

State: Pennsylvania **Filing Company:** Nationwide Affinity Insurance Company of America.
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: PA Rate/Rule (NAICOA)/15A-9972PA-RRE(NAICOA)

Filing at a Glance

Company: Nationwide Affinity Insurance Company of America.
 Product Name: Private Passenger Auto
 State: Pennsylvania
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate/Rule
 Date Submitted: 06/24/2015
 SERFF Tr Num: NWPC-130130284
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 State Tr Num:
 State Status: Received Review in Progress
 Co Tr Num: 15A-9972PA-RRE(NAICOA)

Effective Date
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 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 (NAICOA) Status of Filing in Domicile: Not Filed
 Project Number: 15A-9972PA-RRE(NAICOA) 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 Affinity Insurance Company of America, effective December 22, 2015 for renewal business. This company does not write new business. We are filing for uniform changes to the territory base rates, miscellaneous coverage rate changes, changes to our Rate Stability caps and editorial changes to our manual. The overall rate level change is 6.3 percent.

Company and Contact

Filing Contact Information

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 Columbus, OH 43215

Filing Company Information

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

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Nationwide Affinity Insurance Company of America.	\$50.00	06/24/2015	96872854

State Specific

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

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*Filing Fee Check Date: *Via EFT

*NAIC Number: 26093

SERFF Tracking #:

NWPC-130130284

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

15A-9972PA-RRE(NAICOA)

State:

Pennsylvania

Filing Company:

Nationwide Affinity Insurance Company of America.

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Product Name:

Private Passenger Auto

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PA Rate/Rule (NAICOA)/15A-9972PA-RRE(NAICOA)

Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

4.400%

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 Affinity Insurance Company of America.	6.600%	6.300%	\$17,296,490	147,017	\$274,547,461	10.300%	0.400%

SERFF Tracking #:

NWPC-130130284

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

15A-9972PA-RRE(NAICOA)

State: Pennsylvania**Filing Company:**

Nationwide Affinity Insurance Company of America.

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Private Passenger Auto**Project Name/Number:** PA Rate/Rule (NAICOA)/15A-9972PA-RRE(NAICOA)

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA NAICOA Final Manual Changed Pages	2, 3, 5, 7, 8, 10, 11, 14, 15, 16, 26, 27, 28, 31, RC3, RT1, RT2, RT10, RT14, RT26, RT28, RT29	Replacement		PA_PPA_NAICOA_12-22-15 Changed Pages.pdf

**PENNSYLVANIA
PRIVATE
PASSENGER
AUTOMOBILE
RATING RULE
MANUAL**

Effective - 12-22-2015

NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA

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DEFINITIONS

GENERAL DEFINITIONS**

Eff. 12-22-15

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

A Private Passenger Automobile defined as:

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

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

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

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

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

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

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

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

An **Antique Automobile** is a private passenger automobile, which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile, which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

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

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

VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS**

Eff. 12-22-15

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

PPA	Private Passenger Automobile
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
UOA	Use of Other Automobile
NNO	Named Non-Owner Policy Risk

COVERAGE DESIGNATIONS

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

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

RATE MODIFICATION RULES

NATIONWIDE AFFINITY DISCOUNT**

Eff. 12-22-15

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

Affinity Category Definitions

- Alumni – alumni association and/or fraternal social organizations of a 4 year educational institution.
- Professional – organization formed to unite, represent, and/or inform people who work in the same occupation.
- All Other – All other organizations that do not belong to a category defined above.

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

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 09-14-08

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

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

TIER FACTOR

Eff. 09-07-09

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

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

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

FARM BUREAU DISCOUNT**

Eff. 12-22-15

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

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

NEW VEHICLE DISCOUNT

Eff. 03-08-10

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

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

EXCEPTIONS —

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

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

HOUSEHOLD COMPOSITION FACTOR

Eff. 12-11-13

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

The following rules are applicable:

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

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

ANTI-THEFT DEVICE DISCOUNT**

Effective 12-22-15

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

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

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

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

DRIVER IMPROVEMENT COURSE DISCOUNT**

Eff. 12-22-15

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

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

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

NO PRIOR INSURANCE SURCHARGE

Effective 12-11-13

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

Prior In-Force rating:

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

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

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

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

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

PASSIVE OCCUPANT RESTRAINT DISCOUNT**

Eff. 12-22-15

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

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

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

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

ADVANCE QUOTE DISCOUNT

Eff. 01-31-08

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

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

NEW BUSINESS HOMEOWNERSHIP DISCOUNT

Eff. 01-31-08

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

This discount applies to new business auto policies who:

