

State: Pennsylvania **Filing Company:** Nationwide Property and Casualty 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/Rule (NPCIC)/15A-9972PA-RRE(NPCIC)

Filing at a Glance

Company: Nationwide Property and Casualty Insurance Company.

Product Name: Private Passenger Auto

State: Pennsylvania

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

Date Submitted: 06/24/2015

SERFF Tr Num: NWPC-130130265

SERFF Status: Assigned

State Tr Num:

State Status: Received Review in Progress

Co Tr Num: 15A-9972PA-RRE(NPCIC)

Effective Date: 12/22/2015

Requested (New):

Effective Date: 12/22/2015

Requested (Renewal):

Author(s): Lori Sabatino

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

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

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General Information

Project Name: PA Rate/Rule (NPCIC) Status of Filing in Domicile: Not Filed
 Project Number: 15A-9972PA-RRE(NPCIC) Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 06/24/2015
 State Status Changed: 06/30/2015 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 Property and Casualty Insurance Company, effective December 22, 2015, for new and renewal business. We are filing for uniform changes to the territory base rates, revised miscellaneous coverage rates, changes to our current rating plan, and editorial changes to our manual. The overall rate-level change is 4.0%.

Company and Contact

Filing Contact Information

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 One Nationwide Plaza 614-249-3965 [Phone]
 1-17-401 614-249-5113 [FAX]
 Columbus, OH 43215

Filing Company Information

Nationwide Property and Casualty Insurance Company. CoCode: 37877 State of Domicile: Ohio
 One Nationwide Plaza Group Code: 140 Company Type: Property and
 Columbus, OH 43215 Group Name: Nationwide Casualty
 (614) 249-7022 ext. [Phone] Insurance State ID Number:
 FEIN Number: 31-0970750

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 Nationwide Property and Casualty Insurance Company
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Nationwide Property and Casualty Insurance Company.	\$50.00	06/24/2015	96872856

State Specific

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

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*Filing Fee Check Date: *Via EFT

*NAIC Number: 37877

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NWPC-130130265

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15A-9972PA-RRE(NPCIC)

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 4.300%

Effective Date of Last Rate Revision: 06/22/2015

Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Property and Casualty Insurance Company.	21.700%	4.000%	\$4,457,619	123,722	\$111,440,467	10.200%	-15.000%

SERFF Tracking #:

NWPC-130130265

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

15A-9972PA-RRE(NPCIC)

State:

Pennsylvania

Filing Company:

Nationwide Property and Casualty 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/Rule (NPCIC)/15A-9972PA-RRE(NPCIC)

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA NPCIC Final Manual Changed Pages	2, 3, 13, 16, 26, RT1, RT2, RT11, RT14	Replacement		PA_PPA_NPCIC_12-22-15 Changed Pages.pdf

**PENNSYLVANIA
PRIVATE
PASSENGER
AUTOMOBILE
RATING RULE
MANUAL**

Effective – 12/22/2015

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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3. Any applicant whose second most recent auto insurance carrier within the past five years is a Nationwide Standard/Preferred company (including for Pennsylvania, Nationwide Mutual, Nationwide Property and Casualty, Nationwide General, Nationwide Insurance Company of America and Nationwide Affinity Insurance Company of America) will be assigned a Winback Flag of "Yes" and considered part of Select Rating.
4. Any applicant whose most recent auto insurance carrier is within the Nationwide Group will not be considered part of Select Rating.
5. Nationwide Group is defined to include the following Nationwide/Allied companies: Nationwide Mutual, Nationwide Property and Casualty, Nationwide General, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Insurance Company of Florida, Nationwide Agribusiness, Allied, AMCO Insurance Company, Colonial County Mutual, Depositors Insurance, Nationwide Class Plan M, Nationwide Mutual Fire, Nationwide Assurance, and Titan/Victoria.

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

PRIOR NATIONWIDE NON-STANDARD AUTO FACTOR**

Eff. 12-22-15

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

The following vehicle types are eligible: PPA and AC-Reg.

PREMIER INTRA-AGENCY TRANSFER DISCOUNT

Eff. 6-22-15

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

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

The following vehicle types are eligible: PPA, AC - Reg.

ADVANCE QUOTE DISCOUNT

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

The following vehicle types are eligible: PPA, AC - Reg.

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

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

The following vehicle types are eligible for this discount: PPA, AC – Reg.

VANISHING DEDUCTIBLE**

Eff. 12-22-15

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

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

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

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

The following vehicle types are eligible: PPA, AC-Reg., and AC-Res.

TOTAL LOSS DEDUCTIBLE WAIVER

Eff. 12-22-14

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

The following vehicle types are eligible for this discount: PPA, AC – Reg., and AC-Res.

LIMITED TORT OPTION REDUCTION

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

The following vehicle types are eligible: PPA, AC – Reg., and AC-Res.

EASY PAY SIGN-UP DISCOUNT

A one time Easy Pay Sign-Up Discount will be applied if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For customers who newly enroll mid-term, the Easy Pay Sign-

TERRITORY

RATING TERRITORY SCHEDULE**

Eff. 12-22-15

Determined by:

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

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

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

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Territory Base Rates**

Eff. 12-22-15

BI Rating Territory	BI 50/100
001	\$161.30
002	145.80
003	150.20
004	152.50
005	157.10
006	169.30
007	164.40
008	161.80
009	173.40
010	189.00
011	175.60
012	203.10
013	209.60
014	227.90
015	216.20
016	218.90
017	245.90
018	264.20
019	272.30
020	333.80
021	428.70
022	433.00
023	494.50
024	554.70
025	530.60
999	235.70

PD Rating Territory	PD 25,000
001	\$104.30
002	115.60
003	122.90
004	125.00
005	127.40
006	128.90
007	139.70
008	131.00
009	129.00
010	131.70
011	147.90
012	134.90
013	135.80
014	138.50
015	149.30
016	151.50
017	152.60
018	159.40
019	163.20
020	166.20
021	175.10
022	184.60
023	190.20
024	196.70
025	190.70
026	197.10
999	146.80

MDCL Rating Territory	MDCL 25,000
001	\$194.50
002	237.20
003	241.80
004	252.20
005	256.80
006	260.20
007	288.00
008	282.00
009	297.60
010	293.90
011	338.20
012	340.30
013	318.90
014	330.70
015	368.40
016	392.50
017	436.70
018	445.20
019	449.10
020	460.80
021	513.10
022	794.00
023	927.50
024	1,047.70
025	1,098.90
999	373.50

MDCL Rating Territory	LOI
001	\$17.30
002	18.90
003	23.80
004	23.50
005	23.50
006	24.20
007	24.80
008	26.10
009	27.70
010	25.90
011	28.50
012	27.00
013	29.40
014	31.00
015	33.40
016	37.00
017	37.30
018	40.70
019	38.70
020	42.40
021	46.00
022	74.30
023	85.20
024	84.80
025	94.20
999	30.00

Territory Base Rates**

Eff. 12-22-15

MDCL Rating Territory	AD
001	\$5.30
002	6.00
003	6.50
004	6.70
005	6.80
006	6.80
007	7.50
008	7.60
009	7.90
010	7.80
011	7.90
012	8.00
013	8.40
014	8.70
015	10.10
016	10.80
017	10.40
018	12.10
019	11.80
020	12.40
021	13.50
022	21.80
023	25.40
024	25.50
025	26.50
999	9.50

MDCL Rating Territory	FUNRL
001	\$0.80
002	0.90
003	1.10
004	1.20
005	1.20
006	1.20
007	1.20
008	1.30
009	1.30
010	1.30
011	1.30
012	1.30
013	1.30
014	1.40
015	1.70
016	1.80
017	1.70
018	2.00
019	2.00
020	2.00
021	2.10
022	3.40
023	4.20
024	4.30
025	4.50
999	1.50

MDCL Rating Territory	COMBL
001	\$283.70
002	294.90
003	340.00
004	360.10
005	357.20
006	385.00
007	393.40
008	395.10
009	422.20
010	443.60
011	420.10
012	425.30
013	445.80
014	455.10
015	592.50
016	575.80
017	552.60
018	635.20
019	641.40
020	662.20
021	729.80
022	1,171.90
023	1,363.70
024	1,374.30
025	1,527.50
999	471.20

COMP Rating Territory	COMP Full Cov.
001	\$56.20
002	59.20
003	61.40
004	66.10
005	70.40
006	76.60
007	72.30
008	77.90
009	76.90
010	81.60
011	93.50
012	85.80
013	85.50
014	92.80
015	95.30
016	101.80
017	111.10
018	117.40
019	121.90
020	126.80
021	127.60
022	128.10
023	132.20
024	152.30
025	145.00
026	109.10
027	118.70
028	145.60
029	118.60
030	127.60
031	142.10
032	155.30
033	166.30
034	156.80
035	147.90
036	173.10
037	185.20
038	190.20
999	88.10

Territory Base Rates**

Eff. 12-22-15

COLL Rating Territory	COLL \$100 Ded.
001	\$211.10
002	231.40
003	229.80
004	230.00
005	234.00
006	255.30
007	244.80
008	240.90
009	253.40
010	246.50
011	250.90
012	252.10
013	256.20
014	258.90
015	257.00
016	272.90
017	278.40
018	284.00
019	287.10
020	306.30
021	304.30
022	295.50
023	327.00
024	333.40
025	281.40
026	317.20
027	352.20
028	352.60
029	352.60
030	412.30
031	418.50
032	451.50
033	443.40
999	292.60

UMC Rating Territory	UMBI 50/100 Unstacked
001	\$12.90
002	13.00
003	12.70
004	12.90
005	12.20
006	20.60
007	11.90
008	14.30
009	13.10
010	15.30
011	31.40
012	50.00
013	20.10
014	13.10
015	17.20
016	15.60
017	17.20
018	17.20
019	119.50
020	13.20
021	15.00
022	12.90
023	12.90
024	12.10
025	21.70
026	27.50
027	42.20
028	16.20
999	23.00

UMC Rating Territory	UIMBI 50/100 Unstacked
001	\$53.60
002	47.60
003	47.40
004	45.40
005	44.80
006	64.80
007	39.60
008	43.80
009	53.30
010	43.00
011	81.00
012	116.50
013	51.40
014	44.10
015	88.10
016	65.30
017	65.30
018	65.30
019	195.10
020	51.50
021	61.50
022	43.30
023	46.80
024	42.70
025	65.90
026	80.40
027	110.20
028	65.30
999	65.20

LOU Base Rates

Eff. 6-22-15

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$28.70
40	1,200	\$37.30
50	1,500	\$45.60
60	1,800	\$54.00
75	2,250	\$66.20
100	3,000	\$85.40

Roadside Assistance Base Rates**

Eff. 12-22-15

Coverage	Base Rate
Basic	\$11.00
Plus	\$21.00

EXMDCL Base Rate**

Eff. 12-22-15

Aggregate Per Claimant Limit	* Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$16.70

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

Additional Coverage for Sound, Picture and Data Devices

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

Auto Financial Discount

Auto Financial	Rate Factor
Yes	0.95
No	1.00

SmartRide Enrollment Discount

Vehicle enrolled	Discount
Yes	0.95

SmartRide Tier Factors**

Eff. 12-22-15

SmartRide Rated Tier	SmartRide Tier Factor
001-052	0.60
053-083	0.68
084-108	0.74
109-130	0.75
131-154	0.76
155-179	0.77
180-209	0.78
210-247	0.79
248-307	0.85
308-408	0.94
409-995	0.95

Paperless Policy Discount

Eff. 12-22-14

Paperless Policy	Rate Factor
Yes	0.95
No	1.00

Accident Forgiveness

Accident Forgiveness	Rate Factor
Yes	1.050

Additional Coverage for Customization

Additional Customization in Excess of \$1,500	Total Cost of Customization for Vehicle	Apply the following factors to the Vehicle's Otherwise Applicable Premium			
		OEM Loss Settlement Provision Does Not Apply		OEM Loss Settlement Provision Does Apply**	
		COMP	COLL	COMP	COLL
\$500	\$2,000	0.025	0.018	0.021	0.016
\$1,000	\$2,500	0.050	0.036	0.042	0.032
\$1,500	\$3,000	0.075	0.054	0.063	0.048
\$2,000	\$3,500	0.100	0.072	0.084	0.064
\$2,500	\$4,000	0.125	0.090	0.105	0.080
For each additional \$500 of additional customization*		0.025	0.018	0.021	0.016

* Additional customization in excess \$20,000 must be submitted to Underwriting with proper documentation.

** OEM Loss Settlement Provision does not apply to the customization portion of an insured vehicle.

NOTE: The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

Easy Pay Sign-Up Discount

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

Preferred Discount

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

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

Preferred Bundle Discount

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

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

Rate Stability**

Eff. 12-22-15

Premium Change	Products Purchased	Experience	Secondary Tier	Cap
Increase	NW Auto only	No new acc/viol	A-D	15%
			E-H	15%
			I-N	15%
	NW Auto & Home	No new acc/viol	A-D	15%
			E-H	15%
			I-N	15%
Decrease	NW Auto only	New acc/viol	A-D	40%
			E-H	40%
			I-N	40%
	NW Auto & Home	New acc/viol	A-D	40%
			E-H	40%
			I-N	40%
Decrease	NW Auto only	Expiring acc/viol	A-D	-15%
			E-H	-15%
			I-N	-15%
	NW Auto & Home	Expiring acc/viol	A-D	-40%
			E-H	-40%
			I-N	-40%

Identity Theft or Identity Fraud Expense Coverage

Identity Theft Endorsement	Semi-Annual Premium
Yes	\$22.50

SERFF Tracking #:

NWPC-130130265

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

15A-9972PA-RRE(NPCIC)

State: Pennsylvania**Filing Company:**

Nationwide Property and Casualty 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/Rule (NPCIC)/15A-9972PA-RRE(NPCIC)

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	Please see attached.
Attachment(s):	FilingMemorandum 12-22-15 NPCIC.pdf Filing Exhibits 12-22-15 NPCIC.pdf PA NPCIC Filing Exhibits 9972.xls PARetFiling NPCIC.pdf
Item Status:	
Status Date:	

FILING MEMORANDUM
Pennsylvania Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Pennsylvania Private Passenger Automobile rates and rules written in the Nationwide Property and Casualty Insurance Company. Our proposed effective date for this filing is December 22, 2015 for new and renewal business.

OVERALL RATE LEVEL CHANGES

The indications developed in this filing are based on an assumed effective date of December 22, 2015. Exhibit I shows one year of Private Passenger Automobile experience by coverage for the Nationwide Property and Casualty Insurance Company ending September 30, 2014. 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. Since the Nationwide Property and Casualty Company is a new company, prospective premium trends are based on experience from the Nationwide Affinity Insurance Company of America. Exhibit III provides the selected Present-to-Future premium trends by coverage. Exhibit I, row (6), shows the resulting premium projection factors.

Accident year losses for the period ending September 30, 2014, were evaluated as of December 31, 2014. Allocated loss adjustment expenses were included with paid or incurred losses. Ultimate loss levels were calculated using historical loss development for the Nationwide Affinity Insurance Company of America, as provided on Exhibit IV.

Large Losses

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

Comprehensive Catastrophe Adjustment

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

Projection of Losses

Exhibit VI shows Average Paid Cost Trend data and Claim Frequency by coverage for Pennsylvania Voluntary Standard Auto business and Companywide, respectively, for the past 24 quarters. The data is on a four-quarter-ending basis. Since the Nationwide Property and Casualty Insurance Company is a new company, loss trend selections are based on experience from the Nationwide Affinity Insurance Company of America. 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.

Because the Nationwide Property and Casualty Insurance Company is a newer company, we are only using prospective trends, to project losses, as shown on Exhibit VIII. 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, 2015. 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	24.4%	24.1%

Financial Needs Model

Exhibit IX is the Company's Financial Needs Model, which demonstrates the need for a -0.8 percent underwriting profit provision for Liability coverages and a 1.0 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 87.8 percent for Liability coverages and 86.0 percent for Physical Damage coverages are derived using a 13.0 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

$$\begin{aligned} \text{Liability (100\% - 13.0\% Variable Expenses - (-0.8\%) Profit) = 87.8\%} \\ \text{Physical Damage (100\% - 13.0\% Variable Expenses - 1.0\% Profit) = 86.0\%} \end{aligned}$$

Trended Permissible Loss and ALAE Ratio

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

INDICATED AND PROPOSED CHANGES

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 Nationwide Property and Casualty Insurance Company is 21.7%. We are filing for a 4.0% premium change which will be achieved by revising the territory base rates, as described in the following paragraph.

Coverage	Projected Current Earned Premium	Indicated Change	Filed Change
Bodily Injury	17,197,135	22.1%	5.0%
Property Damage	16,744,510	31.9%	5.0%
Uninsured Motorists - Bodily Injury	1,830,743	4.0%	0.0%
Underinsured Motorists - Bodily Injury	7,074,964	0.5%	0.0%
First Party Benefits	7,877,927	21.2%	5.0%
Liability Total	50,725,279	21.5%	4.1%
Comprehensive	9,207,176	22.5%	4.0%
Collision	26,814,227	21.8%	4.0%
Physical Damage Total	36,021,403	22.0%	4.0%
Loss of Use	2,268,449	32.3%	0.0%
Roadside Assistance	1,600,854	7.4%	6.4%
Minor Coverage Total	3,869,303	22.0%	2.6%
Total	90,615,985	21.7%	4.0%

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

Territory Base Rates

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

Excess Medical Rate

We are revising the Excess Medical rate as provided in Exhibit XII and in the final manual's Rate Table RT2.

Roadside Assistance

We are revising the Roadside Assistance rates as provided in Exhibit XIII and in the final manual's Rate Table RT2.

Rate Stability Caps

We are revising the Rate Stability caps for policies with no new accidents and violations. Exhibit XIV summarizes these changes. Final manual's rate table RT14 reflects this change.

SmartRide Discount

We are revising the SmartRide Discount score ranges and rating factors based on the favorable loss experience of those risks that have been scored within the SmartRide Program. Exhibit XV displays the current and revised score ranges and rating factors. Final manual's rate table RT11 reflects this change. The revised score ranges and rating factors ensure that no risk that is currently receiving a SmartRide discount score will experience a reduction in their discount as a result of this revision. The anticipated rate level effect of this revision ranges between -0.7% and -0.9%. This effect has been balanced back into the appropriate base rates.

We have reviewed the loss experience of our SmartRide Program, and we believe that the larger SmartRide discounts contemplated by this revision are warranted. The states included in this analysis were AL, GA, KY, MS, OH, PA, SC and VA; the experience period reflects the calendar period from the introduction of the SmartRide Program in these states through September 2014. The states included in this analysis currently use Towers Watson's Driveability Score Non-GPS 1.0. Given the lack of sufficient loss experience with respect to their Non-GPS Basic and 2.0 scores, the findings described below will serve as the basis for the revisions for those scores as well. Currently, Pennsylvania is using the Towers Watson 1.0 model.

A comparison of the SmartRide historical loss ratios on an uncapped and capped basis relative to the loss ratios for the baseline (non-SmartRide participants adjusted to reflect the tenure of the SmartRide participants) is displayed below:

SmartRide Scored Participants Loss Experience Relative to Baseline (Non-Participants)					
	BI	PD	MP #	CL	Combined
(1) Baseline Loss Ratio	87.4%	91.3%	112.8%	98.3%	94.3%
(2) SmartRide Loss Ratio	90.0%	85.2%	93.6%	78.5%	84.6%
Relative Difference [(2)/(1) - 1.000]	2.9%	-6.7%	-17.0%	-20.1%	-10.3%
(3) SmartRide Capped Loss Ratio	36.5%	79.8%	88.9%	73.9%	64.6%
Relative Difference [(3)/(1) - 1.000]	-58.3%	-12.6%	-21.2%	-24.8%	-31.5%
Earned premium underlying loss ratios adjusted to remove fixed expense provision.					
A cap of \$10,000 was imposed on a coverage/policy effective period basis.					
# Reflects primary first party medical coverage for states included in analysis.					

The average SmartRide rating factor is currently 0.887. The average rating factor based on the revised score ranges and rate factors would be 0.754 – a 15 percent reduction relative to our current average rate factor. Based on the above relative differences observed on a combined coverages basis, a 15 percent reduction in rate levels seems appropriate given that it falls between the uncapped and capped relative differences (and leans more towards the uncapped difference).

The revised SmartRide score ranges were initially constructed such that 10 percent of the Bodily Injury (BI) earned exposures would be present within each range of scores (standard decile approach for binning with decile 1 reflecting the lowest/best scores and decile 10 reflecting the highest/worse scores). For each state, the combined coverages' loss ratios were then computed for each decile by dividing the capped losses by the earned premium adjusted to remove the fixed expense provision as well as the

current applicable SmartRide rate factor (for the enrollment policy term, the enrollment discount was also removed). These resulting state loss ratios were then indexed to each state's decile 10 loss ratio, and a weighted average across each state's index for a given decile determined the indicated SmartRide loss cost relativity for each decile as shown below; the states' BI earned exposures served as weights. Linear regression was applied to fit these indicated loss cost relativities to a 3rd degree polynomial to smooth these indications. These fitted relativities were then adjusted in a manner that reduces the difference observed between adjacent deciles' relativities by a constant factor such that the average relativity for all deciles combined would be approximately 15 percent lower than the current average rate factor of 0.887. Finally, the adjusted relativities still exhibited slight reversals between deciles 5 and 7, and subsequent manual smoothing was required across deciles 3 through 8 to address these reversals and to incorporate a minimum of a 0.01 relativity difference between deciles.

SmartRide Score Deciles (Towers Watson 1.0) Loss Cost Relativities				
Decile	Indicated Loss Cost Relativity	Fitted Loss Cost Relativity	Adjusted Loss Cost Relativity	Selected Loss Cost Relativity
1	0.385	0.441	0.513	0.60
2	0.768	0.628	0.676	0.68
3	0.708	0.725	0.760	0.74
4	0.639	0.755	0.787	0.75
5	0.801	0.746	0.779	0.76
6	0.774	0.723	0.758	0.77
7	0.661	0.711	0.748	0.78
8	0.779	0.736	0.770	0.79
9	0.828	0.824	0.846	0.85
10	1.000	1.000	1.000	0.10

As noted above, the revised score ranges were constructed such that no risk that is currently receiving a SmartRide discount will experience a reduction in their discount. In order to achieve this end, the decile 10 score range was segmented further to incorporate the current ranges for the rate factors of 0.94 and 0.95.

Prior Nationwide Non-Standard Auto Factor

We are removing Nationwide Mutual Fire from the list of our prior Nationwide Non-Standard Auto companies that receive the Prior Nationwide Non-Standard Auto Surcharge, as shown in final manual, page 13.

Miscellaneous Manual Revisions

Vanishing Deductible

We are clarifying the wording of the Vanishing Deductible rule, as shown on final manual page 16.

Territory Schedule

We are adding verbiage to the manual to say that changes in geographical data after the definitions were created will be adopted the next time the territorial definitions are updated.

We are also making an editorial revision to territory 999 to remove the NJ reference.
These changes are shown on final manual page 26.

