736								
2014/3	3,123,122	3,142,237									
2015/3	2,433,128										

**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	0.9811	0.9971	1.0009	1.0000	1.0001	1.0000	1.0001	1.0000	0.9999	1.0000
2006/3	0.9884	0.9988	1.0002	0.9999	1.0001	1.0000	1.0001	1.0000	0.9999	1.0000
2007/3	0.9934	0.9988	0.9998	0.9999	1.0020	0.9999	1.0000	0.9999		
2008/3	0.9911	0.9993	1.0001	0.9999	1.0000	1.0002	1.0000			
2009/3	0.9927	0.9985	0.9998	1.0000	0.9996	1.0000				
2010/3	0.9915	0.9991	1.0004	0.9999	1.0000					
2011/3	0.9911	1.0005	0.9995	1.0002						
2012/3	0.9858	0.9976	1.0000							
2013/3	0.9842	0.9982								
2014/3	1.0061									

**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	1.0061	0.9982	1.0000	1.0002	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	1.0043	0.9982	1.0000	1.0000	0.9998	0.9998	0.9998	0.9998	0.9999	1.0000	
2-Year Avg	0.9952	0.9979	0.9998	1.0001	0.9998	1.0001	1.0000	1.0000	0.9999	1.0000	
Age-to-Ult	0.9928	0.9976	0.9997	0.9999	0.9998	1.0000	0.9999	0.9999	0.9999	1.0000	
3-Year Avg	0.9920	0.9988	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	0.9999	1.0000	
Age-to-Ult	0.9906	0.9986	0.9998	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	1.0000	
4-Year Avg	0.9918	0.9989	0.9999	1.0000	1.0004	1.0000	1.0001	1.0000	0.9999	1.0000	
Age-to-Ult	0.9910	0.9992	1.0003	1.0004	1.0004	1.0000	1.0000	0.9999	0.9999	1.0000	
All-Year Avg	0.9905	0.9987	1.0001	1.0000	1.0003	1.0000	1.0001	1.0000	0.9999	1.0000	
Age-to-Ult	0.9896	0.9991	1.0004	1.0003	1.0003	1.0000	1.0000	0.9999	0.9999	1.0000	
M3 of L5	0.9895	0.9986	1.0000	0.9999	1.0000	1.0000	1.0001	1.0000	0.9999	1.0000	
Age-to-Ult	0.9880	0.9985	0.9999	0.9999	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	
2-Year LWA	0.9951	0.9978	0.9997	1.0001	0.9998	1.0001	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9924	0.9973	0.9995	0.9998	0.9997	0.9999	0.9998	0.9998	0.9999	1.0000	
3-Year LWA	0.9918	0.9989	1.0000	1.0000	0.9999	1.0000	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9904	0.9986	0.9997	0.9997	0.9997	0.9998	0.9998	0.9998	0.9999	1.0000	
4-Year LWA	0.9916	0.9990	0.9999	1.0000	1.0004	1.0000	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9907	0.9991	1.0001	1.0002	1.0002	0.9998	0.9998	0.9998	0.9999	1.0000	
All-Year LWA	0.9904	0.9987	1.0001	1.0000	1.0003	1.0000	1.0000	0.9999	0.9999	1.0000	
Age-to-Ult	0.9893	0.9989	1.0002	1.0001	1.0001	0.9998	0.9998	0.9998	0.9999	1.0000	
Selected	1.0061	0.9988	1.0001	1.0001	1.0004	1.0000	1.0000	0.9999	0.9999	1.0000	Tail Factor
Age-to-Ult	1.0054	0.9993	1.0005	1.0004	1.0003	0.9999	0.9999	0.9999	0.9999	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	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515	4,649,515
2006/3	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069	5,033,069
2007/3	6,012,503	6,011,902	6,011,902	6,011,902	6,011,902	6,011,902	6,011,902	6,011,902	6,011,902	6,011,902	6,011,902
2008/3	6,128,677	6,127,451	6,128,064	6,128,064	6,128,064	6,128,064	6,128,064	6,127,451	6,127,451	6,127,451	6,127,451
2009/3	5,163,074	5,162,041	5,162,558	5,162,558	5,163,074	5,163,074	5,163,074	5,162,041	5,162,041	5,162,041	5,162,041
2010/3	4,743,618	4,742,669	4,743,618	4,743,144	4,743,618	4,743,618	4,743,618	4,743,144	4,742,669	4,742,669	4,742,669
2011/3	4,055,671	4,054,860	4,054,860	4,054,860	4,057,293	4,056,888	4,055,671	4,054,454	4,054,454	4,056,482	4,056,077
2012/3	3,432,460	3,432,460	3,432,117	3,431,774	3,433,833	3,433,490	3,432,117	3,431,774	3,431,430	3,433,146	3,432,803
2013/3	3,105,736	3,105,736	3,104,804	3,105,115	3,106,668	3,106,978	3,105,425	3,104,183	3,104,804	3,106,047	3,106,357
2014/3	3,142,237	3,136,581	3,134,696	3,137,838	3,139,723	3,139,409	3,137,524	3,133,753	3,137,838	3,139,409	3,138,781
2015/3	2,433,128	2,443,590	2,415,609	2,410,257	2,411,230	2,407,823	2,403,930	2,414,636	2,409,770	2,410,500	2,407,094

**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	4,649,515	1.0000	0	4,649,515	18,900	8,693,029	275,481	246	68.607	16.88	53.5%
2006/3	5,033,069	1.0000	0	5,033,069	19,378	8,935,438	283,179	260	68.430	17.77	56.3%
2007/3	6,012,503	0.9999	0	6,011,902	22,133	9,639,325	299,304	272	73.948	20.09	62.4%
2008/3	6,128,677	0.9999	0	6,128,064	21,646	9,884,678	298,542	283	72.506	20.53	62.0%
2009/3	5,163,074	0.9999	0	5,162,558	18,189	8,805,214	262,338	284	69.334	19.68	58.6%
2010/3	4,743,618	0.9999	0	4,743,144	15,777	7,585,529	223,416	301	70.617	21.23	62.5%
2011/3	4,055,671	1.0003	0	4,056,888	13,450	6,583,654	193,345	302	69.565	20.98	61.6%
2012/3	3,432,460	1.0004	0	3,433,833	11,743	6,074,339	170,191	292	68.999	20.18	56.5%
2013/3	3,105,736	1.0005	0	3,107,289	10,563	5,901,909	150,473	294	70.199	20.65	52.6%
2014/3	3,142,237	0.9993	0	3,140,037	9,590	5,386,578	131,630	327	72.856	23.86	58.3%
2015/3	2,433,128	1.0054	0	2,446,267	7,645	4,866,336	115,124	320	66.407	21.25	50.3%

**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 Mutual Insurance Company  
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	18,237	5.344	13,616	8.510
2010/2	18,317	5.426	13,528	8.506
2010/3	18,545	5.310	13,316	8.558
2010/4	18,912	5.213	13,644	8.611
2011/1	19,786	5.120	13,572	8.624
2011/2	19,662	4.971	13,874	8.588
2011/3	19,728	4.842	14,200	8.560
2011/4	19,786	5.028	14,253	8.650
2012/1	19,772	5.159	14,573	8.829
2012/2	19,723	5.029	14,740	8.893
2012/3	20,058	4.964	14,725	8.977
2012/4	20,289	4.680	14,728	8.903
2013/1	20,344	4.608	14,555	8.794
2013/2	20,760	4.650	14,443	8.736
2013/3	20,251	4.567	14,729	8.567
2013/4	21,276	4.474	14,954	8.412
2014/1	21,075	4.221	15,139	8.508
2014/2	22,088	3.824	15,104	8.474
2014/3	21,723	3.830	14,804	8.552
2014/4	21,838	3.735	14,880	8.796
2015/1	22,911	4.161	15,064	8.845
2015/2	22,936	4.588	15,306	8.947
2015/3	22,982	4.474	15,563	9.145
2015/4	22,358	4.695	15,442	9.227

\* 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 Mutual Insurance Company  
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	2,810	36.264	2,707	34.305
2010/2	2,799	36.286	2,693	34.383
2010/3	2,779	36.416	2,689	34.672
2010/4	2,794	36.488	2,699	35.001
2011/1	2,788	36.161	2,707	35.100
2011/2	2,861	35.911	2,746	34.909
2011/3	2,874	35.530	2,764	34.733
2011/4	2,875	35.421	2,792	34.758
2012/1	2,927	35.478	2,834	34.934
2012/2	2,884	35.644	2,851	35.261
2012/3	2,907	35.395	2,906	35.319
2012/4	2,924	34.493	2,944	35.199
2013/1	2,941	33.672	2,976	35.084
2013/2	2,986	33.628	3,020	35.145
2013/3	3,012	33.557	3,047	35.097
2013/4	3,050	33.864	3,122	34.475
2014/1	3,050	33.398	3,203	33.752
2014/2	3,155	32.259	3,322	32.979
2014/3	3,313	30.913	3,470	32.166
2014/4	3,508	29.147	3,580	31.756
2015/1	3,744	27.795	3,721	31.287
2015/2	3,982	26.980	3,842	30.994
2015/3	4,112	26.293	3,920	30.928
2015/4	4,301	26.285	4,019	31.129

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	13,975	0.570	17,613	1.109
2010/2	12,546	0.579	18,234	1.084
2010/3	12,428	0.543	17,771	1.094
2010/4	12,899	0.487	18,320	1.072
2011/1	13,623	0.474	18,556	1.086
2011/2	14,749	0.477	18,815	1.072
2011/3	16,988	0.487	19,620	1.095
2011/4	17,577	0.518	19,647	1.098
2012/1	18,449	0.489	20,000	1.108
2012/2	17,716	0.507	19,616	1.156
2012/3	16,184	0.457	19,380	1.149
2012/4	15,929	0.395	19,371	1.192
2013/1	13,939	0.439	18,582	1.188
2013/2	13,441	0.408	18,857	1.178
2013/3	18,026	0.394	18,935	1.156
2013/4	22,362	0.365	19,266	1.005
2014/1	23,892	0.314	19,816	0.922
2014/2	26,355	0.256	20,132	0.825
2014/3	22,106	0.280	20,190	0.792
2014/4	22,357	0.298	20,047	0.910
2015/1	23,766	0.290	20,695	1.016
2015/2	24,281	0.312	20,643	1.148
2015/3	28,361	0.299	21,725	1.284
2015/4	25,516	0.318	22,222	1.330

\* 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 Auto  
Nationwide Mutual Insurance Company  
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	44,510	0.935	39,822	0.597
2010/2	42,273	0.968	37,811	0.644
2010/3	41,823	0.940	39,445	0.638
2010/4	40,637	0.960	40,149	0.645
2011/1	39,826	0.968	41,143	0.634
2011/2	40,931	0.918	39,949	0.614
2011/3	41,367	0.936	37,609	0.602
2011/4	40,173	0.966	37,196	0.595
2012/1	42,980	1.027	34,430	0.594
2012/2	43,476	1.025	35,279	0.577
2012/3	45,075	1.066	36,503	0.580
2012/4	43,060	0.995	35,821	0.611
2013/1	42,272	0.902	37,495	0.596
2013/2	41,940	0.907	37,517	0.665
2013/3	40,947	0.883	38,365	0.649
2013/4	42,139	0.968	36,904	0.575
2014/1	44,132	0.938	36,204	0.546
2014/2	49,063	0.864	37,817	0.473
2014/3	58,499	0.856	36,226	0.493
2014/4	63,274	0.771	38,209	0.567
2015/1	62,984	0.729	39,466	0.620
2015/2	59,170	0.832	40,621	0.670
2015/3	47,851	0.782	41,727	0.681
2015/4	46,013	0.906	40,992	0.669

\* Large losses removed

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

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	3,810	5.844		
2010/2	3,867	5.781		
2010/3	3,841	5.651		
2010/4	3,907	5.572		
2011/1	3,843	5.559		
2011/2	3,872	5.557		
2011/3	3,824	5.449		
2011/4	3,721	5.340		
2012/1	4,003	5.290		
2012/2	3,951	5.181		
2012/3	4,104	5.131		
2012/4	4,354	5.002		
2013/1	4,035	4.902		
2013/2	4,237	4.846		
2013/3	4,120	4.720		
2013/4	4,010	4.597		
2014/1	4,389	4.543		
2014/2	4,569	4.443		
2014/3	4,617	4.425		
2014/4	4,609	4.455		
2015/1	4,323	4.349		
2015/2	4,090	4.383		
2015/3	4,201	4.423		
2015/4	4,364	4.329		

\*

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	1,074	55.315	964	62.275
2010/2	1,050	57.110	922	65.753
2010/3	1,048	59.354	892	68.283
2010/4	1,045	59.092	886	68.727
2011/1	1,047	60.477	885	68.303
2011/2	1,114	63.101	924	68.418
2011/3	1,129	63.763	942	69.315
2011/4	1,128	65.420	960	69.944
2012/1	1,151	64.871	984	69.527
2012/2	1,116	59.333	994	66.301
2012/3	1,139	56.796	1,028	63.769
2012/4	1,189	54.245	1,044	61.769
2013/1	1,205	52.755	1,058	60.302
2013/2	1,227	52.483	1,065	59.593
2013/3	1,240	51.739	1,054	58.746
2013/4	1,252	51.961	1,069	58.566
2014/1	1,262	52.971	1,077	59.485
2014/2	1,364	56.918	1,112	62.607
2014/3	1,301	58.462	1,077	62.841
2014/4	1,259	58.204	1,071	62.512
2015/1	1,281	57.150	1,087	60.948
2015/2	1,187	54.288	1,056	58.517
2015/3	1,292	52.951	1,123	58.041
2015/4	1,304	52.483	1,115	58.062

\* Catastrophes removed

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	2,477	67.018	2,679	59.086
2010/2	2,465	67.449	2,663	59.591
2010/3	2,464	68.168	2,656	60.284
2010/4	2,467	68.993	2,650	61.140
2011/1	2,489	67.993	2,665	61.161
2011/2	2,507	67.353	2,681	60.818
2011/3	2,533	66.596	2,716	61.033
2011/4	2,576	66.323	2,749	61.179
2012/1	2,522	64.573	2,756	60.247
2012/2	2,564	64.706	2,797	60.682
2012/3	2,566	64.581	2,839	60.518
2012/4	2,560	63.797	2,870	60.544
2013/1	2,671	64.312	2,929	61.154
2013/2	2,695	64.668	2,956	61.747
2013/3	2,699	64.759	2,971	61.901
2013/4	2,673	65.308	3,014	61.478
2014/1	2,614	65.322	3,083	62.075
2014/2	2,569	65.692	3,124	61.750
2014/3	2,624	65.495	3,174	61.591
2014/4	2,709	65.068	3,206	61.789
2015/1	2,782	64.592	3,229	61.255
2015/2	2,868	64.729	3,260	61.835
2015/3	2,816	65.223	3,276	62.553
2015/4	2,797	65.029	3,313	63.077

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	291	70.615	300	61.696
2010/2	297	70.486	302	62.463
2010/3	299	71.982	303	63.085
2010/4	301	72.569	304	63.490
2011/1	295	70.316	302	63.121
2011/2	295	69.603	304	62.575
2011/3	300	69.808	309	64.978
2011/4	300	69.275	311	64.963
2012/1	294	71.233	312	66.542
2012/2	295	71.212	315	67.383
2012/3	292	70.562	319	67.060
2012/4	292	69.382	321	66.403
2013/1	296	70.074	329	67.248
2013/2	299	72.601	333	68.763
2013/3	293	72.445	337	66.515
2013/4	293	74.941	342	65.177
2014/1	300	71.334	350	62.845
2014/2	303	67.171	355	61.713
2014/3	320	70.212	356	63.588
2014/4	322	70.939	355	68.293
2015/1	322	70.805	355	68.724
2015/2	320	74.952	359	71.178
2015/3	315	72.166	364	71.889
2015/4	319	68.905	372	70.159

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Loss Trend Summary  
Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/4  
 Latest Four Quarters Ending Exposures: 255,375  
 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	3.9%	0.94	0.84		-4.7%	0.63	0.84		-1.0%	0.06	0.83	
23 Point Trend	3.9%	0.93	0.84		-4.7%	0.60	0.84		-1.0%	0.06	0.83	
22 Point Trend	3.8%	0.92	0.84		-4.6%	0.56	0.84		-1.0%	0.05	0.83	
21 Point Trend	3.7%	0.91	0.81		-4.5%	0.51	0.84		-1.0%	0.04	0.82	
20 Point Trend	3.7%	0.89	0.80	4.3%	-4.5%	0.47	0.84	0.6%	-0.9%	0.03	0.82	4.9%
19 Point Trend	3.9%	0.91	0.77	4.6%	-4.4%	0.42	0.85	0.9%	-0.7%	0.02	0.81	5.6%
18 Point Trend	4.1%	0.91	0.76	5.1%	-4.5%	0.39	0.85	1.4%	-0.6%	0.01	0.81	6.5%
17 Point Trend	4.3%	0.91	0.77	5.4%	-4.7%	0.38	0.85	1.7%	-0.6%	0.01	0.81	7.2%
16 Point Trend	4.4%	0.91	0.77	5.8%	-4.5%	0.32	0.85	2.0%	-0.3%	0.00	0.81	7.9%
15 Point Trend	4.5%	0.90	0.77	6.2%	-3.9%	0.23	0.85	2.3%	0.5%	0.00	0.81	8.7%
14 Point Trend	4.5%	0.88	0.75	6.4%	-3.1%	0.14	0.85	2.8%	1.3%	0.03	0.80	9.4%
13 Point Trend	4.6%	0.86	0.73	6.7%	-2.0%	0.06	0.84	3.5%	2.5%	0.08	0.76	10.5%
12 Point Trend	4.7%	0.83	0.70	7.2%	-1.2%	0.02	0.79	4.2%	3.5%	0.13	0.67	11.6%
11 Point Trend	4.7%	0.79	0.70	7.6%	0.0%	0.00	0.72	4.6%	4.6%	0.17	0.59	12.6%
10 Point Trend	4.9%	0.76	0.66	8.1%	2.2%	0.04	0.55	4.7%	7.2%	0.30	0.58	13.2%
9 Point Trend	4.0%	0.68	0.72	8.6%	5.6%	0.19	0.33	4.5%	9.8%	0.40	0.55	13.4%
8 Point Trend	4.0%	0.60	0.71	9.1%	10.9%	0.51	0.41	4.4%	15.4%	0.66	0.66	13.9%
7 Point Trend	2.9%	0.40	0.67	8.9%	17.6%	0.83	0.44	4.2%	20.9%	0.80	0.59	13.5%
6 Point Trend	3.5%	0.39	0.37	9.0%	20.9%	0.85	0.51	3.9%	25.0%	0.81	0.41	13.2%
5 Point Trend	2.0%	0.13	0.40	8.1%	23.6%	0.82	0.39	3.4%	26.1%	0.72	0.39	11.7%
4 Point Trend	-2.8%	0.50	0.80	3.8%	14.4%	0.69	0.38	2.1%	11.2%	0.55	0.71	6.0%
3 Point Trend	-5.0%	0.69	0.80	2.9%	4.7%	0.23	0.61	-0.7%	-0.5%	0.01	0.94	2.2%

\* Large losses removed

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.4%	-4.1%	-0.8%
5 Year Trend	5.3%	-4.3%	0.8%
4 Year Trend	5.8%	-4.4%	1.2%
3 Year Trend	5.6%	-2.1%	3.3%

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%	0.88		0.7%	0.25		3.1%	0.77	
23 Point Trend	2.4%	0.86		0.7%	0.22		3.1%	0.75	
22 Point Trend	2.4%	0.84		0.7%	0.18		3.1%	0.72	
21 Point Trend	2.2%	0.83		0.6%	0.16		2.9%	0.68	
20 Point Trend	2.1%	0.81	2.7%	0.6%	0.14	0.7%	2.8%	0.63	3.4%
19 Point Trend	1.9%	0.81	2.7%	0.6%	0.12	0.6%	2.5%	0.57	3.4%
18 Point Trend	1.7%	0.78	2.9%	0.6%	0.10	0.5%	2.3%	0.50	3.4%
17 Point Trend	1.6%	0.74	3.0%	0.5%	0.06	0.4%	2.2%	0.43	3.4%
16 Point Trend	1.5%	0.69	3.2%	0.5%	0.04	0.2%	2.0%	0.35	3.3%
15 Point Trend	1.6%	0.67	3.3%	0.6%	0.06	0.0%	2.2%	0.36	3.3%
14 Point Trend	1.8%	0.70	3.4%	0.9%	0.12	-0.2%	2.7%	0.44	3.2%
13 Point Trend	2.0%	0.72	3.4%	1.5%	0.26	-0.2%	3.5%	0.59	3.2%
12 Point Trend	2.2%	0.75	3.3%	2.3%	0.46	-0.1%	4.5%	0.75	3.2%
11 Point Trend	2.2%	0.69	3.3%	3.1%	0.65	0.0%	5.4%	0.83	3.2%
10 Point Trend	1.9%	0.59	3.3%	4.1%	0.86	-0.1%	6.0%	0.86	3.2%
9 Point Trend	1.7%	0.48	3.5%	5.0%	0.95	-0.3%	6.8%	0.88	3.1%
8 Point Trend	1.9%	0.46	3.8%	5.3%	0.96	-0.4%	7.4%	0.87	3.3%
7 Point Trend	2.8%	0.65	4.3%	6.0%	0.98	-0.5%	9.0%	0.94	3.8%
6 Point Trend	4.2%	0.90	4.8%	6.0%	0.97	-0.2%	10.4%	0.97	4.6%
5 Point Trend	4.4%	0.85	5.5%	5.3%	0.96	0.4%	9.9%	0.95	6.0%
4 Point Trend	3.7%	0.71	6.4%	6.1%	0.97	0.9%	10.1%	0.91	7.4%
3 Point Trend	1.8%	0.28	6.6%	6.4%	0.94	1.2%	8.3%	0.77	7.9%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Loss Trend Summary  
Property Damage**

Four Quarter Ending Calendar Year Data as of: 2015/4  
 Latest Four Quarters Ending Exposures: 255,395  
 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	6.7%	0.75	0.99		-5.4%	0.81	0.99		0.9%	0.32	0.99	
23 Point Trend	7.1%	0.77	0.99		-5.7%	0.82	0.99		1.0%	0.34	0.99	
22 Point Trend	7.5%	0.78	0.99		-6.0%	0.83	0.99		1.0%	0.34	0.99	
21 Point Trend	8.0%	0.79	0.98		-6.3%	0.84	0.99		1.1%	0.34	0.99	
20 Point Trend	8.4%	0.79	0.98	2.8%	-6.7%	0.84	0.99	0.7%	1.2%	0.35	0.99	3.6%
19 Point Trend	8.9%	0.79	0.98	2.8%	-7.0%	0.85	0.99	0.8%	1.3%	0.33	0.99	3.6%
18 Point Trend	9.5%	0.81	0.98	2.7%	-7.4%	0.86	0.99	0.9%	1.4%	0.38	0.99	3.7%
17 Point Trend	10.3%	0.83	0.98	2.7%	-7.9%	0.88	0.99	1.1%	1.6%	0.40	0.99	3.8%
16 Point Trend	11.1%	0.84	0.98	2.7%	-8.4%	0.89	0.99	1.1%	1.8%	0.42	0.99	3.8%
15 Point Trend	12.3%	0.87	0.98	2.7%	-8.9%	0.90	0.98	1.3%	2.2%	0.53	0.99	4.0%
14 Point Trend	13.3%	0.89	0.98	2.8%	-9.4%	0.90	0.98	1.4%	2.7%	0.62	0.99	4.2%
13 Point Trend	14.5%	0.91	0.97	2.8%	-9.8%	0.90	0.98	1.5%	3.3%	0.74	0.99	4.4%
12 Point Trend	15.8%	0.92	0.97	2.8%	-10.5%	0.90	0.98	1.9%	3.7%	0.77	0.99	4.8%
11 Point Trend	17.3%	0.94	0.96	2.8%	-11.5%	0.93	0.99	2.0%	3.8%	0.74	0.99	4.8%
10 Point Trend	19.1%	0.96	0.95	2.7%	-12.6%	0.95	0.99	1.9%	4.1%	0.72	0.99	4.6%
9 Point Trend	21.0%	0.98	0.97	2.6%	-13.6%	0.97	0.99	1.9%	4.5%	0.71	0.98	4.5%
8 Point Trend	23.0%	0.99	0.99	2.6%	-13.9%	0.96	0.99	1.8%	5.8%	0.84	0.96	4.5%
7 Point Trend	23.7%	0.99	0.99	2.9%	-13.5%	0.94	0.99	1.7%	7.0%	0.88	0.95	4.7%
6 Point Trend	23.4%	0.99	0.99	3.1%	-12.3%	0.92	0.98	1.8%	8.2%	0.91	0.96	5.0%
5 Point Trend	22.2%	0.98	0.99	3.4%	-10.0%	0.91	0.99	2.3%	10.0%	0.96	0.98	5.8%
4 Point Trend	19.6%	0.98	0.98	4.1%	-7.4%	0.89	0.99	2.8%	10.7%	0.93	0.98	7.0%
3 Point Trend	16.7%	0.99	0.97	4.1%	-5.1%	0.76	0.98	4.3%	10.7%	0.84	0.97	8.7%