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

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

HOME AND CAR DISCOUNT**

Eff. 12-22-15

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

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

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

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

AUTO FINANCIAL DISCOUNT**

Eff. 12-22-15

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

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

PAPERLESS POLICY DISCOUNT

Eff. 12-22-14

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

The following rules apply:

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

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

ACCIDENT FORGIVENESS

Eff. 03-09-09

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

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

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

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

The following vehicle types are eligible for this discount: PPA, 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**

Eff. 12-22-15

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., AC-Res., and NNO.

EASY PAY SIGN-UP DISCOUNT

Eff. 09-05-11

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

Eligibility:

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

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

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

PREFERRED DISCOUNT

Eff. 03-05-12

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

The following rules are applicable:

1. Only the following Prior BI limits are eligible: greater than or equal to 100/300. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. Only the following Tiers are eligible: A through F.

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.

MISCELLANEOUS COVERAGES

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

Eff. 01-31-08

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

ROADSIDE ASSISTANCE COVERAGE

Eff. 03-09-09

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

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

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

TOWING AND LABOR COVERAGE**

Eff. 12-22-15

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

Limits: \$50 per disablement

EXCESS MEDICAL BENEFIT

Eff. 03-05-12

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

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

LOSS OF USE COVERAGE

Eff. 03-05-12

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

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

The following vehicle types are eligible: PPA, AC – Reg, (Classic only)

ADDITIONAL COVERAGE FOR CUSTOMIZATION

Eff. 03-08-10

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

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

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

The following vehicle types are eligible: PPA.

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

Eff. 12-22-15

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

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

The following vehicle types are eligible: PPA, AC – Reg., and AC-Res. (Insured for COMP and/or COLL)

CONTENTS AND/OR PERSONAL EFFECTS**

Eff. 12-22-15

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

The following vehicle types are eligible: SV

GAP (LOAN/LEASE) COVERAGE

Eff. 11-08-10

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

MISCELLANEOUS VEHICLES**

Eff 12-22-15

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

TRAILERS

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

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

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

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

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

TRUCK CAMPERS

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

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

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

ANTIQUÉ AND CLASSIC AUTOMOBILES

Eff. 6-22-15

Effective April 1, 2014, any new Antique and Classic vehicle must be written under the Nationwide/Hagerty Classic Car Program. Existing Nationwide auto policies with an Antique/Classic vehicle will continue to use the following rates and rules:

Antique Auto – A private passenger auto which is 25 or more years old and which has been restored, maintained, or preserved by antique automobile hobbyists.

Classic Auto – A private passenger automobile which is 10 or more years old, and which is a rarity or of historic interest and which has been restored, maintained or preserved by classic automobile hobbyists.

RESTRICTED USE

Rate modifications are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passenger(s) over any public street or highway.

REGULAR USE

Rate modifications are applicable if the automobile does not qualify for Restricted Use as defined above.

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SUPPLEMENTAL VEHICLES RATE CALCULATION**

Eff. 12-22-15

Coverage Level Rate Calculations

Step #	Variable	Operation	COLL	COMP	PE
1	Base Rate		X	X	X
2	Nationwide Affinity Discount	*	X	X	X
3	Nationwide Associate Discount	*	X	X	X
4	Policy Term Factor (2.00 if annual, else 1.00)	*	X	X	X
5	Home and Car Discount	*	X	X	
6	Auto Financial Discount	*	X	X	
7	Total Coverage Premium	=	X	X	X

Policy Level Rate Calculations

9	Total Coverage Premium (step 7)	sum
10	Semi-Annual Premium	=

NAMED NON-OWNER RATE CALCULATION

Eff. 12-22-14

Coverage Level Rate Calculations

Step #	Variable	Operation	BI	PD	UMBI	UIMBI
1	Base Rate		P	P	P	P
2	Nationwide Affinity Discount	*	X	X	X	X
3	Nationwide Associate Discount	*	X	X	X	X
4	Increased Limits Factor	*	X	X	X	X
5	Named Non-Owner Rate Factor	*	X	X		
6	Base Rate Adjustment Factor	*	X	X	X	X
7	Driver Improvement Course Discount	*	X	X	X	X
8	Limited Tort Option Reduction	*	X	X	X	X
9	Coverage Expense Fee	+	0.50	0.00		
10	Total Coverage Premium	=	X	X	X	X

P designates use of PPA base rates

Policy Level Rate Calculations

11	Total Coverage Premium (step 10)	sum
12	Semi-Annual Premium	=

Note: Round result to the nearest dime after each calculation.