Final Histogram of all Changes

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

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

Exhibit I	Indications
Exhibit II	Premium Trend Summaries
Exhibit III	Determination of Premium Projection Factors
Exhibit IV	Loss Development
Exhibit V	Determination of Catastrophe Load
Exhibit VI	Loss Trend Data
Exhibit VII	Loss Trend Summaries
Exhibit VIII	Determination of Loss Projection Factors
Exhibit IX	Financial Needs Model
Exhibit X	Determination of Trended Permissible Loss and ALAE Ratio
Exhibit XI	Territory Base Rates
Exhibit XII	Excess Medical Rate
Exhibit XIII	Roadside Assistance
Exhibit XIV	Rate Stability Caps
Exhibit XV	Smartride Discount
Exhibit XVI	Histogram

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Bodily Injury**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	108,750
2. Historical Earned Premium	17,860,658
3. Current Level Earned Premium	18,753,691
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-3.8%
6. Premium Projection Factor	0.917
7. Projected Current Level Earned Premium = (3) x (6)	17,197,135
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	19,396,204
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	19,396,204
10. Selected Retrospective Loss Cost Trend	0.0%
11. Selected Prospective Loss Cost Trend	1.5%
12. Loss Projection Factor	1.034
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	20,055,675
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	116.6%
15. Credibility Assigned to Experience	30.3%
16. Trended Permissible Loss and DCC Expense Ratio	65.1%
17. Credibility-Weighted Loss and DCC Expense Ratio = (15) x (14) + [1 - (15)] x (16)	80.7%
18. Credibility-Weighted Losses and DCC Expenses = (7) x (17)	13,878,088
Fixed Expenses	
19. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (16.2%)	2,893,427
20. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	1,464,574
21. Selected Fixed Expense Trend	2.0%
22. Fixed Expense Projection Factor	1.045
23. Projected Total Fixed Expenses	4,554,111
Indication	
24. Credibility-Weighted Losses, DCC and Fixed Expenses = (18) + (23)	18,432,199
25. Permissible Loss, DCC and Fixed Expense Ratio	87.8%
26. Required Premium = (24) ÷ (25)	20,993,393
27. Credibility-Weighted Indicated Rate Level Change = (26) ÷ (7) - 1	22.1%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Property Damage**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	108,815
2. Historical Earned Premium	17,057,794
3. Current Level Earned Premium	17,927,741
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-3.0%
6. Premium Projection Factor	0.934
7. Projected Current Level Earned Premium = (3) x (6)	16,744,510
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	15,630,360
9. Current Coverage Adjustment	1.001
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	15,645,990
11. Selected Retrospective Loss Cost Trend	0.0%
12. Selected Prospective Loss Cost Trend	1.5%
13. Loss Projection Factor	1.034
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	16,177,954
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	96.6%
16. Credibility Assigned to Experience	78.4%
17. Trended Permissible Loss and DCC Expense Ratio	64.9%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (15) + [1 - (16)] x (17)	89.8%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	15,036,570
Fixed Expenses	
20. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (16.2%)	2,763,363
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	1,398,739
22. Selected Fixed Expense Trend	2.0%
23. Fixed Expense Projection Factor	1.045
24. Projected Total Fixed Expenses	4,349,396
Indication	
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	19,385,966
26. Permissible Loss, DCC and Fixed Expense Ratio	87.8%
27. Required Premium = (25) ÷ (26)	22,079,688
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	31.9%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	96,421
2. Historical Earned Premium	2,009,597
3. Current Level Earned Premium	2,009,597
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-4.1%
6. Premium Projection Factor	0.911
7. Projected Current Level Earned Premium = (3) x (6)	1,830,743
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	975,009
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	975,009
10. Selected Retrospective Loss Cost Trend	0.0%
11. Selected Prospective Loss Cost Trend	1.9%
12. Loss Projection Factor	1.043
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	1,016,934
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	55.5%
15. Credibility Assigned to Experience	21.6%
16. Trended Permissible Loss and DCC Expense Ratio	65.4%
17. Credibility-Weighted Loss and DCC Expense Ratio = (15) x (14) + [1 - (15)] x (16)	63.3%
18. Credibility-Weighted Losses and DCC Expenses = (7) x (17)	1,158,860
Fixed Expenses	
19. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (16.2%)	325,555
20. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	164,787
21. Selected Fixed Expense Trend	2.0%
22. Fixed Expense Projection Factor	1.045
23. Projected Total Fixed Expenses	512,407
Indication	
24. Credibility-Weighted Losses, DCC and Fixed Expenses = (18) + (23)	1,671,267
25. Permissible Loss, DCC and Fixed Expense Ratio	87.8%
26. Required Premium = (24) ÷ (25)	1,903,493
27. Credibility-Weighted Indicated Rate Level Change = (26) ÷ (7) - 1	4.0%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Underinsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	95,471
2. Historical Earned Premium	7,301,304
3. Current Level Earned Premium	7,301,304
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-1.4%
6. Premium Projection Factor	0.969
7. Projected Current Level Earned Premium = (3) x (6)	7,074,964
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	3,207,948
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	3,207,948
10. Selected Retrospective Loss Cost Trend	0.0%
11. Selected Prospective Loss Cost Trend	4.3%
12. Loss Projection Factor	1.098
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	3,522,327
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	49.8%
15. Credibility Assigned to Experience	21.4%
16. Trended Permissible Loss and DCC Expense Ratio	65.2%
17. Credibility-Weighted Loss and DCC Expense Ratio = (15) x (14) + [1 - (15)] x (16)	61.9%
18. Credibility-Weighted Losses and DCC Expenses = (7) x (17)	4,379,403
Fixed Expenses	
19. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (16.2%)	1,182,811
20. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	598,707
21. Selected Fixed Expense Trend	2.0%
22. Fixed Expense Projection Factor	1.045
23. Projected Total Fixed Expenses	1,861,686
Indication	
24. Credibility-Weighted Losses, DCC and Fixed Expenses = (18) + (23)	6,241,089
25. Permissible Loss, DCC and Fixed Expense Ratio	87.8%
26. Required Premium = (24) ÷ (25)	7,108,302
27. Credibility-Weighted Indicated Rate Level Change = (26) ÷ (7) - 1	0.5%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income
Benefits, Medical Benefits, Excess Medical Benefits**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	284,036
2. Historical Earned Premium	8,754,711
3. Current Level Earned Premium	9,192,447
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-6.7%
6. Premium Projection Factor	0.857
7. Projected Current Level Earned Premium = (3) x (6)	7,877,927
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	8,723,137
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	8,723,137
10. Selected Retrospective Loss Cost Trend	0.0%
11. Selected Prospective Loss Cost Trend	-6.2%
12. Loss Projection Factor	0.867
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	7,562,960
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	96.0%
15. Credibility Assigned to Experience	44.8%
16. Trended Permissible Loss and DCC Expense Ratio	63.6%
17. Credibility-Weighted Loss and DCC Expense Ratio = (15) x (14) + [1 - (15)] x (16)	78.1%
18. Credibility-Weighted Losses and DCC Expenses = (7) x (17)	6,152,661
Fixed Expenses	
19. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (16.2%)	1,418,263
20. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	717,886
21. Selected Fixed Expense Trend	2.0%
22. Fixed Expense Projection Factor	1.045
23. Projected Total Fixed Expenses	2,232,276
Indication	
24. Credibility-Weighted Losses, DCC and Fixed Expenses = (18) + (23)	8,384,937
25. Permissible Loss, DCC and Fixed Expense Ratio	87.8%
26. Required Premium = (24) ÷ (25)	9,550,042
27. Credibility-Weighted Indicated Rate Level Change = (26) ÷ (7) - 1	21.2%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Comprehensive**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	88,008
2. Historical Earned Premium	9,130,254
3. Current Level Earned Premium	9,541,115
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-1.6%
6. Premium Projection Factor	0.965
7. Projected Current Level Earned Premium = (3) x (6)	9,207,176
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	7,596,607
9. Catastrophe Load	1.078
10. Current Coverage Adjustment	0.995
11. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9) x (10)	8,148,197
12. Selected Retrospective Loss Cost Trend	0.0%
13. Selected Prospective Loss Cost Trend	1.0%
14. Loss Projection Factor	1.022
15. Projected Estimated Ultimate Losses and DCC Expenses = (11) x (14)	8,327,457
16. Projected Loss and DCC Expense Ratio = (15) ÷ (7)	90.4%
17. Credibility Assigned to Experience	63.8%
18. Trended Permissible Loss and DCC Expense Ratio	62.7%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (16) + [1 - (17)] x (18)	80.4%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	7,402,570
Fixed Expenses	
21. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (15.9%)	1,451,710
22. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	748,681
23. Selected Fixed Expense Trend	2.0%
24. Fixed Expense Projection Factor	1.045
25. Projected Total Fixed Expenses	2,299,409
Indication	
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	9,701,979
27. Permissible Loss, DCC and Fixed Expense Ratio	86.0%
28. Required Premium = (26) ÷ (27)	11,281,371
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	22.5%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Collision**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	81,612
2. Historical Earned Premium	25,821,394
3. Current Level Earned Premium	27,112,464
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-0.5%
6. Premium Projection Factor	0.989
7. Projected Current Level Earned Premium = (3) x (6)	26,814,227
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	23,156,211
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	23,156,211
10. Selected Retrospective Loss Cost Trend	0.0%
11. Selected Prospective Loss Cost Trend	0.5%
12. Loss Projection Factor	1.011
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	23,410,929
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	87.3%
15. Credibility Assigned to Experience	73.1%
16. Trended Permissible Loss and DCC Expense Ratio	62.2%
17. Credibility-Weighted Loss and DCC Expense Ratio = (15) x (14) + [1 - (15)] x (16)	80.5%
18. Credibility-Weighted Losses and DCC Expenses = (7) x (17)	21,585,453
Fixed Expenses	
19. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (15.9%)	4,105,602
20. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	2,117,354
21. Selected Fixed Expense Trend	2.0%
22. Fixed Expense Projection Factor	1.045
23. Projected Total Fixed Expenses	6,502,989
Indication	
24. Credibility-Weighted Losses, DCC and Fixed Expenses = (18) + (23)	28,088,442
25. Permissible Loss, DCC and Fixed Expense Ratio	86.0%
26. Required Premium = (24) ÷ (25)	32,660,979
27. Credibility-Weighted Indicated Rate Level Change = (26) ÷ (7) - 1	21.8%

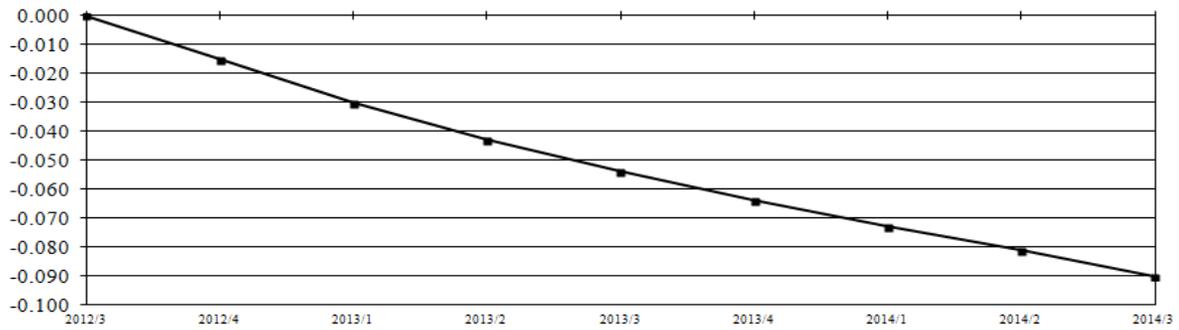
**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective December 22, 2015
Loss of Use**

Fiscal Accident Year Ending	2014/3
Premium	
1. Earned Exposures	52,351
2. Historical Earned Premium	2,273,220
3. Current Level Earned Premium	2,293,679
4. Selected Retrospective Premium Trend	0.0%
5. Selected Prospective Premium Trend	-0.5%
6. Premium Projection Factor	0.989
7. Projected Current Level Earned Premium = (3) x (6)	2,268,449
Experience Losses and Defense and Cost Containment Expenses	
8. Estimated Ultimate Losses and DCC Expenses	1,995,572
9. Current Coverage Adjustment	1.009
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	2,013,532
11. Selected Retrospective Loss Cost Trend	0.0%
12. Selected Prospective Loss Cost Trend	1.0%
13. Loss Projection Factor	1.022
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	2,057,830
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	90.7%
16. Credibility Assigned to Experience	92.2%
17. Trended Permissible Loss and DCC Expense Ratio	62.4%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (15) + [1 - (16)] x (17)	88.5%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	2,007,577
Fixed Expenses	
20. Est. General & Other Acquisition = 2014/3 Avg Hist Prem x (1) x (15.9%)	361,442
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Prem x (1) x (8.2%)	186,404
22. Selected Fixed Expense Trend	2.0%
23. Fixed Expense Projection Factor	1.045
24. Projected Total Fixed Expenses	572,499
Indication	
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	2,580,076
26. Permissible Loss, DCC and Fixed Expense Ratio	86.0%
27. Required Premium = (25) ÷ (26)	3,000,088
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	32.3%

**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**

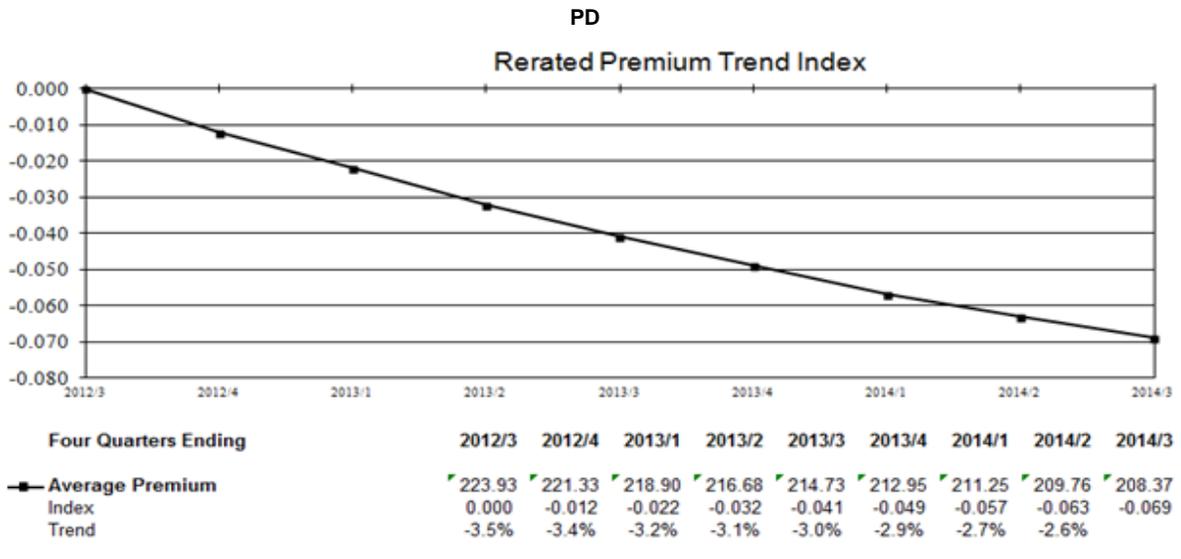
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Rerated Premium Trend Index

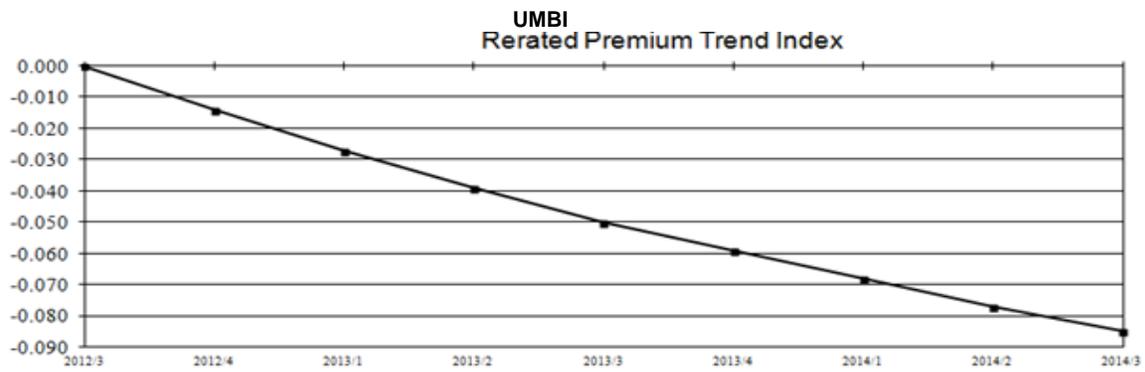


Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
■ Average Premium	241.15	237.46	233.99	230.89	228.24	225.81	223.58	221.52	219.55
Index	0.000	-0.015	-0.030	-0.043	-0.054	-0.064	-0.073	-0.081	-0.090
Trend	-4.5%	-4.3%	-4.1%	-3.9%	-3.8%	-3.7%	-3.6%	-3.5%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**

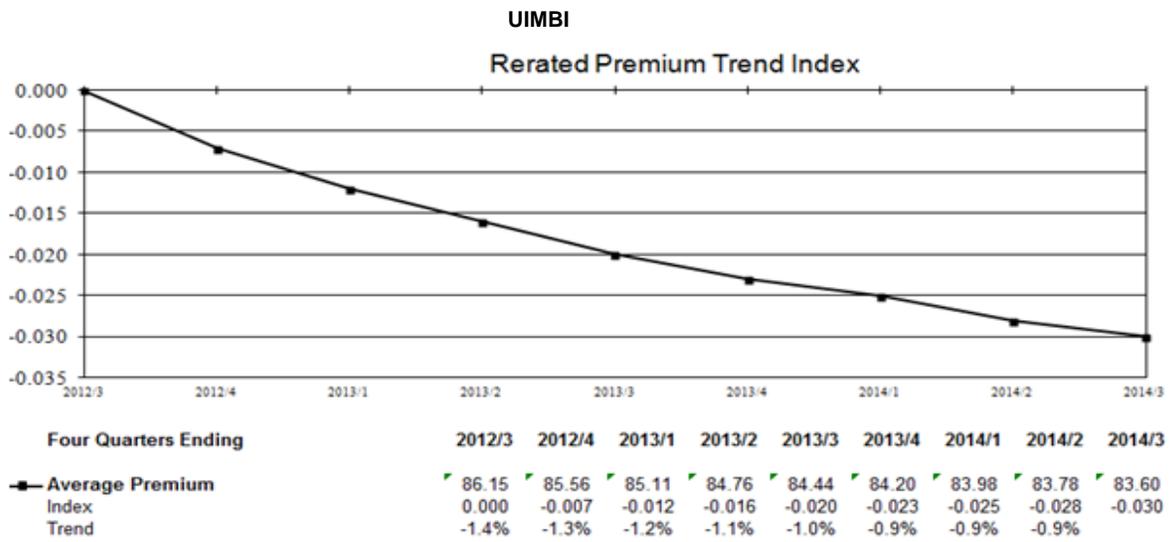


**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**



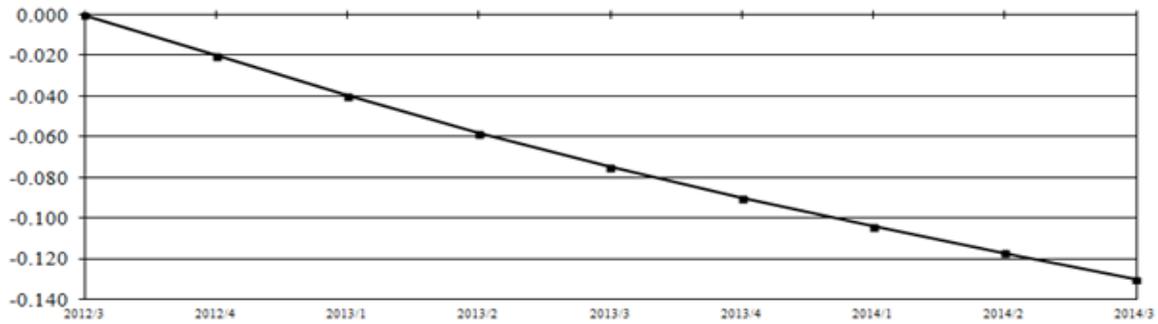
Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
■ Average Premium	24.47	24.12	23.80	23.51	23.25	23.02	22.80	22.59	22.38
Index	0.000	-0.014	-0.027	-0.039	-0.050	-0.059	-0.068	-0.077	-0.085
Trend	-4.3%	-4.1%	-4.0%	-3.8%	-3.7%	-3.7%	-3.7%	-3.7%	-3.7%

**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**



**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**

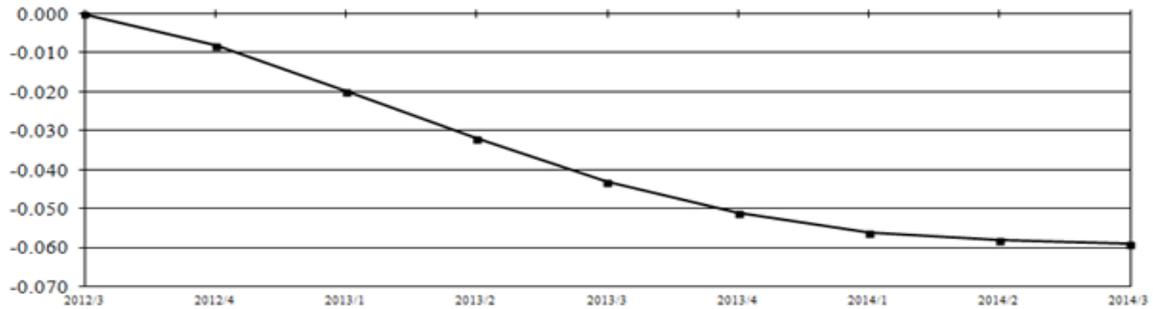
**AD, COMBL, FUNRL, LOI, MDCL, EXMDCL
Rerated Premium Trend Index**



Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
— Average Premium	48.04	47.09	46.14	45.23	44.44	43.72	43.05	42.40	41.81
Index	0.000	-0.020	-0.040	-0.058	-0.075	-0.090	-0.104	-0.117	-0.130
Trend	-6.7%	-6.5%	-6.3%	-6.1%	-5.9%	-5.8%	-5.7%	-5.5%	

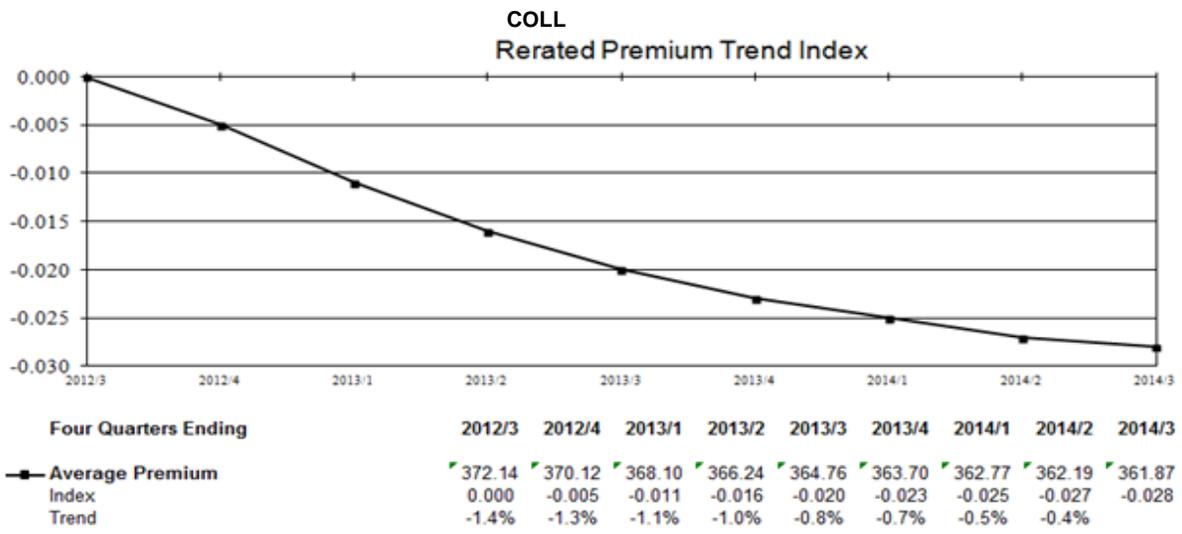
**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**