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	8.2%	-6.2%	1.4%
5 Year Trend	9.8%	-7.6%	1.5%
4 Year Trend	13.1%	-9.7%	2.2%
3 Year Trend	17.3%	-12.3%	2.9%

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		-2.1%	0.60		5.1%	0.97	
23 Point Trend	7.7%	0.92		-2.3%	0.65		5.3%	0.98	
22 Point Trend	8.1%	0.93		-2.5%	0.70		5.4%	0.98	
21 Point Trend	8.5%	0.94		-2.8%	0.73		5.5%	0.98	
20 Point Trend	8.8%	0.94	3.0%	-3.0%	0.76	1.0%	5.6%	0.98	4.1%
19 Point Trend	9.2%	0.95	3.1%	-3.2%	0.77	1.0%	5.7%	0.98	4.2%
18 Point Trend	9.6%	0.95	3.2%	-3.5%	0.80	1.1%	5.8%	0.97	4.4%
17 Point Trend	10.0%	0.96	3.4%	-3.8%	0.84	1.1%	5.8%	0.97	4.5%
16 Point Trend	10.4%	0.96	3.5%	-4.2%	0.88	1.1%	5.8%	0.96	4.6%
15 Point Trend	10.9%	0.97	3.6%	-4.6%	0.91	1.1%	5.8%	0.96	4.7%
14 Point Trend	11.4%	0.97	3.8%	-4.9%	0.93	1.0%	5.9%	0.95	4.9%
13 Point Trend	12.0%	0.98	4.0%	-5.2%	0.94	1.1%	6.2%	0.95	5.1%
12 Point Trend	12.7%	0.98	4.1%	-5.5%	0.94	1.3%	6.5%	0.95	5.5%
11 Point Trend	13.3%	0.99	4.2%	-5.7%	0.94	1.5%	6.8%	0.95	5.8%
10 Point Trend	13.9%	0.99	4.2%	-5.7%	0.92	1.7%	7.4%	0.96	5.9%
9 Point Trend	14.1%	0.99	4.1%	-5.3%	0.89	1.8%	8.0%	0.98	6.0%
8 Point Trend	14.0%	0.99	4.3%	-4.7%	0.86	1.7%	8.7%	0.99	6.1%
7 Point Trend	13.5%	0.99	4.7%	-3.9%	0.82	1.5%	9.1%	0.99	6.3%
6 Point Trend	12.6%	0.99	5.0%	-2.8%	0.77	1.6%	9.4%	0.99	6.6%
5 Point Trend	12.0%	0.98	5.4%	-2.0%	0.60	1.7%	9.7%	0.99	7.2%
4 Point Trend	10.6%	0.99	6.0%	-0.7%	0.19	1.8%	9.8%	0.99	7.9%
3 Point Trend	9.4%	1.00	6.1%	0.9%	0.43	2.5%	10.4%	0.98	8.8%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Loss Trend Summary  
Uninsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/4  
 Latest Four Quarters Ending Exposures: 232,815  
 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	14.0%	0.77	0.59		-12.3%	0.85	1.00		-0.1%	0.00	0.99	
23 Point Trend	14.6%	0.77	0.60		-12.5%	0.84	1.00		0.3%	0.00	1.00	
22 Point Trend	14.6%	0.74	0.59		-12.4%	0.82	1.00		0.4%	0.00	1.00	
21 Point Trend	14.3%	0.71	0.58		-12.5%	0.80	1.00		0.1%	0.00	1.00	
20 Point Trend	14.0%	0.67	0.57		-13.0%	0.79	1.00		-0.8%	0.01	1.00	
19 Point Trend	13.7%	0.63	0.57		-13.7%	0.80	1.00		-1.8%	0.03	1.00	
18 Point Trend	13.8%	0.59	0.57		-14.3%	0.80	1.00		-2.5%	0.05	1.00	
17 Point Trend	14.9%	0.60	0.56		-14.7%	0.78	1.00		-1.9%	0.03	1.00	
16 Point Trend	16.6%	0.62	0.55		-14.4%	0.74	1.00		-0.2%	0.00	1.00	
15 Point Trend	19.1%	0.68	0.50		-14.1%	0.69	1.00		2.4%	0.04	1.00	
14 Point Trend	21.8%	0.71	0.45		-12.8%	0.62	1.00		6.1%	0.24	1.00	
13 Point Trend	23.2%	0.70	0.36		-11.8%	0.54	1.00		8.6%	0.39	1.00	
12 Point Trend	24.0%	0.66	0.19		-12.1%	0.49	1.00		9.1%	0.35	1.00	
11 Point Trend	20.3%	0.56	0.21		-9.8%	0.35	1.00		8.6%	0.28	1.00	
10 Point Trend	11.7%	0.47	0.33		-6.8%	0.19	1.00		4.1%	0.09	1.00	
9 Point Trend	6.5%	0.27	0.43		-1.8%	0.02	1.00		4.7%	0.08	1.00	
8 Point Trend	5.7%	0.17	0.44		5.7%	0.22	1.00		11.7%	0.40	1.00	
7 Point Trend	7.2%	0.17	0.41		12.6%	0.77	1.00		20.6%	0.78	0.99	
6 Point Trend	18.1%	0.71	0.59		8.6%	0.68	1.00		28.2%	0.91	0.99	
5 Point Trend	19.3%	0.61	0.40		6.6%	0.46	1.00		27.2%	0.85	0.99	
4 Point Trend	15.9%	0.36	0.40		9.8%	0.53	1.00		27.2%	0.74	0.99	
3 Point Trend	10.4%	0.10	0.15		3.9%	0.09	1.00		14.5%	0.36	0.99	

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	10.7%	-12.5%	-3.2%
5 Year Trend	13.0%	-12.7%	-1.3%
4 Year Trend	12.6%	-15.4%	-4.8%
3 Year Trend	-6.6%	-14.6%	-20.3%

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		-0.7%	0.01		2.1%	0.07	
23 Point Trend	2.7%	0.69		-0.7%	0.01		2.0%	0.06	
22 Point Trend	2.7%	0.66		-0.8%	0.01		1.9%	0.05	
21 Point Trend	2.5%	0.61		-0.8%	0.01		1.7%	0.03	
20 Point Trend	2.5%	0.56		-0.9%	0.01		1.5%	0.02	
19 Point Trend	2.4%	0.52		-1.0%	0.01		1.4%	0.02	
18 Point Trend	2.4%	0.48		-1.2%	0.01		1.2%	0.01	
17 Point Trend	2.7%	0.52		-1.3%	0.01		1.4%	0.01	
16 Point Trend	3.2%	0.57		-1.3%	0.01		1.8%	0.02	
15 Point Trend	3.9%	0.71		-1.3%	0.01		2.6%	0.03	
14 Point Trend	4.6%	0.80		-0.6%	0.00		4.0%	0.05	
13 Point Trend	5.3%	0.86		0.5%	0.00		5.7%	0.09	
12 Point Trend	6.1%	0.94		2.8%	0.02		9.0%	0.17	
11 Point Trend	6.2%	0.93		6.4%	0.09		13.1%	0.26	
10 Point Trend	6.4%	0.91		12.4%	0.25		19.6%	0.43	
9 Point Trend	6.3%	0.88		22.3%	0.57		30.1%	0.67	
8 Point Trend	6.3%	0.84		33.1%	0.80		41.5%	0.83	
7 Point Trend	7.0%	0.82		45.6%	0.95		55.8%	0.96	
6 Point Trend	8.6%	0.87		53.5%	0.98		66.6%	0.99	
5 Point Trend	10.7%	0.93		48.8%	0.97		64.7%	0.98	
4 Point Trend	11.2%	0.88		44.5%	0.95		60.6%	0.97	
3 Point Trend	15.9%	0.95		34.2%	0.92		55.6%	0.93	

**Pennsylvania Personal Auto  
Nationwide Mutual Insurance Company  
Loss Trend Summary  
Underinsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2015/4  
Latest Four Quarters Ending Exposures: 230,792  
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	5.5%	0.44	0.76		-3.3%	0.41	0.94		2.0%	0.14	0.93	
23 Point Trend	6.2%	0.49	0.76		-3.7%	0.45	0.94		2.3%	0.16	0.93	
22 Point Trend	6.7%	0.50	0.77		-3.9%	0.45	0.94		2.6%	0.17	0.93	
21 Point Trend	7.2%	0.51	0.77		-4.3%	0.48	0.95		2.6%	0.16	0.93	
20 Point Trend	7.6%	0.50	0.74		-4.6%	0.49	0.95		2.6%	0.13	0.93	
19 Point Trend	7.7%	0.47	0.66		-5.0%	0.50	0.95		2.4%	0.10	0.92	
18 Point Trend	8.1%	0.45	0.55		-5.7%	0.56	0.95		1.9%	0.06	0.91	
17 Point Trend	8.4%	0.44	0.49		-6.4%	0.61	0.96		1.5%	0.03	0.91	
16 Point Trend	8.4%	0.39	0.41		-7.0%	0.63	0.96		0.8%	0.01	0.91	
15 Point Trend	9.0%	0.38	0.41		-7.1%	0.59	0.96		1.3%	0.02	0.91	
14 Point Trend	9.7%	0.37	0.42		-6.9%	0.53	0.96		2.1%	0.04	0.91	
13 Point Trend	11.1%	0.38	0.42		-5.8%	0.42	0.97		4.6%	0.16	0.93	
12 Point Trend	11.8%	0.36	0.42		-5.1%	0.30	0.97		6.1%	0.22	0.93	
11 Point Trend	11.8%	0.30	0.40		-5.5%	0.29	0.97		5.6%	0.16	0.93	
10 Point Trend	10.8%	0.21	0.36		-5.8%	0.25	0.96		4.4%	0.08	0.91	
9 Point Trend	7.2%	0.09	0.22		-6.7%	0.26	0.93		0.0%	0.00	0.87	
8 Point Trend	0.9%	0.00	0.20		-4.1%	0.09	0.89		-3.2%	0.04	0.80	
7 Point Trend	-9.0%	0.14	0.28		0.5%	0.00	0.83		-8.5%	0.20	0.74	
6 Point Trend	-21.3%	0.65	0.40		5.4%	0.10	0.86		-17.1%	0.58	0.86	
5 Point Trend	-30.6%	0.88	0.51		17.0%	0.56	0.86		-18.7%	0.50	0.75	
4 Point Trend	-37.0%	0.93	0.61		26.6%	0.68	0.80		-20.2%	0.37	0.62	
3 Point Trend	-39.5%	0.86	0.48		18.6%	0.33	0.28		-28.3%	0.36	0.29	

\* Large losses removed

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	5.6%	-4.1%	1.3%
5 Year Trend	6.5%	-6.1%	0.0%
4 Year Trend	5.7%	-10.1%	-4.9%
3 Year Trend	-1.6%	-5.0%	-6.5%

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	0.3%	0.01		-0.5%	0.01		-0.3%	0.00	
23 Point Trend	0.5%	0.03		-0.7%	0.02		-0.2%	0.00	
22 Point Trend	0.5%	0.03		-0.4%	0.01		0.1%	0.00	
21 Point Trend	0.8%	0.05		-0.2%	0.00		0.6%	0.01	
20 Point Trend	1.3%	0.12		0.3%	0.00		1.6%	0.03	
19 Point Trend	2.1%	0.31		0.7%	0.01		2.8%	0.09	
18 Point Trend	2.9%	0.55		1.1%	0.02		4.0%	0.15	
17 Point Trend	3.5%	0.65		1.4%	0.03		4.9%	0.19	
16 Point Trend	4.0%	0.73		1.7%	0.03		5.8%	0.22	
15 Point Trend	3.9%	0.68		2.0%	0.04		5.9%	0.19	
14 Point Trend	3.8%	0.63		2.1%	0.04		5.9%	0.16	
13 Point Trend	4.1%	0.62		2.2%	0.03		6.3%	0.15	
12 Point Trend	4.0%	0.55		3.2%	0.05		7.3%	0.16	
11 Point Trend	4.6%	0.59		4.1%	0.07		9.0%	0.18	
10 Point Trend	5.5%	0.63		8.7%	0.23		14.7%	0.35	
9 Point Trend	7.4%	0.82		15.8%	0.56		24.3%	0.67	
8 Point Trend	8.6%	0.85		22.5%	0.75		33.0%	0.82	
7 Point Trend	8.7%	0.80		30.3%	0.89		41.7%	0.89	
6 Point Trend	11.0%	0.86		27.9%	0.83		41.9%	0.84	
5 Point Trend	8.2%	0.80		18.5%	0.76		28.2%	0.78	
4 Point Trend	5.8%	0.61		10.3%	0.56		16.6%	0.59	
3 Point Trend	1.8%	0.11		-0.3%	0.01		1.5%	0.03	

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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: 719,590  
 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	2.9%	0.61	1.00		-5.6%	0.97	1.00		-2.9%	0.68	1.00	
23 Point Trend	2.9%	0.59	1.00		-5.6%	0.97	1.00		-2.8%	0.65	1.00	
22 Point Trend	3.0%	0.58	1.00		-5.6%	0.97	1.00		-2.8%	0.61	1.00	
21 Point Trend	3.1%	0.55	1.00		-5.7%	0.96	1.00		-2.8%	0.58	1.00	
20 Point Trend	3.2%	0.53	1.00		-5.7%	0.96	1.00		-2.7%	0.53	1.00	
19 Point Trend	3.2%	0.49	1.00		-5.7%	0.95	1.00		-2.7%	0.49	1.00	
18 Point Trend	3.1%	0.45	1.00		-5.6%	0.94	1.00		-2.6%	0.44	1.00	
17 Point Trend	2.9%	0.37	1.00		-5.5%	0.93	1.00		-2.7%	0.42	1.00	
16 Point Trend	2.2%	0.26	1.00		-5.4%	0.92	1.00		-3.3%	0.50	1.00	
15 Point Trend	2.0%	0.19	1.00		-5.2%	0.91	1.00		-3.2%	0.44	1.00	
14 Point Trend	1.5%	0.10	1.00		-4.9%	0.89	1.00		-3.5%	0.44	1.00	
13 Point Trend	1.2%	0.06	1.00		-4.5%	0.87	1.00		-3.4%	0.37	1.00	
12 Point Trend	1.8%	0.10	1.00		-4.2%	0.84	1.00		-2.5%	0.23	1.00	
11 Point Trend	1.0%	0.03	1.00		-3.8%	0.80	1.00		-2.8%	0.23	1.00	
10 Point Trend	0.8%	0.01	1.00		-3.1%	0.78	1.00		-2.3%	0.13	1.00	
9 Point Trend	-0.5%	0.01	1.00		-2.4%	0.74	1.00		-2.9%	0.16	1.00	
8 Point Trend	-4.1%	0.34	1.00		-1.9%	0.63	1.00		-6.0%	0.55	1.00	
7 Point Trend	-6.2%	0.52	1.00		-1.4%	0.45	1.00		-7.4%	0.59	1.00	
6 Point Trend	-6.8%	0.45	1.00		-1.4%	0.35	1.00		-8.1%	0.53	1.00	
5 Point Trend	-5.4%	0.24	1.00		-1.6%	0.29	1.00		-6.9%	0.32	1.00	
4 Point Trend	2.2%	0.06	1.00		-0.2%	0.00	1.00		2.0%	0.07	1.00	
3 Point Trend	13.8%	0.99	1.00		-2.4%	0.33	1.00		11.0%	0.96	1.00	

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.4%	-4.9%	-3.5%
5 Year Trend	0.3%	-5.4%	-5.1%
4 Year Trend	-1.4%	-5.2%	-6.5%
3 Year Trend	-1.6%	-3.5%	-5.0%

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									
23 Point Trend									
22 Point Trend									
21 Point Trend									
20 Point Trend									
19 Point Trend									
18 Point Trend									
17 Point Trend									
16 Point Trend									
15 Point Trend									
14 Point Trend									
13 Point Trend									
12 Point Trend									
11 Point Trend									
10 Point Trend									
9 Point Trend									
8 Point Trend									
7 Point Trend									
6 Point Trend									
5 Point Trend									
4 Point Trend									
3 Point Trend									

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Loss Trend Summary  
Comprehensive**

Four Quarter Ending Calendar Year Data as of: 2015/4  
 Latest Four Quarters Ending Exposures: 224,303  
 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	4.2%	0.83	0.99		-2.1%	0.27	0.99		2.0%	0.21	0.98	
23 Point Trend	4.4%	0.82	0.99		-2.5%	0.34	0.99		1.7%	0.15	0.98	
22 Point Trend	4.3%	0.80	0.99		-2.9%	0.39	0.99		1.3%	0.09	0.98	
21 Point Trend	4.3%	0.77	0.99		-3.1%	0.40	0.99		1.0%	0.05	0.98	
20 Point Trend	4.0%	0.73	0.99	6.4%	-3.4%	0.41	0.99	-0.4%	0.5%	0.01	0.98	5.9%
19 Point Trend	3.7%	0.69	0.99	6.4%	-3.5%	0.39	0.99	-0.6%	0.1%	0.00	0.98	5.7%
18 Point Trend	3.6%	0.65	0.99	6.3%	-3.3%	0.33	0.99	-0.7%	0.2%	0.00	0.98	5.5%
17 Point Trend	3.6%	0.60	0.98	6.3%	-2.8%	0.24	0.99	-0.5%	0.7%	0.02	0.98	5.8%
16 Point Trend	3.5%	0.54	0.98	6.6%	-1.8%	0.12	0.99	0.1%	1.6%	0.07	0.98	6.7%
15 Point Trend	3.4%	0.49	0.98	6.8%	-0.4%	0.01	0.99	1.4%	2.9%	0.23	0.98	8.3%
14 Point Trend	2.8%	0.37	0.97	7.2%	0.5%	0.01	0.99	3.4%	3.3%	0.24	0.98	10.8%
13 Point Trend	2.0%	0.24	0.97	7.2%	1.3%	0.08	0.99	4.7%	3.3%	0.20	0.98	12.3%
12 Point Trend	1.5%	0.13	0.97	6.7%	1.6%	0.10	0.99	6.1%	3.2%	0.15	0.98	13.2%
11 Point Trend	0.9%	0.05	0.98	6.8%	1.5%	0.06	0.99	7.0%	2.4%	0.08	0.98	14.3%
10 Point Trend	0.4%	0.01	0.98	7.1%	1.0%	0.02	0.99	7.3%	1.3%	0.02	0.98	14.9%
9 Point Trend	-0.4%	0.01	0.98	7.3%	-0.5%	0.01	0.99	7.6%	-0.9%	0.01	0.98	15.4%
8 Point Trend	-1.4%	0.05	0.98	6.2%	-3.1%	0.18	0.99	5.8%	-4.5%	0.18	0.98	12.3%
7 Point Trend	-2.9%	0.14	0.98	-0.9%	-7.0%	0.77	0.99	1.0%	-9.8%	0.70	0.99	0.1%
6 Point Trend	0.1%	0.00	0.98	-15.3%	-9.5%	0.94	1.00	-7.6%	-9.4%	0.57	0.99	-21.7%
5 Point Trend	3.2%	0.11	0.98	-21.8%	-10.7%	0.95	1.00	-13.7%	-7.9%	0.36	0.99	-32.5%
4 Point Trend	5.7%	0.17	0.98	-29.8%	-10.6%	0.90	1.00	-19.1%	-5.5%	0.12	0.99	-43.2%
3 Point Trend	20.7%	0.82	0.99	-38.4%	-6.5%	0.93	0.99	-23.7%	12.8%	0.76	1.00	-53.0%

\* Catastrophes removed

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	4.4%	-2.6%	1.7%
5 Year Trend	3.9%	-3.3%	0.4%
4 Year Trend	3.9%	-0.7%	3.2%
3 Year Trend	1.8%	0.8%	2.7%

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		-2.8%	0.57		1.2%	0.23	
23 Point Trend	4.4%	0.86		-3.2%	0.68		1.0%	0.17	
22 Point Trend	4.5%	0.86		-3.5%	0.71		0.8%	0.12	
21 Point Trend	4.4%	0.83		-3.6%	0.70		0.6%	0.06	
20 Point Trend	4.1%	0.81	2.9%	-3.6%	0.67	-3.0%	0.3%	0.02	-0.2%
19 Point Trend	3.7%	0.80	2.3%	-3.6%	0.64	-3.3%	-0.1%	0.00	-1.1%
18 Point Trend	3.4%	0.78	1.4%	-3.6%	0.59	-3.6%	-0.4%	0.02	-2.2%
17 Point Trend	3.0%	0.75	0.9%	-3.3%	0.52	-3.7%	-0.4%	0.02	-2.9%
16 Point Trend	2.6%	0.71	0.6%	-2.8%	0.43	-3.5%	-0.2%	0.00	-2.9%
15 Point Trend	2.3%	0.65	0.2%	-1.9%	0.31	-3.1%	0.3%	0.01	-2.9%
14 Point Trend	1.9%	0.58	-0.1%	-1.3%	0.17	-2.4%	0.6%	0.03	-2.5%
13 Point Trend	1.7%	0.49	-0.8%	-0.7%	0.06	-1.7%	0.9%	0.06	-2.4%
12 Point Trend	1.6%	0.40	-2.2%	-0.5%	0.02	-1.2%	1.1%	0.07	-3.4%
11 Point Trend	1.6%	0.34	-1.6%	-0.5%	0.02	-0.7%	1.1%	0.05	-2.3%
10 Point Trend	1.7%	0.30	-0.7%	-0.8%	0.04	-0.2%	0.8%	0.03	-0.9%
9 Point Trend	1.3%	0.18	1.0%	-1.8%	0.13	0.2%	-0.5%	0.01	1.2%
8 Point Trend	1.2%	0.11	4.5%	-3.7%	0.43	0.3%	-2.5%	0.19	4.8%
7 Point Trend	1.1%	0.07	4.0%	-6.2%	0.88	-0.2%	-5.2%	0.58	3.7%
6 Point Trend	3.3%	0.41	2.4%	-7.3%	0.91	-1.4%	-4.2%	0.38	1.0%
5 Point Trend	4.6%	0.47	-0.3%	-7.6%	0.86	-2.5%	-3.3%	0.18	-2.7%
4 Point Trend	5.7%	0.41	-3.6%	-6.0%	0.72	-4.0%	-0.6%	0.00	-7.5%
3 Point Trend	11.5%	0.65	-7.0%	-1.5%	0.72	-5.1%	9.8%	0.64	-11.8%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Loss Trend Summary  
Collision**