Territory Base Rates**

Eff. 12-22-15

BI Rating Territory	BI 50/100	PD Rating Territory	PD 25,000	MDCL Rating Territory	MDCL 25,000	MDCL Rating Territory	LOI
001	\$209.90	001	152.50	001	277.50	001	23.30
002	218.30	002	160.80	002	299.00	002	25.30
003	225.00	003	165.00	003	344.80	003	29.20
004	228.50	004	171.20	004	361.70	004	30.50
005	235.40	005	174.10	005	366.50	005	30.90
006	237.20	006	177.40	006	371.20	006	31.40
007	239.10	007	184.40	007	399.80	007	33.80
008	242.40	008	187.30	008	402.20	008	33.90
009	243.90	009	189.00	009	420.10	009	35.40
010	245.90	010	193.00	010	416.10	010	35.10
011	263.00	011	193.60	011	426.20	011	36.00
012	264.40	012	196.60	012	428.90	012	36.20
013	272.80	013	198.80	013	455.10	013	38.50
014	307.20	014	202.90	014	471.60	014	39.60
015	324.20	015	217.90	015	545.00	015	46.00
016	326.00	016	222.10	016	580.40	016	49.00
017	368.40	017	223.60	017	555.20	017	46.80
018	395.90	018	233.60	018	635.00	018	53.60
019	407.90	019	239.20	019	628.40	019	53.30
020	500.10	020	243.50	020	664.80	020	56.20
021	647.30	021	251.70	021	732.10	021	61.70
022	660.20	022	259.30	022	1,174.10	022	99.30
023	755.90	023	269.50	023	1,366.60	023	115.40
024	785.00	024	298.40	024	1,374.10	024	116.10
025	810.90	025	289.30	025	1,431.70	025	120.80
999	306.40	026	299.20	999	471.00	999	39.60
		999	203.50				

Territory Base Rates**

Eff. 12-22-15

COMP Rating Territory	COMP Full Cov.
001	80.80
002	86.50
003	88.70
004	94.70
005	102.70
006	107.70
007	105.90
008	113.60
009	111.70
010	116.30
011	121.60
012	130.70
013	122.60
014	128.90
015	137.30
016	133.10
017	149.70
018	168.40
019	158.50
020	178.70
021	189.60
022	192.80
023	189.00
024	197.60
025	200.60
026	166.10
027	180.60
028	211.20
029	180.60
030	194.50
031	216.40
032	201.70
033	253.50
034	238.50
035	207.90
036	241.90
037	253.10
038	253.90
999	124.90

COLL Rating Territory	COLL \$100 Ded.
001	280.60
002	291.00
003	297.90
004	305.90
005	307.10
006	308.40
007	314.90
008	312.30
009	318.20
010	319.60
011	329.00
012	327.40
013	332.70
014	335.90
015	351.10
016	351.60
017	363.70
018	371.30
019	372.20
020	397.10
021	399.90
022	403.30
023	423.90
024	432.60
025	387.80
026	434.20
027	413.80
028	457.20
029	471.40
030	506.10
031	491.50
032	538.20
033	522.20
999	343.90

UMC Rating Territory	UMBI 50/100 Unstacked
001	\$13.40
002	13.60
003	13.20
004	13.40
005	13.20
006	25.40
007	13.20
008	15.20
009	13.60
010	18.50
011	36.80
012	55.70
013	24.80
014	13.60
015	21.20
016	19.20
017	21.20
018	21.20
019	144.00
020	16.10
021	18.40
022	13.40
023	13.40
024	13.40
025	26.20
026	33.90
027	52.10
028	20.00
999	24.10

UMC Rating Territory	UIMBI 50/100 Unstacked
001	\$60.50
002	57.60
003	52.60
004	54.90
005	51.40
006	79.20
007	47.30
008	53.00
009	60.70
010	51.20
011	96.60
012	137.40
013	60.70
014	52.70
015	114.70
016	85.00
017	85.00
018	85.00
019	244.00
020	67.00
021	80.00
022	55.50
023	58.40
024	50.50
025	78.50
026	94.80
027	128.70
028	85.00
999	72.20