**COMP
Rerated Premium Trend Index**

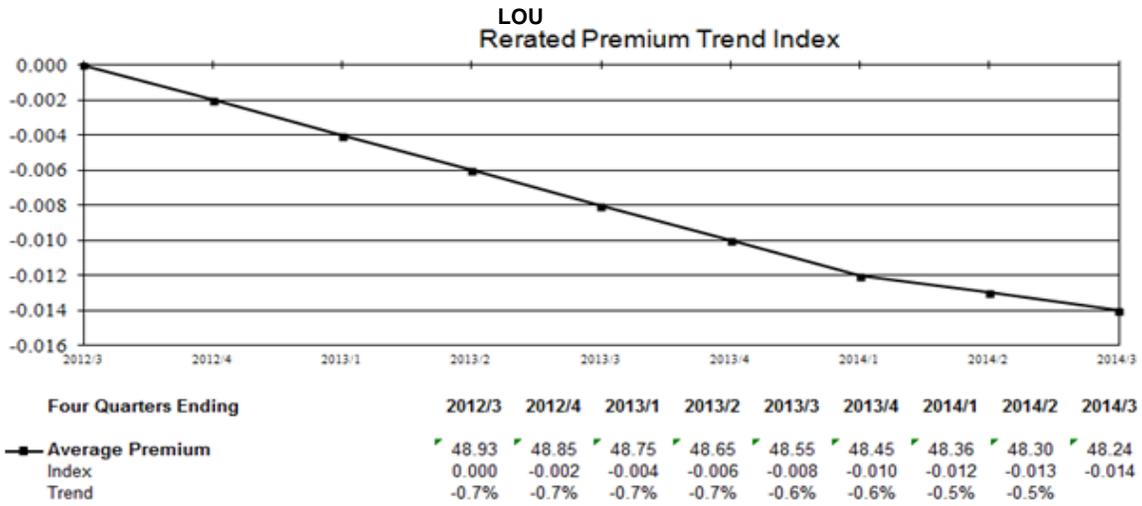


Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
— Average Premium	137.01	135.87	134.30	132.61	131.09	129.96	129.33	129.08	128.97
Index	0.000	-0.008	-0.020	-0.032	-0.043	-0.051	-0.056	-0.058	-0.059
Trend	-3.2%	-3.0%	-2.7%	-2.2%	-1.6%	-1.0%	-0.6%	-0.3%	

**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**



**Pennsylvania Personal Auto
Voluntary
Nationwide Property and Casualty Insurance Company
Premium Trend Summary--based on Nationwide Affinity Insurance Company of America**



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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-3.8%	-3.8%	-3.8%
10. Present-to-Future Factor = $[1+(9)](8)$	0.917	0.917	0.917
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.917	0.917	0.917

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-3.0%	-3.0%	-3.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.934	0.934	0.934
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.934	0.934	0.934

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-4.1%	-4.1%	-4.1%
10. Present-to-Future Factor = $[1+(9)](8)$	0.911	0.911	0.911
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.911	0.911	0.911

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-1.4%	-1.4%	-1.4%
10. Present-to-Future Factor = $[1+(9)](8)$	0.969	0.969	0.969
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.969	0.969	0.969

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors**

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-6.7%	-6.7%	-6.7%
10. Present-to-Future Factor = $[1+(9)](8)$	0.857	0.857	0.857
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.857	0.857	0.857

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-1.6%	-1.6%	-1.6%
10. Present-to-Future Factor = $[1+(9)](8)$	0.965	0.965	0.965
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.965	0.965	0.965

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-0.5%	-0.5%	-0.5%
10. Present-to-Future Factor = $[1+(9)](8)$	0.989	0.989	0.989
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.989	0.989	0.989

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
7. Average Earned Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-0.5%	-0.5%	-0.5%
10. Present-to-Future Factor = $[1+(9)](8)$	0.989	0.989	0.989
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.989	0.989	0.989

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	1,778,759	2,062,502									
2014/3	15,072,337										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.0829	1.1259	1.0028	0.9989	1.0022	1.0000				
2009/3	1.1352	1.0941	1.0170	1.0064	1.0043					
2010/3	1.1775	1.0587	1.0232	1.0023						
2011/3	1.0761	1.0632	1.0330							
2012/3	1.1267	1.0833								
2013/3	1.1354									

* Based on Nationwide Affinity Insurance Company of America data

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	1.1354	1.0833	1.0330	1.0023	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2789	1.1264	1.0398	1.0066	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.1311	1.0733	1.0281	1.0044	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2577	1.1119	1.0360	1.0077	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.1127	1.0684	1.0244	1.0025	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2249	1.1008	1.0303	1.0058	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1289	1.0748	1.0190	1.0025	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2436	1.1016	1.0249	1.0058	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1223	1.0850	1.0190	1.0025	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2480	1.1120	1.0249	1.0058	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.1324	1.0802	1.0190	1.0025	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2537	1.1071	1.0249	1.0058	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.1308	1.0743	1.0286	1.0038	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2591	1.1135	1.0365	1.0077	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.1138	1.0701	1.0261	1.0035	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2321	1.1062	1.0337	1.0074	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.1257	1.0734	1.0250	1.0035	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2477	1.1084	1.0326	1.0074	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.1257	1.0749	1.0250	1.0035	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2494	1.1099	1.0326	1.0074	1.0039	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.1324	1.0802	1.0190	1.0025	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.2537	1.1071	1.0249	1.0058	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	2,062,502	2,062,502	2,062,502	2,062,502	2,062,502	2,062,502	2,062,502	#DIV/0!	#DIV/0!	#DIV/0!	2,062,502
2014/3	15,072,337	17,976,390	17,976,390	17,976,390	17,976,390	17,976,390	17,976,390	#DIV/0!	#DIV/0!	#DIV/0!	17,976,390

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	1.0000	0								
2010/3	0	1.0033	0								
2011/3	0	1.0058	0								
2012/3	0	1.0249	0								
2013/3	2,062,502	1.1071	0	2,283,396	128	2,921,805	17,946	17,839	7.133	127.24	78.2%
2014/3	15,072,337	1.2537	500,015	19,396,204	843	17,860,658	108,750	23,009	7.752	178.36	108.6%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	2,233,393	2,629,983									
2014/3	14,295,189										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.1545	1.0152	1.0127	1.0001	1.0000	1.0000				
2009/3	1.0928	1.0065	1.0011	1.0001	1.0000					
2010/3	1.0702	1.0075	1.0022	1.0031						
2011/3	1.0874	1.0060	1.0033							
2012/3	1.0845	1.0063								
2013/3	1.0762									

* Based on Nationwide Affinity Insurance Company of America data

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	1.0762	1.0063	1.0033	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0899	1.0127	1.0064	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0804	1.0062	1.0028	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0919	1.0106	1.0044	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0827	1.0066	1.0022	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0934	1.0099	1.0033	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0796	1.0066	1.0048	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0931	1.0125	1.0059	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0943	1.0083	1.0048	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1098	1.0142	1.0059	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0827	1.0068	1.0048	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0965	1.0127	1.0059	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0804	1.0061	1.0028	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0922	1.0109	1.0048	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0825	1.0065	1.0025	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0942	1.0108	1.0043	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0802	1.0065	1.0029	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0923	1.0112	1.0047	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0830	1.0067	1.0029	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0953	1.0114	1.0047	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0827	1.0066	1.0022	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0934	1.0099	1.0033	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	2,629,983	2,629,983	2,629,983	2,629,983	2,629,983	2,629,983	2,629,983	#DIV/0!	#DIV/0!	#DIV/0!	2,629,983
2014/3	14,295,189	16,834,015	16,834,015	16,834,015	16,834,015	16,834,015	16,834,015	#DIV/0!	#DIV/0!	#DIV/0!	16,834,015

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	1.0000	0								
2010/3	0	1.0000	0								
2011/3	0	1.0011	0								
2012/3	0	1.0033	0								
2013/3	2,629,983	1.0099	0	2,656,020	854	2,776,611	17,944	3,110	47.593	148.02	95.7%
2014/3	14,295,189	1.0934	0	15,630,360	4,434	17,057,794	108,815	3,525	40.748	143.64	91.6%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	132,144	170,507									
2014/3	707,862										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.1358	1.1632	0.9593	1.0014	1.0000	1.0000				
2009/3	1.1954	1.1308	0.9701	0.9726	1.0055					
2010/3	1.2925	1.0108	1.0283	1.0052						
2011/3	0.9859	1.0782	1.1055							
2012/3	1.1723	1.1390								
2013/3	1.3019									

* Based on Nationwide Affinity Insurance Company of America data

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	1.3019	1.1390	1.1055	1.0052	1.0055	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.6568	1.2726	1.1173	1.0107	1.0055	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.2371	1.1086	1.0669	0.9889	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.4510	1.1729	1.0580	0.9917	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.1534	1.0760	1.0346	0.9931	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2788	1.1087	1.0304	0.9959	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1882	1.0897	1.0158	0.9931	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.3098	1.1023	1.0116	0.9959	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1806	1.1044	1.0158	0.9931	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.3190	1.1172	1.0116	0.9959	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.2201	1.1160	1.0158	0.9931	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.3774	1.1289	1.0116	0.9959	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.2254	1.1109	1.0706	0.9934	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.4538	1.1864	1.0680	0.9976	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.1352	1.0819	1.0493	0.9942	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2866	1.1334	1.0476	0.9984	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.1669	1.0884	1.0438	0.9942	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.3235	1.1342	1.0421	0.9984	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.1688	1.0913	1.0438	0.9942	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.3292	1.1372	1.0421	0.9984	1.0042	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.2201	1.1160	1.0158	0.9931	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.3774	1.1289	1.0116	0.9959	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	170,507	170,507	170,507	170,507	170,507	170,507	170,507	#DIV/0!	#DIV/0!	#DIV/0!	170,507
2014/3	707,862	913,354	913,354	913,354	913,354	913,354	913,354	#DIV/0!	#DIV/0!	#DIV/0!	913,354

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	1.0000	0								
2010/3	0	1.0028	0								
2011/3	0	0.9959	0								
2012/3	0	1.0116	0								
2013/3	170,507	1.1289	0	192,485	12	340,065	15,980	16,040	0.751	12.05	56.6%
2014/3	707,862	1.3774	0	975,009	65	2,009,597	96,421	15,000	0.674	10.11	48.5%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	275,001	379,501									
2014/3	1,737,313										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.2152	1.0312	0.9694	1.0091	1.0035	1.0104				
2009/3	1.1925	1.2383	1.0168	1.0310	0.9926					
2010/3	1.5445	1.2018	1.0005	1.0264						
2011/3	1.4328	1.1232	1.0043							
2012/3	1.5565	1.2491								
2013/3	1.5893									

* Based on Nationwide Affinity Insurance Company of America data

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	1.5893	1.2491	1.0043	1.0264	0.9926	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	2.0523	1.2913	1.0338	1.0294	1.0029	1.0104	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.5729	1.1862	1.0024	1.0287	0.9981	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.9402	1.2335	1.0399	1.0374	1.0085	1.0104	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.5262	1.1914	1.0072	1.0222	0.9981	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8879	1.2370	1.0383	1.0309	1.0085	1.0104	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.5308	1.2031	0.9978	1.0222	0.9981	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8944	1.2375	1.0286	1.0309	1.0085	1.0104	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.4218	1.1687	0.9978	1.0222	0.9981	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7091	1.2021	1.0286	1.0309	1.0085	1.0104	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.5113	1.1878	0.9978	1.0222	0.9981	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8465	1.2218	1.0286	1.0309	1.0085	1.0104	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.5713	1.1949	1.0024	1.0281	0.9942	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.9437	1.2370	1.0352	1.0327	1.0045	1.0104	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.5282	1.1968	1.0054	1.0269	0.9942	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8968	1.2412	1.0371	1.0315	1.0045	1.0104	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.5315	1.2022	1.0041	1.0269	0.9942	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.9069	1.2451	1.0357	1.0315	1.0045	1.0104	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.4826	1.1974	1.0041	1.0269	0.9942	1.0104	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8386	1.2401	1.0357	1.0315	1.0045	1.0104	1.0000	1.0000	1.0000	1.0000	
Selected	1.5113	1.1878	0.9978	1.0222	0.9981	1.0104	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.8465	1.2218	1.0286	1.0309	1.0085	1.0104	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	379,501	379,501	379,501	379,501	379,501	379,501	379,501	#DIV/0!	#DIV/0!	#DIV/0!	379,501
2014/3	1,737,313	2,397,492	2,397,492	2,397,492	2,397,492	2,397,492	2,397,492	#DIV/0!	#DIV/0!	#DIV/0!	2,397,492

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	1.0104	0								
2010/3	0	1.0085	0								
2011/3	0	1.0309	0								
2012/3	0	1.0286	0								
2013/3	379,501	1.2218	0	463,674	12	1,239,189	15,823	38,640	0.758	29.30	37.4%
2014/3	1,737,313	1.8465	0	3,207,948	63	7,301,304	95,471	50,920	0.660	33.60	43.9%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	1,565,599	1,561,410									
2014/3	8,411,086										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.0115	1.0177	1.0092	1.0046	0.9946	1.0002				
2009/3	0.9881	1.0214	1.0091	1.0073	0.9979					
2010/3	1.0087	1.0117	0.9939	1.0006						
2011/3	1.0159	1.0139	1.0077							
2012/3	1.0206	1.0137								
2013/3	1.0215									

* Based on Nationwide Affinity Insurance Company of America data

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	1.0215	1.0137	1.0077	1.0006	0.9979	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0421	1.0202	1.0064	0.9987	0.9981	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0211	1.0138	1.0008	1.0040	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0365	1.0151	1.0013	1.0005	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0193	1.0131	1.0036	1.0042	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0371	1.0175	1.0043	1.0007	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0167	1.0152	1.0050	1.0042	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0381	1.0210	1.0057	1.0007	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0111	1.0157	1.0050	1.0042	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0328	1.0215	1.0057	1.0007	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0151	1.0151	1.0050	1.0042	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0363	1.0209	1.0057	1.0007	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0210	1.0138	1.0013	1.0031	0.9973	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0370	1.0157	1.0019	1.0006	0.9975	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0194	1.0132	1.0030	1.0032	0.9973	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0366	1.0169	1.0037	1.0007	0.9975	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0170	1.0144	1.0033	1.0032	0.9973	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0358	1.0185	1.0040	1.0007	0.9975	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0137	1.0145	1.0033	1.0032	0.9973	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0326	1.0186	1.0040	1.0007	0.9975	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0193	1.0131	1.0036	1.0042	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0371	1.0175	1.0043	1.0007	0.9965	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	1,561,410	1,561,410	1,561,410	1,561,410	1,561,410	1,561,410	1,561,410	#DIV/0!	#DIV/0!	#DIV/0!	1,561,410
2014/3	8,411,086	8,388,376	8,388,376	8,388,376	8,388,376	8,388,376	8,388,376	#DIV/0!	#DIV/0!	#DIV/0!	8,388,376

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	1.0002	0								
2010/3	0	0.9965	0								
2011/3	0	1.0007	0								
2012/3	0	1.0043	0								
2013/3	1,561,410	1.0175	0	1,588,735	414	1,467,249	46,697	3,838	8.866	34.02	108.3%
2014/3	8,411,086	1.0371	0	8,723,137	2,268	8,754,711	284,036	3,846	7.985	30.71	99.6%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	957,354	996,864									
2014/3	7,528,101										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.0316	0.9992	1.0001	0.9974	1.0000	1.0001				
2009/3	1.0143	1.0037	0.9999	1.0002	0.9998					
2010/3	1.0113	1.0008	1.0000	1.0003						
2011/3	1.0091	1.0005	1.0002							
2012/3	1.0098	0.9987								
2013/3	1.0105									

* Based on Nationwide Affinity Insurance Company of America data

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	1.0105	0.9987	1.0002	1.0003	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0096	0.9991	1.0004	1.0002	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0102	0.9996	1.0001	1.0003	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0102	1.0000	1.0004	1.0003	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0098	1.0000	1.0000	0.9993	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0091	0.9993	0.9993	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0102	1.0009	1.0001	0.9993	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0105	1.0003	0.9994	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0144	1.0006	1.0001	0.9993	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0144	1.0000	0.9994	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0105	1.0002	1.0001	0.9993	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0101	0.9996	0.9994	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0102	0.9996	1.0001	1.0002	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0101	0.9999	1.0003	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0098	0.9999	1.0001	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0098	1.0000	1.0001	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0101	1.0003	1.0001	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0105	1.0004	1.0001	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0109	1.0003	1.0001	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0113	1.0004	1.0001	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Selected	1.0098	1.0000	1.0000	0.9993	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0091	0.9993	0.9993	0.9993	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	996,864	996,864	996,864	996,864	996,864	996,864	996,864	#DIV/0!	#DIV/0!	#DIV/0!	996,864
2014/3	7,528,101	7,839,012	7,839,012	7,839,012	7,839,012	7,839,012	7,839,012	#DIV/0!	#DIV/0!	#DIV/0!	7,839,012

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	1.0001	0								
2010/3	0	1.0000	0								
2011/3	0	0.9993	0								
2012/3	0	0.9993	0								
2013/3	996,864	0.9993	0	996,166	766	1,475,142	14,330	1,300	53.454	69.52	67.5%
2014/3	7,528,101	1.0091	0	7,596,607	5,804	9,130,254	88,008	1,309	65.949	86.32	83.2%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	3,766,080	3,606,812									
2014/3	23,595,079										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	0.9728	0.9994	0.9997	0.9994	0.9997	0.9998				
2009/3	0.9844	1.0005	0.9993	0.9995	0.9998					
2010/3	0.9813	0.9996	0.9994	0.9999						
2011/3	0.9861	0.9993	0.9996							
2012/3	0.9832	0.9993								
2013/3	0.9808									

* Based on Nationwide Affinity Insurance Company of America data

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	0.9808	0.9993	0.9996	0.9999	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9792	0.9984	0.9991	0.9995	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9820	0.9993	0.9995	0.9997	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9801	0.9981	0.9988	0.9993	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9834	0.9994	0.9994	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9814	0.9980	0.9986	0.9992	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9829	0.9997	0.9995	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9813	0.9984	0.9987	0.9992	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9814	0.9996	0.9995	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9797	0.9983	0.9987	0.9992	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9830	0.9994	0.9995	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9811	0.9981	0.9987	0.9992	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9820	0.9993	0.9995	0.9998	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9802	0.9982	0.9989	0.9994	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9832	0.9994	0.9995	0.9997	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9814	0.9982	0.9988	0.9993	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9829	0.9995	0.9995	0.9997	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9812	0.9983	0.9988	0.9993	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9828	0.9995	0.9995	0.9997	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9811	0.9983	0.9988	0.9993	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
Selected	0.9834	0.9994	0.9994	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9814	0.9980	0.9986	0.9992	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	3,606,812	3,606,812	3,606,812	3,606,812	3,606,812	3,606,812	3,606,812	#DIV/0!	#DIV/0!	#DIV/0!	3,606,812
2014/3	23,595,079	22,597,007	22,597,007	22,597,007	22,597,007	22,597,007	22,597,007	#DIV/0!	#DIV/0!	#DIV/0!	22,597,007

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	0.9998	0								
2010/3	0	0.9996	0								
2011/3	0	0.9992	0								
2012/3	0	0.9986	0								
2013/3	3,606,812	0.9980	0	3,599,598	1,192	4,151,354	13,303	3,020	89.604	270.59	86.7%
2014/3	23,595,079	0.9814	0	23,156,211	7,399	25,821,394	81,612	3,130	90.661	283.74	89.7%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending September 30, 2014
With 5 Quarters of Development as of December 31, 2014
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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	291,703	280,201									
2014/3	2,019,605										

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
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	0.9827	1.0000	1.0000	1.0000	0.9992	0.9998				
2009/3	0.9855	0.9991	0.9995	1.0000	0.9998					
2010/3	0.9881	0.9993	0.9997	1.0000						
2011/3	0.9928	0.9997	1.0002							
2012/3	0.9896	0.9989								
2013/3	0.9868									

* Based on Nationwide Affinity Insurance Company of America data

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	0.9868	0.9989	1.0002	1.0000	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9855	0.9987	0.9998	0.9996	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9882	0.9993	1.0000	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9868	0.9986	0.9993	0.9993	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9897	0.9993	0.9998	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9881	0.9984	0.9991	0.9993	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9893	0.9993	0.9999	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9878	0.9985	0.9992	0.9993	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9876	0.9994	0.9999	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9862	0.9986	0.9992	0.9993	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9882	0.9994	0.9999	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9868	0.9986	0.9992	0.9993	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9882	0.9993	1.0000	1.0000	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9870	0.9988	0.9995	0.9995	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9897	0.9993	0.9999	1.0000	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9884	0.9987	0.9994	0.9995	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9894	0.9992	0.9999	1.0000	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9880	0.9986	0.9994	0.9995	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9888	0.9993	0.9999	1.0000	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9875	0.9987	0.9994	0.9995	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	
Selected	0.9897	0.9993	0.9998	1.0000	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9881	0.9984	0.9991	0.9993	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000

* Based on Nationwide Affinity Insurance Company of America data

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	0	0	0	0	0	0	0	0	0	0	0
2009/3	0	0	0	0	0	0	0	0	0	0	0
2010/3	0	0	0	0	0	0	0	0	0	0	0
2011/3	0	0	0	0	0	0	0	0	0	0	0
2012/3	0	0	0	0	0	0	0	0	0	0	0
2013/3	280,201	280,201	280,201	280,201	280,201	280,201	280,201	#DIV/0!	#DIV/0!	#DIV/0!	280,201
2014/3	2,019,605	1,940,033	1,940,033	1,940,033	1,940,033	1,940,033	1,940,033	#DIV/0!	#DIV/0!	#DIV/0!	1,940,033

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2014	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
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	0	1.0000	0								
2009/3	0	0.9998	0								
2010/3	0	0.9993	0								
2011/3	0	0.9993	0								
2012/3	0	0.9991	0								
2013/3	280,201	0.9984	0	279,753	805	362,191	8,362	348	96.269	33.46	77.2%
2014/3	2,019,605	0.9881	0	1,995,572	4,983	2,273,220	52,351	400	95.184	38.12	87.8%

**Pennsylvania Personal Auto
Voluntary, Takeout - Residual, Additional Voluntary**

**Nationwide Mutual, Nationwide Property & Casualty, 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
2005/4	308,963	32,873,928	1.000	0.009	0.009	0.000	0	0.000
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	5,242,196	43,963,875	1.000	0.119	0.119	0.000	0	0.000
2011/4	9,247,246	53,222,702	1.000	0.174	0.174	0.000	0	0.000
2012/4	6,812,243	47,252,406	1.000	0.144	0.144	0.000	0	0.000
2013/4	841,670	45,762,756	1.000	0.018	0.018	0.000	0	0.000
2014/4	22,524,771	50,016,782	1.000	0.450	0.208	0.242	100	0.002
				10-Yr Capped Average	0.076		Total	0.002

Selected Catastrophe Load = 1.078

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	4,117	9.762	12,920	8.256
2009/2	5,877	9.553	13,188	8.400
2009/3	7,407	9.628	13,372	8.604
2009/4	8,096	9.418	13,286	8.600
2010/1	8,899	9.014	13,409	8.716
2010/2	9,395	9.023	13,325	8.735
2010/3	10,469	8.829	13,115	8.798
2010/4	11,218	8.874	13,415	8.855
2011/1	12,284	8.591	13,339	8.863
2011/2	13,132	8.225	13,641	8.800
2011/3	13,400	8.043	13,966	8.764
2011/4	14,161	7.906	14,052	8.842
2012/1	13,374	8.022	14,371	9.013
2012/2	13,367	8.031	14,544	9.076
2012/3	13,399	7.908	14,544	9.158
2012/4	14,264	7.525	14,537	9.070
2013/1	15,138	7.243	14,361	8.971
2013/2	15,984	7.210	14,256	8.924
2013/3	17,490	6.929	14,502	8.743
2013/4	18,276	6.797	14,718	8.624
2014/1	19,570	6.324	14,866	8.697
2014/2	20,744	5.603	14,795	8.646
2014/3	21,305	5.282	14,545	8.709
2014/4	21,161	5.250	14,627	8.923

* Large losses removed. Based on Nationwide Affinity Insurance Company of America data.

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

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	2,469	40.320	2,700	33.953
2009/2	2,534	42.097	2,705	34.091
2009/3	2,618	43.044	2,708	34.382
2009/4	2,612	44.165	2,701	34.627
2010/1	2,664	45.107	2,704	34.498
2010/2	2,650	44.650	2,687	34.559
2010/3	2,695	45.388	2,684	34.833
2010/4	2,783	45.669	2,694	35.135
2011/1	2,800	45.885	2,703	35.236
2011/2	2,836	45.750	2,744	35.018
2011/3	2,848	44.978	2,761	34.855
2011/4	2,853	44.628	2,790	34.875
2012/1	2,939	44.282	2,833	35.048
2012/2	2,970	44.200	2,849	35.383
2012/3	3,003	43.984	2,904	35.416
2012/4	3,055	42.627	2,941	35.283
2013/1	3,074	41.939	2,973	35.146
2013/2	3,109	41.918	3,018	35.178
2013/3	3,127	42.046	3,044	35.122
2013/4	3,163	42.847	3,121	34.487
2014/1	3,170	42.749	3,202	33.770
2014/2	3,244	41.392	3,322	32.982
2014/3	3,384	38.969	3,471	32.137
2014/4	3,538	36.413	3,579	31.738

*Based on Nationwide Affinity Insurance Company of America data.