Four Quarter Ending Calendar Year Data as of: 2015/4  
 Latest Four Quarters Ending Exposures: 203,864  
 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	2.4%	0.83	0.99		-0.8%	0.47	0.98		1.5%	0.58	0.99	
23 Point Trend	2.5%	0.82	0.99		-0.8%	0.45	0.98		1.6%	0.57	0.98	
22 Point Trend	2.5%	0.81	0.98		-0.8%	0.41	0.97		1.7%	0.55	0.98	
21 Point Trend	2.5%	0.79	0.96		-0.7%	0.33	0.98		1.8%	0.56	0.98	
20 Point Trend	2.5%	0.76	0.95	2.9%	-0.5%	0.22	0.98	2.1%	2.0%	0.60	0.98	5.0%
19 Point Trend	2.5%	0.73	0.95	2.9%	-0.3%	0.11	0.98	2.3%	2.2%	0.64	0.97	5.2%
18 Point Trend	2.5%	0.70	0.95	2.8%	-0.1%	0.02	0.99	2.4%	2.4%	0.66	0.97	5.3%
17 Point Trend	2.5%	0.67	0.95	2.8%	0.1%	0.02	0.99	2.7%	2.6%	0.69	0.97	5.5%
16 Point Trend	2.7%	0.67	0.95	2.8%	0.3%	0.25	1.00	2.9%	3.0%	0.77	0.98	5.8%
15 Point Trend	2.6%	0.61	0.95	2.9%	0.3%	0.24	0.99	3.4%	3.0%	0.73	0.97	6.4%
14 Point Trend	2.7%	0.57	0.94	3.0%	0.4%	0.24	1.00	3.7%	3.0%	0.70	0.97	6.7%
13 Point Trend	2.6%	0.50	0.94	3.1%	0.4%	0.22	0.99	3.9%	3.0%	0.64	0.97	7.1%
12 Point Trend	2.3%	0.40	0.94	3.2%	0.2%	0.06	1.00	4.2%	2.5%	0.54	0.96	7.5%
11 Point Trend	2.7%	0.43	0.94	3.1%	0.0%	0.00	1.00	4.0%	2.7%	0.52	0.96	7.2%
10 Point Trend	3.5%	0.52	0.95	3.3%	-0.2%	0.06	1.00	3.7%	3.3%	0.59	0.96	7.1%
9 Point Trend	4.7%	0.66	0.95	3.7%	-0.4%	0.31	1.00	3.3%	4.2%	0.69	0.97	7.1%
8 Point Trend	6.0%	0.78	0.91	4.2%	-0.5%	0.32	1.00	2.5%	5.5%	0.82	0.97	6.7%
7 Point Trend	6.7%	0.76	0.85	5.1%	-0.6%	0.32	1.00	1.2%	6.0%	0.80	0.97	6.4%
6 Point Trend	5.5%	0.62	0.56	6.1%	-0.3%	0.08	1.00	0.9%	5.2%	0.68	0.98	7.0%
5 Point Trend	3.1%	0.34	0.63	6.4%	0.3%	0.11	1.00	1.1%	3.4%	0.45	0.98	7.5%
4 Point Trend	-0.1%	0.00	0.78	6.8%	1.1%	0.67	0.94	2.1%	1.0%	0.06	0.44	9.0%
3 Point Trend	-4.9%	0.93	0.99	5.3%	0.9%	0.36	0.95	5.8%	-4.0%	1.00	1.00	11.4%

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.5%	-0.7%	1.7%
5 Year Trend	2.6%	-0.2%	2.5%
4 Year Trend	3.0%	0.3%	3.3%
3 Year Trend	3.1%	0.0%	3.1%

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	4.5%	0.97		0.7%	0.68		5.2%	0.98	
23 Point Trend	4.7%	0.98		0.6%	0.64		5.3%	0.98	
22 Point Trend	4.8%	0.99		0.6%	0.59		5.4%	0.98	
21 Point Trend	4.9%	0.99		0.5%	0.55		5.5%	0.98	
20 Point Trend	5.0%	0.99	2.7%	0.6%	0.58	1.6%	5.6%	0.99	4.4%
19 Point Trend	5.1%	0.99	2.7%	0.7%	0.63	1.7%	5.8%	0.99	4.5%
18 Point Trend	5.1%	0.99	2.7%	0.7%	0.63	1.9%	5.8%	0.99	4.7%
17 Point Trend	5.1%	0.99	2.7%	0.8%	0.65	2.0%	5.9%	0.99	4.8%
16 Point Trend	5.2%	0.99	2.8%	0.9%	0.71	2.2%	6.1%	0.99	5.0%
15 Point Trend	5.1%	0.99	2.9%	0.8%	0.65	2.5%	6.0%	0.99	5.4%
14 Point Trend	5.0%	0.99	2.9%	0.8%	0.60	2.6%	5.9%	0.98	5.6%
13 Point Trend	5.0%	0.98	3.0%	0.7%	0.50	2.8%	5.8%	0.98	5.9%
12 Point Trend	4.9%	0.98	3.1%	0.6%	0.37	3.0%	5.5%	0.98	6.3%
11 Point Trend	4.9%	0.97	3.0%	0.5%	0.27	3.1%	5.4%	0.98	6.2%
10 Point Trend	4.8%	0.96	3.2%	0.6%	0.29	3.0%	5.5%	0.97	6.3%
9 Point Trend	4.5%	0.96	3.4%	0.8%	0.38	2.8%	5.4%	0.96	6.2%
8 Point Trend	4.0%	0.98	3.6%	0.9%	0.32	2.3%	4.9%	0.96	6.1%
7 Point Trend	3.7%	0.98	4.3%	1.4%	0.54	1.6%	5.2%	0.96	5.9%
6 Point Trend	3.4%	0.99	5.1%	1.9%	0.67	1.2%	5.3%	0.94	6.3%
5 Point Trend	3.3%	0.99	5.7%	2.5%	0.73	0.9%	5.9%	0.93	6.7%
4 Point Trend	3.3%	0.98	6.4%	4.1%	1.00	0.8%	7.5%	1.00	7.3%
3 Point Trend	3.3%	0.95	6.5%	4.1%	0.99	2.0%	7.5%	1.00	8.6%

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

Four Quarter Ending Calendar Year Data as of: 2015/4  
 Latest Four Quarters Ending Exposures: 111,327  
 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	1.5%	0.52	0.97		0.2%	0.01	0.99		1.6%	0.42	0.99	
23 Point Trend	1.5%	0.50	0.97		0.2%	0.01	0.99		1.6%	0.39	0.99	
22 Point Trend	1.6%	0.51	0.96		0.1%	0.01	0.99		1.7%	0.39	0.99	
21 Point Trend	1.8%	0.55	0.96		0.2%	0.02	0.99		2.0%	0.45	0.99	
20 Point Trend	2.0%	0.61	0.96		0.4%	0.06	0.99		2.4%	0.58	0.99	
19 Point Trend	2.1%	0.62	0.96		0.4%	0.05	0.99		2.6%	0.58	0.99	
18 Point Trend	2.3%	0.62	0.96		0.4%	0.03	0.99		2.7%	0.56	0.99	
17 Point Trend	2.6%	0.68	0.97		0.3%	0.02	0.99		2.9%	0.57	0.99	
16 Point Trend	3.0%	0.75	0.97		0.1%	0.00	0.99		3.1%	0.56	0.99	
15 Point Trend	3.2%	0.76	0.98		0.1%	0.00	0.99		3.4%	0.56	0.99	
14 Point Trend	3.5%	0.78	0.98		0.2%	0.00	0.99		3.7%	0.57	0.99	
13 Point Trend	3.7%	0.76	0.98		0.1%	0.00	0.99		3.8%	0.53	0.99	
12 Point Trend	3.8%	0.72	0.97		-0.4%	0.01	0.99		3.4%	0.43	0.99	
11 Point Trend	4.0%	0.70	0.97		-0.9%	0.05	0.99		3.1%	0.33	0.99	
10 Point Trend	4.4%	0.69	0.97		-0.7%	0.03	0.99		3.7%	0.34	0.99	
9 Point Trend	4.1%	0.59	0.96		-0.5%	0.01	0.99		3.6%	0.27	0.98	
8 Point Trend	3.0%	0.42	0.96		1.5%	0.08	0.98		4.5%	0.30	0.96	
7 Point Trend	1.7%	0.17	0.97		2.7%	0.17	0.99		4.4%	0.22	0.96	
6 Point Trend	-1.0%	0.34	1.00		0.2%	0.00	0.99		-0.8%	0.02	0.98	
5 Point Trend	-1.6%	0.51	0.99		-1.6%	0.04	0.96		-3.1%	0.16	0.96	
4 Point Trend	-1.7%	0.37	0.96		-4.7%	0.19	0.97		-6.3%	0.35	0.97	
3 Point Trend	-0.6%	0.04	0.92		-15.5%	1.00	1.00		-16.0%	0.98	1.00	

Pennsylvania AY's as of 2015/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.6%	-0.4%	1.2%
5 Year Trend	2.3%	-0.4%	1.9%
4 Year Trend	3.9%	-0.8%	3.0%
3 Year Trend	4.3%	-2.7%	1.4%

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	4.1%	0.97		1.7%	0.46		5.9%	0.93	
23 Point Trend	4.2%	0.97		1.7%	0.41		5.9%	0.93	
22 Point Trend	4.3%	0.97		1.6%	0.37		6.0%	0.92	
21 Point Trend	4.4%	0.98		1.6%	0.33		6.1%	0.91	
20 Point Trend	4.6%	0.98		1.6%	0.29		6.2%	0.91	
19 Point Trend	4.6%	0.98		1.5%	0.24		6.2%	0.89	
18 Point Trend	4.6%	0.97		1.3%	0.17		5.9%	0.87	
17 Point Trend	4.7%	0.97		1.3%	0.14		6.0%	0.86	
16 Point Trend	4.7%	0.96		1.2%	0.12		5.9%	0.83	
15 Point Trend	4.6%	0.95		1.4%	0.12		6.1%	0.81	
14 Point Trend	4.5%	0.95		1.8%	0.16		6.4%	0.80	
13 Point Trend	4.4%	0.93		2.2%	0.21		6.7%	0.78	
12 Point Trend	4.0%	0.93		2.7%	0.23		6.8%	0.75	
11 Point Trend	3.8%	0.91		3.5%	0.31		7.5%	0.75	
10 Point Trend	3.6%	0.88		5.4%	0.55		9.2%	0.85	
9 Point Trend	3.2%	0.85		7.3%	0.72		10.8%	0.91	
8 Point Trend	2.8%	0.79		9.4%	0.83		12.4%	0.94	
7 Point Trend	2.8%	0.72		10.1%	0.80		13.2%	0.93	
6 Point Trend	3.6%	0.78		8.1%	0.68		11.9%	0.90	
5 Point Trend	4.9%	0.90		4.0%	0.50		9.1%	0.89	
4 Point Trend	6.4%	0.98		2.9%	0.23		9.5%	0.81	
3 Point Trend	7.4%	0.98		-2.8%	0.35		4.4%	0.66	

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	4.7%	4.7%	4.7%
5. Selected Frequency Trend	-2.0%	-2.0%	-2.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	2.6%	2.6%	2.6%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.053	1.026	1.000
<b>Present-to-Future Adjustments</b>			
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	4.0%	4.0%	4.0%
12. Selected Frequency Trend	3.0%	3.0%	3.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	7.1%	7.1%	7.1%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.165	1.165	1.165
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) × (14)	1.227	1.195	1.165

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	11.1%	11.1%	11.1%
5. Selected Frequency Trend	-5.4%	-5.4%	-5.4%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	5.1%	5.1%	5.1%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.105	1.051	1.000
<b>Present-to-Future Adjustments</b>			
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	14.5%	14.5%	14.5%
12. Selected Frequency Trend	-5.4%	-5.4%	-5.4%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	8.3%	8.3%	8.3%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.195	1.195	1.195
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) × (14)	1.320	1.256	1.195

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	15.0%	15.0%	15.0%
5. Selected Frequency Trend	-7.0%	-7.0%	-7.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	6.9%	6.9%	6.9%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.143	1.069	1.000
<b>Present-to-Future Adjustments</b>			
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	10.0%	10.0%	10.0%
12. Selected Frequency Trend	4.0%	4.0%	4.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	14.4%	14.4%	14.4%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.350	1.350	1.350
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) × (14)	1.543	1.443	1.350

**Pennsylvania Personal Auto  
Nationwide Mutual Insurance Company  
Determination of Loss Projection Factors  
Underinsured Motorists - Bodily Injury**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	8.5%	8.5%	8.5%
5. Selected Frequency Trend	-3.5%	-3.5%	-3.5%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	4.7%	4.7%	4.7%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.096	1.047	1.000
<b>Present-to-Future Adjustments</b>			
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	8.5%	8.5%	8.5%
12. Selected Frequency Trend	-3.5%	-3.5%	-3.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.7%	4.7%	4.7%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.108	1.108	1.108
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) x (14)	1.214	1.160	1.108

**Pennsylvania Personal Automobile  
 Nationwide Mutual Insurance Company  
 Determination of Loss Projection Factors  
 Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income  
 Benefits, Medical Benefits, Excess Medical Benefits**

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	3.0%	3.0%	3.0%
5. Selected Frequency Trend	-1.5%	-1.5%	-1.5%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.5%	1.5%	1.5%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.030	1.015	1.000
<b>Present-to-Future Adjustments</b>			
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	3.0%	3.0%	3.0%
12. Selected Frequency Trend	-1.5%	-1.5%	-1.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	1.5%	1.5%	1.5%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.034	1.034	1.034
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.065	1.050	1.034

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	4.4%	4.4%	4.4%
5. Selected Frequency Trend	-1.8%	-1.8%	-1.8%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	2.5%	2.5%	2.5%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.051	1.025	1.000
<b>Present-to-Future Adjustments</b>			
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	4.4%	4.4%	4.4%
12. Selected Frequency Trend	-0.5%	-0.5%	-0.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	3.9%	3.9%	3.9%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.089	1.089	1.089
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) × (14)	1.145	1.116	1.089

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	2.7%	2.7%	2.7%
5. Selected Frequency Trend	0.4%	0.4%	0.4%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	3.1%	3.1%	3.1%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.063	1.031	1.000
<b>Present-to-Future Adjustments</b>			
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	4.7%	4.7%	4.7%
12. Selected Frequency Trend	0.4%	0.4%	0.4%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	5.1%	5.1%	5.1%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.117	1.117	1.117
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) × (14)	1.187	1.152	1.117

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

	<b>Fiscal Calendar Year Ending</b>		
	<b>2013/3</b>	<b>2014/3</b>	<b>2015/3</b>
<b>Past-to-Present Adjustments</b>			
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	4.0%	4.0%	4.0%
5. Selected Frequency Trend	1.0%	1.0%	1.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	5.0%	5.0%	5.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.103	1.050	1.000
<b>Present-to-Future Adjustments</b>			
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	3.5%	3.5%	3.5%
12. Selected Frequency Trend	1.5%	1.5%	1.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	5.1%	5.1%	5.1%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.117	1.117	1.117
<b>Past-to-Future Adjustments</b>			
15. Loss Projection Factor = (7) $\times$ (14)	1.232	1.173	1.117

## 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	7.00%	9.00%
Rate of Return – Selected Underwriting Profit Provision	12.33%	10.42%

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	0.00	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	0.00	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 Mutual Insurance Company  
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	5.0%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.2%

**Trend**

5. Selected Prospective Loss Trend	7.1%
6. Selected Prospective Premium Trend	-1.3%
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)	1.042

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	59.6%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	59.6%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	5.0%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.2%

**Trend**

5. Selected Prospective Loss Trend	8.3%
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)	1.044

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	59.7%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	59.7%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	5.0%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.2%

**Trend**

5. Selected Prospective Loss Trend	14.4%
6. Selected Prospective Premium Trend	-1.7%
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)	1.079

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	61.7%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	61.7%

**Pennsylvania Personal Auto  
 Nationwide Mutual Insurance Company  
 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	5.0%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.2%

**Trend**

5. Selected Prospective Loss Trend	4.7%
6. Selected Prospective Premium Trend	-0.1%
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 = $\{[1+(5)] \div [1+(6)]\} (9)$	1.024

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	58.6%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	58.6%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	5.0%
3. Fixed Expense Ratio	24.3%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.2%

**Trend**

5. Selected Prospective Loss Trend	1.5%
6. Selected Prospective Premium Trend	-2.4%
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)	1.020

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) $\times$ (10)	58.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) $\times$ (12) $\times$ (13)	58.3%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	7.0%
3. Fixed Expense Ratio	23.9%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	55.6%

**Trend**

5. Selected Prospective Loss Trend	3.9%
6. Selected Prospective Premium Trend	1.3%
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)	1.013

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	56.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	56.3%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	7.0%
3. Fixed Expense Ratio	23.9%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	55.6%

**Trend**

5. Selected Prospective Loss Trend	5.1%
6. Selected Prospective Premium Trend	2.7%
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)	1.012

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	56.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	56.3%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
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	7.0%
3. Fixed Expense Ratio	23.9%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	55.6%

**Trend**

5. Selected Prospective Loss Trend	5.1%
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)	1.021

**Trended Permissible Loss and DCC Expense Ratio**

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	56.8%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	56.8%

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

BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	6.4%	0.0%	147.70	157.20	6.4%	6.4%
18	6.4%	0.0%	168.50	179.30	6.4%	6.4%
21	6.4%	0.0%	242.80	258.30	6.4%	6.4%
30	6.4%	0.0%	144.90	154.20	6.4%	6.4%
33	6.4%	0.0%	193.10	205.50	6.4%	6.4%
43	6.4%	0.0%	153.00	162.80	6.4%	6.4%
46	6.4%	0.0%	198.70	211.40	6.4%	6.4%
77	6.4%	0.0%	195.60	208.10	6.4%	6.4%
78	6.4%	0.0%	181.80	193.40	6.4%	6.4%
79	6.4%	0.0%	190.50	202.70	6.4%	6.4%
81	6.4%	0.0%	180.60	192.20	6.4%	6.4%
84	6.4%	0.0%	162.00	172.40	6.4%	6.4%
88	6.4%	0.0%	209.40	222.80	6.4%	6.4%
89	6.4%	0.0%	211.90	225.50	6.4%	6.4%
94	6.4%	0.0%	188.90	201.00	6.4%	6.4%
100	6.4%	0.0%	194.40	206.80	6.4%	6.4%
108	6.4%	0.0%	149.50	159.10	6.4%	6.4%
109	6.4%	0.0%	155.90	165.90	6.4%	6.4%
112	6.4%	0.0%	193.90	206.30	6.4%	6.4%
113	6.4%	0.0%	220.70	234.80	6.4%	6.4%
114	6.4%	0.0%	244.20	259.80	6.4%	6.4%
126	6.4%	0.0%	412.10	438.50	6.4%	6.4%
127	6.4%	0.0%	343.40	365.40	6.4%	6.4%
132	6.4%	0.0%	178.60	190.00	6.4%	6.4%
135	6.4%	0.0%	162.20	172.60	6.4%	6.4%
139	6.4%	0.0%	309.10	328.90	6.4%	6.4%
142	6.4%	0.0%	504.90	537.20	6.4%	6.4%
143	6.4%	0.0%	633.80	674.40	6.4%	6.4%
144	6.4%	0.0%	540.80	575.40	6.4%	6.4%
146	6.4%	0.0%	580.40	617.50	6.4%	6.4%
147	6.4%	0.0%	639.70	680.60	6.4%	6.4%
148	6.4%	0.0%	534.00	568.20	6.4%	6.4%
149	6.4%	0.0%	593.60	631.60	6.4%	6.4%
150	6.4%	0.0%	576.30	613.20	6.4%	6.4%
151	6.4%	0.0%	595.70	633.80	6.4%	6.4%
152	6.4%	0.0%	638.50	679.40	6.4%	6.4%
153	6.4%	0.0%	609.60	648.60	6.4%	6.4%
154	6.4%	0.0%	170.00	180.90	6.4%	6.4%

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

BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	6.4%	0.0%	158.50	168.60	6.4%	6.4%
156	6.4%	0.0%	156.60	166.60	6.4%	6.4%
157	6.4%	0.0%	155.10	165.00	6.4%	6.4%
158	6.4%	0.0%	158.40	168.50	6.4%	6.4%
159	6.4%	0.0%	156.60	166.60	6.4%	6.4%
160	6.4%	0.0%	173.00	184.10	6.4%	6.4%
161	6.4%	0.0%	159.90	170.10	6.4%	6.4%
162	6.4%	0.0%	183.50	195.20	6.4%	6.4%
163	6.4%	0.0%	159.60	169.80	6.4%	6.4%
164	6.4%	0.0%	176.70	188.00	6.4%	6.4%
165	6.4%	0.0%	177.60	189.00	6.4%	6.4%
168	6.4%	0.0%	222.40	236.60	6.4%	6.4%
169	6.4%	0.0%	249.10	265.00	6.4%	6.4%
170	6.4%	0.0%	262.10	278.90	6.4%	6.4%
173	6.4%	0.0%	160.20	170.50	6.4%	6.4%
174	6.4%	0.0%	184.60	196.40	6.4%	6.4%
175	6.4%	0.0%	191.20	203.40	6.4%	6.4%
176	6.4%	0.0%	205.40	218.50	6.4%	6.4%
177	6.4%	0.0%	187.70	199.70	6.4%	6.4%
178	6.4%	0.0%	198.20	210.90	6.4%	6.4%
179	6.4%	0.0%	171.70	182.70	6.4%	6.4%
180	6.4%	0.0%	159.10	169.30	6.4%	6.4%
181	6.4%	0.0%	338.50	360.20	6.4%	6.4%
182	6.4%	0.0%	393.90	419.10	6.4%	6.4%
183	6.4%	0.0%	385.30	410.00	6.4%	6.4%
184	6.4%	0.0%	320.80	341.30	6.4%	6.4%
185	6.4%	0.0%	272.20	289.60	6.4%	6.4%
186	6.4%	0.0%	285.40	303.70	6.4%	6.4%
187	6.4%	0.0%	290.40	309.00	6.4%	6.4%
188	6.4%	0.0%	268.80	286.00	6.4%	6.4%
191	6.4%	0.0%	181.00	192.60	6.4%	6.4%
192	6.4%	0.0%	161.80	172.20	6.4%	6.4%
193	6.4%	0.0%	179.80	191.30	6.4%	6.4%
194	6.4%	0.0%	186.50	198.40	6.4%	6.4%
195	6.4%	0.0%	402.70	428.50	6.4%	6.4%
196	6.4%	0.0%	331.00	352.20	6.4%	6.4%
197	6.4%	0.0%	336.90	358.50	6.4%	6.4%
198	6.4%	0.0%	411.10	437.40	6.4%	6.4%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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BI