LOU Base Rates**

Eff. 12-22-15

Rental Limit per Day	Aggregate Limit	Base Rate
30	900	\$34.60
40	1,200	\$44.90
50	1,500	\$54.90
60	1,800	\$64.90
75	2,250	\$77.80
100	3,000	\$100.40

Roadside Assistance Base Rates**

Eff. 12-22-15

Coverage	Rate
Basic	\$11.00
Plus	\$21.00

TL Base Rate**

Eff 12-22-15

Limit	Base Rate
50	\$2.00

EXMDCL Base Rate

Eff. 12-22-14

Aggregate Per Claimant Limit	Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$22.00

Additional Coverage for Sound, Picture and Data Devices

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

New Business Homeownership Discount

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

Home and Car Discount**

Eff. 12-22-15

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

Easy Pay Sign-Up Discount

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

Preferred Discount

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

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

Preferred Bundle Discount

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

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

Rate Stability**

Eff. 12-22-15

Premium Change	Products Purchased	Experience	Tier	Cap
Increase	NW auto only	No new acc/viol	A-D	15%
			E-H	15%
			I-N	15%
		New acc/viol	A-D	40%
			E-H	40%
			I-N	40%
	NW auto & Home	No new acc/viol	A-D	15%
			E-H	15%
			I-N	15%
		New acc/viol	A-D	40%
			E-H	40%
			I-N	40%
Decrease	NW auto only	No new acc/viol	A-D	-15.0%
			E-H	-15.0%
			I-N	-15.0%
		Expiring acc/viol	A-D	-40.0%
			E-H	-40.0%
			I-N	-40.0%
	NW auto & Home	No new acc/viol	A-D	-15.0%
			E-H	-15.0%
			I-N	-15.0%
		Expiring acc/viol	A-D	-40.0%
			E-H	-40.0%
			I-N	-40.0%

Miscellaneous Vehicles Base Rate Adjustment**

Effective 12-22-15

Coverage	A/C Restricted Use Factor	A/C Regular Use Factor	NNO Factor
BI	0.16	0.93	1.11
PD	0.16	0.92	1.11
MDCL	0.13	0.90	N/A
COMP	N/A	N/A	N/A
COLL	N/A	N/A	N/A
UMBI	0.61	N/A	0.45
UIMBI	0.60	N/A	0.44
LOI	0.12	N/A	N/A
AD	0.12	N/A	N/A
FUNRL	0.12	N/A	N/A
COMBL	0.14	0.90	N/A
EXMDCL	0.15	N/A	N/A
TL	0.70	N/A	N/A
LOU	N/A	N/A	N/A

ANTIQUE AND CLASSIC AUTOMOBILES PHYSICAL DAMAGE BASE RATES

Effective 12-11-13

COMPREHENSIVE

Deductible	Restricted Use		Regular Use	
	Antique*	Classic*	Antique*	Classic*
50	\$0.42	\$0.64	\$0.73	\$0.93
100	0.37	0.55	0.64	0.81
250	0.27	0.40	0.47	0.58
500	0.20	0.31	0.35	0.45

COLLISION

Deductible	Restricted Use		Regular Use	
	Antique*	Classic*	Antique*	Classic*
200	\$0.38	\$0.59	\$0.52	\$0.99
250	0.36	0.55	0.51	0.94
500	0.31	0.46	0.42	0.80
1,000	0.22	0.34	0.31	0.58

* Per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

USE OF OTHER AUTOMOBILE

BI Limits*		Limited Form Premium per Person	Broad Form Premium per Person**
Per Claimant Limit	Per Occurrence Limit		
50,000	100,000	\$1.50	\$3.30

The above premiums include coverage for PD and FPB if carried.

*Use BI limits shown in basic policy and apply the appropriate BI increased limits factor to the above premium.

**For government employees and officials who operate government owned automobiles, the premium charge is 40 percent of the PPA base rate for BI, PD, MDCL, LOI, AD, FUNRL and COMBL (adjusted for any increased limits) for the territory in which the risk is located. However, for employees and officials of the federal government, the premiums shown above apply.

SERFF Tracking #:

NWPC-130130284

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

15A-9972PA-RRE(NAICOA)

State: Pennsylvania
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: PA Rate/Rule (NAICOA)/15A-9972PA-RRE(NAICOA)

Filing Company: Nationwide Affinity Insurance Company of America.