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	2,740	1.257	14,880	1.011
2009/2	4,372	1.248	16,016	1.081
2009/3	4,730	1.235	17,391	1.117
2009/4	5,341	1.100	16,976	1.125
2010/1	6,424	0.927	17,265	1.116
2010/2	5,992	0.950	17,770	1.090
2010/3	5,898	1.001	17,300	1.095
2010/4	7,139	1.050	17,853	1.072
2011/1	7,489	1.096	18,093	1.083
2011/2	9,934	1.091	18,395	1.069
2011/3	11,249	1.044	19,155	1.094
2011/4	12,235	1.035	19,169	1.095
2012/1	12,645	1.066	19,451	1.102
2012/2	12,239	1.029	19,115	1.150
2012/3	12,098	0.972	18,846	1.143
2012/4	12,100	0.817	18,875	1.187
2013/1	12,289	0.698	18,157	1.182
2013/2	11,703	0.550	18,415	1.169
2013/3	12,933	0.498	18,481	1.142
2013/4	13,613	0.560	18,782	0.992
2014/1	16,398	0.538	19,239	0.908
2014/2	18,037	0.501	19,521	0.816
2014/3	18,117	0.470	19,674	0.783
2014/4	19,719	0.454	19,505	0.900

*Based on Nationwide Affinity Insurance Company of America data.

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

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	25,833	0.562	42,444	0.882
2009/2	43,724	0.560	42,373	0.726
2009/3	42,288	0.670	40,427	0.594
2009/4	32,428	0.657	39,099	0.601
2010/1	31,297	0.681	39,326	0.592
2010/2	27,020	0.689	37,414	0.637
2010/3	27,709	0.681	39,096	0.629
2010/4	30,612	0.729	40,126	0.640
2011/1	30,412	0.862	40,725	0.625
2011/2	34,370	0.916	39,581	0.601
2011/3	38,476	1.006	37,117	0.596
2011/4	40,566	1.028	36,634	0.592
2012/1	41,967	1.033	34,077	0.598
2012/2	39,044	1.030	34,897	0.587
2012/3	37,036	1.002	36,070	0.593
2012/4	36,811	1.057	35,394	0.609
2013/1	38,113	1.044	37,067	0.582
2013/2	37,926	1.133	37,102	0.637
2013/3	37,952	1.153	37,844	0.610
2013/4	38,822	1.086	36,493	0.545
2014/1	36,333	1.078	35,640	0.520
2014/2	38,367	1.022	37,220	0.461
2014/3	40,162	0.983	35,879	0.474
2014/4	41,974	0.972	37,926	0.536

* Large losses removed. Based on Nationwide Affinity Insurance Company of America data.

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

**Pennsylvania Personal Automobile
 Nationwide Property and Casualty 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)
2009/1	4,410	10.482		
2009/2	4,206	10.283		
2009/3	3,998	10.125		
2009/4	3,717	10.056		
2010/1	3,670	9.638		
2010/2	3,641	9.431		
2010/3	3,769	9.494		
2010/4	3,882	9.544		
2011/1	3,913	9.484		
2011/2	3,867	9.378		
2011/3	3,748	9.105		
2011/4	3,701	8.864		
2012/1	3,760	8.746		
2012/2	3,628	8.512		
2012/3	3,615	8.317		
2012/4	3,656	8.003		
2013/1	3,398	7.864		
2013/2	3,426	7.742		
2013/3	3,468	7.502		
2013/4	3,442	7.371		
2014/1	3,564	7.064		
2014/2	3,714	6.779		
2014/3	3,591	6.527		
2014/4	3,584	6.386		

*Based on Nationwide Affinity Insurance Company of America data.

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**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	1,412	60.308	1,050	57.554
2009/2	1,353	60.541	1,045	57.888
2009/3	1,321	60.893	1,030	58.509
2009/4	1,296	62.416	1,000	60.584
2010/1	1,254	62.346	967	62.781
2010/2	1,202	65.160	924	66.267
2010/3	1,174	66.152	894	68.836
2010/4	1,253	65.746	889	69.292
2011/1	1,269	66.313	888	68.846
2011/2	1,294	70.723	927	68.955
2011/3	1,286	72.291	946	69.871
2011/4	1,289	74.643	963	70.490
2012/1	1,280	74.728	987	70.048
2012/2	1,259	68.885	997	66.799
2012/3	1,304	66.371	1,032	64.216
2012/4	1,344	63.719	1,050	62.197
2013/1	1,383	61.302	1,063	60.668
2013/2	1,388	61.673	1,070	59.905
2013/3	1,365	61.214	1,058	59.035
2013/4	1,350	61.191	1,074	58.815
2014/1	1,330	63.290	1,083	59.749
2014/2	1,388	67.235	1,119	62.913
2014/3	1,311	69.603	1,085	63.117
2014/4	1,287	70.220	1,078	62.740

* Catastrophes removed. Based on Nationwide Affinity Insurance Company of America data.

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	3,202	87.069	2,767	58.535
2009/2	3,058	88.893	2,754	58.584
2009/3	2,951	89.022	2,739	59.040
2009/4	2,907	88.107	2,715	59.119
2010/1	2,809	91.671	2,678	59.467
2010/2	2,766	90.387	2,661	59.935
2010/3	2,762	90.162	2,654	60.603
2010/4	2,737	90.409	2,647	61.442
2011/1	2,812	90.882	2,661	61.425
2011/2	2,786	90.298	2,676	61.115
2011/3	2,801	89.467	2,711	61.373
2011/4	2,822	89.452	2,744	61.509
2012/1	2,808	87.461	2,750	60.576
2012/2	2,832	87.318	2,793	61.010
2012/3	2,845	86.461	2,833	60.826
2012/4	2,873	84.464	2,863	60.824
2013/1	2,952	84.789	2,922	61.405
2013/2	2,963	84.971	2,948	61.966
2013/3	2,931	85.811	2,962	62.075
2013/4	2,882	87.404	3,009	61.634
2014/1	2,844	88.141	3,078	62.235
2014/2	2,820	87.452	3,120	61.889
2014/3	2,837	86.426	3,169	61.693
2014/4	2,889	84.923	3,199	61.900

*Based on Nationwide Affinity Insurance Company of America data.

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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)
2009/1	378	78.578	288	62.874
2009/2	365	83.717	289	61.497
2009/3	356	85.126	291	61.140
2009/4	360	87.204	297	62.299
2010/1	368	91.216	300	62.371
2010/2	372	90.499	302	63.049
2010/3	374	89.628	304	63.628
2010/4	380	90.471	305	64.074
2011/1	379	89.571	303	63.664
2011/2	370	88.277	305	63.078
2011/3	373	89.457	309	65.673
2011/4	369	89.629	311	65.649
2012/1	367	92.648	312	67.224
2012/2	366	91.735	315	68.133
2012/3	363	90.902	319	67.652
2012/4	362	89.526	321	66.970
2013/1	364	89.191	329	67.771
2013/2	368	92.103	332	69.203
2013/3	360	92.456	336	66.898
2013/4	356	94.373	342	65.479
2014/1	362	92.737	350	63.205
2014/2	360	88.021	356	62.185
2014/3	375	89.668	356	64.018
2014/4	380	90.991	355	68.740

*Based on Nationwide Affinity Insurance Company of America data.

**Pennsylvania Personal Automobile
Nationwide Property and Casualty Insurance Company
Loss Trend Summary
Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2014/4
 Latest Four Quarters Ending Exposures: 286,283
 Credibility Constant: 20,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	24.6%	0.89	0.23		-9.4%	0.91	0.75		12.9%	0.64	0.55	
23 Point Trend	21.8%	0.93	0.37		-9.6%	0.90	0.72		10.1%	0.69	0.65	
22 Point Trend	20.2%	0.95	0.48		-9.9%	0.90	0.70		8.3%	0.71	0.74	
21 Point Trend	19.3%	0.95	0.51		-10.1%	0.90	0.69		7.3%	0.68	0.77	
20 Point Trend	18.6%	0.95	0.54	1.9%	-10.3%	0.89	0.68	-1.6%	6.3%	0.65	0.81	0.3%
19 Point Trend	17.9%	0.94	0.55	2.1%	-10.7%	0.89	0.69	-1.6%	5.3%	0.61	0.84	0.5%
18 Point Trend	17.2%	0.94	0.56	2.1%	-11.1%	0.89	0.69	-1.5%	4.2%	0.57	0.88	0.6%
17 Point Trend	16.8%	0.92	0.51	2.4%	-11.5%	0.89	0.70	-1.3%	3.4%	0.50	0.89	1.1%
16 Point Trend	16.7%	0.91	0.48	2.7%	-11.8%	0.88	0.71	-1.0%	2.9%	0.40	0.89	1.7%
15 Point Trend	17.2%	0.90	0.38	3.0%	-12.2%	0.87	0.72	-0.6%	2.9%	0.35	0.86	2.4%
14 Point Trend	18.5%	0.91	0.33	3.5%	-13.0%	0.88	0.73	-0.1%	3.0%	0.32	0.82	3.4%
13 Point Trend	19.9%	0.92	0.34	3.7%	-14.1%	0.90	0.73	0.2%	3.1%	0.28	0.76	3.9%
12 Point Trend	22.5%	0.97	0.51	3.9%	-15.4%	0.93	0.75	0.4%	3.7%	0.32	0.64	4.3%
11 Point Trend	24.0%	0.98	0.61	4.3%	-16.5%	0.94	0.80	0.8%	3.6%	0.26	0.62	5.1%
10 Point Trend	24.8%	0.97	0.62	4.3%	-17.4%	0.94	0.83	1.4%	3.2%	0.17	0.62	5.8%
9 Point Trend	24.1%	0.96	0.61	4.3%	-18.0%	0.93	0.82	2.5%	1.7%	0.05	0.56	7.0%
8 Point Trend	23.1%	0.95	0.59	4.7%	-19.4%	0.93	0.83	3.8%	-0.7%	0.01	0.44	8.6%
7 Point Trend	21.5%	0.93	0.62	5.1%	-21.4%	0.95	0.87	4.9%	-4.5%	0.31	0.52	10.2%
6 Point Trend	18.3%	0.92	0.58	5.4%	-22.8%	0.94	0.78	5.4%	-8.7%	0.77	0.76	11.1%
5 Point Trend	16.3%	0.85	0.38	5.9%	-24.3%	0.92	0.66	5.1%	-12.0%	0.93	0.92	11.3%
4 Point Trend	11.0%	0.76	0.38	6.9%	-21.9%	0.85	0.70	5.3%	-13.3%	0.91	0.93	12.6%
3 Point Trend	4.1%	0.51	0.76	4.9%	-12.2%	0.82	0.79	5.4%	-8.6%	0.94	0.99	10.6%

* Large losses removed

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.6%	-7.3%	-4.0%
5 Year Trend	4.0%	-8.3%	-4.7%
4 Year Trend	4.3%	-9.4%	-5.5%
3 Year Trend	5.3%	-13.8%	-9.2%

Countrywide Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	2.4%	0.87		0.6%	0.19		3.1%	0.75	
23 Point Trend	2.4%	0.85		0.4%	0.10		2.8%	0.72	
22 Point Trend	2.4%	0.83		0.2%	0.03		2.6%	0.68	
21 Point Trend	2.5%	0.83		0.1%	0.01		2.6%	0.65	
20 Point Trend	2.5%	0.81	2.6%	-0.1%	0.00	1.3%	2.4%	0.59	3.9%
19 Point Trend	2.5%	0.79	2.6%	-0.2%	0.02	1.3%	2.4%	0.54	3.9%
18 Point Trend	2.5%	0.76	2.6%	-0.3%	0.06	1.2%	2.2%	0.47	3.8%
17 Point Trend	2.2%	0.72	2.6%	-0.4%	0.10	1.0%	1.8%	0.37	3.7%
16 Point Trend	2.0%	0.66	2.6%	-0.5%	0.12	0.9%	1.5%	0.28	3.5%
15 Point Trend	1.6%	0.62	2.6%	-0.7%	0.15	0.8%	1.0%	0.14	3.5%
14 Point Trend	1.3%	0.55	2.7%	-0.9%	0.23	0.8%	0.4%	0.03	3.5%
13 Point Trend	1.0%	0.43	2.8%	-1.3%	0.39	0.7%	-0.3%	0.02	3.5%
12 Point Trend	0.7%	0.28	2.9%	-1.7%	0.55	0.5%	-1.0%	0.27	3.4%
11 Point Trend	0.7%	0.21	3.0%	-1.9%	0.54	0.2%	-1.2%	0.32	3.3%
10 Point Trend	0.8%	0.24	3.0%	-1.9%	0.48	0.0%	-1.1%	0.22	3.0%
9 Point Trend	1.1%	0.30	2.9%	-1.5%	0.31	0.2%	-0.4%	0.04	3.1%
8 Point Trend	1.4%	0.36	2.6%	-0.9%	0.12	0.4%	0.5%	0.09	3.0%
7 Point Trend	1.3%	0.23	2.3%	-0.1%	0.00	0.6%	1.2%	0.31	2.9%
6 Point Trend	0.0%		2.0%	1.4%	0.30	0.5%	1.5%	0.31	2.5%
5 Point Trend	-1.4%	0.39	1.7%	2.8%	0.66	0.0%	1.4%	0.19	1.7%
4 Point Trend	-2.6%	0.71	1.3%	3.4%	0.61	-0.5%	0.7%	0.03	0.8%
3 Point Trend	-2.3%	0.43	1.7%	6.5%	0.91	-1.4%	4.1%	0.43	0.2%

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

Four Quarter Ending Calendar Year Data as of: 2014/4
 Latest Four Quarters Ending Exposures: 286,325
 Credibility Constant: 1,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	5.3%	0.98	1.00		-1.6%	0.27	0.98		3.7%	0.68	0.95	
23 Point Trend	5.3%	0.97	1.00		-2.1%	0.44	0.99		3.1%	0.69	0.97	
22 Point Trend	5.3%	0.97	1.00		-2.5%	0.57	0.99		2.6%	0.68	0.97	
21 Point Trend	5.3%	0.97	1.00		-2.9%	0.67	0.99		2.2%	0.65	0.97	
20 Point Trend	5.4%	0.96	1.00	2.8%	-3.3%	0.72	0.99	0.0%	1.9%	0.61	0.96	2.8%
19 Point Trend	5.4%	0.96	1.00	2.9%	-3.5%	0.73	0.99	0.0%	1.7%	0.55	0.94	2.9%
18 Point Trend	5.4%	0.95	1.00	3.0%	-3.9%	0.77	0.99	0.0%	1.3%	0.50	0.96	3.0%
17 Point Trend	5.3%	0.94	1.00	3.0%	-4.1%	0.78	0.99	0.0%	1.0%	0.41	0.97	3.0%
16 Point Trend	5.5%	0.94	1.00	3.0%	-4.3%	0.77	0.99	0.1%	0.9%	0.33	0.97	3.1%
15 Point Trend	5.6%	0.93	1.00	2.9%	-4.4%	0.75	0.99	0.2%	0.9%	0.29	0.97	3.1%
14 Point Trend	5.8%	0.93	1.00	2.8%	-4.5%	0.72	0.99	0.4%	1.0%	0.28	0.97	3.2%
13 Point Trend	5.9%	0.92	1.00	2.7%	-4.7%	0.69	0.99	0.5%	0.9%	0.20	0.96	3.3%
12 Point Trend	5.8%	0.89	1.00	2.7%	-4.9%	0.67	0.99	0.5%	0.6%	0.08	0.95	3.2%
11 Point Trend	6.0%	0.88	1.00	2.7%	-5.2%	0.64	0.98	0.7%	0.5%	0.05	0.94	3.4%
10 Point Trend	6.3%	0.86	1.00	2.9%	-5.5%	0.59	0.97	0.9%	0.5%	0.04	0.94	3.8%
9 Point Trend	6.7%	0.84	1.00	3.1%	-5.6%	0.52	0.96	1.1%	0.8%	0.07	0.94	4.2%
8 Point Trend	7.5%	0.85	0.99	3.0%	-6.5%	0.53	0.94	1.8%	0.6%	0.03	0.94	4.8%
7 Point Trend	8.5%	0.85	0.99	2.9%	-8.3%	0.62	0.87	2.1%	-0.5%	0.02	0.95	5.0%
6 Point Trend	10.1%	0.88	0.98	2.6%	-11.2%	0.74	0.65	2.1%	-2.2%	0.26	0.95	4.7%
5 Point Trend	12.3%	0.91	0.97	2.0%	-15.4%	0.90	0.83	2.3%	-5.0%	0.88	0.99	4.3%
4 Point Trend	16.0%	0.98	0.99	1.7%	-19.5%	0.98	0.96	2.4%	-6.6%	0.97	0.96	4.1%
3 Point Trend	18.9%	1.00	1.00	2.2%	-22.6%	1.00	1.00	1.7%	-8.0%	0.99	0.26	3.9%

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.9%	-4.8%	-1.0%
5 Year Trend	4.5%	-6.2%	-2.0%
4 Year Trend	4.9%	-7.5%	-2.9%
3 Year Trend	4.9%	-9.2%	-4.7%

Countrywide Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	4.5%	0.83		-0.6%	0.14		3.9%	0.96	
23 Point Trend	4.8%	0.85		-0.8%	0.20		4.0%	0.96	
22 Point Trend	5.1%	0.86		-0.9%	0.26		4.1%	0.97	
21 Point Trend	5.4%	0.88		-1.1%	0.32		4.3%	0.98	
20 Point Trend	5.8%	0.90	2.4%	-1.3%	0.36	0.5%	4.4%	0.98	2.9%
19 Point Trend	6.2%	0.92	2.5%	-1.5%	0.42	0.6%	4.6%	0.99	3.1%
18 Point Trend	6.5%	0.93	2.6%	-1.7%	0.49	0.6%	4.7%	0.99	3.2%
17 Point Trend	6.8%	0.93	2.7%	-2.0%	0.54	0.6%	4.7%	0.99	3.2%
16 Point Trend	7.1%	0.93	2.8%	-2.2%	0.56	0.6%	4.8%	0.99	3.3%
15 Point Trend	7.4%	0.93	2.8%	-2.4%	0.58	0.6%	4.8%	0.98	3.4%
14 Point Trend	7.8%	0.94	2.9%	-2.7%	0.61	0.7%	4.8%	0.98	3.6%
13 Point Trend	8.1%	0.94	3.0%	-3.2%	0.68	0.7%	4.7%	0.98	3.7%
12 Point Trend	8.6%	0.94	3.1%	-3.8%	0.76	0.6%	4.5%	0.98	3.7%
11 Point Trend	9.1%	0.94	3.2%	-4.4%	0.83	0.5%	4.3%	0.98	3.8%
10 Point Trend	9.6%	0.94	3.5%	-5.0%	0.87	0.4%	4.2%	0.97	3.9%
9 Point Trend	10.5%	0.95	3.8%	-5.6%	0.90	0.4%	4.3%	0.97	4.2%
8 Point Trend	11.5%	0.96	3.9%	-6.3%	0.93	0.8%	4.4%	0.96	4.7%
7 Point Trend	12.7%	0.97	4.0%	-7.3%	0.97	1.2%	4.5%	0.94	5.2%
6 Point Trend	14.2%	0.99	3.7%	-8.1%	0.99	1.6%	5.0%	0.94	5.3%
5 Point Trend	15.2%	0.99	3.2%	-8.3%	0.99	2.0%	5.7%	0.96	5.3%
4 Point Trend	16.3%	1.00	3.0%	-8.1%	0.98	2.2%	6.9%	0.99	5.3%
3 Point Trend	16.1%	0.99	3.4%	-7.4%	0.96	1.7%	7.5%	1.00	5.2%

**Pennsylvania Personal Automobile
Nationwide Property and Casualty Insurance Company
Loss Trend Summary
Uninsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2014/4
 Latest Four Quarters Ending Exposures: 257,837
 Credibility Constant: 10,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	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	31.6%	0.90	0.84		-16.3%	0.80	0.94		10.2%	0.26	0.95	
23 Point Trend	28.8%	0.92	0.82		-16.7%	0.79	0.94		7.3%	0.17	0.94	
22 Point Trend	27.9%	0.91	0.78		-17.0%	0.78	0.94		6.1%	0.11	0.94	
21 Point Trend	26.9%	0.89	0.78		-17.3%	0.76	0.94		4.9%	0.07	0.94	
20 Point Trend	26.0%	0.88	0.76		-18.1%	0.76	0.94		3.2%	0.03	0.94	
19 Point Trend	25.9%	0.86	0.74		-19.8%	0.81	0.95		1.0%	0.00	0.94	
18 Point Trend	24.5%	0.84	0.74		-21.6%	0.86	0.96		-2.3%	0.02	0.94	
17 Point Trend	21.9%	0.83	0.73		-23.2%	0.89	0.97		-6.4%	0.13	0.95	
16 Point Trend	19.9%	0.80	0.72		-24.7%	0.90	0.97		-9.7%	0.27	0.95	
15 Point Trend	17.1%	0.78	0.73		-25.8%	0.91	0.98		-13.1%	0.44	0.96	
14 Point Trend	16.7%	0.74	0.71		-26.7%	0.90	0.97		-14.4%	0.45	0.95	
13 Point Trend	17.7%	0.72	0.71		-27.7%	0.90	0.97		-15.0%	0.42	0.94	
12 Point Trend	20.2%	0.75	0.73		-28.4%	0.88	0.97		-14.0%	0.33	0.93	
11 Point Trend	24.0%	0.82	0.73		-27.8%	0.85	0.96		-10.5%	0.19	0.93	
10 Point Trend	28.1%	0.87	0.72		-25.8%	0.80	0.96		-5.0%	0.05	0.94	
9 Point Trend	32.5%	0.91	0.73		-21.6%	0.76	0.97		3.9%	0.03	0.96	
8 Point Trend	37.4%	0.93	0.51		-16.6%	0.69	0.99		14.6%	0.34	0.98	
7 Point Trend	43.3%	0.96	0.66		-10.8%	0.60	1.00		27.8%	0.77	0.99	
6 Point Trend	41.9%	0.93	0.66		-11.4%	0.51	1.00		25.7%	0.65	0.99	
5 Point Trend	40.0%	0.88	0.59		-19.9%	0.99	1.00		12.1%	0.42	0.99	
4 Point Trend	25.0%	0.91	0.74		-20.5%	0.98	1.00		-0.7%	0.01	1.00	
3 Point Trend	19.5%	0.79	0.54		-17.9%	0.97	1.00		-2.0%	0.02	1.00	

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	11.5%	-16.4%	-6.7%
5 Year Trend	12.2%	-19.8%	-9.9%
4 Year Trend	15.8%	-24.1%	-12.1%
3 Year Trend	18.0%	-26.6%	-13.4%