<b>Bodily Injury</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	6.4%	0.0%	437.60	465.60	6.4%	6.4%
201	6.4%	0.0%	351.90	374.40	6.4%	6.4%
202	6.4%	0.0%	212.60	226.20	6.4%	6.4%
203	6.4%	0.0%	193.50	205.90	6.4%	6.4%
204	6.4%	0.0%	210.20	223.70	6.4%	6.4%
205	6.4%	0.0%	186.80	198.80	6.4%	6.4%
206	6.4%	0.0%	171.90	182.90	6.4%	6.4%
207	6.4%	0.0%	173.00	184.10	6.4%	6.4%
208	6.4%	0.0%	179.60	191.10	6.4%	6.4%
210	6.4%	0.0%	179.60	191.10	6.4%	6.4%
212	6.4%	0.0%	184.60	196.40	6.4%	6.4%
213	6.4%	0.0%	328.20	349.20	6.4%	6.4%
214	6.4%	0.0%	249.50	265.50	6.4%	6.4%
215	6.4%	0.0%	178.00	189.40	6.4%	6.4%
217	6.4%	0.0%	183.20	194.90	6.4%	6.4%
218	6.4%	0.0%	177.70	189.10	6.4%	6.4%
221	6.4%	0.0%	189.60	201.70	6.4%	6.4%
222	6.4%	0.0%	192.50	204.80	6.4%	6.4%
223	6.4%	0.0%	185.30	197.20	6.4%	6.4%
224	6.4%	0.0%	182.10	193.80	6.4%	6.4%
225	6.4%	0.0%	185.20	197.10	6.4%	6.4%
226	6.4%	0.0%	191.50	203.80	6.4%	6.4%
227	6.4%	0.0%	185.20	197.10	6.4%	6.4%
228	6.4%	0.0%	166.40	177.00	6.4%	6.4%
229	6.4%	0.0%	153.10	162.90	6.4%	6.4%
999	6.4%	0.0%	226.30	240.80	6.4%	6.4%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	7.6%	0.0%	160.30	172.50	7.6%	7.6%
18	7.6%	0.0%	120.70	129.90	7.6%	7.6%
21	7.6%	0.0%	166.90	179.60	7.6%	7.6%
30	7.6%	0.0%	146.10	157.20	7.6%	7.6%
33	7.6%	0.0%	148.40	159.70	7.6%	7.6%
43	7.6%	0.0%	170.30	183.20	7.6%	7.6%
46	7.6%	0.0%	156.20	168.10	7.6%	7.6%
77	7.6%	0.0%	171.50	184.50	7.6%	7.6%
78	7.6%	0.0%	163.20	175.60	7.6%	7.6%
79	7.6%	0.0%	156.30	168.20	7.6%	7.6%
81	7.6%	0.0%	149.50	160.90	7.6%	7.6%
84	7.6%	0.0%	174.60	187.90	7.6%	7.6%
88	7.6%	0.0%	148.30	159.60	7.6%	7.6%
89	7.6%	0.0%	150.50	161.90	7.6%	7.6%
94	7.6%	0.0%	137.60	148.10	7.6%	7.6%
100	7.6%	0.0%	183.50	197.40	7.6%	7.6%
108	7.6%	0.0%	143.80	154.70	7.6%	7.6%
109	7.6%	0.0%	131.90	141.90	7.6%	7.6%
112	7.6%	0.0%	147.20	158.40	7.6%	7.6%
113	7.6%	0.0%	153.30	165.00	7.6%	7.6%
114	7.6%	0.0%	170.30	183.20	7.6%	7.6%
126	7.6%	0.0%	260.90	280.70	7.6%	7.6%
127	7.6%	0.0%	228.90	246.30	7.6%	7.6%
132	7.6%	0.0%	168.30	181.10	7.6%	7.6%
135	7.6%	0.0%	162.90	175.30	7.6%	7.6%
139	7.6%	0.0%	230.10	247.60	7.6%	7.6%
142	7.6%	0.0%	219.60	236.30	7.6%	7.6%
143	7.6%	0.0%	248.50	267.40	7.6%	7.6%
144	7.6%	0.0%	255.00	274.40	7.6%	7.6%
146	7.6%	0.0%	224.40	241.50	7.6%	7.6%
147	7.6%	0.0%	225.70	242.90	7.6%	7.6%
148	7.6%	0.0%	246.00	264.70	7.6%	7.6%
149	7.6%	0.0%	198.40	213.50	7.6%	7.6%
150	7.6%	0.0%	197.90	212.90	7.6%	7.6%
151	7.6%	0.0%	205.40	221.00	7.6%	7.6%
152	7.6%	0.0%	212.60	228.80	7.6%	7.6%
153	7.6%	0.0%	197.70	212.70	7.6%	7.6%
154	7.6%	0.0%	152.40	164.00	7.6%	7.6%

**Pennsylvania Private Passenger Automobile  
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PD

Property Damage						
Terr	Indicated Change	Internal Change	Current Rate	Revised Rate	Base Rate Change	Total Change
155	7.6%	0.0%	148.90	160.20	7.6%	7.6%
156	7.6%	0.0%	135.30	145.60	7.6%	7.6%
157	7.6%	0.0%	166.30	178.90	7.6%	7.6%
158	7.6%	0.0%	187.90	202.20	7.6%	7.6%
159	7.6%	0.0%	134.50	144.70	7.6%	7.6%
160	7.6%	0.0%	135.90	146.20	7.6%	7.6%
161	7.6%	0.0%	167.10	179.80	7.6%	7.6%
162	7.6%	0.0%	182.00	195.80	7.6%	7.6%
163	7.6%	0.0%	156.50	168.40	7.6%	7.6%
164	7.6%	0.0%	141.10	151.80	7.6%	7.6%
165	7.6%	0.0%	148.40	159.70	7.6%	7.6%
168	7.6%	0.0%	196.10	211.00	7.6%	7.6%
169	7.6%	0.0%	219.50	236.20	7.6%	7.6%
170	7.6%	0.0%	211.60	227.70	7.6%	7.6%
173	7.6%	0.0%	156.90	168.80	7.6%	7.6%
174	7.6%	0.0%	193.50	208.20	7.6%	7.6%
175	7.6%	0.0%	191.10	205.60	7.6%	7.6%
176	7.6%	0.0%	172.80	185.90	7.6%	7.6%
177	7.6%	0.0%	184.30	198.30	7.6%	7.6%
178	7.6%	0.0%	175.80	189.20	7.6%	7.6%
179	7.6%	0.0%	183.30	197.20	7.6%	7.6%
180	7.6%	0.0%	174.50	187.80	7.6%	7.6%
181	7.6%	0.0%	234.90	252.80	7.6%	7.6%
182	7.6%	0.0%	236.40	254.40	7.6%	7.6%
183	7.6%	0.0%	239.40	257.60	7.6%	7.6%
184	7.6%	0.0%	207.40	223.20	7.6%	7.6%
185	7.6%	0.0%	208.20	224.00	7.6%	7.6%
186	7.6%	0.0%	203.50	219.00	7.6%	7.6%
187	7.6%	0.0%	216.50	233.00	7.6%	7.6%
188	7.6%	0.0%	215.00	231.30	7.6%	7.6%
191	7.6%	0.0%	158.60	170.70	7.6%	7.6%
192	7.6%	0.0%	163.50	175.90	7.6%	7.6%
193	7.6%	0.0%	155.20	167.00	7.6%	7.6%
194	7.6%	0.0%	153.10	164.70	7.6%	7.6%
195	7.6%	0.0%	221.70	238.50	7.6%	7.6%
196	7.6%	0.0%	218.40	235.00	7.6%	7.6%
197	7.6%	0.0%	225.10	242.20	7.6%	7.6%
198	7.6%	0.0%	247.50	266.30	7.6%	7.6%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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PD

<b>Property Damage</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	7.6%	0.0%	255.60	275.00	7.6%	7.6%
201	7.6%	0.0%	235.80	253.70	7.6%	7.6%
202	7.6%	0.0%	188.70	203.00	7.6%	7.6%
203	7.6%	0.0%	166.80	179.50	7.6%	7.6%
204	7.6%	0.0%	164.50	177.00	7.6%	7.6%
205	7.6%	0.0%	145.20	156.20	7.6%	7.6%
206	7.6%	0.0%	186.30	200.50	7.6%	7.6%
207	7.6%	0.0%	158.50	170.50	7.6%	7.6%
208	7.6%	0.0%	190.20	204.70	7.6%	7.6%
210	7.6%	0.0%	168.00	180.80	7.6%	7.6%
212	7.6%	0.0%	181.60	195.40	7.6%	7.6%
213	7.6%	0.0%	238.40	256.50	7.6%	7.6%
214	7.6%	0.0%	213.20	229.40	7.6%	7.6%
215	7.6%	0.0%	164.10	176.60	7.6%	7.6%
217	7.6%	0.0%	185.60	199.70	7.6%	7.6%
218	7.6%	0.0%	150.80	162.30	7.6%	7.6%
221	7.6%	0.0%	144.70	155.70	7.6%	7.6%
222	7.6%	0.0%	162.90	175.30	7.6%	7.6%
223	7.6%	0.0%	157.70	169.70	7.6%	7.6%
224	7.6%	0.0%	163.00	175.40	7.6%	7.6%
225	7.6%	0.0%	157.70	169.70	7.6%	7.6%
226	7.6%	0.0%	169.60	182.50	7.6%	7.6%
227	7.6%	0.0%	157.70	169.70	7.6%	7.6%
228	7.6%	0.0%	163.80	176.20	7.6%	7.6%
229	7.6%	0.0%	145.50	156.60	7.6%	7.6%
999	7.6%	0.0%	180.50	194.20	7.6%	7.6%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	2.6%	0.0%	189.50	194.40	2.6%	2.6%
18	2.6%	0.0%	205.20	210.50	2.6%	2.6%
21	2.6%	0.0%	255.10	261.70	2.6%	2.6%
30	2.6%	0.0%	176.70	181.30	2.6%	2.6%
33	2.6%	0.0%	239.40	245.60	2.6%	2.6%
43	2.6%	0.0%	209.90	215.40	2.6%	2.6%
46	2.6%	0.0%	255.50	262.10	2.6%	2.6%
77	2.6%	0.0%	237.10	243.30	2.6%	2.6%
78	2.6%	0.0%	200.50	205.70	2.6%	2.6%
79	2.6%	0.0%	212.70	218.20	2.6%	2.6%
81	2.6%	0.0%	218.30	224.00	2.6%	2.6%
84	2.6%	0.0%	176.90	181.50	2.6%	2.6%
88	2.6%	0.0%	220.80	226.50	2.6%	2.6%
89	2.6%	0.0%	236.70	242.90	2.6%	2.6%
94	2.6%	0.0%	181.20	185.90	2.6%	2.6%
100	2.6%	0.0%	203.80	209.10	2.6%	2.6%
108	2.6%	0.0%	145.30	149.10	2.6%	2.6%
109	2.6%	0.0%	153.00	157.00	2.6%	2.6%
112	2.6%	0.0%	218.60	224.30	2.6%	2.6%
113	2.6%	0.0%	332.60	341.20	2.6%	2.6%
114	2.6%	0.0%	341.60	350.50	2.6%	2.6%
126	2.6%	0.0%	477.20	489.60	2.6%	2.6%
127	2.6%	0.0%	352.60	361.80	2.6%	2.6%
132	2.6%	0.0%	204.50	209.80	2.6%	2.6%
135	2.6%	0.0%	199.90	205.10	2.6%	2.6%
139	2.6%	0.0%	315.40	323.60	2.6%	2.6%
142	2.6%	0.0%	683.70	701.50	2.6%	2.6%
143	2.6%	0.0%	847.40	869.40	2.6%	2.6%
144	2.6%	0.0%	683.80	701.60	2.6%	2.6%
146	2.6%	0.0%	868.70	891.30	2.6%	2.6%
147	2.6%	0.0%	747.20	766.60	2.6%	2.6%
148	2.6%	0.0%	683.80	701.60	2.6%	2.6%
149	2.6%	0.0%	792.30	812.90	2.6%	2.6%
150	2.6%	0.0%	723.30	742.10	2.6%	2.6%
151	2.6%	0.0%	731.10	750.10	2.6%	2.6%
152	2.6%	0.0%	801.50	822.30	2.6%	2.6%
153	2.6%	0.0%	909.70	933.40	2.6%	2.6%
154	2.6%	0.0%	176.40	181.00	2.6%	2.6%

**Pennsylvania Private Passenger Automobile  
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FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	2.6%	0.0%	176.70	181.30	2.6%	2.6%
156	2.6%	0.0%	214.70	220.30	2.6%	2.6%
157	2.6%	0.0%	189.70	194.60	2.6%	2.6%
158	2.6%	0.0%	277.50	284.70	2.6%	2.6%
159	2.6%	0.0%	173.00	177.50	2.6%	2.6%
160	2.6%	0.0%	179.90	184.60	2.6%	2.6%
161	2.6%	0.0%	154.60	158.60	2.6%	2.6%
162	2.6%	0.0%	207.60	213.00	2.6%	2.6%
163	2.6%	0.0%	171.70	176.20	2.6%	2.6%
164	2.6%	0.0%	235.90	242.00	2.6%	2.6%
165	2.6%	0.0%	241.10	247.40	2.6%	2.6%
168	2.6%	0.0%	242.20	248.50	2.6%	2.6%
169	2.6%	0.0%	232.70	238.80	2.6%	2.6%
170	2.6%	0.0%	268.20	275.20	2.6%	2.6%
173	2.6%	0.0%	149.90	153.80	2.6%	2.6%
174	2.6%	0.0%	250.80	257.30	2.6%	2.6%
175	2.6%	0.0%	211.00	216.50	2.6%	2.6%
176	2.6%	0.0%	214.70	220.30	2.6%	2.6%
177	2.6%	0.0%	213.10	218.60	2.6%	2.6%
178	2.6%	0.0%	210.10	215.60	2.6%	2.6%
179	2.6%	0.0%	205.20	210.50	2.6%	2.6%
180	2.6%	0.0%	192.50	197.50	2.6%	2.6%
181	2.6%	0.0%	361.00	370.40	2.6%	2.6%
182	2.6%	0.0%	453.10	464.90	2.6%	2.6%
183	2.6%	0.0%	418.00	428.90	2.6%	2.6%
184	2.6%	0.0%	350.90	360.00	2.6%	2.6%
185	2.6%	0.0%	269.40	276.40	2.6%	2.6%
186	2.6%	0.0%	274.40	281.50	2.6%	2.6%
187	2.6%	0.0%	313.40	321.50	2.6%	2.6%
188	2.6%	0.0%	297.80	305.50	2.6%	2.6%
191	2.6%	0.0%	234.30	240.40	2.6%	2.6%
192	2.6%	0.0%	193.00	198.00	2.6%	2.6%
193	2.6%	0.0%	196.20	201.30	2.6%	2.6%
194	2.6%	0.0%	231.60	237.60	2.6%	2.6%
195	2.6%	0.0%	487.10	499.80	2.6%	2.6%
196	2.6%	0.0%	351.10	360.20	2.6%	2.6%
197	2.6%	0.0%	330.50	339.10	2.6%	2.6%
198	2.6%	0.0%	409.80	420.50	2.6%	2.6%

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 Nationwide Mutual Insurance Company  
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FPB

<b>Medical Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	2.6%	0.0%	503.50	516.60	2.6%	2.6%
201	2.6%	0.0%	306.50	314.50	2.6%	2.6%
202	2.6%	0.0%	234.60	240.70	2.6%	2.6%
203	2.6%	0.0%	212.20	217.70	2.6%	2.6%
204	2.6%	0.0%	226.60	232.50	2.6%	2.6%
205	2.6%	0.0%	205.60	210.90	2.6%	2.6%
206	2.6%	0.0%	222.00	227.80	2.6%	2.6%
207	2.6%	0.0%	203.20	208.50	2.6%	2.6%
208	2.6%	0.0%	207.90	213.30	2.6%	2.6%
210	2.6%	0.0%	229.00	235.00	2.6%	2.6%
212	2.6%	0.0%	217.90	223.60	2.6%	2.6%
213	2.6%	0.0%	354.00	363.20	2.6%	2.6%
214	2.6%	0.0%	265.70	272.60	2.6%	2.6%
215	2.6%	0.0%	203.20	208.50	2.6%	2.6%
217	2.6%	0.0%	218.50	224.20	2.6%	2.6%
218	2.6%	0.0%	195.80	200.90	2.6%	2.6%
221	2.6%	0.0%	242.20	248.50	2.6%	2.6%
222	2.6%	0.0%	257.20	263.90	2.6%	2.6%
223	2.6%	0.0%	228.00	233.90	2.6%	2.6%
224	2.6%	0.0%	213.60	219.20	2.6%	2.6%
225	2.6%	0.0%	227.80	233.70	2.6%	2.6%
226	2.6%	0.0%	212.20	217.70	2.6%	2.6%
227	2.6%	0.0%	227.80	233.70	2.6%	2.6%
228	2.6%	0.0%	205.20	210.50	2.6%	2.6%
229	2.6%	0.0%	191.80	196.80	2.6%	2.6%
999	2.6%	0.0%	257.70	264.40	2.6%	2.6%

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FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	2.6%	0.0%	8.70	8.90	2.3%	2.3%
18	2.6%	0.0%	9.00	9.20	2.2%	2.2%
21	2.6%	0.0%	8.70	8.90	2.3%	2.3%
30	2.6%	0.0%	8.70	8.90	2.3%	2.3%
33	2.6%	0.0%	8.70	8.90	2.3%	2.3%
43	2.6%	0.0%	8.80	9.00	2.3%	2.3%
46	2.6%	0.0%	8.70	8.90	2.3%	2.3%
77	2.6%	0.0%	8.70	8.90	2.3%	2.3%
78	2.6%	0.0%	8.70	8.90	2.3%	2.3%
79	2.6%	0.0%	8.70	8.90	2.3%	2.3%
81	2.6%	0.0%	8.90	9.10	2.2%	2.2%
84	2.6%	0.0%	8.70	8.90	2.3%	2.3%
88	2.6%	0.0%	8.70	8.90	2.3%	2.3%
89	2.6%	0.0%	8.70	8.90	2.3%	2.3%
94	2.6%	0.0%	8.70	8.90	2.3%	2.3%
100	2.6%	0.0%	8.80	9.00	2.3%	2.3%
108	2.6%	0.0%	8.70	8.90	2.3%	2.3%
109	2.6%	0.0%	8.70	8.90	2.3%	2.3%
112	2.6%	0.0%	8.70	8.90	2.3%	2.3%
113	2.6%	0.0%	8.70	8.90	2.3%	2.3%
114	2.6%	0.0%	8.80	9.00	2.3%	2.3%
126	2.6%	0.0%	8.70	8.90	2.3%	2.3%
127	2.6%	0.0%	8.70	8.90	2.3%	2.3%
132	2.6%	0.0%	8.70	8.90	2.3%	2.3%
135	2.6%	0.0%	8.70	8.90	2.3%	2.3%
139	2.6%	0.0%	8.70	8.90	2.3%	2.3%
142	2.6%	0.0%	8.80	9.00	2.3%	2.3%
143	2.6%	0.0%	8.70	8.90	2.3%	2.3%
144	2.6%	0.0%	8.70	8.90	2.3%	2.3%
146	2.6%	0.0%	8.70	8.90	2.3%	2.3%
147	2.6%	0.0%	8.70	8.90	2.3%	2.3%
148	2.6%	0.0%	8.70	8.90	2.3%	2.3%
149	2.6%	0.0%	8.70	8.90	2.3%	2.3%
150	2.6%	0.0%	8.70	8.90	2.3%	2.3%
151	2.6%	0.0%	8.70	8.90	2.3%	2.3%
152	2.6%	0.0%	8.70	8.90	2.3%	2.3%
153	2.6%	0.0%	8.70	8.90	2.3%	2.3%
154	2.6%	0.0%	8.60	8.80	2.3%	2.3%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	2.6%	0.0%	8.70	8.90	2.3%	2.3%
156	2.6%	0.0%	9.10	9.30	2.2%	2.2%
157	2.6%	0.0%	8.70	8.90	2.3%	2.3%
158	2.6%	0.0%	8.70	8.90	2.3%	2.3%
159	2.6%	0.0%	9.00	9.20	2.2%	2.2%
160	2.6%	0.0%	8.70	8.90	2.3%	2.3%
161	2.6%	0.0%	8.70	8.90	2.3%	2.3%
162	2.6%	0.0%	8.70	8.90	2.3%	2.3%
163	2.6%	0.0%	8.70	8.90	2.3%	2.3%
164	2.6%	0.0%	8.70	8.90	2.3%	2.3%
165	2.6%	0.0%	8.70	8.90	2.3%	2.3%
168	2.6%	0.0%	8.80	9.00	2.3%	2.3%
169	2.6%	0.0%	8.70	8.90	2.3%	2.3%
170	2.6%	0.0%	8.70	8.90	2.3%	2.3%
173	2.6%	0.0%	8.70	8.90	2.3%	2.3%
174	2.6%	0.0%	8.70	8.90	2.3%	2.3%
175	2.6%	0.0%	8.70	8.90	2.3%	2.3%
176	2.6%	0.0%	8.70	8.90	2.3%	2.3%
177	2.6%	0.0%	8.70	8.90	2.3%	2.3%
178	2.6%	0.0%	8.70	8.90	2.3%	2.3%
179	2.6%	0.0%	8.70	8.90	2.3%	2.3%
180	2.6%	0.0%	8.70	8.90	2.3%	2.3%
181	2.6%	0.0%	8.70	8.90	2.3%	2.3%
182	2.6%	0.0%	8.70	8.90	2.3%	2.3%
183	2.6%	0.0%	8.70	8.90	2.3%	2.3%
184	2.6%	0.0%	8.70	8.90	2.3%	2.3%
185	2.6%	0.0%	8.70	8.90	2.3%	2.3%
186	2.6%	0.0%	8.70	8.90	2.3%	2.3%
187	2.6%	0.0%	8.70	8.90	2.3%	2.3%
188	2.6%	0.0%	8.70	8.90	2.3%	2.3%
191	2.6%	0.0%	9.10	9.30	2.2%	2.2%
192	2.6%	0.0%	8.70	8.90	2.3%	2.3%
193	2.6%	0.0%	8.70	8.90	2.3%	2.3%
194	2.6%	0.0%	8.70	8.90	2.3%	2.3%
195	2.6%	0.0%	8.70	8.90	2.3%	2.3%
196	2.6%	0.0%	8.70	8.90	2.3%	2.3%
197	2.6%	0.0%	8.70	8.90	2.3%	2.3%
198	2.6%	0.0%	8.70	8.90	2.3%	2.3%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
 Current and Revised Territory Base Rates  
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FPB

<b>Accidental Death Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	2.6%	0.0%	8.80	9.00	2.3%	2.3%
201	2.6%	0.0%	8.70	8.90	2.3%	2.3%
202	2.6%	0.0%	8.70	8.90	2.3%	2.3%
203	2.6%	0.0%	8.70	8.90	2.3%	2.3%
204	2.6%	0.0%	8.70	8.90	2.3%	2.3%
205	2.6%	0.0%	8.80	9.00	2.3%	2.3%
206	2.6%	0.0%	8.70	8.90	2.3%	2.3%
207	2.6%	0.0%	8.70	8.90	2.3%	2.3%
208	2.6%	0.0%	8.70	8.90	2.3%	2.3%
210	2.6%	0.0%	8.70	8.90	2.3%	2.3%
212	2.6%	0.0%	8.70	8.90	2.3%	2.3%
213	2.6%	0.0%	8.70	8.90	2.3%	2.3%
214	2.6%	0.0%	8.70	8.90	2.3%	2.3%
215	2.6%	0.0%	8.70	8.90	2.3%	2.3%
217	2.6%	0.0%	8.90	9.10	2.2%	2.2%
218	2.6%	0.0%	9.00	9.20	2.2%	2.2%
221	2.6%	0.0%	8.70	8.90	2.3%	2.3%
222	2.6%	0.0%	8.70	8.90	2.3%	2.3%
223	2.6%	0.0%	8.70	8.90	2.3%	2.3%
224	2.6%	0.0%	8.70	8.90	2.3%	2.3%
225	2.6%	0.0%	8.70	8.90	2.3%	2.3%
226	2.6%	0.0%	8.70	8.90	2.3%	2.3%
227	2.6%	0.0%	8.70	8.90	2.3%	2.3%
228	2.6%	0.0%	8.70	8.90	2.3%	2.3%
229	2.6%	0.0%	8.90	9.10	2.2%	2.2%
999	2.6%	0.0%	8.70	8.90	2.3%	2.3%