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	Please see attached.
Attachment(s):	FilingMemorandum 12-22-15 NAICOA.pdf Filing Exhibits 12-22-15 NAICOA.pdf PA NAICOA Filing Exhibits 9972.xls PARetFiling NAICOA.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 Affinity Insurance Company of America. Our proposed effective date for this filing is December 22, 2015 for renewal business. This company does not write new business.

OVERALL RATE LEVEL CHANGES

The indications developed in this filing are based on an assumed effective date of December 22, 2015. Exhibit I shows three years of Private Passenger Automobile experience by coverage for the Nationwide Affinity Insurance Company of America 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. Exhibit III provides the selected Past-to-Present and Present-to-Future premium trends by coverage. Exhibit I, row (6), shows the resulting premium projection factors.

Accident year losses for the period ending September 30, 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 Pennsylvania as provided on Exhibit IV.

Large Losses

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

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates, we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses based on a 10-year experience period. Our Comprehensive indication contains a total catastrophe provision of 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 Incurred Claim Frequency by coverage for Pennsylvania Voluntary Standard Auto business and Companywide, respectively, for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures. Exhibit VII shows the calculated loss trend percentages and provides support for the loss trend selections.

We are incorporating the use of both retrospective and prospective trends, as shown on Exhibit VIII. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these "current" losses are trended to the future effective period using prospective trends.

This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of December 22, 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

The indicated rate changes are based on 36 months of experience. Based on the adjusted loss and fixed expense ratios calculated in Exhibit I and the permissible loss and fixed expense ratio described earlier in this memorandum, the indicated overall change for Nationwide Affinity Insurance Company of America is 6.6%. We are filing for a 6.3% premium change which will be achieved by revising the territory base rates, as described in the following paragraph.

Nationwide Affinity Insurance Company of America			
Coverage	Projected Current Premium	Indicated Change	Proposed Change
Bodily Injury	60,989,884	9.7%	9.7%
Property Damage	58,960,739	6.2%	6.2%
Uninsured Motorists - Bodily Injury	5,555,822	-0.3%	0.0%
Underinsured Motorists - Bodily Injury	21,849,914	3.6%	3.6%
First Party Benefits	29,063,320	-2.0%	0.0%
Liability Total	176,419,679	5.5%	5.9%
Comprehensive	32,433,138	13.2%	9.0%
Collision	86,526,888	5.9%	5.9%
Physical Damage Total	118,960,026	7.9%	6.7%
Loss of Use	7,141,756	12.4%	8.0%
Roadside Assistance	3,860,516	7.4%	6.4%
Minor Coverage Total	11,002,272	10.6%	7.4%
Total	306,381,977	6.6%	6.3%

* 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, Underinsured Motorists – Bodily Injury, Comprehensive, and Collision coverages as provided in Exhibit XI and in the final manual’s Rate Table RT1.

Loss of Use Rates

We are revising rates for Loss of Use, as shown in Exhibit XII, and in 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

Miscellaneous Manual Revisions

Obsolete Vehicles and Coverages

We are removing references to obsolete vehicles in the rates and rules for Motorcycles, Motorhomes, and Recreational Vehicles. These are no longer written in the standard auto program and there are no in force exposures. Final manual pages 5, 7, 8, 10, 11, 14, 15, 16, 27, 28, 31 and final manual's rate tables RC3, RT2, RT10, RT26, RT28, and RT29 reflect these changes.

Vanishing Deductible

We are clarifying the wording of the Vanishing Deductible rule, as shown on final manual page 15.