Countrywide Four CQ Ending as of 2014/4	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	3.2%	0.66		-3.0%	0.23		0.1%	0.00	
23 Point Trend	2.6%	0.68		-3.6%	0.30		-1.1%	0.03	
22 Point Trend	2.3%	0.65		-4.0%	0.33		-1.8%	0.09	
21 Point Trend	2.2%	0.61		-4.3%	0.33		-2.2%	0.11	
20 Point Trend	2.0%	0.55		-4.6%	0.33		-2.7%	0.14	
19 Point Trend	1.8%	0.48		-4.9%	0.34		-3.2%	0.18	
18 Point Trend	1.7%	0.42		-5.5%	0.36		-3.9%	0.22	
17 Point Trend	1.3%	0.31		-6.1%	0.38		-4.9%	0.31	
16 Point Trend	1.0%	0.20		-7.1%	0.43		-6.1%	0.41	
15 Point Trend	0.7%	0.10		-8.1%	0.47		-7.4%	0.50	
14 Point Trend	0.5%	0.04		-9.6%	0.54		-9.1%	0.63	
13 Point Trend	0.7%	0.07		-11.1%	0.60		-10.5%	0.68	
12 Point Trend	1.0%	0.13		-13.0%	0.67		-12.1%	0.74	
11 Point Trend	1.9%	0.35		-15.3%	0.75		-13.7%	0.78	
10 Point Trend	2.7%	0.55		-17.3%	0.78		-15.0%	0.79	
9 Point Trend	3.6%	0.69		-19.7%	0.82		-16.8%	0.81	
8 Point Trend	5.0%	0.92		-21.2%	0.80		-17.3%	0.76	
7 Point Trend	4.9%	0.89		-21.9%	0.75		-18.1%	0.71	
6 Point Trend	5.0%	0.84		-20.5%	0.62		-16.6%	0.56	
5 Point Trend	4.0%	0.72		-12.8%	0.33		-9.4%	0.25	
4 Point Trend	2.0%	0.46		-2.7%	0.01		-0.8%	0.00	
3 Point Trend	-0.2%	0.01		21.6%	0.47		21.4%	0.51	

**Pennsylvania Personal Automobile
Nationwide Property and Casualty Insurance Company
Loss Trend Summary
Underinsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2014/4
Latest Four Quarters Ending Exposures: 255,270
Credibility Constant: 10,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	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	4.3%	0.25	0.78		12.0%	0.75	0.89		16.9%	0.68	0.85	
23 Point Trend	3.3%	0.17	0.78		11.4%	0.72	0.81		15.1%	0.64	0.74	
22 Point Trend	4.8%	0.33	0.81		10.4%	0.68	0.79		15.7%	0.63	0.68	
21 Point Trend	6.5%	0.56	0.87		10.0%	0.64	0.78		17.2%	0.66	0.69	
20 Point Trend	6.9%	0.56	0.87		9.3%	0.58	0.77		16.8%	0.61	0.69	
19 Point Trend	7.0%	0.53	0.87		8.4%	0.52	0.76		16.0%	0.56	0.68	
18 Point Trend	5.9%	0.45	0.89		7.1%	0.43	0.77		13.4%	0.48	0.70	
17 Point Trend	4.3%	0.34	0.91		5.0%	0.33	0.82		9.6%	0.40	0.76	
16 Point Trend	3.1%	0.22	0.91		2.7%	0.20	0.89		6.0%	0.28	0.83	
15 Point Trend	1.2%	0.07	0.92		1.3%	0.06	0.91		2.6%	0.13	0.89	
14 Point Trend	0.0%	0.00	0.90		0.0%	0.00	0.93		0.1%	0.00	0.95	
13 Point Trend	-0.1%	0.00	0.88		-0.5%	0.01	0.93		-0.6%	0.02	0.95	
12 Point Trend	0.7%	0.02	0.87		-1.0%	0.03	0.93		-0.3%	0.00	0.95	
11 Point Trend	2.7%	0.29	0.92		-1.6%	0.06	0.92		1.1%	0.03	0.96	
10 Point Trend	4.1%	0.51	0.93		-2.6%	0.12	0.92		1.4%	0.04	0.95	
9 Point Trend	4.5%	0.48	0.93		-5.1%	0.38	0.94		-0.8%	0.02	0.96	
8 Point Trend	4.5%	0.39	0.91		-7.2%	0.55	0.96		-3.1%	0.19	0.97	
7 Point Trend	6.0%	0.46	0.92		-11.3%	0.94	0.99		-6.0%	0.53	0.98	
6 Point Trend	7.8%	0.51	0.93		-12.9%	0.96	1.00		-6.1%	0.41	0.98	
5 Point Trend	10.8%	0.57	0.90		-11.8%	0.94	1.00		-2.3%	0.08	0.97	
4 Point Trend	21.1%	1.00	1.00		-13.0%	0.93	1.00		5.3%	0.75	1.00	
3 Point Trend	19.7%	1.00	1.00		-9.5%	0.91	0.99		8.3%	0.87	1.00	

* Large losses removed

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	6.7%	-10.0%	-4.0%
5 Year Trend	9.3%	-13.1%	-5.1%
4 Year Trend	16.0%	-16.5%	-3.1%
3 Year Trend	15.7%	-23.3%	-11.3%

Countrywide Four CQ Ending as of 2014/4	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	-2.3%	0.48		-5.2%	0.55		-7.3%	0.63	
23 Point Trend	-2.0%	0.41		-4.1%	0.52		-6.1%	0.63	
22 Point Trend	-1.7%	0.33		-3.6%	0.45		-5.3%	0.59	
21 Point Trend	-1.6%	0.26		-4.0%	0.50		-5.5%	0.58	
20 Point Trend	-1.5%	0.23		-4.5%	0.53		-5.9%	0.59	
19 Point Trend	-1.4%	0.18		-5.1%	0.59		-6.4%	0.61	
18 Point Trend	-1.6%	0.19		-5.2%	0.57		-6.7%	0.60	
17 Point Trend	-1.4%	0.14		-5.5%	0.55		-6.8%	0.57	
16 Point Trend	-0.9%	0.06		-5.5%	0.51		-6.4%	0.49	
15 Point Trend	0.0%			-5.7%	0.48		-5.7%	0.40	
14 Point Trend	1.1%	0.14		-6.3%	0.49		-5.2%	0.32	
13 Point Trend	1.7%	0.27		-7.0%	0.50		-5.4%	0.29	
12 Point Trend	2.3%	0.40		-7.9%	0.53		-5.8%	0.27	
11 Point Trend	1.7%	0.24		-8.9%	0.54		-7.4%	0.34	
10 Point Trend	1.0%	0.09		-10.4%	0.58		-9.5%	0.44	
9 Point Trend	0.8%	0.05		-12.1%	0.60		-11.3%	0.47	
8 Point Trend	-0.4%	0.01		-13.1%	0.56		-13.4%	0.49	
7 Point Trend	-0.3%	0.00		-15.6%	0.59		-15.9%	0.50	
6 Point Trend	0.0%			-12.7%	0.39		-12.6%	0.30	
5 Point Trend	3.4%	0.26		-4.9%	0.07		-1.7%	0.01	
4 Point Trend	6.2%	0.42		4.9%	0.05		11.4%	0.18	
3 Point Trend	3.8%	0.11		35.2%	0.88		40.4%	0.71	

**Pennsylvania Personal Automobile
Nationwide Property and Casualty 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: 2014/4
 Latest Four Quarters Ending Exposures: 768,352
 Credibility Constant: 1,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	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	-2.6%	0.55	1.00		-7.9%	0.96	1.00		-10.3%	0.95	1.00	
23 Point Trend	-2.1%	0.50	1.00		-8.1%	0.96	1.00		-10.0%	0.94	1.00	
22 Point Trend	-1.8%	0.43	1.00		-8.2%	0.96	1.00		-9.8%	0.94	1.00	
21 Point Trend	-1.5%	0.36	1.00		-8.4%	0.96	1.00		-9.8%	0.93	1.00	
20 Point Trend	-1.7%	0.37	1.00		-8.6%	0.96	1.00		-10.1%	0.93	1.00	
19 Point Trend	-1.9%	0.41	1.00		-8.9%	0.96	1.00		-10.6%	0.94	1.00	
18 Point Trend	-2.2%	0.49	1.00		-9.4%	0.98	1.00		-11.4%	0.97	1.00	
17 Point Trend	-2.4%	0.48	1.00		-9.8%	0.99	1.00		-11.9%	0.98	1.00	
16 Point Trend	-2.2%	0.41	1.00		-10.0%	0.99	1.00		-12.0%	0.98	1.00	
15 Point Trend	-1.8%	0.30	1.00		-10.2%	0.99	1.00		-11.9%	0.97	1.00	
14 Point Trend	-1.3%	0.18	1.00		-10.3%	0.99	1.00		-11.5%	0.97	1.00	
13 Point Trend	-1.0%	0.10	1.00		-10.5%	0.99	1.00		-11.4%	0.96	1.00	
12 Point Trend	-0.7%	0.04	1.00		-10.7%	0.99	1.00		-11.4%	0.95	1.00	
11 Point Trend	0.2%	0.00	1.00		-10.9%	0.99	1.00		-10.7%	0.94	1.00	
10 Point Trend	0.9%	0.05	1.00		-11.1%	0.98	1.00		-10.3%	0.93	1.00	
9 Point Trend	1.8%	0.16	1.00		-11.2%	0.98	1.00		-9.6%	0.90	1.00	
8 Point Trend	4.1%	0.66	1.00		-11.9%	0.99	1.00		-8.2%	0.90	1.00	
7 Point Trend	4.1%	0.57	1.00		-12.6%	0.99	1.00		-9.0%	0.90	1.00	
6 Point Trend	3.9%	0.42	1.00		-12.9%	0.99	1.00		-9.5%	0.87	1.00	
5 Point Trend	3.6%	0.27	1.00		-13.6%	0.99	1.00		-10.5%	0.84	1.00	
4 Point Trend	-0.7%	0.01	1.00		-12.7%	0.98	1.00		-13.3%	0.88	1.00	
3 Point Trend	-6.9%	0.79	1.00		-11.3%	0.98	1.00		-17.4%	0.92	1.00	

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	-0.1%	-8.3%	-8.4%
5 Year Trend	-0.9%	-9.1%	-9.9%
4 Year Trend	0.2%	-10.6%	-10.5%
3 Year Trend	0.3%	-12.2%	-12.0%

Countrywide Four CQ Ending as of 2014/4	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 Property and Casualty Insurance Company
Loss Trend Summary
Comprehensive**

Four Quarter Ending Calendar Year Data as of: 2014/4
Latest Four Quarters Ending Exposures: 239,533
Credibility Constant: 1,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	0.8%	0.09	1.00		0.9%	0.06	1.00		1.7%	0.23	0.98	
23 Point Trend	1.3%	0.24	1.00		0.7%	0.03	1.00		1.9%	0.25	0.98	
22 Point Trend	1.6%	0.37	1.00		0.3%	0.01	0.99		2.0%	0.23	0.98	
21 Point Trend	2.0%	0.47	1.00		-0.1%	0.00	0.99		1.9%	0.20	0.98	
20 Point Trend	2.3%	0.54	0.99	6.9%	-0.5%	0.01	0.99	-0.6%	1.8%	0.16	0.98	6.3%
19 Point Trend	2.4%	0.53	0.99	7.1%	-1.0%	0.05	0.99	-1.0%	1.3%	0.09	0.98	6.0%
18 Point Trend	2.2%	0.46	0.99	7.0%	-1.4%	0.08	0.99	-1.7%	0.8%	0.03	0.98	5.2%
17 Point Trend	1.6%	0.36	0.99	6.8%	-1.7%	0.11	0.99	-2.2%	-0.1%	0.00	0.99	4.5%
16 Point Trend	1.5%	0.28	0.99	6.6%	-2.3%	0.15	0.99	-2.6%	-0.8%	0.04	0.99	3.8%
15 Point Trend	1.3%	0.21	0.99	6.8%	-2.8%	0.20	0.99	-3.1%	-1.5%	0.12	0.99	3.5%
14 Point Trend	1.4%	0.18	0.98	6.7%	-2.8%	0.16	0.99	-3.6%	-1.5%	0.09	0.99	2.9%
13 Point Trend	1.2%	0.13	0.98	6.9%	-2.3%	0.09	0.99	-3.6%	-1.1%	0.04	0.99	3.1%
12 Point Trend	1.0%	0.07	0.98	7.6%	-0.8%	0.01	0.99	-2.9%	0.2%	0.00	0.99	4.5%
11 Point Trend	0.4%	0.01	0.98	8.6%	1.8%	0.08	0.99	-0.8%	2.3%	0.23	0.99	7.7%
10 Point Trend	-1.0%	0.08	0.98	10.2%	4.1%	0.32	0.99	2.4%	3.1%	0.31	0.99	12.9%
9 Point Trend	-2.4%	0.38	0.98	11.1%	6.7%	0.63	0.99	5.1%	4.2%	0.42	0.99	16.7%
8 Point Trend	-3.5%	0.60	0.99	11.1%	9.3%	0.83	0.99	8.7%	5.5%	0.50	0.99	20.8%
7 Point Trend	-3.9%	0.57	0.99	14.8%	11.2%	0.87	0.99	12.5%	6.8%	0.53	0.99	29.1%
6 Point Trend	-3.8%	0.43	0.99	21.3%	13.8%	0.94	0.99	17.0%	9.5%	0.65	0.99	41.9%
5 Point Trend	-4.3%	0.37	0.99	33.8%	16.0%	0.95	1.00	25.8%	11.0%	0.59	0.99	68.4%
4 Point Trend	-6.0%	0.39	0.99	57.5%	14.9%	0.90	1.00	35.7%	7.9%	0.30	0.99	113.7%
3 Point Trend	-14.0%	0.92	0.98	76.2%	9.1%	0.89	0.96	43.7%	-6.2%	0.95	0.99	153.3%

* Catastrophes removed

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.1%	-0.1%	1.0%
5 Year Trend	2.4%	-1.5%	0.9%
4 Year Trend	1.0%	-2.9%	-2.0%
3 Year Trend	-0.4%	2.0%	1.5%

Countrywide Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	2.3%	0.33		-0.3%	0.00		2.1%	0.55	
23 Point Trend	2.8%	0.44		-0.8%	0.04		2.1%	0.51	
22 Point Trend	3.5%	0.58		-1.4%	0.12		2.0%	0.48	
21 Point Trend	4.1%	0.72		-2.1%	0.27		2.0%	0.42	
20 Point Trend	4.8%	0.83	4.5%	-2.8%	0.44	-1.8%	1.9%	0.37	2.7%
19 Point Trend	5.4%	0.90	4.8%	-3.5%	0.59	-2.3%	1.7%	0.30	2.4%
18 Point Trend	5.6%	0.90	4.9%	-3.9%	0.64	-2.8%	1.5%	0.23	2.0%
17 Point Trend	5.6%	0.89	4.7%	-4.1%	0.62	-3.3%	1.3%	0.16	1.2%
16 Point Trend	5.4%	0.87	4.0%	-4.2%	0.59	-3.8%	0.9%	0.08	0.0%
15 Point Trend	4.8%	0.86	3.1%	-4.3%	0.56	-4.4%	0.3%	0.01	-1.4%
14 Point Trend	4.4%	0.84	1.7%	-4.3%	0.51	-5.0%	0.0%		-3.4%
13 Point Trend	4.0%	0.80	0.8%	-3.9%	0.42	-5.4%	0.0%		-4.7%
12 Point Trend	3.5%	0.76	0.3%	-3.0%	0.28	-5.4%	0.4%	0.01	-5.1%
11 Point Trend	3.0%	0.69	-0.5%	-1.4%	0.09	-5.0%	1.6%	0.13	-5.5%
10 Point Trend	2.3%	0.62	-1.4%	0.2%	0.00	-4.0%	2.4%	0.23	-5.3%
9 Point Trend	1.9%	0.48	-3.1%	1.8%	0.18	-2.9%	3.7%	0.39	-5.9%
8 Point Trend	1.7%	0.34	-6.9%	3.4%	0.49	-2.1%	5.1%	0.52	-8.9%
7 Point Trend	1.6%	0.25	-7.3%	5.0%	0.68	-1.3%	6.7%	0.60	-8.5%
6 Point Trend	1.8%	0.21	-7.0%	6.7%	0.80	-0.1%	8.6%	0.65	-7.1%
5 Point Trend	0.4%	0.01	-4.5%	7.6%	0.77	1.3%	8.0%	0.49	-3.3%
4 Point Trend	-1.8%	0.11	7.3%	6.2%	0.55	3.1%	4.3%	0.15	10.6%
3 Point Trend	-7.2%	0.88	9.8%	-0.5%	0.21	4.1%	-7.7%	0.95	14.3%

**Pennsylvania Personal Automobile
Nationwide Property and Casualty Insurance Company
Loss Trend Summary
Collision**

Four Quarter Ending Calendar Year Data as of: 2014/4
 Latest Four Quarters Ending Exposures: 221,659
 Credibility Constant: 1,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	-0.4%	0.04	0.99		-0.9%	0.40	0.97		-1.3%	0.47	0.99	
23 Point Trend	0.1%	0.00	1.00		-1.0%	0.50	0.97		-1.0%	0.42	0.99	
22 Point Trend	0.4%	0.10	1.00		-1.1%	0.53	0.97		-0.7%	0.36	0.99	
21 Point Trend	0.7%	0.26	1.00		-1.2%	0.55	0.96		-0.5%	0.26	0.99	
20 Point Trend	1.0%	0.44	0.99	2.4%	-1.4%	0.62	0.96	1.2%	-0.4%	0.19	0.99	3.6%
19 Point Trend	1.1%	0.45	0.99	2.6%	-1.3%	0.57	0.95	1.1%	-0.3%	0.09	0.99	3.7%
18 Point Trend	1.0%	0.40	0.99	2.6%	-1.3%	0.53	0.94	1.3%	-0.3%	0.09	0.99	4.0%
17 Point Trend	1.0%	0.34	0.97	2.6%	-1.3%	0.48	0.94	1.4%	-0.4%	0.10	0.99	4.0%
16 Point Trend	0.8%	0.23	0.96	2.5%	-1.2%	0.41	0.93	1.6%	-0.5%	0.16	0.99	4.2%
15 Point Trend	0.7%	0.19	0.95	2.4%	-1.0%	0.31	0.93	1.8%	-0.3%	0.06	0.98	4.2%
14 Point Trend	0.6%	0.11	0.95	2.3%	-0.8%	0.19	0.94	2.1%	-0.2%	0.03	0.98	4.5%
13 Point Trend	0.4%	0.04	0.94	2.2%	-0.5%	0.08	0.94	2.5%	-0.1%	0.01	0.98	4.8%
12 Point Trend	0.2%	0.01	0.92	2.1%	0.0%	0.00	0.94	2.9%	0.2%	0.01	0.96	5.1%
11 Point Trend	-0.3%	0.01	0.94	2.1%	0.3%	0.02	0.94	3.8%	0.0%	0.00	0.96	6.0%
10 Point Trend	-0.8%	0.11	0.95	2.1%	0.7%	0.12	0.95	4.4%	-0.1%	0.00	0.96	6.7%
9 Point Trend	-1.5%	0.34	0.96	2.2%	1.1%	0.22	0.95	5.2%	-0.4%	0.04	0.97	7.5%
8 Point Trend	-2.3%	0.59	0.98	2.0%	0.8%	0.10	0.90	6.1%	-1.6%	0.69	0.99	8.3%
7 Point Trend	-2.3%	0.48	0.96	1.2%	0.2%	0.00	0.85	6.3%	-2.1%	0.84	0.99	7.6%
6 Point Trend	-1.5%	0.23	0.95	1.1%	-1.1%	0.13	0.90	6.9%	-2.5%	0.87	1.00	8.0%
5 Point Trend	0.1%	0.00	0.97	0.9%	-3.0%	0.72	0.97	7.4%	-3.0%	0.88	1.00	8.3%
4 Point Trend	2.1%	0.44	0.92	0.7%	-4.8%	0.97	0.99	7.0%	-2.8%	0.77	0.93	7.8%
3 Point Trend	5.0%	0.92	0.99	1.9%	-5.7%	0.99	0.99	3.8%	-1.0%	0.66	0.24	5.8%

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.0%	-2.1%	-1.1%
5 Year Trend	1.9%	-2.2%	-0.3%
4 Year Trend	1.8%	-1.9%	-0.1%
3 Year Trend	1.5%	-0.9%	0.6%

Countrywide Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2014/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2014/3
24 Point Trend	3.0%	0.75		0.9%	0.74		3.9%	0.89	
23 Point Trend	3.3%	0.81		0.9%	0.70		4.2%	0.91	
22 Point Trend	3.6%	0.86		0.8%	0.66		4.4%	0.93	
21 Point Trend	4.0%	0.91		0.7%	0.62		4.7%	0.95	
20 Point Trend	4.3%	0.95	2.2%	0.6%	0.56	0.8%	4.9%	0.96	3.1%
19 Point Trend	4.6%	0.97	2.3%	0.5%	0.50	0.9%	5.1%	0.97	3.3%
18 Point Trend	4.8%	0.98	2.4%	0.4%	0.41	1.0%	5.3%	0.97	3.4%
17 Point Trend	5.0%	0.99	2.4%	0.4%	0.33	1.1%	5.4%	0.97	3.5%
16 Point Trend	5.2%	0.99	2.4%	0.4%	0.38	1.2%	5.6%	0.98	3.6%
15 Point Trend	5.3%	0.99	2.4%	0.5%	0.45	1.3%	5.8%	0.98	3.7%
14 Point Trend	5.4%	0.99	2.4%	0.5%	0.45	1.5%	6.0%	0.98	3.9%
13 Point Trend	5.5%	0.99	2.4%	0.6%	0.51	1.7%	6.2%	0.98	4.1%
12 Point Trend	5.7%	0.99	2.4%	0.8%	0.65	1.9%	6.5%	0.99	4.3%
11 Point Trend	5.6%	0.99	2.4%	0.7%	0.56	2.4%	6.4%	0.99	4.9%
10 Point Trend	5.7%	0.99	2.4%	0.7%	0.48	2.7%	6.5%	0.98	5.2%
9 Point Trend	5.8%	0.99	2.5%	0.6%	0.32	3.2%	6.3%	0.98	5.8%
8 Point Trend	5.7%	0.98	2.5%	0.2%	0.06	3.8%	5.9%	0.98	6.5%
7 Point Trend	6.1%	0.98	2.0%	-0.2%	0.07	4.3%	6.0%	0.97	6.4%
6 Point Trend	6.5%	0.99	1.8%	-0.2%	0.06	4.7%	6.3%	0.96	6.6%
5 Point Trend	6.3%	0.98	1.5%	0.0%		5.1%	6.2%	0.93	6.7%
4 Point Trend	5.4%	0.99	0.9%	-0.8%	0.47	5.1%	4.6%	0.99	6.0%
3 Point Trend	5.1%	0.98	1.3%	0.0%		3.3%	5.2%	1.00	4.6%

**Pennsylvania Personal Automobile
Nationwide Property and Casualty Insurance Company
Loss Trend Summary
Loss of Use**

Four Quarter Ending Calendar Year Data as of: 2014/4
Latest Four Quarters Ending Exposures: 141,531
Credibility Constant: 1,000

* Based on Nationwide Affinity Insurance Company of America data

Pennsylvania Four CQ Ending as of 2014/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	-0.2%	0.02	0.98		1.3%	0.38	0.99		1.2%	0.26	0.96	
23 Point Trend	-0.1%	0.00	0.98		0.9%	0.32	0.99		0.9%	0.17	0.97	
22 Point Trend	-0.1%	0.01	0.98		0.7%	0.22	0.99		0.6%	0.09	0.97	
21 Point Trend	-0.3%	0.06	0.99		0.4%	0.12	1.00		0.1%	0.01	0.98	
20 Point Trend	-0.5%	0.14	0.99		0.3%	0.05	1.00		-0.2%	0.02	0.99	
19 Point Trend	-0.6%	0.17	0.99		0.4%	0.08	1.00		-0.2%	0.02	0.99	
18 Point Trend	-0.6%	0.16	0.98		0.4%	0.09	1.00		-0.2%	0.01	0.99	
17 Point Trend	-0.6%	0.13	0.98		0.4%	0.07	1.00		-0.2%	0.01	0.99	
16 Point Trend	-0.4%	0.05	0.97		0.5%	0.07	1.00		0.1%	0.00	0.99	
15 Point Trend	-0.1%	0.00	0.97		0.4%	0.05	1.00		0.4%	0.03	0.99	
14 Point Trend	0.1%	0.00	0.97		0.1%	0.01	0.99		0.2%	0.01	0.99	
13 Point Trend	0.4%	0.04	0.96		-0.1%	0.00	0.99		0.3%	0.01	0.99	
12 Point Trend	0.6%	0.10	0.96		-0.4%	0.03	0.99		0.2%	0.01	0.98	
11 Point Trend	0.9%	0.17	0.96		-0.2%	0.00	0.99		0.8%	0.07	0.99	
10 Point Trend	1.3%	0.25	0.97		0.0%	0.00	0.99		1.3%	0.15	0.99	
9 Point Trend	1.6%	0.28	0.97		0.0%	0.00	0.99		1.6%	0.17	0.99	
8 Point Trend	2.0%	0.29	0.96		-0.8%	0.04	0.99		1.2%	0.08	0.99	
7 Point Trend	2.7%	0.37	0.97		-2.4%	0.31	1.00		0.3%	0.00	0.99	
6 Point Trend	4.9%	0.74	0.99		-3.2%	0.37	1.00		1.6%	0.07	0.99	
5 Point Trend	6.9%	0.87	0.99		-4.2%	0.38	0.99		2.4%	0.09	0.98	
4 Point Trend	7.7%	0.83	0.97		-1.5%	0.05	0.99		6.1%	0.27	0.96	
3 Point Trend	11.4%	0.92	0.58		6.9%	1.00	1.00		19.1%	0.96	0.99	