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

FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	2.6%	0.0%	19.90	20.40	2.5%	2.5%
18	2.6%	0.0%	26.40	27.10	2.7%	2.7%
21	2.6%	0.0%	28.50	29.20	2.5%	2.5%
30	2.6%	0.0%	19.30	19.80	2.6%	2.6%
33	2.6%	0.0%	25.40	26.10	2.8%	2.8%
43	2.6%	0.0%	21.00	21.50	2.4%	2.4%
46	2.6%	0.0%	27.30	28.00	2.6%	2.6%
77	2.6%	0.0%	29.20	30.00	2.7%	2.7%
78	2.6%	0.0%	27.00	27.70	2.6%	2.6%
79	2.6%	0.0%	28.20	28.90	2.5%	2.5%
81	2.6%	0.0%	22.50	23.10	2.7%	2.7%
84	2.6%	0.0%	22.40	23.00	2.7%	2.7%
88	2.6%	0.0%	27.60	28.30	2.5%	2.5%
89	2.6%	0.0%	31.50	32.30	2.5%	2.5%
94	2.6%	0.0%	25.50	26.20	2.7%	2.7%
100	2.6%	0.0%	23.90	24.50	2.5%	2.5%
108	2.6%	0.0%	22.00	22.60	2.7%	2.7%
109	2.6%	0.0%	21.70	22.30	2.8%	2.8%
112	2.6%	0.0%	32.80	33.70	2.7%	2.7%
113	2.6%	0.0%	34.70	35.60	2.6%	2.6%
114	2.6%	0.0%	37.90	38.90	2.6%	2.6%
126	2.6%	0.0%	37.70	38.70	2.7%	2.7%
127	2.6%	0.0%	30.80	31.60	2.6%	2.6%
132	2.6%	0.0%	22.80	23.40	2.6%	2.6%
135	2.6%	0.0%	22.50	23.10	2.7%	2.7%
139	2.6%	0.0%	29.10	29.90	2.7%	2.7%
142	2.6%	0.0%	60.10	61.70	2.7%	2.7%
143	2.6%	0.0%	61.20	62.80	2.6%	2.6%
144	2.6%	0.0%	60.10	61.70	2.7%	2.7%
146	2.6%	0.0%	73.60	75.50	2.6%	2.6%
147	2.6%	0.0%	74.60	76.50	2.5%	2.5%
148	2.6%	0.0%	60.10	61.70	2.7%	2.7%
149	2.6%	0.0%	75.50	77.50	2.6%	2.6%
150	2.6%	0.0%	81.90	84.00	2.6%	2.6%
151	2.6%	0.0%	92.80	95.20	2.6%	2.6%
152	2.6%	0.0%	94.60	97.10	2.6%	2.6%
153	2.6%	0.0%	75.80	77.80	2.6%	2.6%
154	2.6%	0.0%	20.90	21.40	2.4%	2.4%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
Current and Revised Territory Base Rates  
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FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	2.6%	0.0%	22.50	23.10	2.7%	2.7%
156	2.6%	0.0%	23.90	24.50	2.5%	2.5%
157	2.6%	0.0%	24.80	25.40	2.4%	2.4%
158	2.6%	0.0%	29.40	30.20	2.7%	2.7%
159	2.6%	0.0%	21.70	22.30	2.8%	2.8%
160	2.6%	0.0%	22.40	23.00	2.7%	2.7%
161	2.6%	0.0%	21.50	22.10	2.8%	2.8%
162	2.6%	0.0%	24.00	24.60	2.5%	2.5%
163	2.6%	0.0%	22.30	22.90	2.7%	2.7%
164	2.6%	0.0%	30.80	31.60	2.6%	2.6%
165	2.6%	0.0%	30.70	31.50	2.6%	2.6%
168	2.6%	0.0%	21.60	22.20	2.8%	2.8%
169	2.6%	0.0%	21.40	22.00	2.8%	2.8%
170	2.6%	0.0%	22.10	22.70	2.7%	2.7%
173	2.6%	0.0%	21.60	22.20	2.8%	2.8%
174	2.6%	0.0%	29.40	30.20	2.7%	2.7%
175	2.6%	0.0%	26.20	26.90	2.7%	2.7%
176	2.6%	0.0%	25.80	26.50	2.7%	2.7%
177	2.6%	0.0%	27.60	28.30	2.5%	2.5%
178	2.6%	0.0%	27.60	28.30	2.5%	2.5%
179	2.6%	0.0%	28.00	28.70	2.5%	2.5%
180	2.6%	0.0%	23.10	23.70	2.6%	2.6%
181	2.6%	0.0%	31.80	32.60	2.5%	2.5%
182	2.6%	0.0%	40.60	41.70	2.7%	2.7%
183	2.6%	0.0%	44.10	45.20	2.5%	2.5%
184	2.6%	0.0%	32.80	33.70	2.7%	2.7%
185	2.6%	0.0%	27.50	28.20	2.5%	2.5%
186	2.6%	0.0%	24.90	25.50	2.4%	2.4%
187	2.6%	0.0%	27.90	28.60	2.5%	2.5%
188	2.6%	0.0%	28.20	28.90	2.5%	2.5%
191	2.6%	0.0%	24.00	24.60	2.5%	2.5%
192	2.6%	0.0%	23.00	23.60	2.6%	2.6%
193	2.6%	0.0%	24.30	24.90	2.5%	2.5%
194	2.6%	0.0%	26.60	27.30	2.6%	2.6%
195	2.6%	0.0%	39.10	40.10	2.6%	2.6%
196	2.6%	0.0%	27.30	28.00	2.6%	2.6%
197	2.6%	0.0%	30.10	30.90	2.7%	2.7%
198	2.6%	0.0%	37.10	38.10	2.7%	2.7%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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FPB

<b>Loss of Income Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	2.6%	0.0%	38.10	39.10	2.6%	2.6%
201	2.6%	0.0%	26.60	27.30	2.6%	2.6%
202	2.6%	0.0%	27.60	28.30	2.5%	2.5%
203	2.6%	0.0%	26.10	26.80	2.7%	2.7%
204	2.6%	0.0%	26.50	27.20	2.6%	2.6%
205	2.6%	0.0%	26.30	27.00	2.7%	2.7%
206	2.6%	0.0%	25.30	26.00	2.8%	2.8%
207	2.6%	0.0%	23.50	24.10	2.6%	2.6%
208	2.6%	0.0%	23.80	24.40	2.5%	2.5%
210	2.6%	0.0%	24.50	25.10	2.4%	2.4%
212	2.6%	0.0%	24.00	24.60	2.5%	2.5%
213	2.6%	0.0%	31.90	32.70	2.5%	2.5%
214	2.6%	0.0%	24.60	25.20	2.4%	2.4%
215	2.6%	0.0%	23.90	24.50	2.5%	2.5%
217	2.6%	0.0%	24.00	24.60	2.5%	2.5%
218	2.6%	0.0%	25.70	26.40	2.7%	2.7%
221	2.6%	0.0%	28.10	28.80	2.5%	2.5%
222	2.6%	0.0%	27.10	27.80	2.6%	2.6%
223	2.6%	0.0%	26.00	26.70	2.7%	2.7%
224	2.6%	0.0%	24.00	24.60	2.5%	2.5%
225	2.6%	0.0%	24.60	25.20	2.4%	2.4%
226	2.6%	0.0%	24.20	24.80	2.5%	2.5%
227	2.6%	0.0%	24.60	25.20	2.4%	2.4%
228	2.6%	0.0%	25.30	26.00	2.8%	2.8%
229	2.6%	0.0%	26.20	26.90	2.7%	2.7%
999	2.6%	0.0%	26.50	27.20	2.6%	2.6%

**Pennsylvania Private Passenger Automobile  
 Nationwide Mutual Insurance Company  
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FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	2.6%	0.0%	256.90	263.60	2.6%	2.6%
18	2.6%	0.0%	305.40	313.30	2.6%	2.6%
21	2.6%	0.0%	332.50	341.10	2.6%	2.6%
30	2.6%	0.0%	354.00	363.20	2.6%	2.6%
33	2.6%	0.0%	346.20	355.20	2.6%	2.6%
43	2.6%	0.0%	301.90	309.70	2.6%	2.6%
46	2.6%	0.0%	460.20	472.20	2.6%	2.6%
77	2.6%	0.0%	327.80	336.30	2.6%	2.6%
78	2.6%	0.0%	322.40	330.80	2.6%	2.6%
79	2.6%	0.0%	329.60	338.20	2.6%	2.6%
81	2.6%	0.0%	295.80	303.50	2.6%	2.6%
84	2.6%	0.0%	294.30	302.00	2.6%	2.6%
88	2.6%	0.0%	341.80	350.70	2.6%	2.6%
89	2.6%	0.0%	369.50	379.10	2.6%	2.6%
94	2.6%	0.0%	295.80	303.50	2.6%	2.6%
100	2.6%	0.0%	298.40	306.20	2.6%	2.6%
108	2.6%	0.0%	241.90	248.20	2.6%	2.6%
109	2.6%	0.0%	251.60	258.10	2.6%	2.6%
112	2.6%	0.0%	392.20	402.40	2.6%	2.6%
113	2.6%	0.0%	462.80	474.80	2.6%	2.6%
114	2.6%	0.0%	444.90	456.50	2.6%	2.6%
126	2.6%	0.0%	640.70	657.40	2.6%	2.6%
127	2.6%	0.0%	554.90	569.30	2.6%	2.6%
132	2.6%	0.0%	284.20	291.60	2.6%	2.6%
135	2.6%	0.0%	308.00	316.00	2.6%	2.6%
139	2.6%	0.0%	513.90	527.30	2.6%	2.6%
142	2.6%	0.0%	1,135.50	1,165.00	2.6%	2.6%
143	2.6%	0.0%	1,246.10	1,278.50	2.6%	2.6%
144	2.6%	0.0%	1,124.90	1,154.10	2.6%	2.6%
146	2.6%	0.0%	1,210.00	1,241.50	2.6%	2.6%
147	2.6%	0.0%	1,281.90	1,315.20	2.6%	2.6%
148	2.6%	0.0%	1,350.70	1,385.80	2.6%	2.6%
149	2.6%	0.0%	1,214.70	1,246.30	2.6%	2.6%
150	2.6%	0.0%	1,109.50	1,138.30	2.6%	2.6%
151	2.6%	0.0%	1,313.00	1,347.10	2.6%	2.6%
152	2.6%	0.0%	1,230.20	1,262.20	2.6%	2.6%
153	2.6%	0.0%	1,210.80	1,242.30	2.6%	2.6%
154	2.6%	0.0%	273.30	280.40	2.6%	2.6%

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

FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	2.6%	0.0%	266.00	272.90	2.6%	2.6%
156	2.6%	0.0%	267.10	274.00	2.6%	2.6%
157	2.6%	0.0%	257.40	264.10	2.6%	2.6%
158	2.6%	0.0%	303.10	311.00	2.6%	2.6%
159	2.6%	0.0%	257.00	263.70	2.6%	2.6%
160	2.6%	0.0%	260.60	267.40	2.6%	2.6%
161	2.6%	0.0%	265.60	272.50	2.6%	2.6%
162	2.6%	0.0%	312.20	320.30	2.6%	2.6%
163	2.6%	0.0%	262.70	269.50	2.6%	2.6%
164	2.6%	0.0%	398.00	408.30	2.6%	2.6%
165	2.6%	0.0%	398.00	408.30	2.6%	2.6%
168	2.6%	0.0%	347.90	356.90	2.6%	2.6%
169	2.6%	0.0%	367.90	377.50	2.6%	2.6%
170	2.6%	0.0%	364.20	373.70	2.6%	2.6%
173	2.6%	0.0%	229.00	235.00	2.6%	2.6%
174	2.6%	0.0%	370.90	380.50	2.6%	2.6%
175	2.6%	0.0%	334.40	343.10	2.6%	2.6%
176	2.6%	0.0%	330.80	339.40	2.6%	2.6%
177	2.6%	0.0%	339.60	348.40	2.6%	2.6%
178	2.6%	0.0%	332.30	340.90	2.6%	2.6%
179	2.6%	0.0%	330.70	339.30	2.6%	2.6%
180	2.6%	0.0%	319.10	327.40	2.6%	2.6%
181	2.6%	0.0%	508.60	521.80	2.6%	2.6%
182	2.6%	0.0%	616.20	632.20	2.6%	2.6%
183	2.6%	0.0%	682.60	700.30	2.6%	2.6%
184	2.6%	0.0%	478.90	491.40	2.6%	2.6%
185	2.6%	0.0%	443.30	454.80	2.6%	2.6%
186	2.6%	0.0%	432.00	443.20	2.6%	2.6%
187	2.6%	0.0%	456.30	468.20	2.6%	2.6%
188	2.6%	0.0%	453.70	465.50	2.6%	2.6%
191	2.6%	0.0%	316.40	324.60	2.6%	2.6%
192	2.6%	0.0%	316.40	324.60	2.6%	2.6%
193	2.6%	0.0%	316.40	324.60	2.6%	2.6%
194	2.6%	0.0%	335.20	343.90	2.6%	2.6%
195	2.6%	0.0%	701.10	719.30	2.6%	2.6%
196	2.6%	0.0%	495.70	508.60	2.6%	2.6%
197	2.6%	0.0%	506.40	519.60	2.6%	2.6%
198	2.6%	0.0%	680.70	698.40	2.6%	2.6%

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

FPB

<b>Combined Loss Benefits</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	2.6%	0.0%	700.70	718.90	2.6%	2.6%
201	2.6%	0.0%	488.90	501.60	2.6%	2.6%
202	2.6%	0.0%	340.70	349.60	2.6%	2.6%
203	2.6%	0.0%	339.00	347.80	2.6%	2.6%
204	2.6%	0.0%	335.20	343.90	2.6%	2.6%
205	2.6%	0.0%	335.20	343.90	2.6%	2.6%
206	2.6%	0.0%	338.80	347.60	2.6%	2.6%
207	2.6%	0.0%	368.80	378.40	2.6%	2.6%
208	2.6%	0.0%	342.10	351.00	2.6%	2.6%
210	2.6%	0.0%	309.80	317.90	2.6%	2.6%
212	2.6%	0.0%	316.20	324.40	2.6%	2.6%
213	2.6%	0.0%	507.00	520.20	2.6%	2.6%
214	2.6%	0.0%	423.00	434.00	2.6%	2.6%
215	2.6%	0.0%	319.20	327.50	2.6%	2.6%
217	2.6%	0.0%	329.70	338.30	2.6%	2.6%
218	2.6%	0.0%	330.10	338.70	2.6%	2.6%
221	2.6%	0.0%	374.30	384.00	2.6%	2.6%
222	2.6%	0.0%	365.10	374.60	2.6%	2.6%
223	2.6%	0.0%	371.40	381.10	2.6%	2.6%
224	2.6%	0.0%	357.70	367.00	2.6%	2.6%
225	2.6%	0.0%	371.40	381.10	2.6%	2.6%
226	2.6%	0.0%	364.20	373.70	2.6%	2.6%
227	2.6%	0.0%	371.40	381.10	2.6%	2.6%
228	2.6%	0.0%	316.00	324.20	2.6%	2.6%
229	2.6%	0.0%	315.70	323.90	2.6%	2.6%
999	2.6%	0.0%	354.20	363.40	2.6%	2.6%

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

COMP

<b>Comprehensive</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	3.3%	0.0%	102.10	105.50	3.3%	3.3%
18	3.3%	0.0%	171.00	176.60	3.3%	3.3%
21	3.3%	0.0%	66.90	69.10	3.3%	3.3%
30	3.3%	0.0%	90.60	93.60	3.3%	3.3%
33	3.3%	0.0%	95.50	98.70	3.4%	3.4%
43	3.3%	0.0%	94.40	97.50	3.3%	3.3%
46	3.3%	0.0%	101.30	104.60	3.3%	3.3%
77	3.3%	0.0%	109.00	112.60	3.3%	3.3%
78	3.3%	0.0%	95.20	98.30	3.3%	3.3%
79	3.3%	0.0%	121.70	125.70	3.3%	3.3%
81	3.3%	0.0%	122.20	126.20	3.3%	3.3%
84	3.3%	0.0%	76.40	78.90	3.3%	3.3%
88	3.3%	0.0%	111.60	115.30	3.3%	3.3%
89	3.3%	0.0%	71.10	73.40	3.2%	3.2%
94	3.3%	0.0%	169.10	174.70	3.3%	3.3%
100	3.3%	0.0%	87.70	90.60	3.3%	3.3%
108	3.3%	0.0%	88.40	91.30	3.3%	3.3%
109	3.3%	0.0%	99.00	102.30	3.3%	3.3%
112	3.3%	0.0%	172.20	177.90	3.3%	3.3%
113	3.3%	0.0%	155.20	160.30	3.3%	3.3%
114	3.3%	0.0%	137.60	142.10	3.3%	3.3%
126	3.3%	0.0%	95.20	98.30	3.3%	3.3%
127	3.3%	0.0%	77.60	80.20	3.4%	3.4%
132	3.3%	0.0%	74.90	77.40	3.3%	3.3%
135	3.3%	0.0%	67.30	69.50	3.3%	3.3%
139	3.3%	0.0%	78.20	80.80	3.3%	3.3%
142	3.3%	0.0%	169.60	175.20	3.3%	3.3%
143	3.3%	0.0%	169.60	175.20	3.3%	3.3%
144	3.3%	0.0%	174.10	179.80	3.3%	3.3%
146	3.3%	0.0%	237.80	245.60	3.3%	3.3%
147	3.3%	0.0%	188.80	195.00	3.3%	3.3%
148	3.3%	0.0%	168.90	174.50	3.3%	3.3%
149	3.3%	0.0%	232.10	239.80	3.3%	3.3%
150	3.3%	0.0%	197.30	203.80	3.3%	3.3%
151	3.3%	0.0%	210.50	217.40	3.3%	3.3%
152	3.3%	0.0%	204.00	210.70	3.3%	3.3%
153	3.3%	0.0%	242.30	250.30	3.3%	3.3%
154	3.3%	0.0%	76.20	78.70	3.3%	3.3%

**Pennsylvania Private Passenger Automobile  
Nationwide Mutual Insurance Company  
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
155	3.3%	0.0%	97.30	100.50	3.3%	3.3%
156	3.3%	0.0%	121.00	125.00	3.3%	3.3%
157	3.3%	0.0%	75.30	77.80	3.3%	3.3%
158	3.3%	0.0%	79.80	82.40	3.3%	3.3%
159	3.3%	0.0%	93.50	96.60	3.3%	3.3%
160	3.3%	0.0%	118.00	121.90	3.3%	3.3%
161	3.3%	0.0%	63.40	65.50	3.3%	3.3%
162	3.3%	0.0%	89.20	92.10	3.3%	3.3%
163	3.3%	0.0%	74.50	77.00	3.4%	3.4%
164	3.3%	0.0%	139.80	144.40	3.3%	3.3%
165	3.3%	0.0%	159.60	164.90	3.3%	3.3%
168	3.3%	0.0%	100.20	103.50	3.3%	3.3%
169	3.3%	0.0%	98.20	101.40	3.3%	3.3%
170	3.3%	0.0%	99.40	102.70	3.3%	3.3%
173	3.3%	0.0%	76.80	79.30	3.3%	3.3%
174	3.3%	0.0%	83.80	86.60	3.3%	3.3%
175	3.3%	0.0%	74.20	76.60	3.2%	3.2%
176	3.3%	0.0%	84.00	86.80	3.3%	3.3%
177	3.3%	0.0%	107.20	110.70	3.3%	3.3%
178	3.3%	0.0%	97.70	100.90	3.3%	3.3%
179	3.3%	0.0%	94.00	97.10	3.3%	3.3%
180	3.3%	0.0%	90.00	93.00	3.3%	3.3%
181	3.3%	0.0%	88.90	91.80	3.3%	3.3%
182	3.3%	0.0%	101.80	105.20	3.3%	3.3%
183	3.3%	0.0%	101.60	105.00	3.3%	3.3%
184	3.3%	0.0%	98.60	101.90	3.3%	3.3%
185	3.3%	0.0%	82.90	85.60	3.3%	3.3%
186	3.3%	0.0%	90.20	93.20	3.3%	3.3%
187	3.3%	0.0%	79.80	82.40	3.3%	3.3%
188	3.3%	0.0%	84.50	87.30	3.3%	3.3%
191	3.3%	0.0%	126.50	130.70	3.3%	3.3%
192	3.3%	0.0%	126.50	130.70	3.3%	3.3%
193	3.3%	0.0%	154.80	159.90	3.3%	3.3%
194	3.3%	0.0%	152.80	157.80	3.3%	3.3%
195	3.3%	0.0%	110.80	114.50	3.3%	3.3%
196	3.3%	0.0%	94.90	98.00	3.3%	3.3%
197	3.3%	0.0%	99.50	102.80	3.3%	3.3%
198	3.3%	0.0%	111.80	115.50	3.3%	3.3%

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

COMP

<b>Comprehensive</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	3.3%	0.0%	131.10	135.40	3.3%	3.3%
201	3.3%	0.0%	91.20	94.20	3.3%	3.3%
202	3.3%	0.0%	92.00	95.00	3.3%	3.3%
203	3.3%	0.0%	116.10	119.90	3.3%	3.3%
204	3.3%	0.0%	125.20	129.30	3.3%	3.3%
205	3.3%	0.0%	153.60	158.70	3.3%	3.3%
206	3.3%	0.0%	88.00	90.90	3.3%	3.3%
207	3.3%	0.0%	77.40	80.00	3.4%	3.4%
208	3.3%	0.0%	81.80	84.50	3.3%	3.3%
210	3.3%	0.0%	77.70	80.30	3.3%	3.3%
212	3.3%	0.0%	79.60	82.20	3.3%	3.3%
213	3.3%	0.0%	87.00	89.90	3.3%	3.3%
214	3.3%	0.0%	80.60	83.30	3.3%	3.3%
215	3.3%	0.0%	93.70	96.80	3.3%	3.3%
217	3.3%	0.0%	73.00	75.40	3.3%	3.3%
218	3.3%	0.0%	96.90	100.10	3.3%	3.3%
221	3.3%	0.0%	125.00	129.10	3.3%	3.3%
222	3.3%	0.0%	149.70	154.60	3.3%	3.3%
223	3.3%	0.0%	115.90	119.70	3.3%	3.3%
224	3.3%	0.0%	99.00	102.30	3.3%	3.3%
225	3.3%	0.0%	115.80	119.60	3.3%	3.3%
226	3.3%	0.0%	121.70	125.70	3.3%	3.3%
227	3.3%	0.0%	115.80	119.60	3.3%	3.3%
228	3.3%	0.0%	110.20	113.80	3.3%	3.3%
229	3.3%	0.0%	154.80	159.90	3.3%	3.3%
999	3.3%	0.0%	109.70	113.30	3.3%	3.3%

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

COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
3	-1.2%	0.0%	256.50	253.40	-1.2%	-1.2%
18	-1.2%	0.0%	276.80	273.50	-1.2%	-1.2%
21	-1.2%	0.0%	261.70	258.60	-1.2%	-1.2%
30	-1.2%	0.0%	275.30	272.00	-1.2%	-1.2%
33	-1.2%	0.0%	263.40	260.20	-1.2%	-1.2%
43	-1.2%	0.0%	280.40	277.00	-1.2%	-1.2%
46	-1.2%	0.0%	264.70	261.50	-1.2%	-1.2%
77	-1.2%	0.0%	296.10	292.50	-1.2%	-1.2%
78	-1.2%	0.0%	263.90	260.70	-1.2%	-1.2%
79	-1.2%	0.0%	282.90	279.50	-1.2%	-1.2%
81	-1.2%	0.0%	275.80	272.50	-1.2%	-1.2%
84	-1.2%	0.0%	247.40	244.40	-1.2%	-1.2%
88	-1.2%	0.0%	270.80	267.60	-1.2%	-1.2%
89	-1.2%	0.0%	263.90	260.70	-1.2%	-1.2%
94	-1.2%	0.0%	270.70	267.50	-1.2%	-1.2%
100	-1.2%	0.0%	298.30	294.70	-1.2%	-1.2%
108	-1.2%	0.0%	239.00	236.10	-1.2%	-1.2%
109	-1.2%	0.0%	237.70	234.80	-1.2%	-1.2%
112	-1.2%	0.0%	345.00	340.90	-1.2%	-1.2%
113	-1.2%	0.0%	316.60	312.80	-1.2%	-1.2%
114	-1.2%	0.0%	358.30	354.00	-1.2%	-1.2%
126	-1.2%	0.0%	372.40	367.90	-1.2%	-1.2%
127	-1.2%	0.0%	307.20	303.50	-1.2%	-1.2%
132	-1.2%	0.0%	304.00	300.40	-1.2%	-1.2%
135	-1.2%	0.0%	244.90	242.00	-1.2%	-1.2%
139	-1.2%	0.0%	323.60	319.70	-1.2%	-1.2%
142	-1.2%	0.0%	384.30	379.70	-1.2%	-1.2%
143	-1.2%	0.0%	412.70	407.70	-1.2%	-1.2%
144	-1.2%	0.0%	426.30	421.20	-1.2%	-1.2%
146	-1.2%	0.0%	502.10	496.10	-1.2%	-1.2%
147	-1.2%	0.0%	443.70	438.40	-1.2%	-1.2%
148	-1.2%	0.0%	373.30	368.80	-1.2%	-1.2%
149	-1.2%	0.0%	476.00	470.30	-1.2%	-1.2%
150	-1.2%	0.0%	421.00	415.90	-1.2%	-1.2%
151	-1.2%	0.0%	457.70	452.20	-1.2%	-1.2%
152	-1.2%	0.0%	427.40	422.30	-1.2%	-1.2%
153	-1.2%	0.0%	517.60	511.40	-1.2%	-1.2%
154	-1.2%	0.0%	253.60	250.60	-1.2%	-1.2%