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

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Summary of Exhibits**

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

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

Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	354,193	363,680	302,936	666,616	1,020,809
2. Historical Earned Premium	63,180,442	67,625,453	57,739,065		
3. Current Level Earned Premium	85,414,662	83,005,289	66,510,233		
4. Selected Retrospective Premium Trend	-3.8%	-3.8%	-3.8%		
5. Selected Prospective Premium Trend	-3.8%	-3.8%	-3.8%		
6. Premium Projection Factor	0.848	0.882	0.917		
7. Projected Current Level Earned Premium = (3) x (6)	72,431,633	73,210,665	60,989,884	134,200,549	206,632,182
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	56,663,839	50,907,919	39,945,187		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	56,663,839	50,907,919	39,945,187		
10. Selected Retrospective Loss Cost Trend	2.5%	2.5%	2.5%		
11. Selected Prospective Loss Cost Trend	1.5%	1.5%	1.5%		
12. Loss Projection Factor	1.087	1.060	1.034		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	61,593,593	53,962,394	41,303,323	94,477,186	153,114,447
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	85.0%	73.7%	67.7%	70.4%	74.1%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	58.6%	59.3%	54.8%	72.7%	80.3%
17. Trended Permissible Loss and DCC Expense Ratio	65.1%	65.1%	65.1%	65.1%	65.1%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	76.8%	70.2%	66.5%	69.0%	72.3%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	55,627,494	51,393,887	40,558,273	92,598,379	149,395,068
Fixed Expenses					
20. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(16.2%)	10,936,387	11,229,316	9,353,729		
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	5,535,701	5,683,974	4,734,603		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	17,213,332	17,674,388	14,722,307	32,396,695	49,610,027
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	72,840,826	69,068,275	55,280,580	124,995,074	199,005,095
26. Permissible Loss, DCC and Fixed Expense Ratio	87.8%	87.8%	87.8%	87.8%	87.8%
27. Required Premium = (25) ÷ (26)	82,962,216	78,665,461	62,961,936	142,363,410	226,657,284
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	14.5%	7.5%	3.2%	6.1%	9.7%

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

Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	354,313	363,768	302,960	666,728	1,021,041
2. Historical Earned Premium	56,441,145	62,134,916	54,106,959		
3. Current Level Earned Premium	79,340,570	78,112,735	63,127,130		
4. Selected Retrospective Premium Trend	-3.0%	-3.0%	-3.0%		
5. Selected Prospective Premium Trend	-3.0%	-3.0%	-3.0%		
6. Premium Projection Factor	0.879	0.906	0.934		
7. Projected Current Level Earned Premium = (3) x (6)	69,740,361	70,770,138	58,960,739	129,730,877	199,471,238
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	48,453,658	48,014,455	37,608,858		
9. Current Coverage Adjustment	1.001	1.001	1.001		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	48,502,112	48,062,469	37,646,467		
11. Selected Retrospective Loss Cost Trend	1.7%	1.7%	1.7%		
12. Selected Prospective Loss Cost Trend	1.5%	1.5%	1.5%		
13. Loss Projection Factor	1.069	1.052	1.034		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	51,848,758	50,561,717	38,926,447	88,735,920	139,629,867
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	74.3%	71.4%	66.0%	68.4%	70.0%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	92.2%	92.4%	91.0%	95.7%	97.1%
18. Trended Permissible Loss and DCC Expense Ratio	64.9%	64.9%	64.9%	64.9%	64.9%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	73.6%	70.9%	65.9%	68.2%	69.9%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	51,328,906	50,176,028	38,855,127	88,476,458	139,430,395
Fixed Expenses					
21. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(16.2%)	10,251,087	10,524,642	8,765,327		
22. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	5,188,822	5,327,288	4,436,771		
23. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
24. Fixed Expense Projection Factor	1.045	1.045	1.045		
25. Projected Total Fixed Expenses	16,134,705	16,565,267	13,796,193	30,361,460	46,496,165
Indication					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	67,463,611	66,741,295	52,651,320	118,837,918	185,926,560
27. Permissible Loss, DCC and Fixed Expense Ratio	87.8%	87.8%	87.8%	87.8%	87.8%
28. Required Premium = (26) ÷ (27)	76,837,826	76,015,142	59,967,335	135,350,704	211,761,458
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	10.2%	7.4%	1.7%	4.3%	6.2%