Pennsylvania AY's as of 2014/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.8%	-0.9%	-0.2%
5 Year Trend	-0.1%	-0.8%	-0.9%
4 Year Trend	0.7%	-1.0%	-0.3%
3 Year Trend	2.7%	-0.2%	2.6%

Countrywide Four CQ Ending as of 2014/4	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	3.8%	0.96		1.3%	0.35		5.1%	0.94	
23 Point Trend	3.9%	0.95		1.3%	0.33		5.2%	0.94	
22 Point Trend	3.9%	0.95		1.2%	0.27		5.2%	0.93	
21 Point Trend	3.9%	0.94		1.0%	0.20		5.0%	0.92	
20 Point Trend	4.1%	0.94		0.9%	0.14		5.0%	0.91	
19 Point Trend	4.2%	0.95		0.7%	0.09		5.0%	0.89	
18 Point Trend	4.4%	0.95		0.5%	0.04		5.0%	0.88	
17 Point Trend	4.6%	0.96		0.3%	0.02		5.0%	0.86	
16 Point Trend	4.9%	0.97		0.1%	0.00		5.0%	0.84	
15 Point Trend	5.0%	0.97		-0.3%	0.01		4.8%	0.80	
14 Point Trend	5.1%	0.97		-0.9%	0.09		4.2%	0.77	
13 Point Trend	5.3%	0.97		-1.3%	0.15		4.0%	0.72	
12 Point Trend	5.5%	0.97		-1.8%	0.24		3.6%	0.64	
11 Point Trend	5.6%	0.97		-2.1%	0.25		3.3%	0.55	
10 Point Trend	5.6%	0.96		-2.1%	0.20		3.3%	0.48	
9 Point Trend	5.6%	0.95		-2.2%	0.17		3.3%	0.39	
8 Point Trend	5.3%	0.93		-2.6%	0.16		2.6%	0.23	
7 Point Trend	5.2%	0.89		-2.3%	0.09		2.8%	0.20	
6 Point Trend	4.8%	0.83		0.6%	0.01		5.4%	0.45	
5 Point Trend	3.7%	0.71		4.5%	0.20		8.4%	0.61	
4 Point Trend	1.7%	0.46		11.9%	0.67		13.8%	0.82	
3 Point Trend	-0.6%	0.75		22.2%	0.94		21.5%	0.95	

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty Insurance Company
 Determination of Loss Projection Factors
 Bodily Injury**

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	1.5%	1.5%	1.5%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
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
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.034	1.034	1.034

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	7.5%	7.5%	7.5%
12. Selected Frequency Trend	-5.6%	-5.6%	-5.6%
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
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.034	1.034	1.034

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	5.0%	5.0%	5.0%
12. Selected Frequency Trend	-3.0%	-3.0%	-3.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	1.9%	1.9%	1.9%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.043	1.043	1.043
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.043	1.043	1.043

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Determination of Loss Projection Factors
Underinsured Motorists - Bodily Injury**

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	4.3%	4.3%	4.3%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.3%	4.3%	4.3%
14. Present-to-Future Factor = $[1+(13)](10)$	1.098	1.098	1.098
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.098	1.098	1.098

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	2.0%	2.0%	2.0%
12. Selected Frequency Trend	-8.0%	-8.0%	-8.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	-6.2%	-6.2%	-6.2%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	0.867	0.867	0.867
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	0.867	0.867	0.867

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Determination of Loss Projection Factors
Comprehensive**

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	1.0%	1.0%	1.0%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	1.0%	1.0%	1.0%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.022	1.022	1.022
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.022	1.022	1.022

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty Insurance Company
 Determination of Loss Projection Factors
 Collision**

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	1.0%	1.0%	1.0%
12. Selected Frequency Trend	-0.5%	-0.5%	-0.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	0.5%	0.5%	0.5%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.011	1.011	1.011
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.011	1.011	1.011

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

	Fiscal Calendar Year Ending		
	2012/3	2013/3	2014/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2012	3/31/2013	3/31/2014
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.0%	0.0%	0.0%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	1.000	1.000	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2014	3/31/2014	3/31/2014
9. Average Loss Date for Assumed Effective Period	6/21/2016	6/21/2016	6/21/2016
10. Years of Trend = (9) - (8)	2.229	2.229	2.229
11. Selected Severity Trend	1.0%	1.0%	1.0%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	1.0%	1.0%	1.0%
14. Present-to-Future Factor = $[1+(13)]^{(10)}$	1.022	1.022	1.022
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.022	1.022	1.022

Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing’s rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = \$100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.99 to 1.00	1.71 to 1.00
Reserve to Premium Ratio:	1.22 to 1.00	0.31 to 1.00
Investment Yield:	4.75 %	4.49 %
Portion of Assets Available for Investments:	100.0 %	100.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of \$9.72 for liability coverages and an underwriting profit of \$13.85 for physical damage coverages in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model’s required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is \$0.00. Thus, an underwriting profit provision of 9.72 percent (\$9.72/\$100.00) is expected to achieve

a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 13.85 percent (\$13.85/\$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	9.72%	13.85%
Selected Underwriting Profit Provision	-0.8%	1.0%
Rate of Return – Selected Underwriting Profit Provision	5.27%	4.28%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	12.10	0.00	1.85	13.95	13.95	0.00	13.95
3	11.56	0.65	(2.21)	10.00	23.95	0.00	23.95
6	12.49	0.61	(0.15)	12.95	36.90	0.00	36.90
9	4.69	1.02	(2.28)	3.44	40.34	0.00	40.34
12	(0.19)	0.89	(2.10)	(1.40)	38.94	0.00	38.94
15	(6.62)	0.67	(0.15)	(6.10)	32.83	0.00	32.83
18	(4.72)	0.53	(0.13)	(4.32)	28.51	0.00	28.51
21	(3.33)	0.42	(0.11)	(3.01)	25.50	0.00	25.50
24	(2.55)	0.35	(0.09)	(2.29)	23.20	0.00	23.20
27	(2.12)	0.30	(0.07)	(1.90)	21.31	0.00	21.31
30	(1.82)	0.25	(0.07)	(1.64)	19.67	1.62	18.05
33	(1.56)	0.21	(0.06)	(1.40)	16.65	1.49	15.15
36	(1.31)	0.18	(0.05)	(1.18)	13.98	1.25	12.72
39	(1.09)	0.15	(0.04)	(0.98)	11.74	1.04	10.70
42	(0.91)	0.12	(0.03)	(0.82)	9.88	0.87	9.01
45	(0.75)	0.11	(0.03)	(0.67)	8.34	0.72	7.62
48	(0.59)	0.09	(0.02)	(0.53)	7.09	0.58	6.51
51	(0.48)	0.08	(0.03)	(0.43)	6.08	0.46	5.62
54	(0.41)	0.07	(0.02)	(0.36)	5.26	0.40	4.86
57	(0.39)	0.06	(0.01)	(0.34)	4.52	0.37	4.14
60	(0.43)	0.05	(0.01)	(0.39)	3.75	0.41	3.34
72	(0.46)	0.16	(0.05)	(0.36)	2.99	0.50	2.48
84	(0.40)	0.12	(0.04)	(0.32)	2.17	0.42	1.74
96	(0.28)	0.08	(0.02)	(0.22)	1.53	0.29	1.23
108	(0.17)	0.06	(0.02)	(0.13)	1.10	0.19	0.91
120	(0.11)	0.04	(0.01)	(0.08)	0.83	0.13	0.71
132	(0.09)	0.03	(0.01)	(0.06)	0.64	0.10	0.55
144	(0.08)	0.03	(0.01)	(0.07)	0.48	0.09	0.39
156	(0.07)	0.02	(0.01)	(0.06)	0.33	0.07	0.26
168	(0.04)	0.01	(0.00)	(0.03)	0.23	0.04	0.19
180	(0.02)	0.01	(0.00)	(0.01)	0.18	0.02	0.16
192	(0.02)	0.01	(0.00)	(0.01)	0.14	0.02	0.13
204	(0.03)	0.01	(0.00)	(0.02)	0.10	0.03	0.07
216	(0.03)	0.00	(0.00)	(0.03)	0.04	0.03	0.01
228	(0.03)	0.00	(0.00)	(0.03)	(0.01)	0.00	(0.01)
240	(0.02)	0.00	0.00	(0.02)	(0.03)	0.00	(0.03)
252	(0.00)	0.00	0.00	(0.00)	(0.03)	0.00	(0.03)
264	(0.00)	0.00	0.00	(0.00)	(0.03)	0.00	(0.03)
276	(0.00)	0.00	0.00	(0.00)	(0.03)	0.00	(0.03)
288	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
300	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
312	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
324	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
336	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
348	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
360	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
Total	9.73	7.37	(5.98)	11.11			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required	Assets Prior to Assets	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	0.00	0.00	1.0117	0.00
91.67	46.08	45.59	(45.59)	0.00	(45.59)	1.0000	(45.59)
66.32	36.49	29.83	15.76	0.00	15.76	0.9657	15.22
124.14	69.68	54.45	(24.62)	0.00	(24.62)	0.9325	(22.96)
91.17	53.32	37.86	16.60	0.00	16.60	0.9005	14.94
58.30	39.96	18.34	19.52	0.00	19.52	0.8696	16.97
45.83	33.62	12.22	6.12	0.00	6.12	0.8397	5.14
36.94	29.17	7.78	4.44	0.00	4.44	0.8109	3.60
30.68	26.06	4.61	3.16	0.00	3.16	0.7830	2.48
25.87	23.70	2.17	2.45	0.00	2.45	0.7561	1.85
21.87	21.74	0.13	2.04	0.00	2.04	0.7302	1.49
18.43	18.43	0.00	0.13	1.62	1.75	0.7051	1.23
15.48	15.48	0.00	0.00	1.49	1.49	0.6809	1.02
13.01	13.01	0.00	0.00	1.25	1.25	0.6575	0.83
10.95	10.95	0.00	0.00	1.04	1.04	0.6349	0.66
9.23	9.23	0.00	0.00	0.87	0.87	0.6131	0.54
7.82	7.82	0.00	0.00	0.72	0.72	0.5921	0.43
6.69	6.69	0.00	0.00	0.58	0.58	0.5718	0.33
5.78	5.78	0.00	0.00	0.46	0.46	0.5521	0.26
5.01	5.01	0.00	0.00	0.40	0.40	0.5332	0.21
4.28	4.28	0.00	0.00	0.37	0.37	0.5149	0.19
3.47	3.47	0.00	0.00	0.41	0.41	0.4972	0.20
2.60	2.60	0.00	0.00	0.50	0.50	0.4323	0.22
1.85	1.85	0.00	0.00	0.42	0.42	0.3759	0.16
1.34	1.34	0.00	0.00	0.29	0.29	0.3269	0.10
1.01	1.01	0.00	0.00	0.19	0.19	0.2843	0.05
0.81	0.81	0.00	0.00	0.13	0.13	0.2472	0.03
0.64	0.64	0.00	0.00	0.10	0.10	0.2149	0.02
0.48	0.48	0.00	0.00	0.09	0.09	0.1869	0.02
0.35	0.35	0.00	0.00	0.07	0.07	0.1625	0.01
0.28	0.28	0.00	0.00	0.04	0.04	0.1413	0.01
0.25	0.25	0.00	0.00	0.02	0.02	0.1229	0.00
0.22	0.22	0.00	0.00	0.02	0.02	0.1069	0.00
0.17	0.17	0.00	0.00	0.03	0.03	0.0929	0.00
0.11	0.11	0.00	0.00	0.03	0.03	0.0808	0.00
0.09	0.09	0.00	0.00	(0.01)	(0.01)	0.0703	(0.00)
0.09	0.09	0.00	0.00	(0.02)	(0.02)	0.0611	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0531	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0462	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0402	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0349	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0304	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0264	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0230	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0200	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0174	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.0151	(0.00)
			0.00	11.11	11.11		(0.35)

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net	Investment	Federal				
	Underwriting	Income	Tax	Total			
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	12.12	0.00	1.80	13.92	13.92	0.00	13.92
3	5.82	1.22	(2.64)	4.40	18.32	0.00	18.32
6	7.46	0.81	(0.54)	7.73	26.05	0.00	26.05
9	(1.06)	1.39	(2.66)	(2.33)	23.72	0.00	23.72
12	(6.55)	0.83	(2.34)	(8.06)	15.66	1.34	14.32
15	(3.67)	0.16	(0.02)	(3.53)	10.79	8.91	1.88
18	(0.11)	0.02	(0.00)	(0.09)	1.79	0.80	0.99
21	(0.05)	0.01	(0.00)	(0.05)	0.94	0.33	0.62
24	(0.04)	0.01	(0.00)	(0.04)	0.58	0.18	0.40
27	(0.03)	0.00	(0.00)	(0.03)	0.38	0.09	0.29
30	(0.01)	0.00	(0.00)	(0.01)	0.28	0.07	0.21
33	(0.01)	0.00	(0.00)	(0.01)	0.20	0.05	0.16
36	(0.01)	0.00	(0.00)	(0.00)	0.15	0.04	0.11
39	(0.02)	0.00	(0.00)	(0.02)	0.10	0.05	0.04
42	(0.00)	0.00	(0.00)	(0.00)	0.04	0.02	0.02
45	(0.00)	0.00	(0.00)	(0.00)	0.02	0.02	0.00
48	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
51	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
54	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
57	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
60	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
72	0.00	0.00	0.00	0.00	(0.01)	0.00	(0.01)
84	0.00	0.00	0.00	0.00	(0.01)	0.00	(0.01)
96	0.00	0.00	0.00	0.00	(0.01)	0.00	(0.01)
108	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	13.85	4.46	(6.41)	11.90			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required	Assets Prior to Assets Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	0.00	0.00	1.0117	0.00
146.15	46.04	100.11	(100.11)	0.00	(100.11)	1.0000	(100.11)
88.20	31.62	56.58	43.53	0.00	43.53	0.9657	42.04
163.12	59.75	103.38	(46.80)	0.00	(46.80)	0.9325	(43.64)
90.42	37.50	52.91	50.47	0.00	50.47	0.9005	45.44
16.00	16.00	0.00	52.91	1.34	54.26	0.8696	47.18
2.59	2.59	0.00	0.00	8.91	8.91	0.8397	7.48
1.40	1.40	0.00	0.00	0.80	0.80	0.8109	0.65
0.91	0.91	0.00	0.00	0.33	0.33	0.7830	0.26
0.65	0.65	0.00	0.00	0.18	0.18	0.7561	0.13
0.52	0.52	0.00	0.00	0.09	0.09	0.7302	0.07
0.42	0.42	0.00	0.00	0.07	0.07	0.7051	0.05
0.35	0.35	0.00	0.00	0.05	0.05	0.6809	0.03
0.29	0.29	0.00	0.00	0.04	0.04	0.6575	0.02
0.22	0.22	0.00	0.00	0.05	0.05	0.6349	0.03
0.18	0.18	0.00	0.00	0.02	0.02	0.6131	0.01
0.16	0.16	0.00	0.00	0.02	0.02	0.5921	0.01
0.15	0.15	0.00	0.00	(0.00)	(0.00)	0.5718	(0.00)
0.15	0.15	0.00	0.00	(0.00)	(0.00)	0.5521	(0.00)
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.5332	(0.00)
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.5149	(0.00)
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.4972	(0.00)
0.12	0.12	0.00	0.00	0.00	0.00	0.4323	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.3759	0.00
0.11	0.11	0.00	0.00	0.00	0.00	0.3269	0.00
0.11	0.11	0.00	0.00	0.00	0.00	0.2843	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.2472	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.2149	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1869	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1625	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1413	0.00
0.10	0.10	0.00	0.00	0.00	0.00	0.1229	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.1069	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0929	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0808	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0703	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0611	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0531	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0462	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0402	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0349	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0304	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0264	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0230	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0200	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0174	0.00
0.09	0.09	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	11.90	11.90		(0.35)

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty 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	13.0%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.4%

Trend

5. Selected Prospective Loss Trend	1.5%
6. Selected Prospective Premium Trend	-3.8%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = $(7) - (8)$	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.027

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	65.1%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	65.1%

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty 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	13.0%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.4%

Trend

5. Selected Prospective Loss Trend	1.5%
6. Selected Prospective Premium Trend	-3.0%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.023

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	64.9%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	64.9%

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty 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	13.0%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.4%

Trend

5. Selected Prospective Loss Trend	1.9%
6. Selected Prospective Premium Trend	-4.1%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.031

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	65.4%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	65.4%

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty 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	13.0%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	63.4%

Trend

5. Selected Prospective Loss Trend	4.3%
6. Selected Prospective Premium Trend	-1.4%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.028

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	65.2%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	65.2%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty 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	13.0%
2. Underwriting Profit Provision	-0.8%
3. Fixed Expense Ratio	24.4%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	63.4%

Trend

5. Selected Prospective Loss Trend	-6.2%
6. Selected Prospective Premium Trend	-6.7%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.003

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	63.6%
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)	63.6%

**Pennsylvania Personal Automobile
Nationwide Property & Casualty Insurance Company
Determination of Trended Permissible Loss and ALAE Ratio
Comprehensive**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.0%
3. Fixed Expense Ratio	24.1%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.9%

Trend

5. Selected Prospective Loss Trend	1.0%
6. Selected Prospective Premium Trend	-1.6%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
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)	62.7%
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)	62.7%

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty Insurance Company
 Determination of Trended Permissible Loss and ALAE Ratio
 Collision**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.0%
3. Fixed Expense Ratio	24.1%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.9%

Trend

5. Selected Prospective Loss Trend	0.5%
6. Selected Prospective Premium Trend	-0.5%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.005

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	62.2%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	62.2%

**Pennsylvania Personal Automobile
 Nationwide Property & Casualty 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	13.0%
2. Underwriting Profit Provision	1.0%
3. Fixed Expense Ratio	24.1%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.9%

Trend

5. Selected Prospective Loss Trend	1.0%
6. Selected Prospective Premium Trend	-0.5%
7. Average Earned Date Underlying Proposed Rates	6/21/2016
8. Average Earned Date Underlying Current Rates	12/21/2015
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.008

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	62.4%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	62.4%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Current and Revised Territory Base Rates
 Effective 12/22/15**

Bodily Injury						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	0.994	152.70	161.30	5.6%	5.0%
002	1.050	0.994	138.00	145.80	5.7%	5.0%
003	1.050	0.994	142.20	150.20	5.6%	5.0%
004	1.050	0.994	144.40	152.50	5.6%	5.0%
005	1.050	0.994	148.70	157.10	5.6%	5.0%
006	1.050	0.994	160.30	169.30	5.6%	5.0%
007	1.050	0.994	155.60	164.40	5.7%	5.0%
008	1.050	0.994	153.20	161.80	5.6%	5.0%
009	1.050	0.994	164.20	173.40	5.6%	5.0%
010	1.050	0.994	178.90	189.00	5.6%	5.0%
011	1.050	0.994	166.20	175.60	5.7%	5.0%
012	1.050	0.994	192.30	203.10	5.6%	5.0%
013	1.050	0.994	198.40	209.60	5.6%	5.0%
014	1.050	0.994	215.80	227.90	5.6%	5.0%
015	1.050	0.994	204.70	216.20	5.6%	5.0%
016	1.050	0.994	207.20	218.90	5.6%	5.0%
017	1.050	0.994	232.80	245.90	5.6%	5.0%
018	1.050	0.994	250.10	264.20	5.6%	5.0%
019	1.050	0.994	257.80	272.30	5.6%	5.0%
020	1.050	0.994	316.00	333.80	5.6%	5.0%
021	1.050	0.994	405.90	428.70	5.6%	5.0%
022	1.050	0.994	409.90	433.00	5.6%	5.0%
023	1.050	0.994	468.20	494.50	5.6%	5.0%
024	1.050	0.994	525.20	554.70	5.6%	5.0%
025	1.050	0.994	502.30	530.60	5.6%	5.0%
999	1.050	0.994	223.10	235.70	5.6%	5.0%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Current and Revised Territory Base Rates
 Effective 12/22/15**

Property Damage						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	0.994	98.70	104.30	5.7%	5.0%
002	1.050	0.994	109.40	115.60	5.7%	5.0%
003	1.050	0.994	116.30	122.90	5.7%	5.0%
004	1.050	0.994	118.30	125.00	5.7%	5.0%
005	1.050	0.994	120.60	127.40	5.6%	5.0%
006	1.050	0.994	122.00	128.90	5.7%	5.0%
007	1.050	0.994	132.20	139.70	5.7%	5.0%
008	1.050	0.994	124.00	131.00	5.6%	5.0%
009	1.050	0.994	122.10	129.00	5.7%	5.0%
010	1.050	0.994	124.70	131.70	5.6%	5.0%
011	1.050	0.994	140.00	147.90	5.6%	5.0%
012	1.050	0.994	127.70	134.90	5.6%	5.0%
013	1.050	0.994	128.50	135.80	5.7%	5.0%
014	1.050	0.994	131.10	138.50	5.6%	5.0%
015	1.050	0.994	141.30	149.30	5.7%	5.0%
016	1.050	0.994	143.40	151.50	5.6%	5.0%
017	1.050	0.994	144.40	152.60	5.7%	5.0%
018	1.050	0.994	150.90	159.40	5.6%	5.0%
019	1.050	0.994	154.50	163.20	5.6%	5.0%
020	1.050	0.994	157.30	166.20	5.7%	5.0%
021	1.050	0.994	165.70	175.10	5.7%	5.0%
022	1.050	0.994	174.70	184.60	5.7%	5.0%
023	1.050	0.994	180.00	190.20	5.7%	5.0%
024	1.050	0.994	186.20	196.70	5.6%	5.0%
025	1.050	0.994	180.50	190.70	5.7%	5.0%
026	1.050	0.994	186.60	197.10	5.6%	5.0%
999	1.050	0.994	139.00	146.80	5.6%	5.0%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Current and Revised Territory Base Rates
 Effective 12/22/15**

Medical Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	0.995	184.20	194.50	5.6%	5.0%
002	1.050	0.995	224.70	237.20	5.6%	5.0%
003	1.050	0.995	229.00	241.80	5.6%	5.0%
004	1.050	0.995	238.90	252.20	5.6%	5.0%
005	1.050	0.995	243.20	256.80	5.6%	5.0%
006	1.050	0.995	246.50	260.20	5.6%	5.0%
007	1.050	0.995	272.80	288.00	5.6%	5.0%
008	1.050	0.995	267.10	282.00	5.6%	5.0%
009	1.050	0.995	281.90	297.60	5.6%	5.0%
010	1.050	0.995	278.40	293.90	5.6%	5.0%
011	1.050	0.995	320.30	338.20	5.6%	5.0%
012	1.050	0.995	322.30	340.30	5.6%	5.0%
013	1.050	0.995	302.10	318.90	5.6%	5.0%
014	1.050	0.995	313.20	330.70	5.6%	5.0%
015	1.050	0.995	348.90	368.40	5.6%	5.0%
016	1.050	0.995	371.80	392.50	5.6%	5.0%
017	1.050	0.995	413.60	436.70	5.6%	5.0%
018	1.050	0.995	421.70	445.20	5.6%	5.0%
019	1.050	0.995	425.40	449.10	5.6%	5.0%
020	1.050	0.995	436.50	460.80	5.6%	5.0%
021	1.050	0.995	486.00	513.10	5.6%	5.0%
022	1.050	0.995	752.10	794.00	5.6%	5.0%
023	1.050	0.995	878.50	927.50	5.6%	5.0%
024	1.050	0.995	992.40	1,047.70	5.6%	5.0%
025	1.050	0.995	1,040.90	1,098.90	5.6%	5.0%
999	1.050	0.995	353.80	373.50	5.6%	5.0%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Current and Revised Territory Base Rates
 Effective 12/22/15**