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

COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
155	-1.2%	0.0%	287.40	284.00	-1.2%	-1.2%
156	-1.2%	0.0%	271.30	268.00	-1.2%	-1.2%
157	-1.2%	0.0%	257.40	254.30	-1.2%	-1.2%
158	-1.2%	0.0%	301.00	297.40	-1.2%	-1.2%
159	-1.2%	0.0%	246.40	243.40	-1.2%	-1.2%
160	-1.2%	0.0%	276.00	272.70	-1.2%	-1.2%
161	-1.2%	0.0%	223.50	220.80	-1.2%	-1.2%
162	-1.2%	0.0%	268.50	265.30	-1.2%	-1.2%
163	-1.2%	0.0%	241.90	239.00	-1.2%	-1.2%
164	-1.2%	0.0%	268.90	265.70	-1.2%	-1.2%
165	-1.2%	0.0%	292.90	289.40	-1.2%	-1.2%
168	-1.2%	0.0%	333.90	329.90	-1.2%	-1.2%
169	-1.2%	0.0%	333.90	329.90	-1.2%	-1.2%
170	-1.2%	0.0%	334.10	330.10	-1.2%	-1.2%
173	-1.2%	0.0%	266.80	263.60	-1.2%	-1.2%
174	-1.2%	0.0%	314.30	310.50	-1.2%	-1.2%
175	-1.2%	0.0%	276.80	273.50	-1.2%	-1.2%
176	-1.2%	0.0%	259.80	256.70	-1.2%	-1.2%
177	-1.2%	0.0%	311.90	308.20	-1.2%	-1.2%
178	-1.2%	0.0%	284.20	280.80	-1.2%	-1.2%
179	-1.2%	0.0%	293.30	289.80	-1.2%	-1.2%
180	-1.2%	0.0%	259.30	256.20	-1.2%	-1.2%
181	-1.2%	0.0%	360.00	355.70	-1.2%	-1.2%
182	-1.2%	0.0%	358.20	353.90	-1.2%	-1.2%
183	-1.2%	0.0%	338.70	334.60	-1.2%	-1.2%
184	-1.2%	0.0%	316.40	312.60	-1.2%	-1.2%
185	-1.2%	0.0%	356.80	352.50	-1.2%	-1.2%
186	-1.2%	0.0%	314.50	310.70	-1.2%	-1.2%
187	-1.2%	0.0%	294.00	290.50	-1.2%	-1.2%
188	-1.2%	0.0%	299.00	295.40	-1.2%	-1.2%
191	-1.2%	0.0%	311.20	307.50	-1.2%	-1.2%
192	-1.2%	0.0%	276.70	273.40	-1.2%	-1.2%
193	-1.2%	0.0%	301.70	298.10	-1.2%	-1.2%
194	-1.2%	0.0%	271.90	268.60	-1.2%	-1.2%
195	-1.2%	0.0%	404.90	400.00	-1.2%	-1.2%
196	-1.2%	0.0%	337.60	333.50	-1.2%	-1.2%
197	-1.2%	0.0%	349.70	345.50	-1.2%	-1.2%
198	-1.2%	0.0%	365.50	361.10	-1.2%	-1.2%

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

COLL

<b>Collision</b>						
<b>Terr</b>	<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
199	-1.2%	0.0%	413.10	408.10	-1.2%	-1.2%
201	-1.2%	0.0%	344.70	340.60	-1.2%	-1.2%
202	-1.2%	0.0%	277.10	273.80	-1.2%	-1.2%
203	-1.2%	0.0%	256.20	253.10	-1.2%	-1.2%
204	-1.2%	0.0%	301.60	298.00	-1.2%	-1.2%
205	-1.2%	0.0%	252.10	249.10	-1.2%	-1.2%
206	-1.2%	0.0%	296.60	293.00	-1.2%	-1.2%
207	-1.2%	0.0%	256.90	253.80	-1.2%	-1.2%
208	-1.2%	0.0%	277.60	274.30	-1.2%	-1.2%
210	-1.2%	0.0%	271.60	268.30	-1.2%	-1.2%
212	-1.2%	0.0%	277.40	274.10	-1.2%	-1.2%
213	-1.2%	0.0%	347.00	342.80	-1.2%	-1.2%
214	-1.2%	0.0%	299.20	295.60	-1.2%	-1.2%
215	-1.2%	0.0%	268.70	265.50	-1.2%	-1.2%
217	-1.2%	0.0%	260.10	257.00	-1.2%	-1.2%
218	-1.2%	0.0%	296.10	292.50	-1.2%	-1.2%
221	-1.2%	0.0%	264.10	260.90	-1.2%	-1.2%
222	-1.2%	0.0%	320.70	316.90	-1.2%	-1.2%
223	-1.2%	0.0%	283.40	280.00	-1.2%	-1.2%
224	-1.2%	0.0%	277.20	273.90	-1.2%	-1.2%
225	-1.2%	0.0%	283.40	280.00	-1.2%	-1.2%
226	-1.2%	0.0%	266.70	263.50	-1.2%	-1.2%
227	-1.2%	0.0%	283.40	280.00	-1.2%	-1.2%
228	-1.2%	0.0%	262.70	259.50	-1.2%	-1.2%
229	-1.2%	0.0%	268.30	265.10	-1.2%	-1.2%
999	-1.2%	0.0%	294.90	291.40	-1.2%	-1.2%

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

**Uninsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Stacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197, 201	21,33,88.8, 113,114	127,168, 169,170, 185,186, 214	175,177, 178,179		
15/30	76.30	27.40	18.70	10.40	13.30	8.90	6.50	
20/30*	87.80	31.70	21.50	11.80	15.20	10.30	7.60	
20/40*	87.80	31.70	21.50	11.80	15.20	10.30	7.60	
25/50	87.80	31.70	21.50	11.80	15.20	10.30	7.60	
30/60*	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
40/80*	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
25/100*	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
50/100	102.60	37.10	25.30	14.00	17.70	11.90	8.90	
100/100*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/150*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
50/200*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/200*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/250*	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
100/300	120.40	43.40	29.40	16.60	20.80	14.20	10.30	
150/200*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
200/200*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
150/250*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
200/250*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
250/250*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
150/300*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
200/300*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
250/300*	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
300/300	128.20	46.20	31.40	17.20	22.20	15.10	11.00	
100/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
150/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
200/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
250/400*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
100/500*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
150/500*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
200/500*	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
250/500	132.60	47.80	32.50	18.10	22.90	15.50	11.40	
300/400*	133.60	48.20	32.70	18.40	23.00	15.60	11.50	
300/500*	133.60	48.20	32.70	18.40	23.00	15.60	11.50	
400/400*	137.30	49.40	33.50	18.80	23.80	16.00	11.90	
400/500*	137.30	49.40	33.50	18.80	23.80	16.00	11.90	
500/500	137.30	49.40	33.50	18.80	23.80	16.00	11.90	
200/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
250/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
300/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
400/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
500/750*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
250/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
300/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
400/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
500/1000*	143.90	51.70	35.30	19.70	24.90	16.90	12.30	
1000/1000	143.90	51.70	35.30	19.70	24.90	16.90	12.30	

Territory / Limit	Proposed Rates - Stacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197, 201	21,33,88.8, 113,114	127,168, 169,170, 185,186, 214	175,177, 178,179		
15/30	82.90	29.80	20.30	11.30	14.50	9.70	7.10	
20/30*	95.40	34.50	23.40	12.80	16.50	11.20	8.30	
20/40*	95.40	34.50	23.40	12.80	16.50	11.20	8.30	
25/50	95.40	34.50	23.40	12.80	16.50	11.20	8.30	
30/60*	111.50	40.30	27.50	15.20	19.20	12.90	9.70	
40/80*	111.50	40.30	27.50	15.20	19.20	12.90	9.70	
25/100*	111.50	40.30	27.50	15.20	19.20	12.90	9.70	
50/100	111.50	40.30	27.50	15.20	19.20	12.90	9.70	
100/100*	130.90	47.20	32.00	18.00	22.60	15.40	11.20	
100/150*	130.90	47.20	32.00	18.00	22.60	15.40	11.20	
50/200*	130.90	47.20	32.00	18.00	22.60	15.40	11.20	
100/200*	130.90	47.20	32.00	18.00	22.60	15.40	11.20	
100/250*	130.90	47.20	32.00	18.00	22.60	15.40	11.20	
100/300	130.90	47.20	32.00	18.00	22.60	15.40	11.20	
150/200*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
200/200*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
150/250*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
200/250*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
250/250*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
150/300*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
200/300*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
250/300*	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
300/300	139.40	50.20	34.10	18.70	24.10	16.40	12.00	
100/400*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
150/400*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
200/400*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
250/400*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
100/500*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
150/500*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
200/500*	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
250/500	144.10	52.00	35.30	19.70	24.90	16.80	12.40	
300/400*	145.20	52.40	35.50	20.00	25.00	17.00	12.50	
300/500*	145.20	52.40	35.50	20.00	25.00	17.00	12.50	
400/400*	149.20	53.70	36.40	20.40	25.90	17.40	12.90	
400/500*	149.20	53.70	36.40	20.40	25.90	17.40	12.90	
500/500	149.20	53.70	36.40	20.40	25.90	17.40	12.90	
200/750*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
250/750*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
300/750*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
400/750*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
500/750*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
250/1000*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
300/1000*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
400/1000*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
500/1000*	156.40	56.20	38.40	21.40	27.10	18.40	13.40	
1000/1000	156.40	56.20	38.40	21.40	27.10	18.40	13.40	

Territory / Limit	Base Rate Change - Stacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197, 201	21,33,88.8, 113,114	127,168, 169,170, 185,186, 214	175,177, 178,179		
15/30	8.7%	8.8%	8.6%	8.7%	9.0%	9.0%	9.2%	
20/30*	8.7%	8.8%	8.8%	8.5%	8.6%	8.7%	9.2%	
20/40*	8.7%	8.8%	8.8%	8.5%	8.6%	8.7%	9.2%	
25/50	8.7%	8.8%	8.8%	8.5%	8.6%	8.7%	9.2%	
30/60*	8.7%	8.6%	8.7%	8.6%	8.5%	8.4%	9.0%	
40/80*	8.7%	8.6%	8.7%	8.6%	8.5%	8.4%	9.0%	
25/100*	8.7%	8.6%	8.7%	8.6%	8.5%	8.4%	9.0%	
50/100	8.7%	8.6%	8.7%	8.6%	8.5%	8.4%	9.0%	
100/100*	8.7%	8.8%	8.8%	8.4%	8.7%	8.5%	8.7%	
100/150*	8.7%	8.8%	8.8%	8.4%	8.7%	8.5%	8.7%	
50/200*	8.7%	8.8%	8.8%	8.4%	8.7%	8.5%	8.7%	
100/200*	8.7%	8.8%	8.8%	8.4%	8.7%	8.5%	8.7%	
100/250*	8.7%	8.8%	8.8%	8.4%	8.7%	8.5%	8.7%	
100/300	8.7%	8.8%	8.8%	8.4%	8.7%	8.5%	8.7%	
150/200*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
200/200*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
150/250*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
200/250*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
250/250*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
150/300*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
200/300*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
250/300*	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
300/300	8.7%	8.7%	8.6%	8.7%	8.6%	8.6%	9.1%	
100/400*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
150/400*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
200/400*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
250/400*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
100/500*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
150/500*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
200/500*	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
250/500	8.7%	8.8%	8.6%	8.8%	8.7%	8.4%	8.8%	
300/400*	8.7%	8.7%	8.6%	8.7%	8.7%	9.0%	8.7%	
300/500*	8.7%	8.7%	8.6%	8.7%	8.7%	9.0%	8.7%	
400/400*	8.7%	8.7%	8.7%	8.5%	8.8%	8.7%	8.4%	
400/500*	8.7%	8.7%	8.7%	8.5%	8.8%	8.7%	8.4%	
500/500	8.7%	8.7%	8.7%	8.5%	8.8%	8.7%	8.4%	
200/750*	8.7%	8.7%	8.8%	8.6%	8.8%	8.9%	8.9%	
250/750*	8.7%	8.7%	8.8%	8.6%	8.8%	8.9%	8.9%	
300/750*	8.7%	8.7%	8.8%	8.6%	8.8%			

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

**Uninsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Unstacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197, 201	21,33,88.8, 113,114	127,168, 169,170, 185,186, 214	175,177, 178,179		
15/30	55.90	20.10	13.70	7.80	9.70	6.50	4.80	
20/30*	66.00	23.70	16.20	9.00	11.40	7.60	5.70	
20/40*	66.00	23.70	16.20	9.00	11.40	7.60	5.70	
25/50	66.00	23.70	16.20	9.00	11.40	7.60	5.70	
30/60*	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
40/80*	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
25/100*	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
50/100	79.00	28.50	19.50	10.60	13.70	9.10	6.70	
100/100*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/150*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
50/200*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/200*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/250*	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
100/300	95.90	34.60	23.60	13.20	16.60	11.20	8.40	
150/200*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
200/200*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
150/250*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
200/250*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
250/250*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
150/300*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
200/300*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
250/300*	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
300/300	102.30	36.80	25.30	13.60	17.70	11.90	8.70	
100/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
150/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
200/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
250/400*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
100/500*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
150/500*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
200/500*	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
250/500	105.80	38.00	26.00	14.50	18.20	12.30	9.00	
300/400*	106.60	38.20	26.20	14.60	18.50	12.40	9.10	
300/500*	106.60	38.20	26.20	14.60	18.50	12.40	9.10	
400/400*	109.60	39.50	26.90	14.90	19.00	12.70	9.50	
400/500*	109.60	39.50	26.90	14.90	19.00	12.70	9.50	
500/500	109.60	39.50	26.90	14.90	19.00	12.70	9.50	
200/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
250/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
300/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
400/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
500/750*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
250/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
300/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
400/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
500/1000*	114.80	41.20	28.30	15.60	19.80	13.70	10.00	
1000/1000	118.50	42.70	29.30	16.00	20.60	13.90	10.20	

Territory / Limit	Proposed Rates - Unstacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197, 201	21,33,88.8, 113,114	127,168, 169,170, 185,186, 214	175,177, 178,179		
15/30	60.80	21.80	14.90	8.50	10.50	7.10	5.20	
20/30*	71.70	25.80	17.60	9.80	12.40	8.30	6.20	
20/40*	71.70	25.80	17.60	9.80	12.40	8.30	6.20	
25/50	71.70	25.80	17.60	9.80	12.40	8.30	6.20	
30/60*	85.90	31.00	21.20	11.50	14.90	9.90	7.30	
40/80*	85.90	31.00	21.20	11.50	14.90	9.90	7.30	
25/100*	85.90	31.00	21.20	11.50	14.90	9.90	7.30	
50/100	85.90	31.00	21.20	11.50	14.90	9.90	7.30	
100/100*	104.20	37.60	25.70	14.30	18.00	12.20	9.10	
100/150*	104.20	37.60	25.70	14.30	18.00	12.20	9.10	
50/200*	104.20	37.60	25.70	14.30	18.00	12.20	9.10	
100/200*	104.20	37.60	25.70	14.30	18.00	12.20	9.10	
100/250*	104.20	37.60	25.70	14.30	18.00	12.20	9.10	
100/300	104.20	37.60	25.70	14.30	18.00	12.20	9.10	
150/200*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
200/200*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
150/250*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
200/250*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
250/250*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
150/300*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
200/300*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
250/300*	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
300/300	111.20	40.00	27.50	14.80	19.20	12.90	9.50	
100/400*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
150/400*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
200/400*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
250/400*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
100/500*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
150/500*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
200/500*	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
250/500	115.00	41.30	28.30	15.80	19.80	13.40	9.80	
300/400*	115.90	41.50	28.50	15.90	20.10	13.50	9.90	
300/500*	115.90	41.50	28.50	15.90	20.10	13.50	9.90	
400/400*	119.10	42.90	29.20	16.20	20.70	13.80	10.30	
400/500*	119.10	42.90	29.20	16.20	20.70	13.80	10.30	
500/500	119.10	42.90	29.20	16.20	20.70	13.80	10.30	
200/750*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
250/750*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
300/750*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
400/750*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
500/750*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
250/1000*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
300/1000*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
400/1000*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
500/1000*	124.80	44.80	30.80	17.00	21.50	14.90	10.90	
1000/1000	128.80	46.40	31.80	17.40	22.40	15.10	11.10	

Territory / Limit	Base Rate Change- Unstacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197, 201	21,33,88.8, 113,114	127,168, 169,170, 185,186, 214	175,177, 178,179		
15/30	8.8%	8.5%	8.8%	9.0%	8.2%	9.2%	8.3%	
20/30*	8.6%	8.9%	8.6%	8.9%	8.8%	9.2%	8.8%	
20/40*	8.6%	8.9%	8.6%	8.9%	8.8%	9.2%	8.8%	
25/50	8.6%	8.9%	8.6%	8.9%	8.8%	9.2%	8.8%	
30/60*	8.7%	8.8%	8.7%	8.5%	8.8%	8.8%	9.0%	
40/80*	8.7%	8.8%	8.7%	8.5%	8.8%	8.8%	9.0%	
25/100*	8.7%	8.8%	8.7%	8.5%	8.8%	8.8%	9.0%	
50/100	8.7%	8.8%	8.7%	8.5%	8.8%	8.8%	9.0%	
100/100*	8.7%	8.7%	8.9%	8.3%	8.4%	8.9%	8.3%	
100/150*	8.7%	8.7%	8.9%	8.3%	8.4%	8.9%	8.3%	
50/200*	8.7%	8.7%	8.9%	8.3%	8.4%	8.9%	8.3%	
100/200*	8.7%	8.7%	8.9%	8.3%	8.4%	8.9%	8.3%	
100/250*	8.7%	8.7%	8.9%	8.3%	8.4%	8.9%	8.3%	
100/300	8.7%	8.7%	8.9%	8.3%	8.4%	8.9%	8.3%	
150/200*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
200/200*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
150/250*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
200/250*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
250/250*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
150/300*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
200/300*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
250/300*	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
300/300	8.7%	8.7%	8.7%	8.8%	8.5%	8.4%	9.2%	
100/400*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
150/400*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
200/400*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
250/400*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
100/500*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
150/500*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
200/500*	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
250/500	8.7%	8.7%	8.8%	9.0%	8.8%	8.9%	8.9%	
300/400*	8.7%	8.6%	8.8%	8.9%	8.6%	8.9%	8.8%	
300/500*	8.7%	8.6%	8.8%	8.9%	8.6%	8.9%	8.8%	
400/400*	8.7%	8.6%	8.6%	8.7%	8.9%	8.7%	8.4%	
400/500*	8.7%	8.6%	8.6%	8.7%	8.9%	8.7%	8.4%	
500/500	8.7%	8.6%	8.6%	8.7%	8.9%	8.7%	8.4%	
200/750*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
250/750*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
300/750*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
400/750*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
500/750*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
250/1000*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
300/1000*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
400/1000*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
500/1000*	8.7%	8.7%	8.8%	9.0%	8.6%	8.8%	9.0%	
1000/1000	8.7%	8.7%	8.5%	8.7%	8.7%	8.6%	8.8%	

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

**Underinsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Stacked							ROS	Territory / Limit	Proposed Rates - Stacked							ROS	Territory / Limit	Base Rate Change - Stacked							ROS
	142-144, 146-153	126,181-184,195, 213	139,196, 197, 201	127,168, 169,170, 21,33,88.8, 185,186, 9,112, 187,188, 214	175,177, 178,179	142-144, 146-153	126,181-184,195, 213			139,196, 197, 201	127,168, 169,170, 21,33,88.8, 185,186, 9,112, 187,188, 214	175,177, 178,179	142-144, 146-153	126,181-184,195, 213	139,196, 197, 201	127,168, 169,170, 21,33,88.8, 185,186, 9,112, 187,188, 214			175,177, 178,179							
15/30	88.30	54.60	42.10	37.10	28.90	23.40	22.10		15/30	92.90	57.40	44.30	39.00	30.40	24.60	23.20		15/30	5.2%	5.1%	5.2%	5.1%	5.2%	5.1%	5.0%	
20/30*	123.60	76.30	58.90	54.10	40.50	32.90	30.70		20/30*	130.00	80.30	62.00	56.90	42.60	34.60	32.30		20/30*	5.2%	5.2%	5.3%	5.2%	5.2%	5.2%	5.2%	
20/40*	123.60	76.30	58.90	54.10	40.50	32.90	30.70		20/40*	130.00	80.30	62.00	56.90	42.60	34.60	32.30		20/40*	5.2%	5.2%	5.3%	5.2%	5.2%	5.2%	5.2%	
25/50	123.60	76.30	58.90	54.10	40.50	32.90	30.70		25/50	130.00	80.30	62.00	56.90	42.60	34.60	32.30		25/50	5.2%	5.2%	5.3%	5.2%	5.2%	5.2%	5.2%	
30/60*	181.90	112.20	86.80	84.80	59.50	50.60	45.20		30/60*	191.40	118.00	91.30	89.20	62.60	53.20	47.60		30/60*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.3%	
40/80*	181.90	112.20	86.80	84.80	59.50	50.60	45.20		40/80*	191.40	118.00	91.30	89.20	62.60	53.20	47.60		40/80*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.3%	
25/100*	181.90	112.20	86.80	84.80	59.50	50.60	45.20		25/100*	191.40	118.00	91.30	89.20	62.60	53.20	47.60		25/100*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.3%	
50/100	181.90	112.20	86.80	84.80	59.50	50.60	45.20		50/100	191.40	118.00	91.30	89.20	62.60	53.20	47.60		50/100	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.3%	
100/100*	284.00	175.40	135.30	144.30	93.20	82.60	70.70		100/100*	298.80	184.50	142.30	151.80	98.00	86.90	74.40		100/100*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
100/150*	284.00	175.40	135.30	144.30	93.20	82.60	70.70		100/150*	298.80	184.50	142.30	151.80	98.00	86.90	74.40		100/150*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
50/200*	284.00	175.40	135.30	144.30	93.20	82.60	70.70		50/200*	298.80	184.50	142.30	151.80	98.00	86.90	74.40		50/200*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
100/200*	284.00	175.40	135.30	144.30	93.20	82.60	70.70		100/200*	298.80	184.50	142.30	151.80	98.00	86.90	74.40		100/200*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
100/250*	284.00	175.40	135.30	144.30	93.20	82.60	70.70		100/250*	298.80	184.50	142.30	151.80	98.00	86.90	74.40		100/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
100/300	284.00	175.40	135.30	144.30	93.20	82.60	70.70		100/300	298.80	184.50	142.30	151.80	98.00	86.90	74.40		100/300	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
150/200*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		150/200*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		150/200*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
200/200*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		200/200*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		200/200*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
150/250*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		150/250*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		150/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
200/250*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		200/250*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		200/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/250*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		250/250*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		250/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
150/300*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		150/300*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		150/300*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
200/300*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		200/300*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		200/300*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/300*	333.30	205.80	158.90	175.80	109.20	99.10	83.00		250/300*	350.60	216.50	167.20	184.90	114.90	104.30	87.30		250/300*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
300/300	333.30	205.80	158.90	175.80	109.20	99.10	83.00		300/300	350.60	216.50	167.20	184.90	114.90	104.30	87.30		300/300	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
100/400*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		100/400*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		100/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
150/400*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		150/400*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		150/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
200/400*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		200/400*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		200/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/400*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		250/400*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		250/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
100/500*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		100/500*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		100/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
150/500*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		150/500*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		150/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
200/500*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		200/500*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		200/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/500*	360.20	222.40	171.80	195.00	118.20	108.20	89.70		250/500*	378.90	234.00	180.70	205.10	124.30	113.80	94.40		250/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
300/400*	368.50	227.80	175.80	199.80	120.80	110.80	91.70		300/400*	387.70	239.60	184.90	210.20	127.10	116.60	96.50		300/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
300/500*	368.50	227.80	175.80	199.80	120.80	110.80	91.70		300/500*	387.70	239.60	184.90	210.20	127.10	116.60	96.50		300/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
400/400*	395.40	244.40	188.70	218.90	129.80	120.00	98.50		400/400*	416.00	257.10	198.50	230.30	136.50	126.20	103.60		400/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
400/500*	395.40	244.40	188.70	218.90	129.80	120.00	98.50		400/500*	416.00	257.10	198.50	230.30	136.50	126.20	103.60		400/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
500/500	395.40	244.40	188.70	218.90	129.80	120.00	98.50		500/500	416.00	257.10	198.50	230.30	136.50	126.20	103.60		500/500	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
200/750*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		200/750*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		200/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/750*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		250/750*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		250/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
300/750*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		300/750*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		300/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
400/750*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		400/750*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		400/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
500/750*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		500/750*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		500/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/1000*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		250/1000*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		250/1000*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
300/1000*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		300/1000*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		300/1000*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
400/1000*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		400/1000*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		400/1000*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
500/1000*	443.40	274.00	211.30	252.00	145.30	136.60	110.10		500/1000*	466.50	288.20	222.30	265.10	152.90	143.70	115.80		500/1000*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
1000/1000	443.40	274.00	211.30	252.00	145.30	136.60	110.10		1000/1000	466.																