Funeral Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	1.000	0.80	0.80	0.0%	0.0%
002	1.050	1.000	0.90	0.90	0.0%	0.0%
003	1.050	1.000	1.00	1.10	10.0%	10.0%
004	1.050	1.000	1.10	1.20	9.1%	9.1%
005	1.050	1.000	1.10	1.20	9.1%	9.1%
006	1.050	1.000	1.10	1.20	9.1%	9.1%
007	1.050	1.000	1.10	1.20	9.1%	9.1%
008	1.050	1.000	1.20	1.30	8.3%	8.3%
009	1.050	1.000	1.20	1.30	8.3%	8.3%
010	1.050	1.000	1.20	1.30	8.3%	8.3%
011	1.050	1.000	1.20	1.30	8.3%	8.3%
012	1.050	1.000	1.20	1.30	8.3%	8.3%
013	1.050	1.000	1.20	1.30	8.3%	8.3%
014	1.050	1.000	1.30	1.40	7.7%	7.7%
015	1.050	1.000	1.60	1.70	6.3%	6.3%
016	1.050	1.000	1.70	1.80	5.9%	5.9%
017	1.050	1.000	1.60	1.70	6.3%	6.3%
018	1.050	1.000	1.90	2.00	5.3%	5.3%
019	1.050	1.000	1.90	2.00	5.3%	5.3%
020	1.050	1.000	1.90	2.00	5.3%	5.3%
021	1.050	1.000	2.00	2.10	5.0%	5.0%
022	1.050	1.000	3.20	3.40	6.3%	6.3%
023	1.050	1.000	4.00	4.20	5.0%	5.0%
024	1.050	1.000	4.10	4.30	4.9%	4.9%
025	1.050	1.000	4.30	4.50	4.7%	4.7%
999	1.050	1.000	1.40	1.50	7.1%	7.1%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Current and Revised Territory Base Rates
 Effective 12/22/15**

Accidental Death Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	1.000	5.00	5.30	6.0%	6.0%
002	1.050	1.000	5.70	6.00	5.3%	5.3%
003	1.050	1.000	6.20	6.50	4.8%	4.8%
004	1.050	1.000	6.40	6.70	4.7%	4.7%
005	1.050	1.000	6.50	6.80	4.6%	4.6%
006	1.050	1.000	6.50	6.80	4.6%	4.6%
007	1.050	1.000	7.10	7.50	5.6%	5.6%
008	1.050	1.000	7.20	7.60	5.6%	5.6%
009	1.050	1.000	7.50	7.90	5.3%	5.3%
010	1.050	1.000	7.40	7.80	5.4%	5.4%
011	1.050	1.000	7.50	7.90	5.3%	5.3%
012	1.050	1.000	7.60	8.00	5.3%	5.3%
013	1.050	1.000	8.00	8.40	5.0%	5.0%
014	1.050	1.000	8.30	8.70	4.8%	4.8%
015	1.050	1.000	9.60	10.10	5.2%	5.2%
016	1.050	1.000	10.30	10.80	4.9%	4.9%
017	1.050	1.000	9.90	10.40	5.1%	5.1%
018	1.050	1.000	11.50	12.10	5.2%	5.2%
019	1.050	1.000	11.20	11.80	5.4%	5.4%
020	1.050	1.000	11.80	12.40	5.1%	5.1%
021	1.050	1.000	12.90	13.50	4.7%	4.7%
022	1.050	1.000	20.80	21.80	4.8%	4.8%
023	1.050	1.000	24.20	25.40	5.0%	5.0%
024	1.050	1.000	24.30	25.50	4.9%	4.9%
025	1.050	1.000	25.20	26.50	5.2%	5.2%
999	1.050	1.000	9.00	9.50	5.6%	5.6%

**Pennsylvania Private Passenger Automobile
Nationwide Property and Casualty Insurance Company
Current and Revised Territory Base Rates
Effective 12/22/15**

Loss of Income Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	1.000	16.50	17.30	4.8%	4.8%
002	1.050	1.000	18.00	18.90	5.0%	5.0%
003	1.050	1.000	22.70	23.80	4.8%	4.8%
004	1.050	1.000	22.40	23.50	4.9%	4.9%
005	1.050	1.000	22.40	23.50	4.9%	4.9%
006	1.050	1.000	23.00	24.20	5.2%	5.2%
007	1.050	1.000	23.60	24.80	5.1%	5.1%
008	1.050	1.000	24.90	26.10	4.8%	4.8%
009	1.050	1.000	26.40	27.70	4.9%	4.9%
010	1.050	1.000	24.70	25.90	4.9%	4.9%
011	1.050	1.000	27.10	28.50	5.2%	5.2%
012	1.050	1.000	25.70	27.00	5.1%	5.1%
013	1.050	1.000	28.00	29.40	5.0%	5.0%
014	1.050	1.000	29.50	31.00	5.1%	5.1%
015	1.050	1.000	31.80	33.40	5.0%	5.0%
016	1.050	1.000	35.20	37.00	5.1%	5.1%
017	1.050	1.000	35.50	37.30	5.1%	5.1%
018	1.050	1.000	38.80	40.70	4.9%	4.9%
019	1.050	1.000	36.90	38.70	4.9%	4.9%
020	1.050	1.000	40.40	42.40	5.0%	5.0%
021	1.050	1.000	43.80	46.00	5.0%	5.0%
022	1.050	1.000	70.80	74.30	4.9%	4.9%
023	1.050	1.000	81.10	85.20	5.1%	5.1%
024	1.050	1.000	80.80	84.80	5.0%	5.0%
025	1.050	1.000	89.70	94.20	5.0%	5.0%
999	1.050	1.000	28.60	30.00	4.9%	4.9%

**Pennsylvania Private Passenger Automobile
Nationwide Property and Casualty Insurance Company
Current and Revised Territory Base Rates
Effective 12/22/15**

Combined Loss Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.050	0.994	268.70	283.70	5.6%	5.0%
002	1.050	0.994	279.30	294.90	5.6%	5.0%
003	1.050	0.994	322.00	340.00	5.6%	5.0%
004	1.050	0.994	341.10	360.10	5.6%	5.0%
005	1.050	0.994	338.30	357.20	5.6%	5.0%
006	1.050	0.994	364.60	385.00	5.6%	5.0%
007	1.050	0.994	372.60	393.40	5.6%	5.0%
008	1.050	0.994	374.20	395.10	5.6%	5.0%
009	1.050	0.994	399.90	422.20	5.6%	5.0%
010	1.050	0.994	420.10	443.60	5.6%	5.0%
011	1.050	0.994	397.90	420.10	5.6%	5.0%
012	1.050	0.994	402.80	425.30	5.6%	5.0%
013	1.050	0.994	422.20	445.80	5.6%	5.0%
014	1.050	0.994	431.00	455.10	5.6%	5.0%
015	1.050	0.994	561.20	592.50	5.6%	5.0%
016	1.050	0.994	545.40	575.80	5.6%	5.0%
017	1.050	0.994	523.40	552.60	5.6%	5.0%
018	1.050	0.994	601.60	635.20	5.6%	5.0%
019	1.050	0.994	607.50	641.40	5.6%	5.0%
020	1.050	0.994	627.20	662.20	5.6%	5.0%
021	1.050	0.994	691.20	729.80	5.6%	5.0%
022	1.050	0.994	1,109.90	1,171.90	5.6%	5.0%
023	1.050	0.994	1,291.60	1,363.70	5.6%	5.0%
024	1.050	0.994	1,301.60	1,374.30	5.6%	5.0%
025	1.050	0.994	1,446.70	1,527.50	5.6%	5.0%
999	1.050	0.994	446.30	471.20	5.6%	5.0%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Current and Revised Territory Base Rates
 Effective 12/22/15**

Comprehensive						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.040	1.000	54.00	56.20	4.1%	4.0%
002	1.040	1.000	56.90	59.20	4.0%	4.0%
003	1.040	1.000	59.00	61.40	4.1%	4.0%
004	1.040	1.000	63.50	66.10	4.1%	4.1%
005	1.040	1.000	67.70	70.40	4.0%	4.0%
006	1.040	1.000	73.60	76.60	4.1%	4.1%
007	1.040	1.000	69.50	72.30	4.0%	4.0%
008	1.040	1.000	74.90	77.90	4.0%	4.0%
009	1.040	1.000	73.90	76.90	4.1%	4.0%
010	1.040	1.000	78.40	81.60	4.1%	4.1%
011	1.040	1.000	89.90	93.50	4.0%	4.0%
012	1.040	1.000	82.50	85.80	4.0%	4.0%
013	1.040	1.000	82.20	85.50	4.0%	4.0%
014	1.040	1.000	89.20	92.80	4.0%	4.0%
015	1.040	1.000	91.60	95.30	4.0%	4.0%
016	1.040	1.000	97.90	101.80	4.0%	4.0%
017	1.040	1.000	106.80	111.10	4.0%	4.0%
018	1.040	1.000	112.90	117.40	4.0%	4.0%
019	1.040	1.000	117.20	121.90	4.0%	4.0%
020	1.040	1.000	121.90	126.80	4.0%	4.0%
021	1.040	1.000	122.70	127.60	4.0%	4.0%
022	1.040	1.000	123.10	128.10	4.1%	4.0%
023	1.040	1.000	127.10	132.20	4.0%	4.0%
024	1.040	1.000	146.40	152.30	4.0%	4.0%
025	1.040	1.000	139.40	145.00	4.0%	4.0%
026	1.040	1.000	104.90	109.10	4.0%	4.0%
027	1.040	1.000	114.10	118.70	4.0%	4.0%
028	1.040	1.000	140.00	145.60	4.0%	4.0%
029	1.040	1.000	114.00	118.60	4.0%	4.0%
030	1.040	1.000	122.70	127.60	4.0%	4.0%
031	1.040	1.000	136.60	142.10	4.0%	4.0%
032	1.040	1.000	149.30	155.30	4.0%	4.0%
033	1.040	1.000	159.90	166.30	4.0%	4.0%
034	1.040	1.000	150.70	156.80	4.0%	4.0%
035	1.040	1.000	142.20	147.90	4.0%	4.0%
036	1.040	1.000	166.40	173.10	4.0%	4.0%
037	1.040	1.000	178.00	185.20	4.0%	4.0%
038	1.040	1.000	182.80	190.20	4.0%	4.0%
999	1.040	1.000	84.70	88.10	4.0%	4.0%

**Pennsylvania Private Passenger Automobile
Nationwide Property and Casualty Insurance Company
Current and Revised Territory Base Rates
Effective 12/22/15**

Collision						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
001	1.040	0.993	201.60	211.10	4.7%	4.0%
002	1.040	0.993	221.00	231.40	4.7%	4.0%
003	1.040	0.993	219.50	229.80	4.7%	4.0%
004	1.040	0.993	219.70	230.00	4.7%	4.0%
005	1.040	0.993	223.50	234.00	4.7%	4.0%
006	1.040	0.993	243.80	255.30	4.7%	4.0%
007	1.040	0.993	233.80	244.80	4.7%	4.0%
008	1.040	0.993	230.10	240.90	4.7%	4.0%
009	1.040	0.993	242.00	253.40	4.7%	4.0%
010	1.040	0.993	235.40	246.50	4.7%	4.0%
011	1.040	0.993	239.60	250.90	4.7%	4.0%
012	1.040	0.993	240.80	252.10	4.7%	4.0%
013	1.040	0.993	244.70	256.20	4.7%	4.0%
014	1.040	0.993	247.30	258.90	4.7%	4.0%
015	1.040	0.993	245.40	257.00	4.7%	4.0%
016	1.040	0.993	260.60	272.90	4.7%	4.0%
017	1.040	0.993	265.90	278.40	4.7%	4.0%
018	1.040	0.993	271.20	284.00	4.7%	4.0%
019	1.040	0.993	274.20	287.10	4.7%	4.0%
020	1.040	0.993	292.50	306.30	4.7%	4.0%
021	1.040	0.993	290.60	304.30	4.7%	4.0%
022	1.040	0.993	282.20	295.50	4.7%	4.0%
023	1.040	0.993	312.30	327.00	4.7%	4.0%
024	1.040	0.993	318.40	333.40	4.7%	4.0%
025	1.040	0.993	268.70	281.40	4.7%	4.0%
026	1.040	0.993	302.90	317.20	4.7%	4.0%
027	1.040	0.993	336.40	352.20	4.7%	4.0%
028	1.040	0.993	336.70	352.60	4.7%	4.0%
029	1.040	0.993	336.70	352.60	4.7%	4.0%
030	1.040	0.993	393.80	412.30	4.7%	4.0%
031	1.040	0.993	399.70	418.50	4.7%	4.0%
032	1.040	0.993	431.20	451.50	4.7%	4.0%
033	1.040	0.993	423.50	443.40	4.7%	4.0%
999	1.040	0.993	279.40	292.60	4.7%	4.0%

**Pennsylvania Private Passenger Automobile
Nationwide Property and Casualty Insurance Company
Base Rates for Miscellaneous Coverages
Effective 12/22/15**

Excess Medical

FPB

Current Rate	Indicated Change Factor	Premium Impacts from Factor Changes	Revised Rate
15.90	1.050	1.000	16.70

**Nationwide/Allied Insurance
Roadside Assistance Coverage
Filing Support**

A recent countrywide rate level adequacy analysis of the Roadside Assistance (RSA) Coverage supports the following changes to this coverage's premium charges:

Roadside Assistance Coverage

RSA Type	Semi-Annual Premium		
	Current	Indicated	Revised
Basic	\$10.00	\$11.20	\$11.00
Plus	\$20.00	\$21.10	\$21.00

Pages 2 and 3 of this exhibit display the historical calendar year data underlying the each RSA Type (Basic is displayed on Page 2 and Plus is displayed on Page 3). The derivation of each RSA Type's rate indication is also displayed. For purposes of these indications, the 24 month experience period ending December 2014 was used with an assumed effective date of October 1, 2015. For Basic, annual frequency and severity trends of 4.0 and 2.0 were assumed respectively; for Plus, annual frequency and severity trends of 0.0 and 2.0 were assumed respectively. The following expense assumptions were incorporated based on the combined Nationwide and Allied Physical Damage expense provisions applicable at the time of this analysis:

**Physical Damage Expense Provisions - Nationwide & Allied
Insurance - All States Combined**

Target Combined Ratio	98.97%
Commissions & Contingent Commissions	12.56%
Taxes, Licenses and Fees	2.39%
Write-Off Provision	0.41%
Fee Income	-1.39%
Permissible Loss & Fixed Expense Ratio	85.01%
General & Other Acquisition	15.80%
Loss Adjustment Expense	8.00%
Permissible Loss Ratio	61.21%

The sum of the general, other acquisition and loss adjustment fixed expense provisions (23.80%) was used as the fixed expense provision. This provision was applied to the most recent year's average earned premium and projected to the proposed effective period using a 2.0 percent annual expense trend assumption resulting in a projected fixed expense of \$7.73 per policy. This in turn results in a projected fixed expense ratio of 38.65 and 19.33 percent for Basic and Plus, respectively, given their average premium (at current rates) of \$20.00 and \$40.00.

Roadside Assistance (RSA) Coverage - Trend & Rate Level Analysis
Allied and Nationwide Insurance Companies Combined
RoadSide Assistance - Basic Package
12-Month Moving Results (Excluding CA and NC)

Accounting Month	Written Premium	Written Exposure Years	Earned Premium	Earned Exposure Years	Net Paid Losses	First Settled Claim Count	Average Written Premium	Average Earned Premium	Paid Frequency Per 100	Average Paid Cost	Paid Loss Cost	Paid Loss Ratio
2009-12 DEC	15,208,331	910,871	12,069,574	722,751	4,080,149	65,629	16.70	16.70	9.080	62.17	5.65	33.8%
2010-01 JAN	15,751,124	943,572	13,032,001	780,320	4,612,364	73,952	16.69	16.70	9.477	62.37	5.91	35.4%
2010-02 FEB	16,101,677	964,638	13,902,146	832,440	5,046,070	80,648	16.69	16.70	9.688	62.57	6.06	36.3%
2010-03 MAR	16,573,128	992,919	14,677,404	878,920	5,548,517	88,453	16.69	16.70	10.064	62.73	6.31	37.8%
2010-04 APR	16,870,106	1,010,743	15,328,064	917,973	5,883,248	93,555	16.69	16.70	10.191	62.89	6.41	38.4%
2010-05 MAY	17,127,232	1,026,114	15,869,424	950,478	6,155,315	97,785	16.69	16.70	10.288	62.95	6.48	38.8%
2010-06 JUN	17,428,801	1,044,164	16,308,530	976,857	6,505,877	103,391	16.69	16.69	10.584	62.92	6.66	39.9%
2010-07 JUL	17,511,009	1,049,071	16,644,209	997,000	6,754,407	107,184	16.69	16.69	10.751	63.02	6.77	40.6%
2010-08 AUG	17,604,136	1,054,782	16,926,776	1,013,974	7,069,249	112,064	16.69	16.69	11.052	63.08	6.97	41.8%
2010-09 SEP	17,631,283	1,056,401	17,151,053	1,027,463	7,264,146	115,098	16.69	16.69	11.202	63.11	7.07	42.4%
2010-10 OCT	17,588,524	1,053,768	17,316,599	1,037,404	7,445,524	117,984	16.69	16.69	11.373	63.11	7.18	43.0%
2010-11 NOV	17,602,881	1,054,588	17,433,736	1,044,414	7,624,078	120,741	16.69	16.69	11.561	63.14	7.30	43.7%
2010-12 DEC	17,499,458	1,048,221	17,496,094	1,048,133	7,907,727	125,048	16.69	16.69	11.931	63.24	7.54	45.2%
2011-01 JAN	17,408,692	1,042,625	17,513,630	1,049,137	7,886,127	124,420	16.70	16.69	11.859	63.38	7.52	45.0%
2011-02 FEB	17,314,219	1,036,902	17,494,142	1,047,904	8,008,797	126,103	16.70	16.69	12.034	63.51	7.64	45.8%
2011-03 MAR	17,217,189	1,030,992	17,447,826	1,045,056	8,067,529	126,751	16.70	16.70	12.129	63.65	7.72	46.2%
2011-04 APR	17,091,255	1,023,457	17,379,801	1,040,926	8,068,171	126,701	16.70	16.70	12.172	63.68	7.75	46.4%
2011-05 MAY	17,047,770	1,020,783	17,303,297	1,036,264	8,128,743	127,416	16.70	16.70	12.296	63.80	7.84	47.0%
2011-06 JUN	16,965,011	1,015,745	17,217,406	1,031,036	8,195,466	128,159	16.70	16.70	12.430	63.95	7.95	47.6%
2011-07 JUL	16,842,284	1,008,328	17,128,890	1,025,680	8,191,094	127,982	16.70	16.70	12.478	64.00	7.99	47.8%
2011-08 AUG	16,868,621	1,009,900	17,051,590	1,020,998	8,363,852	130,451	16.70	16.70	12.777	64.11	8.19	49.1%
2011-09 SEP	16,726,353	1,001,432	16,961,509	1,015,563	8,313,846	128,932	16.70	16.70	12.696	64.48	8.19	49.0%
2011-10 OCT	16,650,994	996,978	16,879,017	1,010,613	8,312,245	128,469	16.70	16.70	12.712	64.70	8.22	49.2%
2011-11 NOV	16,690,225	999,423	16,806,324	1,006,286	8,520,886	131,270	16.70	16.70	13.045	64.91	8.47	50.7%
2011-12 DEC	16,463,719	985,877	16,712,329	1,000,695	8,493,926	130,435	16.70	16.70	13.034	65.12	8.49	50.8%
2012-01 JAN	16,423,753	983,638	16,635,651	996,153	8,527,121	130,666	16.70	16.70	13.117	65.26	8.56	51.3%
2012-02 FEB	16,457,975	985,755	16,565,890	992,041	8,560,874	131,103	16.70	16.70	13.215	65.30	8.63	51.7%
2012-03 MAR	16,237,354	972,500	16,478,365	986,847	8,410,304	128,545	16.70	16.70	13.026	65.43	8.52	51.0%
2012-04 APR	16,190,169	967,971	16,405,371	982,379	8,446,016	128,657	16.73	16.70	13.096	65.65	8.60	51.5%
2012-05 MAY	16,277,701	970,623	16,348,419	978,460	8,587,524	130,572	16.77	16.71	13.345	65.77	8.78	52.5%
2012-06 JUN	16,161,338	959,164	16,280,907	973,364	8,447,379	128,008	16.85	16.73	13.151	65.99	8.68	51.9%
2012-07 JUL	16,257,502	957,223	16,246,408	969,141	8,488,903	128,262	16.98	16.76	13.235	66.18	8.76	52.3%
2012-08 AUG	16,346,530	952,790	16,232,426	964,728	8,413,610	126,799	17.16	16.83	13.144	66.35	8.72	51.8%
2012-09 SEP	16,371,527	944,773	16,239,425	960,139	8,422,590	126,803	17.33	16.91	13.207	66.42	8.77	51.9%
2012-10 OCT	16,622,935	948,489	16,292,105	956,634	8,643,154	129,715	17.53	17.03	13.560	66.63	9.03	53.1%
2012-11 NOV	16,641,914	939,701	16,344,756	951,930	8,466,411	126,868	17.71	17.17	13.327	66.73	8.89	51.8%
2012-12 DEC	16,718,788	934,061	16,420,701	947,560	8,177,237	122,331	17.90	17.33	12.910	66.85	8.63	49.8%
2013-01 JAN	16,954,903	935,395	16,522,313	943,832	8,430,531	125,994	18.13	17.51	13.349	66.91	8.93	51.0%
2013-02 FEB	16,985,010	924,723	16,617,109	939,000	8,380,336	124,905	18.37	17.70	13.302	67.09	8.92	50.4%
2013-03 MAR	17,146,569	920,647	16,731,245	934,654	8,404,613	125,003	18.62	17.90	13.374	67.24	8.99	50.2%
2013-04 APR	17,306,610	918,416	16,855,940	930,493	8,393,974	124,884	18.84	18.12	13.421	67.21	9.02	49.8%
2013-05 MAY	17,425,072	913,458	16,980,453	926,085	8,374,101	124,427	19.08	18.34	13.436	67.30	9.04	49.3%
2013-06 JUN	17,463,393	907,964	17,101,200	921,625	8,373,482	124,268	19.23	18.56	13.484	67.38	9.09	49.0%
2013-07 JUL	17,587,154	908,227	17,219,249	917,588	8,485,211	125,587	19.36	18.77	13.687	67.56	9.25	49.3%
2013-08 AUG	17,506,055	898,508	17,301,830	912,627	8,356,777	123,218	19.48	18.96	13.501	67.82	9.16	48.3%
2013-09 SEP	17,511,265	895,116	17,369,837	908,154	8,317,657	122,393	19.56	19.13	13.477	67.96	9.16	47.9%
2013-10 OCT	17,483,844	889,391	17,409,912	903,333	8,231,321	121,177	19.66	19.27	13.414	67.93	9.11	47.3%
2013-11 NOV	17,384,951	880,806	17,426,717	898,377	8,218,324	120,918	19.74	19.40	13.460	67.97	9.15	47.2%
2013-12 DEC	17,444,762	881,119	17,440,114	894,122	8,462,651	124,386	19.80	19.51	13.912	68.04	9.46	48.5%
2014-01 JAN	17,385,196	875,964	17,431,145	889,424	8,395,300	123,071	19.85	19.60	13.837	68.22	9.44	48.2%
2014-02 FEB	17,336,679	871,753	17,411,846	884,823	8,513,248	124,364	19.89	19.68	14.055	68.45	9.62	48.9%
2014-03 MAR	17,271,483	867,041	17,381,680	880,176	8,548,364	124,672	19.92	19.75	14.164	68.57	9.71	49.2%
2014-04 APR	17,272,911	865,938	17,346,628	875,776	8,697,971	126,527	19.95	19.81	14.447	68.74	9.93	50.1%
2014-05 MAY	17,086,364	855,995	17,286,563	870,620	8,453,355	122,713	19.96	19.86	14.095	68.89	9.71	48.9%
2014-06 JUN	17,053,246	854,051	17,229,629	866,145	8,382,809	121,505	19.97	19.89	14.028	68.99	9.68	48.7%
2014-07 JUL	16,970,132	849,555	17,162,690	861,549	8,239,927	119,346	19.98	19.92	13.852	69.04	9.56	48.0%
2014-08 AUG	16,850,625	843,223	17,088,712	856,899	8,211,013	118,895	19.98	19.94	13.875	69.06	9.58	48.0%
2014-09 SEP	16,846,680	842,659	17,021,153	852,806	8,301,161	120,459	19.99	19.96	14.125	68.91	9.73	48.8%
2014-10 OCT	16,772,685	838,722	16,946,781	848,551	8,281,400	119,968	20.00	19.97	14.138	69.03	9.76	48.9%
2014-11 NOV	16,692,634	834,690	16,873,196	844,497	8,390,146	121,522	20.00	19.98	14.390	69.04	9.94	49.7%
2014-12 DEC	16,726,555	836,402	16,809,109	841,017	8,439,234	122,194	20.00	19.99	14.529	69.06	10.03	50.2%

Annualized Trends	Based on # of Months	60	5.0%	4.6%	6.7%	2.3%	9.2%	4.4%
	48	5.7%	5.4%	5.1%	2.4%	7.6%	2.1%	
	54	6.6%	6.3%	4.0%	2.4%	6.5%	0.2%	
	42	7.4%	7.3%	3.4%	2.3%	5.8%	-1.4%	
	36	7.9%	8.3%	3.3%	2.1%	5.5%	-2.6%	
	30	7.0%	8.6%	3.8%	1.9%	5.8%	-2.6%	
	24	4.5%	7.0%	4.2%	1.8%	6.1%	-0.8%	
	18	2.0%	4.2%	4.4%	1.7%	6.2%	1.9%	
	12	0.7%	2.1%	2.4%	1.2%	3.6%	1.5%	
	9	0.4%	1.3%	2.4%	0.5%	2.9%	1.6%	
	6	0.3%	0.8%	12.7%	0.1%	12.8%	11.9%	
	3	0.0%	0.5%	17.8%	0.3%	18.2%	17.6%	

Selected Loss Trend:		20.00	20.00	4.0%	2.0%	6.1%	
12/31/2012 Projected to	10/1/2015 Effective Date	20.00	20.00	15.106	72.36	10.93	54.7%
12/31/2013 Projected to	10/1/2015 Effective Date	20.00	20.00	15.652	72.21	11.30	56.5%
12/31/2014 Projected to	10/1/2015 Effective Date	20.00	20.00	15.718	71.86	11.30	56.5%
Selected Experience Period (Mos.):		24	20.00	15.684	72.04	11.30	56.5%
Fixed Expense Provision				Projected Fixed Expense Ratio			38.65%
Average Earned Premium (Basic & Plus)		31.21		Loss and Fixed Expense Ratio			95.15%
Fixed Expense Ratio		23.80%		Permissible Loss & Fixed Expense Ratio			85.01%
Fixed Expense Annual Trend		2.0%		Indicated Change			11.9%
Projected Fixed Expense Provision		7.73		Indicated Semi-Annual Premium			11.20
				Selected Semi-Annual Premium			11.00

Roadside Assistance (RSA) Coverage - Trend & Rate Level Analysis
Allied and Nationwide Insurance Companies Combined
RoadSide Assistance - Plus Package
12-Month Moving Results (Excluding CA and NC)

Accounting Month	Written Premium	Written Exposure Years	Earned Premium	Earned Exposure Years	Net Paid Losses	First Settled Claim Count	Average Written Premium	Average Earned Premium	Paid Frequency Per 100	Average Paid Cost	Paid Loss Cost	Paid Loss Ratio
2009-12 DEC	8,530,126	260,916	6,283,249	191,221	3,389,165	43,221	32.69	32.86	22.603	78.41	17.72	53.9%
2010-01 JAN	9,208,795	281,954	6,931,522	211,315	3,979,428	50,655	32.66	32.80	23.971	78.56	18.83	57.4%
2010-02 FEB	9,876,557	302,607	7,593,543	231,855	4,483,502	56,939	32.64	32.75	24.558	78.74	19.34	59.0%
2010-03 MAR	10,663,814	327,020	8,281,282	253,195	5,131,324	65,133	32.61	32.71	25.724	78.78	20.27	62.0%
2010-04 APR	11,344,229	348,077	8,970,241	274,565	5,623,975	71,329	32.59	32.67	25.979	78.85	20.48	62.7%
2010-05 MAY	11,967,191	367,388	9,662,337	296,035	6,102,290	77,392	32.57	32.64	26.143	78.85	20.61	63.2%
2010-06 JUN	12,643,941	388,129	10,351,083	317,365	6,770,851	85,942	32.58	32.62	27.080	78.78	21.33	65.4%
2010-07 JUL	13,208,497	405,516	11,017,876	337,979	7,314,274	92,826	32.57	32.60	27.465	78.80	21.64	66.4%
2010-08 AUG	13,878,990	426,256	11,679,795	358,440	7,963,006	101,131	32.56	32.59	28.214	78.74	22.22	68.2%
2010-09 SEP	14,476,999	444,630	12,326,378	378,401	8,590,821	109,044	32.56	32.57	28.817	78.78	22.70	69.7%
2010-10 OCT	15,033,529	461,771	12,957,257	397,841	9,126,193	115,799	32.56	32.57	29.107	78.81	22.94	70.4%
2010-11 NOV	15,576,044	478,489	13,573,842	416,836	9,705,081	123,016	32.55	32.56	29.512	78.89	23.28	71.5%
2010-12 DEC	16,124,159	495,120	14,177,682	435,389	10,484,990	132,633	32.57	32.56	30.463	79.05	24.08	74.0%
2011-01 JAN	16,627,345	510,485	14,760,828	453,283	10,886,881	137,379	32.57	32.56	30.308	79.25	24.02	73.8%
2011-02 FEB	17,155,152	526,791	15,330,850	470,772	11,517,219	144,923	32.57	32.57	30.784	79.47	24.46	75.1%
2011-03 MAR	17,800,002	546,449	15,899,892	488,212	12,130,409	152,284	32.57	32.57	31.192	79.66	24.85	76.3%
2011-04 APR	18,331,427	562,757	16,456,874	505,289	12,567,646	157,511	32.57	32.57	31.172	79.79	24.87	76.4%
2011-05 MAY	18,925,346	580,801	17,018,231	522,454	13,067,142	163,360	32.58	32.57	31.268	79.99	25.01	76.8%
2011-06 JUN	19,505,035	598,519	17,579,832	539,636	13,701,930	171,007	32.59	32.58	31.689	80.12	25.39	77.9%
2011-07 JUL	20,012,665	614,026	18,139,286	556,756	14,124,320	176,109	32.59	32.58	31.631	80.20	25.37	77.9%
2011-08 AUG	20,740,807	636,243	18,715,514	574,355	14,945,392	185,887	32.60	32.59	32.364	80.40	26.02	79.9%
2011-09 SEP	21,272,650	652,505	19,277,605	591,527	15,257,021	188,858	32.60	32.59	31.927	80.79	25.79	79.1%
2011-10 OCT	21,847,833	669,984	19,849,048	608,997	15,646,451	193,023	32.61	32.59	31.695	81.06	25.69	78.8%
2011-11 NOV	22,515,993	690,207	20,430,674	626,750	16,318,244	203,053	32.62	32.60	32.398	81.35	26.36	80.9%
2011-12 DEC	22,899,460	702,057	20,990,018	643,859	16,984,471	208,072	32.62	32.60	32.316	81.63	26.38	80.9%
2012-01 JAN	23,465,820	719,384	21,562,882	661,361	17,523,852	214,032	32.62	32.60	32.362	81.87	26.50	81.3%
2012-02 FEB	24,204,436	741,799	22,148,288	679,233	18,122,123	220,975	32.63	32.61	32.533	82.01	26.68	81.8%
2012-03 MAR	24,636,811	754,734	22,714,732	696,474	18,243,548	221,988	32.64	32.61	31.873	82.18	26.19	80.3%
2012-04 APR	25,182,309	770,083	23,289,348	713,824	18,721,393	227,238	32.70	32.63	31.834	82.39	26.23	80.4%
2012-05 MAY	25,912,769	790,454	23,876,113	731,279	19,499,886	236,453	32.78	32.65	32.334	82.47	26.67	81.7%
2012-06 JUN	26,313,542	799,425	24,436,873	747,541	19,621,416	237,119	32.92	32.69	31.720	82.75	26.25	80.3%
2012-07 JUL	27,051,362	816,230	25,030,794	764,030	20,157,247	242,918	33.14	32.76	31.794	82.98	26.38	80.5%
2012-08 AUG	27,887,160	833,235	25,645,381	780,009	20,586,660	247,318	33.47	32.88	31.707	83.24	26.39	80.3%
2012-09 SEP	28,529,025	843,785	26,274,934	795,193	21,085,306	252,745	33.81	33.04	31.784	83.43	26.52	80.2%
2012-10 OCT	29,560,278	864,715	26,977,934	811,084	22,078,559	264,107	34.18	33.26	32.562	83.60	27.22	81.8%
2012-11 NOV	30,155,017	873,259	27,660,477	825,227	22,058,076	263,544	34.53	33.52	31.936	83.70	26.73	79.7%
2012-12 DEC	30,825,961	882,762	28,376,319	839,175	21,623,282	258,127	34.92	33.81	30.760	83.77	25.77	76.2%
2013-01 JAN	31,834,849	899,471	29,138,799	853,208	22,831,059	272,142	35.39	34.15	31.896	83.89	26.76	78.4%
2013-02 FEB	32,492,914	905,200	29,891,805	865,794	23,061,466	274,379	35.90	34.53	31.691	84.05	26.64	77.1%
2013-03 MAR	33,384,587	917,159	30,677,879	878,295	23,441,020	278,404	36.40	34.93	31.698	84.20	26.69	76.4%
2013-04 APR	34,262,007	929,762	31,481,219	890,463	23,664,149	280,934	36.85	35.35	31.549	84.23	26.58	75.2%
2013-05 MAY	35,104,572	939,851	32,293,886	902,081	23,925,011	283,446	37.35	35.80	31.421	84.41	26.52	74.1%
2013-06 JUN	35,736,518	946,681	33,103,483	913,144	24,194,192	286,042	37.75	36.25	31.325	84.58	26.50	73.1%
2013-07 JUL	36,640,412	961,064	33,921,934	924,243	24,891,432	293,566	38.12	36.70	31.763	84.79	26.93	73.4%
2013-08 AUG	37,196,663	966,963	34,688,876	934,225	24,702,866	290,615	38.47	37.13	31.108	85.00	26.44	71.2%
2013-09 SEP	37,810,967	977,102	35,432,251	944,206	24,803,097	291,506	38.70	37.53	30.873	85.09	26.27	70.0%
2013-10 OCT	38,441,223	986,522	36,137,575	953,680	24,897,817	292,420	38.97	37.89	30.662	85.14	26.11	68.9%
2013-11 NOV	38,834,832	991,019	36,808,126	962,969	25,107,563	294,474	39.19	38.22	30.580	85.26	26.07	68.2%
2013-12 DEC	39,491,833	1,003,701	37,474,330	972,842	26,106,036	305,660	39.35	38.52	31.419	85.41	26.83	69.7%
2014-01 JAN	39,942,082	1,011,770	38,087,025	982,125	26,114,616	305,229	39.48	38.78	31.078	85.56	26.59	68.6%
2014-02 FEB	40,415,309	1,020,645	38,662,842	991,220	26,614,388	310,338	39.60	39.01	31.309	85.76	26.85	68.8%
2014-03 MAR	40,924,085	1,030,357	39,214,535	1,000,231	27,032,452	314,690	39.72	39.21	31.462	85.90	27.03	68.9%
2014-04 APR	41,537,076	1,043,163	39,749,599	1,009,323	27,789,690	323,022	39.82	39.38	32.004	86.03	27.53	69.9%
2014-05 MAY	41,721,218	1,046,524	40,225,777	1,017,702	27,152,194	315,095	39.87	39.53	30.961	86.17	26.68	67.5%
2014-06 JUN	42,134,397	1,056,270	40,694,302	1,026,560	27,087,484	314,124	39.89	39.64	30.600	86.23	26.39	66.6%
2014-07 JUL	42,482,807	1,064,272	41,132,970	1,035,189	26,891,184	311,476	39.92	39.73	30.089	86.33	25.98	65.4%
2014-08 AUG	42,735,226	1,069,820	41,537,925	1,043,454	27,072,706	313,594	39.95	39.81	30.053	86.33	25.95	65.2%
2014-09 SEP	43,270,433	1,082,460	41,945,757	1,052,210	27,655,531	320,665	39.97	39.86	30.475	86.24	26.28	65.9%
2014-10 OCT	43,693,827	1,092,634	42,330,961	1,060,778	27,802,132	322,031	39.99	39.91	30.358	86.33	26.21	65.7%
2014-11 NOV	43,934,545	1,098,666	42,698,105	1,069,225	28,469,212	329,749	39.99	39.93	30.840	86.34	26.63	66.7%
2014-12 DEC	44,515,727	1,113,213	43,084,566	1,078,322	28,943,490	335,105	39.99	39.96	31.077	86.37	26.84	67.2%

Annualized Trends	Based on # of Months	60	5.6%	5.0%	2.6%	2.3%	4.9%	-0.1%
	54	6.4%	5.9%	0.5%	2.4%	2.9%	-2.8%	
	48	7.4%	7.0%	-0.9%	2.3%	1.5%	-5.1%	
	42	8.4%	8.1%	-1.6%	2.2%	0.5%	-7.0%	
	36	9.1%	9.3%	-1.9%	1.9%	0.1%	-8.5%	
	30	8.4%	9.9%	-1.8%	1.8%	-0.1%	-9.1%	
	24	6.0%	8.7%	-2.0%	1.7%	-0.3%	-8.3%	
	18	3.1%	5.9%	-1.6%	1.4%	-0.3%	-5.8%	
	12	1.3%	3.2%	-3.0%	0.9%	-2.2%	-5.2%	
	9	0.7%	2.1%	-2.6%	0.5%	-2.2%	-4.2%	
	6	0.4%	1.3%	8.4%	0.1%	8.5%	7.1%	
	3	0.0%	0.7%	15.1%	0.3%	15.4%	14.5%	

Selected Loss Trend:		40.00	40.00	0.0%	2.0%	2.0%	69.7%
12/31/2012 Projected to	10/1/2015 Effective Date	40.00	40.00	30.760	90.69	27.89	69.7%
12/31/2013 Projected to	10/1/2015 Effective Date	40.00	40.00	31.419	90.65	28.48	71.2%
12/31/2014 Projected to	10/1/2015 Effective Date	40.00	40.00	31.077	89.87	27.93	69.8%
Selected Experience Period (Mos.):		24	40.00	40.00	31.239	90.24	70.5%
Fixed Expense Provision							19.33%
Average Earned Premium (Basic & Plus)		31.21					89.80%
Fixed Expense Ratio		23.80%					85.01%
Fixed Expense Annual Trend		2.0%					5.6%
Projected Fixed Expense Provision		7.73					21.10
							21.00

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Revised Rate Stability Caps**

Premium Change	Products Purchased	Experience	Tier	Current			Revised		
				Terms 1-4	Terms 5-10	Terms 11+	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	10%	10%	10%	15%	15%	15%
			E-H	10%	10%	10%	15%	15%	15%
			I-N	10%	10%	10%	15%	15%	15%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
	NW auto & Home	No new acc/viol	A-D	10%	10%	10%	15%	15%	15%
			E-H	10%	10%	10%	15%	15%	15%
			I-N	10%	10%	10%	15%	15%	15%
		New acc/viol	A-D	40%	40%	40%	40%	40%	40%
			E-H	40%	40%	40%	40%	40%	40%
			I-N	40%	40%	40%	40%	40%	40%
Decrease	NW auto only	No new acc/viol	A-D	-10%	-10%	-10%	-15.0%	-15.0%	-15%
			E-H	-10%	-10%	-10%	-15.0%	-15.0%	-15%
			I-N	-10%	-10%	-10%	-15.0%	-15.0%	-15%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
	NW auto & Home	No new acc/viol	A-D	-10%	-10%	-10%	-15.0%	-15.0%	-15%
			E-H	-10%	-10%	-10%	-15.0%	-15.0%	-15%
			I-N	-10%	-10%	-10%	-15.0%	-15.0%	-15%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%

Accident/Violation Activity Flag:

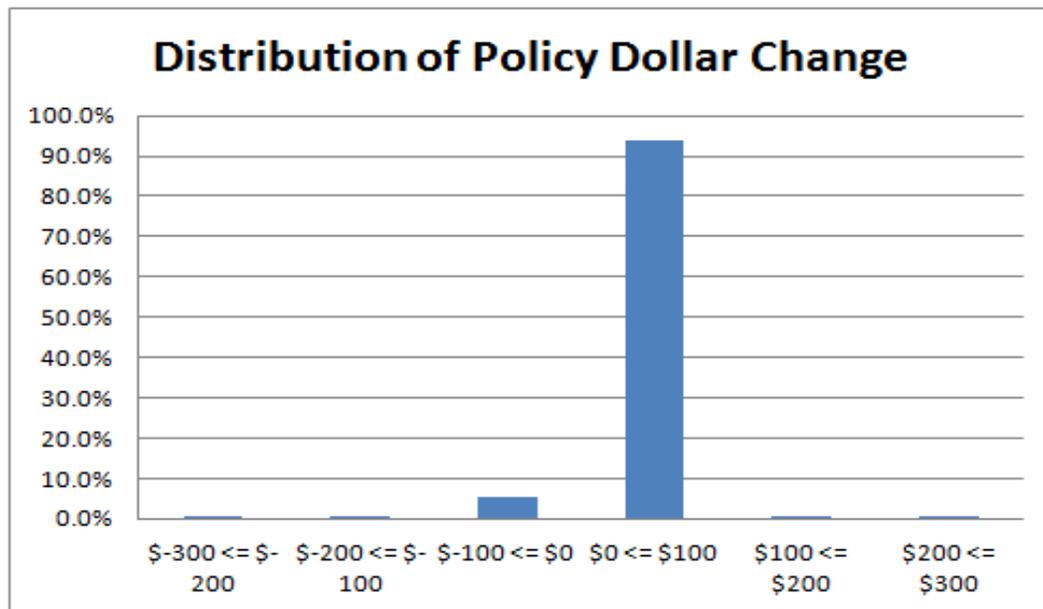
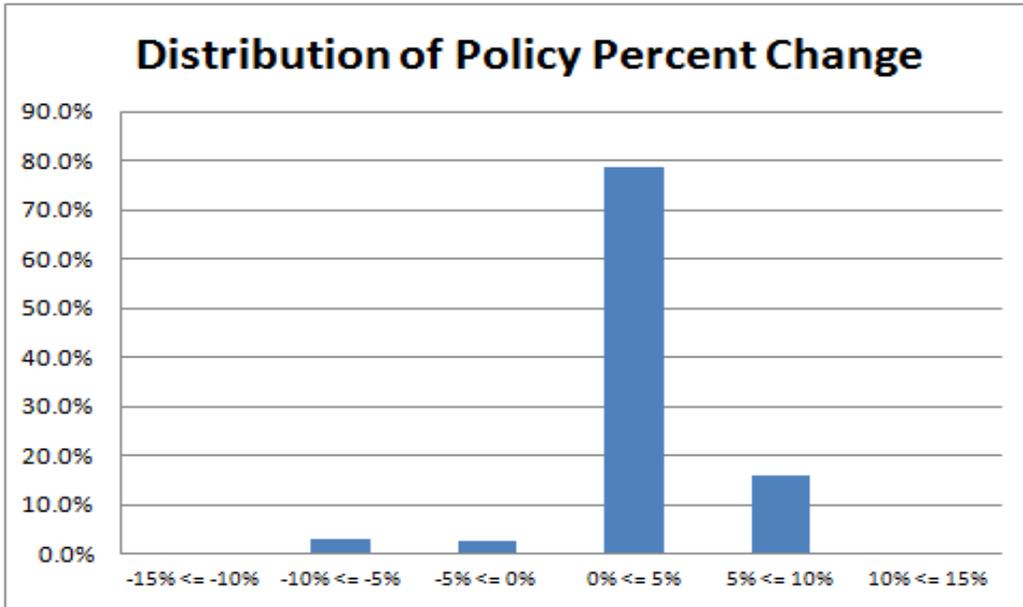
- A = add accident/violation
- D = delete accident/violation
- B= both add new acc/viol and delete old acc/viol
- N= no new activity (including forgiven or waived)
- space = no new activity (including forgiven or waived)

**Pennsylvania Private Passenger Automobile
Nationwide Property and Casualty Insurance Company**

Revised SmartRide Discount

Rated Days Installed	Rated Telematics Score	SmartRide Telematics Flag	Current Factor	Revised Factor	Change
<85	0	Y (Yes), P (Pending Removal)	0.95	0.95	0.0%
>84	001-002	Y (Yes), P (Pending Removal)	0.70	0.60	-14.3%
>84	003-016	Y (Yes), P (Pending Removal)	0.73	0.60	-17.8%
>84	017-026	Y (Yes), P (Pending Removal)	0.76	0.60	-21.1%
>84	027-041	Y (Yes), P (Pending Removal)	0.79	0.60	-24.1%
>84	042-052	Y (Yes), P (Pending Removal)	0.82	0.60	-26.8%
>84	053-063	Y (Yes), P (Pending Removal)	0.82	0.68	-17.1%
>84	064-083	Y (Yes), P (Pending Removal)	0.85	0.68	-20.0%
>84	084-098	Y (Yes), P (Pending Removal)	0.85	0.74	-12.9%
>84	099-108	Y (Yes), P (Pending Removal)	0.88	0.74	-15.9%
>84	109-130	Y (Yes), P (Pending Removal)	0.88	0.75	-14.8%
>84	131-149	Y (Yes), P (Pending Removal)	0.88	0.76	-13.6%
>84	150-154	Y (Yes), P (Pending Removal)	0.91	0.76	-16.5%
>84	155-179	Y (Yes), P (Pending Removal)	0.91	0.77	-15.4%
>84	180-209	Y (Yes), P (Pending Removal)	0.91	0.78	-14.3%
>84	210-226	Y (Yes), P (Pending Removal)	0.91	0.79	-13.2%
>84	227-247	Y (Yes), P (Pending Removal)	0.94	0.79	-16.0%
>84	248-307	Y (Yes), P (Pending Removal)	0.94	0.85	-9.6%
>84	308-408	Y (Yes), P (Pending Removal)	0.94	0.94	0.0%
>84	409-995	Y (Yes), P (Pending Removal)	0.95	0.95	0.0%
>84	996-999	Y (Yes), P (Pending Removal)	1.00	1.00	0.0%
All Other			1.00	1.00	0.0%
Total			0.99	0.98	-0.7%
				BI	-0.7%
				PD	-0.7%
				MEDBEN	-0.7%
				COMBL	-0.9%
				COLL	-0.8%

**Pennsylvania Private Passenger Automobile
 Nationwide Property and Casualty Insurance Company
 Rate Change Histograms
 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 _____ CHECK # _____

COMPANY NAIC # _____ CHECK AMOUNT _____

DATE CHECK MAILED _____ CHECK DATE _____

FILING INFORMATION

COMPANY FILING # _____ FILER PHONE # _____

SERFF TRACKING # _____

CREATOR OF SERFF FILING _____

DATE SERFF FILING SUBMITTED _____

TYPE OF FILING:	
<input type="checkbox"/> A&H	<input type="checkbox"/> LIFE
<input type="checkbox"/> P&C	