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

**Underinsured Motorists - Bodily Injury**

Territory / Limit	Current Rates - Unstacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197,201	9,112, 113,114	21,33,88,8 185,186, 214	127,168, 169,170, 187,188, 175,177, 178,179	16,30	
15/30	49.80	30.80	23.70	21.00	16.30	13.10	12.40	
20/30*	73.00	45.00	34.70	31.80	23.80	19.40	18.20	
20/40*	73.00	45.00	34.70	31.80	23.80	19.40	18.20	
25/50	73.00	45.00	34.70	31.80	23.80	19.40	18.20	
30/60*	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
40/80*	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
25/100*	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
50/100	113.30	69.90	53.90	53.10	37.30	31.50	28.00	
100/100*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/150*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
50/200*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/200*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/250*	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
100/300	184.80	113.90	87.90	93.80	60.60	53.60	45.80	
150/200*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
200/200*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
150/250*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
200/250*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
250/250*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
150/300*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
200/300*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
250/300*	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
300/300	216.40	133.50	103.30	114.30	71.30	64.30	53.70	
100/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
150/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
200/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
250/400*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
100/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
150/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
200/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
250/500*	234.00	144.30	111.70	126.50	76.80	70.10	57.90	
300/400*	239.40	147.60	114.10	129.80	78.60	72.20	59.50	
300/500*	239.40	147.60	114.10	129.80	78.60	72.20	59.50	
400/400*	256.90	158.40	122.40	142.10	84.50	77.80	63.70	
400/500*	256.90	158.40	122.40	142.10	84.50	77.80	63.70	
500/500	256.90	158.40	122.40	142.10	84.50	77.80	63.70	
200/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
250/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
300/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
400/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
500/750*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
250/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
300/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
400/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
500/1000*	287.80	177.90	137.40	163.80	94.70	88.90	71.40	
1000/1000	323.90	199.90	154.40	184.30	106.30	99.10	80.50	

Territory / Limit	Proposed Rates - Unstacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197,201	9,112, 113,114	21,33,88,89 185,186, 214	127,168, 169,170, 187,188, 175,177, 178,179	16,30	
15/30	52.40	32.40	24.90	22.10	17.10	13.80	13.00	
20/30*	76.80	47.30	36.50	33.50	25.00	20.40	19.10	
20/40*	76.80	47.30	36.50	33.50	25.00	20.40	19.10	
25/50	76.80	47.30	36.50	33.50	25.00	20.40	19.10	
30/60*	119.20	73.50	56.70	55.90	39.20	33.10	29.50	
40/80*	119.20	73.50	56.70	55.90	39.20	33.10	29.50	
25/100*	119.20	73.50	56.70	55.90	39.20	33.10	29.50	
50/100	119.20	73.50	56.70	55.90	39.20	33.10	29.50	
100/100*	194.40	119.80	92.50	98.70	63.80	56.40	48.20	
100/150*	194.40	119.80	92.50	98.70	63.80	56.40	48.20	
50/200*	194.40	119.80	92.50	98.70	63.80	56.40	48.20	
100/200*	194.40	119.80	92.50	98.70	63.80	56.40	48.20	
100/250*	194.40	119.80	92.50	98.70	63.80	56.40	48.20	
100/300	194.40	119.80	92.50	98.70	63.80	56.40	48.20	
150/200*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
200/200*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
150/250*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
200/250*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
250/250*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
150/300*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
200/300*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
250/300*	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
300/300	227.70	140.40	108.70	120.20	75.00	67.60	56.50	
100/400*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
150/400*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
200/400*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
250/400*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
100/500*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
150/500*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
200/500*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
250/500*	246.20	151.80	117.50	133.10	80.80	73.70	60.90	
300/400*	251.80	155.30	120.00	136.50	82.70	76.00	62.60	
300/500*	251.80	155.30	120.00	136.50	82.70	76.00	62.60	
400/400*	270.30	166.60	128.80	149.50	88.90	81.80	67.00	
400/500*	270.30	166.60	128.80	149.50	88.90	81.80	67.00	
500/500	270.30	166.60	128.80	149.50	88.90	81.80	67.00	
200/750*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
250/750*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
300/750*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
400/750*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
500/750*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
250/1000*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
300/1000*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
400/1000*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
500/1000*	302.80	187.20	144.50	172.30	99.60	93.50	75.10	
1000/1000	340.70	210.30	162.40	193.90	111.80	104.30	84.70	

Territory / Limit	Base Rate Change- Unstacked							ROS
	142-144, 146-153	126,181- 184,195, 213	139,196, 197,201	9,112, 113,114	21,33,88,8 185,186, 214	127,168, 169,170, 187,188, 175,177, 178,179	16,30	
15/30	5.2%	5.2%	5.1%	5.2%	4.9%	5.3%	4.8%	
20/30*	5.2%	5.1%	5.2%	5.3%	5.0%	5.2%	4.9%	
20/40*	5.2%	5.1%	5.2%	5.3%	5.0%	5.2%	4.9%	
25/50	5.2%	5.1%	5.2%	5.3%	5.0%	5.2%	4.9%	
30/60*	5.2%	5.2%	5.2%	5.3%	5.1%	5.1%	5.4%	
40/80*	5.2%	5.2%	5.2%	5.3%	5.1%	5.1%	5.4%	
25/100*	5.2%	5.2%	5.2%	5.3%	5.1%	5.1%	5.4%	
50/100	5.2%	5.2%	5.2%	5.3%	5.1%	5.1%	5.4%	
100/100*	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%	
100/150*	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%	
50/200*	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%	
100/200*	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%	
100/250*	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%	
100/300	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%	
150/200*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
200/200*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
150/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
200/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
250/250*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
150/300*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
200/300*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
250/300*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
300/300	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
100/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
150/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
200/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
250/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
100/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
150/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
200/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
250/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
300/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	
300/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	
400/400*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
400/500*	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
500/500	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	5.2%	
200/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
250/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
300/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
400/750*	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	
500/								

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

LOU

**Loss of Use**

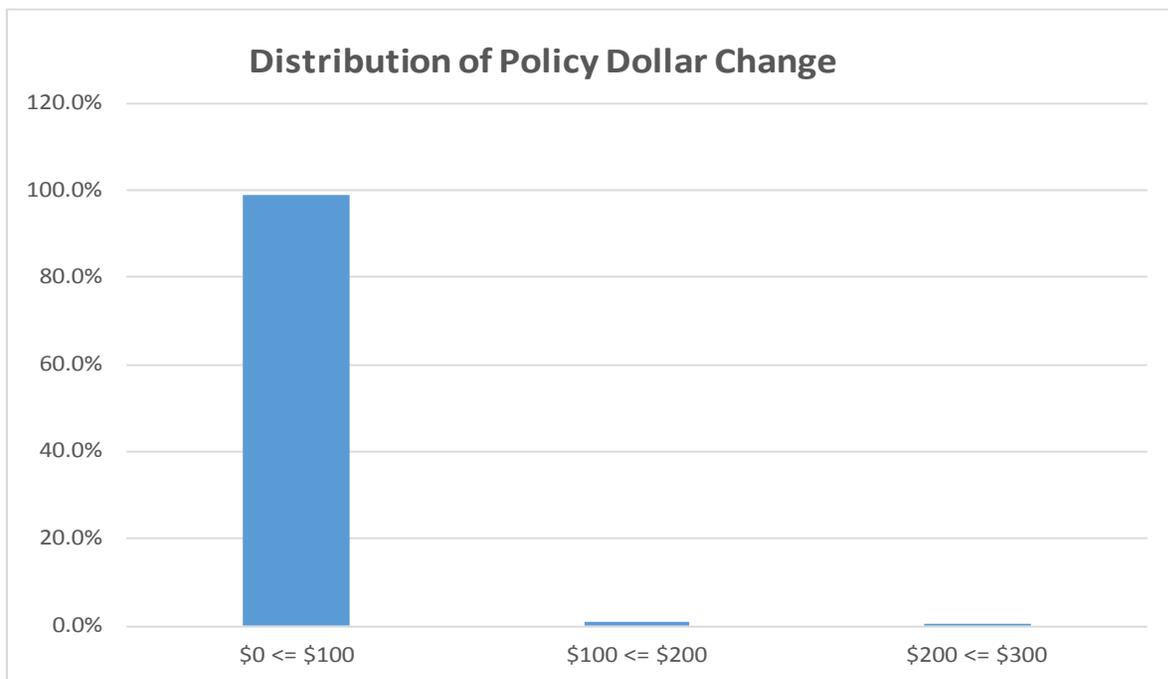
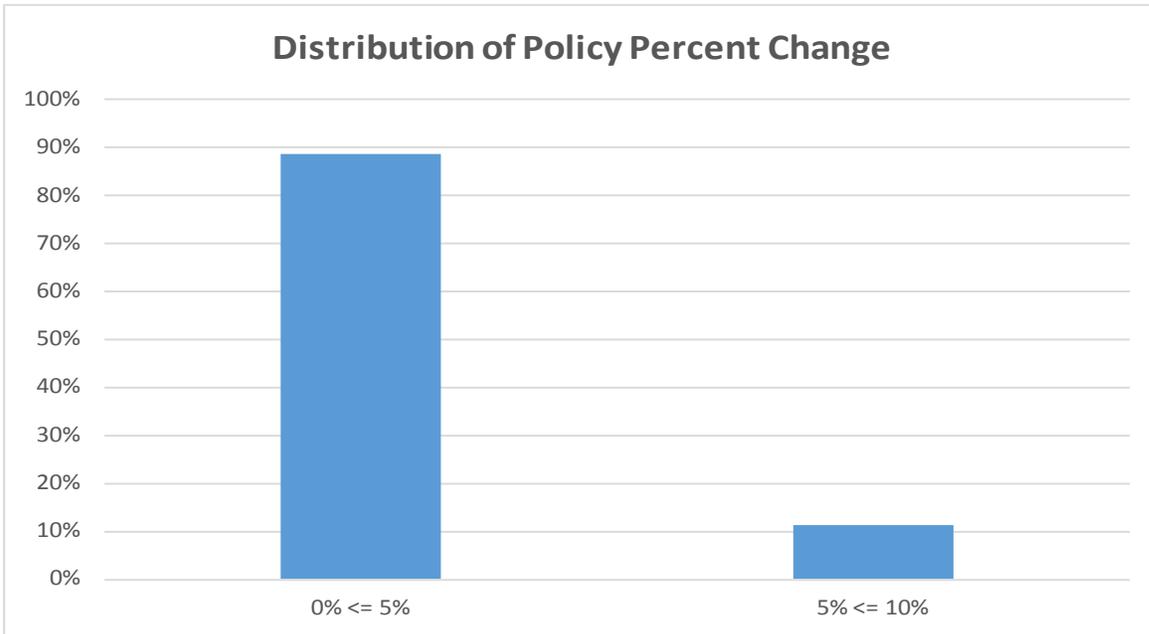
<b>Per Day</b>	<b>Total Limit</b>	<b>Total</b>			
		<b>Current Rate</b>	<b>Proposed Change</b>	<b>Internal Change</b>	<b>Revised Rate</b>
\$30	\$900	22.50	-0.8%	0.0%	22.30
\$40	\$1,200	29.10	-0.8%	0.0%	28.90
\$50	\$1,500	35.70	-0.8%	0.0%	35.40
\$60	\$1,800	42.30	-0.8%	0.0%	42.00
\$75	\$2,250	51.50	-0.8%	0.0%	51.10
\$100	\$3,000	65.30	-0.8%	0.0%	64.80

FPB

**Excess Medical Benefits**

<b>Indicated Change</b>	<b>Internal Change</b>	<b>Current Rate</b>	<b>Revised Rate</b>	<b>Base Rate Change</b>	<b>Total Change</b>
2.6%	0.0%	18.10	18.60	2.8%	2.8%

**Pennsylvania Personal Automobile  
Nationwide Mutual Insurance Company  
Rate Change Histograms for All Filed Changes  
All Coverages Combined**





# PENNSYLVANIA RETALIATORY FILING FEE FORM

**COMMONWEALTH OF PENNSYLVANIA  
INSURANCE DEPARTMENT**  
Office of Insurance Product Regulation  
1311 Strawberry Square  
Harrisburg, PA 17120  
Fax (717) 787-8555 Telephone (717) 787-4192

PLEASE TYPE OR PRINT  
COMPLETE ALL NECESSARY INFORMATION

## CHECK INFORMATION

COMPANY NAME ON CHECK Via EFT CHECK # NA  
COMPANY NAIC # 23787 CHECK AMOUNT \$50.00  
DATE CHECK MAILED Via EFT CHECK DATE Via EFT

## FILING INFORMATION

COMPANY FILING # 16A-10916PA-RRE(NMIC) FILER PHONE # 614-249-3965  
SERFF TRACKING # NWPC-130643443  
CREATOR OF SERFF FILING Isabatino/Teresa Herderick  
DATE SERFF FILING SUBMITTED 7/18/16

TYPE OF FILING:

- A&H  LIFE  
 P&C

All checks with attached form should be mailed to the above address.

**SUPPLEMENTAL DATA MEMORANDUM**  
**Pennsylvania Private Passenger Automobile**  
**Nationwide Mutual Insurance Company**

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

**1. Summary Exhibit of Proposed Changes**

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

**2. Histograms**

Exhibit XIV 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.

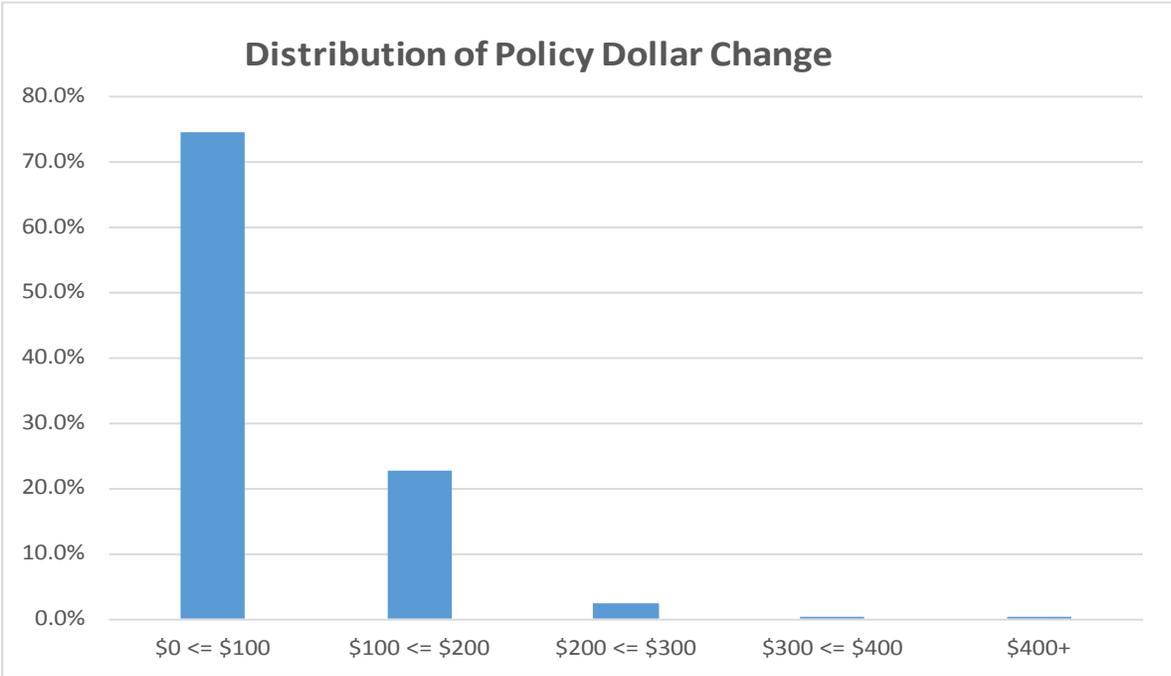
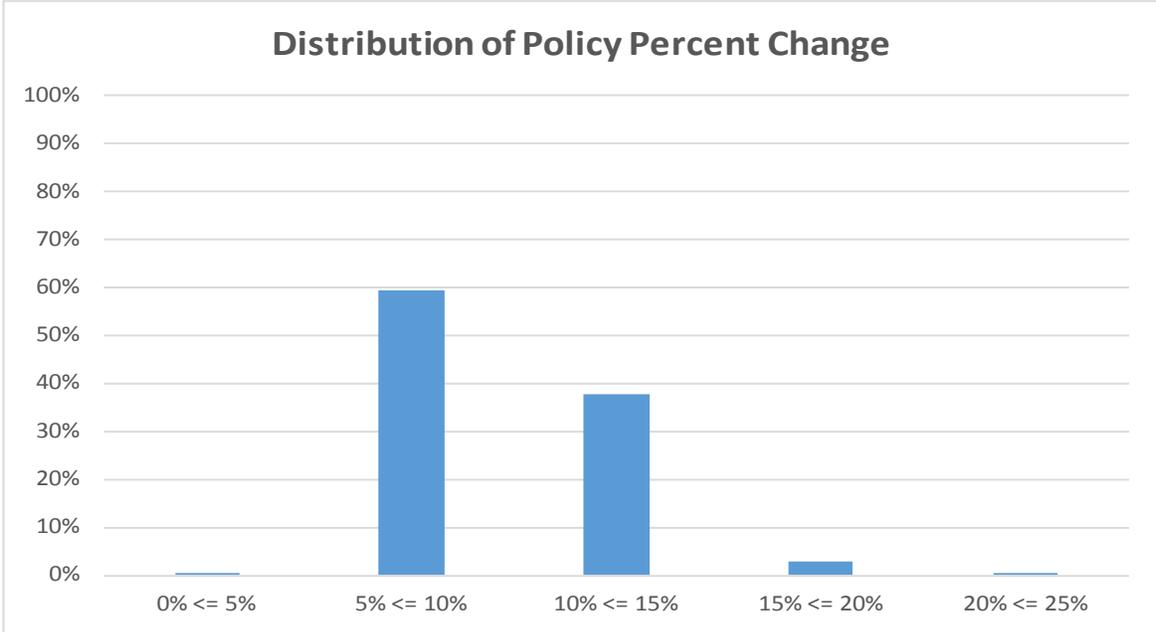
**7. Loss Development Considerations**

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 Mutual Insurance Company  
Cumulative Rate Change Histograms for All Filed Changes Over One Year  
All Coverages Combined**



**PENNSYLVANIA INSURANCE DEPARTMENT  
RATE HISTORY  
NATIONWIDE MUTUAL INSURANCE COMPANY**

Coverage	Most Recent Rate Change 2016 Effective Date: 06/22/16		1ST Prior Rate Change 2016 Effective Date: _____		2ND Prior Rate Change 2016 Effective Date: _____	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$4,559,300	9.3%				
Property Damage	\$5,985,100	11.7%				
First Party Benefits	\$1,091,000	3.8%				
Uninsured Motorists	-\$81,300	-1.7%				
Underinsured Motorists	-\$549,800	-2.7%				
Comprehensive	\$1,494,100	4.5%				
Collision	\$3,878,900	4.8%				
All Coverages Combined	\$16,377,300	6.1%				

Coverage	Most Recent Rate Change 2015 Effective Date: _____		1ST Prior Rate Change 2015 Effective Date: _____		2ND Prior Rate Change 2015 Effective Date: _____	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury						
Property Damage						
First Party Benefits						
Uninsured Motorists						
Underinsured Motorists						
Comprehensive						
Collision						
All Coverages Combined						

Coverage	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: _____	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$0	0.0%	\$0	0.0%		
Property Damage	\$3,446,782	5.6%	\$0	0.0%		
First Party Benefits	\$669,117	1.9%	\$0	0.0%		
Uninsured Motorists	\$0	0.0%	\$0	0.0%		
Underinsured Motorists	\$0	0.0%	\$0	0.0%		
Comprehensive	\$362,035	0.9%	\$0	0.0%		
Collision	\$2,711,757	2.9%	\$0	0.0%		
All Coverages Combined	\$7,189,691	2.2%	\$0	0.0%		

Coverage	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: _____	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury	\$0	0.0%	\$1,239,136	1.6%		
Property Damage	\$0	0.0%	\$3,433,882	4.7%		
First Party Benefits	\$0	0.0%	-\$1,626,442	-3.5%		
Uninsured Motorists	\$0	0.0%	\$209,623	2.8%		
Underinsured Motorists	\$0	0.0%	\$1,178,843	3.9%		
Comprehensive	\$0	0.0%	\$5,673,634	12.8%		
Collision	\$0	0.0%	-\$4,358,715	-3.9%		
All Coverages Combined	\$0	0.0%	\$5,749,961	1.5%		

**PENNSYLVANIA INSURANCE DEPARTMENT  
RATE HISTORY  
NATIONWIDE MUTUAL INSURANCE COMPANY**

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	\$2,610,664	3.0%	\$7,661,712	9.1%		
Property Damage	\$3,962,028	5.0%	\$9,787,410	13.1%		
First Party Benefits	\$3,362,082	7.0%	\$4,110,905	8.2%		
Uninsured Motorists	\$0	0.0%	-\$1,246,060	-12.1%		
Underinsured Motorists	-\$697,140	-2.0%	-\$4,821,964	-11.6%		
Comprehensive	\$1,893,299	4.0%	\$2,293,862	4.7%		
Collision	\$2,442,408	2.0%	-\$4,204,937	-3.2%		
All Coverages Combined	\$13,573,340	3.2%	\$13,580,928	3.1%		

Coverage	Most Recent Rate Change 2011 Effective Date:		1ST Prior Rate Change 2011 Effective Date:		2ND Prior Rate Change 2011 Effective Date:	
	\$ Change	% Change	\$ Change	% Change	\$ Change	% Change
Bodily Injury						
Property Damage						
First Party Benefits						
Uninsured Motorists						
Underinsured Motorists						
Comprehensive						
Collision						
All Coverages Combined						

**PENNSYLVANIA INSURANCE DEPARTMENT  
PENNSYLVANIA PREMIUM AND EXPOSURE DATA  
NATIONWIDE MUTUAL INSURANCE COMPANY**

**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	264,654	48,586,315	52,257,012	0%	100%	0%
Property Damage	264,676	48,920,100	55,304,805	0%	100%	0%
First Party Benefits - All	745,035	28,032,223	28,985,837	0%	100%	0%
Uninsured Motorists	241,157	4,672,159	4,597,034	0%	100%	0%
Underinsured Motorists	239,033	19,648,935	19,135,975	0%	100%	0%
Comprehensive	232,289	31,709,846	32,672,668	0%	100%	0%
Collision	211,045	72,139,491	75,425,546	0%	100%	0%
All Coverages Combined	2,197,889	253,709,069	268,378,877	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	306,038	56,910,468	61,265,989	0%	100%	0%
Property Damage	306,054	55,247,062	64,404,794	0%	100%	0%
First Party Benefits - All	858,360	32,560,624	34,240,645	0%	100%	0%
Uninsured Motorists	278,319	5,484,184	5,395,570	0%	100%	0%
Underinsured Motorists	275,783	22,702,281	22,103,744	0%	100%	0%
Comprehensive	268,123	35,752,091	37,250,876	0%	100%	0%
Collision	243,162	79,869,545	84,629,920	0%	100%	0%
All Coverages Combined	2,535,839	288,526,255	309,291,538	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	352,997	65,104,784	71,767,646	0%	100%	0%
Property Damage	353,040	61,246,986	74,971,605	0%	100%	0%
First Party Benefits - All	986,049	38,646,962	40,262,439	0%	100%	0%
Uninsured Motorists	320,183	6,281,883	6,317,082	0%	100%	0%
Underinsured Motorists	317,092	25,527,342	25,509,668	0%	100%	0%
Comprehensive	308,378	37,068,733	42,794,256	0%	100%	0%
Collision	279,145	92,597,693	94,698,855	0%	100%	0%
All Coverages Combined	2,916,884	326,474,383	356,321,551	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	401,699	68,785,338	83,125,314	0%	100%	0%
Property Damage	401,746	61,897,640	86,681,573	0%	100%	0%
First Party Benefits - All	1,117,077	40,680,870	47,146,860	0%	100%	0%
Uninsured Motorists	362,980	7,953,282	7,287,693	0%	100%	0%
Underinsured Motorists	359,398	32,060,069	28,954,442	0%	100%	0%
Comprehensive	348,879	39,232,450	49,090,783	0%	100%	0%
Collision	315,865	104,050,970	105,069,375	0%	100%	0%
All Coverages Combined	3,307,645	354,660,618	407,356,041	0%	100%	0%

**PENNSYLVANIA INSURANCE DEPARTMENT  
PENNSYLVANIA PREMIUM AND EXPOSURE DATA  
NATIONWIDE MUTUAL INSURANCE COMPANY**

**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	458,504	76,711,016	97,225,840	0%	100%	0%
Property Damage	458,540	67,962,702	100,784,710	0%	100%	0%
First Party Benefits - All	1,271,225	45,785,699	55,344,287	0%	100%	0%
Uninsured Motorists	413,086	9,715,922	8,427,649	0%	100%	0%
Underinsured Motorists	409,070	38,319,075	33,057,758	0%	100%	0%
Comprehensive	396,090	43,455,834	55,467,877	0%	100%	0%
Collision	358,519	116,262,979	117,456,324	0%	100%	0%
All Coverages Combined	3,765,035	398,213,227	467,764,445	0%	100%	0%

**PENNSYLVANIA INSURANCE DEPARTMENT  
EXPENSE EXHIBIT  
NATIONWIDE MUTUAL INSURANCE COMPANY**

	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
<b>2015</b>													
Bodily Injury	418,515,281	430,513,768	44,949,403	46,669,254	5,778,192	6,812,353	3,880,047	1,033,836	25,361,024	30,684,076	3,730,642	2,188,619	2,188,619
Property Damage	304,062,905	311,302,225	46,575,454	47,675,754	5,987,219	6,959,272	3,963,727	1,071,235	29,174,927	28,871,075	3,811,099	70,434	70,434
First Party Benefits - Medical Benefits	22,656,278	23,482,563	21,431,707	22,190,740	2,755,020	3,239,202	1,844,921	492,929	10,963,135	12,106,414	1,773,881	317,020	317,020
First Party Benefits - Income Loss	3,076,396	3,180,715	2,937,736	3,035,473	377,642	443,091	252,367	67,568	1,069,533	1,204,207	242,649	9,096	9,096
First Party Benefits - Accidental Death	506,381	521,473	476,801	490,852	61,292	71,650	40,809	10,966	158,400	225,500	39,238	248	248
First Party Benefits - Funeral Benefits	154,242	159,798	152,405	157,784	19,592	23,032	13,118	3,505	99,453	88,953	12,613	0	0
First Party Benefits - Combination Benefits	882,300	905,296	880,926	902,974	113,242	131,808	75,073	20,261	462,967	726,076	72,182	12,709	12,709
First Party Benefits - EMB	197,067	204,749	196,251	201,905	25,228	29,472	16,786	4,514	213,825	414,056	16,140	70	70
First Party Benefits - All	27,472,665	28,454,594	26,075,827	26,979,727	3,352,016	3,938,255	2,243,074	599,744	12,967,313	14,765,206	2,156,703	339,142	339,142
Uninsured Motorists	85,232,401	87,294,916	4,328,559	4,494,150	556,431	656,015	373,640	99,557	1,674,381	2,373,609	359,253	114,108	114,108
Underinsured Motorists	32,379,872	33,249,261	18,346,906	18,975,206	2,358,473	2,769,828	1,577,584	421,979	8,935,055	11,457,305	1,516,838	490,502	490,502
Comprehensive	192,023,512	196,941,682	29,878,328	30,742,187	3,723,334	3,464,563	2,654,279	687,202	15,955,007	16,029,363	2,385,528	53,848	53,848
Collision	436,858,395	444,843,136	69,196,656	70,560,231	8,623,048	7,951,952	6,092,168	1,591,523	37,232,806	37,232,984	5,475,272	164,737	164,737
All Coverages Combined	1,496,545,031	1,532,599,581	239,351,133	246,096,508	30,378,713	32,552,238	20,784,519	5,505,076	131,290,512	141,413,618	19,435,384	3,421,391	3,421,391
<b>2014</b>													
Bodily Injury	472,633,337	485,756,679	52,772,824	54,548,757	7,168,261	7,189,229	4,557,944	1,213,775	26,500,976	32,457,379	4,831,598	2,365,085	2,365,085
Property Damage	335,238,037	343,752,741	51,441,772	53,028,891	6,987,461	6,988,919	4,430,948	1,183,161	32,127,307	30,167,846	4,696,977	63,327	63,327
First Party Benefits - Medical Benefits	26,348,369	27,239,323	24,828,703	25,664,227	3,372,543	3,382,405	2,144,432	571,060	13,626,622	14,638,406	2,273,181	520,540	520,540
First Party Benefits - Income Loss	3,542,881	3,664,209	3,373,951	3,487,635	458,292	459,651	291,417	77,601	1,134,587	1,459,874	308,914	11,957	11,957
First Party Benefits - Accidental Death	570,308	588,473	535,321	551,523	72,714	72,688	46,084	12,312	178,500	140,000	48,851	2,301	2,301
First Party Benefits - Funeral Benefits	178,859	185,806	176,428	183,269	23,965	24,154	15,313	4,058	53,599	51,229	16,233	0	0
First Party Benefits - Combination Benefits	985,169	1,005,942	980,653	1,001,172	133,205	131,949	83,655	22,555	909,506	1,296,157	88,678	30,266	30,266
First Party Benefits - EMB	249,928	265,358	221,311	228,251	30,061	30,082	19,072	5,090	672,031	476,669	20,217	5,908	5,908
First Party Benefits - All	31,875,513	32,949,112	30,116,368	31,116,077	4,090,780	4,100,929	2,599,974	692,676	16,574,846	18,062,335	2,756,073	570,971	570,971
Uninsured Motorists	93,578,066	95,538,330	5,086,549	5,267,191	690,918	694,187	440,112	116,991	1,904,047	2,616,372	466,536	194,839	194,839
Underinsured Motorists	38,470,937	41,058,274	21,218,644	21,891,379	2,882,180	2,885,164	1,829,183	488,029	12,301,510	18,665,859	1,939,005	676,349	676,349
Comprehensive	216,042,939	223,347,848	33,657,332	34,546,919	4,403,372	3,497,061	2,945,529	774,119	30,303,943	28,666,692	3,034,149	29,441	29,441
Collision	471,556,048	480,182,287	75,439,982	77,225,660	9,869,775	7,817,277	6,584,391	1,735,120	44,911,134	41,373,836	6,782,490	198,206	198,206
All Coverages Combined	1,659,394,876	1,702,585,271	269,733,470	277,624,874	36,092,748	33,172,767	23,388,083	6,203,870	164,623,762	172,010,320	24,506,829	4,098,217	4,098,217
<b>2013</b>													
Bodily Injury	527,490,785	529,409,565	60,926,338	63,023,378	8,006,314	8,877,596	5,493,174	1,401,306	26,810,475	40,368,808	4,934,006	2,955,575	2,955,575
Property Damage	372,815,225	373,538,363	58,506,292	59,950,417	7,688,296	8,444,733	5,225,332	1,345,645	35,232,811	35,229,531	4,693,428	106,564	106,564
First Party Benefits - Medical Benefits	31,363,366	30,532,059	29,277,224	30,706,505	3,847,312	4,325,378	2,676,406	673,376	15,368,062	16,552,257	2,403,966	397,026	397,026
First Party Benefits - Income Loss	4,215,579	4,193,672	3,985,601	4,162,279	523,747	586,307	362,788	91,669	1,900,446	1,860,031	325,859	35,863	35,863
First Party Benefits - Accidental Death	671,865	667,382	623,435	648,680	81,925	91,374	56,540	14,339	149,200	155,000	50,784	2,256	2,256
First Party Benefits - Funeral Benefits	214,420	209,420	210,280	217,191	27,633	30,594	18,931	4,836	77,426	82,426	17,004	0	0
First Party Benefits - Combination Benefits	1,102,152	1,080,111	1,086,647	1,123,978	142,796	158,326	97,967	24,993	713,427	1,031,321	87,995	20,732	20,732
First Party Benefits - EMB	305,812	300,294	257,306	267,571	33,812	37,691	23,322	5,918	675,058	785,953	20,948	2,564	2,564
First Party Benefits - All	37,873,195	36,982,938	35,440,492	37,126,204	4,657,226	5,229,670	3,235,953	815,131	18,883,619	20,466,987	2,906,555	458,441	458,441
Uninsured Motorists	104,239,045	106,033,801	5,894,259	6,082,232	774,563	856,755	530,133	135,568	2,111,099	3,220,709	476,169	174,881	174,881
Underinsured Motorists	48,074,912	47,729,241	24,136,757	24,781,781	3,171,805	3,490,810	2,160,002	555,145	13,130,948	15,417,210	1,940,128	747,269	747,269
Comprehensive	243,506,124	243,432,305	36,568,196	36,798,018	4,784,109	3,705,879	3,290,439	841,069	19,834,429	19,834,429	2,646,644	37,447	37,447
Collision	517,692,069	520,565,231	86,013,241	89,327,834	11,252,857	8,996,087	7,987,597	1,978,305	47,147,999	47,140,799	6,424,774	188,173	188,173
All Coverages Combined	1,851,691,355	1,857,691,445	307,485,576	317,089,865	40,335,170	39,601,530	27,922,630	7,072,168	163,151,379	181,678,472	24,021,703	4,668,351	4,668,351

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
BODILY INJURY**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	458,504
2012	401,699
2013	352,997
2014	306,038
2015	264,654

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	5,630	5,704	5,724	5,726	5,726
2012	4,679	4,730	4,747	4,747	
2013	3,959	3,992	4,003		
2014	2,519	2,561			
2015	1,728				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	1,298	1,934	2,239	2,315	2,342
2012	1,185	1,694	1,943	2,007	
2013	959	1,352	1,592		
2014	688	1,035			
2015	646				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	3,138	3,296	3,361	3,369	3,371
2012	2,540	2,652	2,699	2,713	
2013	2,195	2,303	2,329		
2014	1,156	1,239			
2015	467				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
BODILY INJURY**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	8,481,384	24,234,444	32,832,113	34,797,882	37,157,061
2012	8,462,990	21,432,905	29,537,763	31,476,181	
2013	6,288,367	17,474,388	24,262,944		
2014	4,307,725	14,200,739			
2015	4,664,463				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	282,347	1,315,793	3,367,751	4,913,508	5,396,676
2012	256,024	1,402,747	3,677,091	5,368,855	
2013	252,449	1,330,102	4,012,125		
2014	184,943	1,210,644			
2015	121,211				

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	36,982,003	39,612,227	38,569,023	38,180,584	38,389,749
2012	33,837,910	34,838,831	34,258,786	33,059,671	
2013	26,197,019	28,581,803	28,900,323		
2014	22,204,917	23,776,274			
2015	21,745,994				

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	282,347	1,315,793	3,367,751	4,913,508	5,396,676
2012	256,024	1,402,747	3,677,091	5,368,855	
2013	252,449	1,330,102	4,012,125		
2014	184,943	1,210,644			
2015	121,211				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
PROPERTY DAMAGE**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	458,540
2012	401,746
2013	353,040
2014	306,054
2015	264,676

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	15,551	15,978	16,015	16,018	16,020
2012	13,474	13,796	13,832	13,833	
2013	11,441	11,770	11,796		
2014	13,331	13,446			
2015	14,634				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	15,551	15,978	16,015	16,018	16,020
2012	13,474	13,796	13,831	13,832	
2013	11,439	11,754	11,781		
2014	8,708	8,860			
2015	6,630				

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	1	15	15		
2014	4,505	4,572			
2015	7,921				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
PROPERTY DAMAGE**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	42,190,257	45,276,179	45,504,623	45,669,259	45,666,897
2012	36,880,574	39,431,243	39,707,421	39,808,630	
2013	32,777,725	35,159,023	35,572,161		
2014	27,874,600	30,185,614			
2015	25,981,158				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	202,127	272,868	311,267	343,906	345,629
2012	142,080	208,942	231,618	245,312	
2013	80,043	136,861	192,672		
2014	64,099	119,549			
2015	34,346				

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	42,190,257	45,276,179	45,504,623	45,669,259	45,666,897
2012	36,880,574	39,431,243	39,707,421	39,808,630	
2013	32,779,365	35,160,663	35,572,161		
2014	28,379,177	30,508,181			
2015	26,434,493				

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	202,127	272,868	311,267	343,906	345,629
2012	142,080	208,942	231,618	245,312	
2013	80,043	136,861	192,672		
2014	64,099	119,549			
2015	34,346				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
FIRST PARTY BENEFITS**

Accident Year Ended 9/30/2015	A. Earned Exposures
2011	1,271,225
2012	1,117,077
2013	986,049
2014	858,360
2015	745,035

Accident Year Ended 9/30/2015	B: Cumulative Reported Claims				
	15	27	39	51	63
2011	9,793	9,909	9,933	9,939	9,943
2012	8,425	8,510	8,526	8,528	
2013	6,880	6,945	6,954		
2014	5,695	5,756			
2015	4,968				

Accident Year Ended 9/30/2015	C: Cumulative Claims Closed With Payment				
	15	27	39	51	63
2011	5,512	6,666	6,783	6,810	6,818
2012	4,502	5,597	5,690	5,712	
2013	3,772	4,546	4,621		
2014	3,043	3,689			
2015	2,630				

Accident Year Ended 9/30/2015	D: Cumulative Claims Closed Without Payment				
	15	27	39	51	63
2011	2,991	3,091	3,106	3,113	3,115
2012	2,688	2,793	2,802	2,804	
2013	2,229	2,289	2,299		
2014	1,927	2,002			
2015	1,688				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
FIRST PARTY BENEFITS**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	21,931,268	25,183,630	26,084,446	26,431,236	26,809,254
2012	20,186,791	22,884,213	23,413,708	23,600,578	
2013	15,452,495	17,481,449	17,937,043		
2014	14,496,309	16,489,881			
2015	10,617,046				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	255,467	630,976	842,494	1,015,710	1,064,363
2012	346,901	716,470	983,354	1,139,714	
2013	211,298	604,527	773,191		
2014	195,409	441,088			
2015	132,638				

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	25,557,143	26,346,837	26,877,740	26,807,985	27,066,735
2012	23,791,411	23,850,962	23,957,631	23,903,779	
2013	18,285,277	18,190,178	18,281,211		
2014	16,847,251	17,117,910			
2015	12,289,788				

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	255,467	630,976	842,494	1,015,710	1,064,363
2012	346,901	716,470	983,354	1,139,714	
2013	211,298	604,527	773,191		
2014	195,409	441,088			
2015	132,638				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
COMPREHENSIVE**

<b>Accident Year Ended 9/30/2015</b>	<b>A. Earned Exposures</b>
2011	396,090
2012	348,879
2013	308,378
2014	268,123
2015	232,289

<b>Accident Year Ended 9/30/2015</b>	<b>B: Cumulative Reported Claims</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	24,734	24,992	25,012	25,015	25,019
2012	19,186	19,394	19,413	19,417	
2013	15,656	15,822	15,837		
2014	17,312	17,456			
2015	13,037				

<b>Accident Year Ended 9/30/2015</b>	<b>C: Cumulative Claims Closed With Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	24,734	24,992	25,012	25,014	25,016
2012	19,186	19,394	19,408	19,412	
2013	15,655	15,804	15,815		
2014	15,416	15,550			
2015	11,991				

<b>Accident Year Ended 9/30/2015</b>	<b>D: Cumulative Claims Closed Without Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	0	0	0	1	3
2012	0	0	2	3	
2013	0	18	22		
2014	636	678			
2015	893				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
COMPREHENSIVE**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	28,157,883	28,277,039	28,291,922	28,288,991	28,293,936
2012	22,294,966	22,422,812	22,390,081	22,383,588	
2013	19,471,378	19,598,093	19,578,214		
2014	20,169,482	20,335,063			
2015	15,472,545				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	57,596	70,398	76,765	84,626	86,018
2012	49,204	67,697	70,164	70,466	
2013	74,926	100,750	139,733		
2014	23,691	33,919			
2015	46,682				

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	28,157,883	28,277,039	28,291,922	28,288,991	28,293,936
2012	22,294,966	22,422,812	22,394,096	22,386,403	
2013	19,471,378	19,598,093	19,578,214		
2014	23,715,751	23,826,616			
2015	15,682,468				

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	57,596	70,398	76,765	84,626	86,018
2012	49,204	67,697	70,164	70,466	
2013	74,926	100,750	139,733		
2014	23,691	33,919			
2015	46,682				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
COLLISION**

<b>Accident Year Ended 9/30/2015</b>	<b>A. Earned Exposures</b>
2011	358,519
2012	315,865
2013	279,145
2014	243,162
2015	211,045

<b>Accident Year Ended 9/30/2015</b>	<b>B: Cumulative Reported Claims</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	23,163	23,391	23,415	23,419	23,421
2012	19,969	20,141	20,166	20,171	
2013	17,769	17,969	17,983		
2014	20,360	20,474			
2015	20,764				

<b>Accident Year Ended 9/30/2015</b>	<b>C: Cumulative Claims Closed With Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	23,163	23,391	23,415	23,419	23,421
2012	19,969	20,141	20,167	20,172	
2013	17,767	17,943	17,955		
2014	15,625	15,743			
2015	13,435				

<b>Accident Year Ended 9/30/2015</b>	<b>D: Cumulative Claims Closed Without Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	0	0	0	0	0
2012	0	0	0	0	
2013	1	25	27		
2014	4,615	4,720			
2015	7,279				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
COLLISION**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	60,851,827	59,988,299	59,900,238	59,874,589	59,732,452
2012	53,195,040	52,219,967	52,092,652	52,068,701	
2013	49,455,515	48,191,639	48,021,300		
2014	43,586,169	42,507,998			
2015	39,657,966				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	341,859	469,088	535,331	557,233	560,323
2012	193,402	349,855	431,571	459,914	
2013	175,284	449,244	539,275		
2014	143,466	305,664			
2015	123,237				

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	60,851,827	59,988,299	59,900,238	59,874,589	59,732,452
2012	53,195,040	52,219,967	52,090,252	52,066,301	
2013	49,460,315	48,196,439	48,026,100		
2014	44,213,912	42,876,840			
2015	40,099,913				

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	341,859	469,088	535,331	557,233	560,323
2012	193,402	349,855	431,571	459,914	
2013	175,284	449,244	539,275		
2014	143,466	305,664			
2015	123,237				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
UNINSURED MOTORISTS**

<b>Accident Year Ended 9/30/2015</b>	<b>A. Earned Exposures</b>
2011	413,086
2012	362,980
2013	320,183
2014	278,319
2015	241,157

<b>Accident Year Ended 9/30/2015</b>	<b>B: Cumulative Reported Claims</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	324	337	345	347	348
2012	286	302	306	310	
2013	217	222	227		
2014	114	128			
2015	75				

<b>Accident Year Ended 9/30/2015</b>	<b>C: Cumulative Claims Closed With Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	110	158	178	189	192
2012	94	135	156	165	
2013	67	104	115		
2014	37	75			
2015	30				

<b>Accident Year Ended 9/30/2015</b>	<b>D: Cumulative Claims Closed Without Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	122	142	152	154	155
2012	119	134	137	140	
2013	94	99	103		
2014	29	36			
2015	9				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
UNINSURED MOTORISTS**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	543,074	1,339,998	1,925,642	2,309,398	2,495,872
2012	731,893	1,329,561	1,611,509	1,909,935	
2013	818,663	1,696,550	2,171,540		
2014	258,090	1,045,589			
2015	245,208				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	18,734	98,050	209,553	362,560	411,427
2012	24,812	102,207	303,877	361,915	
2013	14,801	54,037	145,749		
2014	12,150	86,076			
2015	7,403				

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	2,517,599	2,255,816	2,506,211	2,375,897	2,427,371
2012	1,851,147	2,079,566	1,919,510	1,960,436	
2013	2,148,926	2,708,551	2,753,540		
2014	1,245,926	1,682,590			
2015	926,919				

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	18,734	98,050	209,553	362,560	411,427
2012	24,812	102,207	303,877	361,915	
2013	14,801	54,037	145,749		
2014	12,150	86,076			
2015	7,403				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
UNDERINSURED MOTORISTS**

<b>Accident Year Ended 9/30/2015</b>	<b>A. Earned Exposures</b>
2011	409,070
2012	359,398
2013	317,092
2014	275,783
2015	239,033

<b>Accident Year Ended 9/30/2015</b>	<b>B: Cumulative Reported Claims</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	247	366	433	456	464
2012	226	340	417	449	
2013	161	247	296		
2014	126	212			
2015	113				

<b>Accident Year Ended 9/30/2015</b>	<b>C: Cumulative Claims Closed With Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	69	201	273	302	318
2012	71	195	264	309	
2013	42	134	202		
2014	40	104			
2015	35				

<b>Accident Year Ended 9/30/2015</b>	<b>D: Cumulative Claims Closed Without Payment</b>				
	<b>15</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>63</b>
2011	47	90	110	123	128
2012	37	59	84	100	
2013	28	50	63		
2014	21	44			
2015	25				

**PENNSYLVANIA INSURANCE DEPARTMENT  
LOSS DEVELOPMENT  
NATIONWIDE MUTUAL INSURANCE COMPANY  
UNDERINSURED MOTORISTS**

Accident Year Ended 9/30/2015	E: Cumulative Paid Losses (Excluding Loss Adjustment Expense)				
	15	27	39	51	63
2011	2,975,229	7,892,968	10,558,061	12,424,139	13,263,212
2012	3,466,382	8,159,496	11,087,623	12,390,220	
2013	1,437,373	6,922,369	9,899,865		
2014	2,616,451	5,716,835			
2015	1,546,700				

Accident Year Ended 9/30/2015	F: Cumulative Paid Allocated Loss Adjustment Expense				
	15	27	39	51	63
2011	33,728	114,983	267,399	386,345	495,117
2012	22,014	136,855	453,647	841,044	
2013	21,118	107,624	340,826		
2014	16,439	92,365			
2015	7,393				

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	8,284,170	11,742,505	13,227,082	13,765,147	13,844,217
2012	9,708,941	12,005,034	14,027,148	14,080,237	
2013	6,889,916	10,926,903	11,476,881		
2014	6,681,477	10,023,654			
2015	4,319,702				

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	33,728	114,983	267,399	386,345	495,117
2012	22,014	136,855	453,647	841,044	
2013	21,118	107,624	340,826		
2014	16,439	92,365			
2015	7,393				