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

Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	314,777	325,138	272,449	597,587	912,364
2. Historical Earned Premium	7,425,684	7,393,489	6,049,082		
3. Current Level Earned Premium	7,701,229	7,560,525	6,098,597		
4. Selected Retrospective Premium Trend	-4.1%	-4.1%	-4.1%		
5. Selected Prospective Premium Trend	-4.1%	-4.1%	-4.1%		
6. Premium Projection Factor	0.838	0.874	0.911		
7. Projected Current Level Earned Premium = (3) x (6)	6,453,630	6,607,899	5,555,822	12,163,721	18,617,351
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	4,323,488	3,267,178	2,805,630		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	4,323,488	3,267,178	2,805,630		
10. Selected Retrospective Loss Cost Trend	1.9%	1.9%	1.9%		
11. Selected Prospective Loss Cost Trend	1.9%	1.9%	1.9%		
12. Loss Projection Factor	1.083	1.063	1.043		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	4,682,338	3,473,010	2,926,272	6,410,281	10,723,594
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	72.6%	52.6%	52.7%	52.7%	57.6%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	47.4%	48.2%	43.8%	63.1%	72.3%
17. Trended Permissible Loss and DCC Expense Ratio	65.4%	65.4%	65.4%	65.4%	65.4%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	68.8%	59.2%	59.8%	57.4%	59.8%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	4,440,097	3,911,876	3,322,382	6,981,976	11,133,176
Fixed Expenses					
20. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(16.2%)	1,132,197	1,169,464	979,951		
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	573,088	591,951	496,025		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	1,782,023	1,840,679	1,542,395	3,383,074	5,165,097
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	6,222,120	5,752,555	4,864,777	10,365,050	16,298,273
26. Permissible Loss, DCC and Fixed Expense Ratio	87.8%	87.8%	87.8%	87.8%	87.8%
27. Required Premium = (25) ÷ (26)	7,086,697	6,551,885	5,540,748	11,805,296	18,562,953
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	9.8%	-0.8%	-0.3%	-2.9%	-0.3%

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

Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	311,460	321,773	269,720	591,493	902,953
2. Historical Earned Premium	26,922,574	26,822,434	22,418,971		
3. Current Level Earned Premium	26,831,307	27,170,698	22,548,931		
4. Selected Retrospective Premium Trend	-1.4%	-1.4%	-1.4%		
5. Selected Prospective Premium Trend	-1.4%	-1.4%	-1.4%		
6. Premium Projection Factor	0.942	0.955	0.969		
7. Projected Current Level Earned Premium = (3) x (6)	25,275,091	25,948,017	21,849,914	47,797,931	73,073,022
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	16,315,544	12,961,214	11,122,720		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	16,315,544	12,961,214	11,122,720		
10. Selected Retrospective Loss Cost Trend	9.5%	9.5%	9.5%		
11. Selected Prospective Loss Cost Trend	4.3%	4.3%	4.3%		
12. Loss Projection Factor	1.317	1.202	1.098		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	21,487,571	15,579,379	12,212,747	27,579,406	47,205,172
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	85.0%	60.0%	55.9%	57.7%	64.6%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	47.1%	47.9%	43.5%	62.8%	72.1%
17. Trended Permissible Loss and DCC Expense Ratio	65.2%	65.2%	65.2%	65.2%	65.2%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	74.5%	62.7%	61.2%	60.5%	64.8%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	18,829,943	16,269,407	13,372,147	28,917,748	47,351,318
Fixed Expenses					
20. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(16.2%)	4,193,917	4,332,785	3,631,873		
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	2,122,847	2,193,139	1,838,356		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	6,601,018	6,819,590	5,716,389	12,535,979	19,136,997
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	25,430,961	23,088,997	19,088,536	41,453,727	66,488,315
26. Permissible Loss, DCC and Fixed Expense Ratio	87.8%	87.8%	87.8%	87.8%	87.8%
27. Required Premium = (25) ÷ (26)	28,964,648	26,297,263	21,740,929	47,213,812	75,727,010
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	14.6%	1.3%	-0.5%	-1.2%	3.6%

Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	932,810	963,999	811,190	1,775,189	2,707,999
2. Historical Earned Premium	30,059,866	32,915,529	29,174,751		
3. Current Level Earned Premium	44,816,813	42,835,358	33,912,859		
4. Selected Retrospective Premium Trend	-6.7%	-6.7%	-6.7%		
5. Selected Prospective Premium Trend	-6.7%	-6.7%	-6.7%		
6. Premium Projection Factor	0.746	0.800	0.857		
7. Projected Current Level Earned Premium = (3) x (6)	33,433,342	34,268,286	29,063,320	63,331,606	96,764,948
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	29,276,554	26,789,471	19,737,460		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	29,276,554	26,789,471	19,737,460		
10. Selected Retrospective Loss Cost Trend	-10.4%	-10.4%	-10.4%		
11. Selected Prospective Loss Cost Trend	-6.2%	-6.2%	-6.2%		
12. Loss Projection Factor	0.696	0.777	0.867		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	20,376,482	20,815,419	17,112,378	37,808,969	58,058,969
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	60.9%	60.7%	58.9%	59.7%	60.0%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	72.7%	73.4%	69.9%	83.5%	88.6%
17. Trended Permissible Loss and DCC Expense Ratio	63.6%	63.6%	63.6%	63.6%	63.6%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	61.6%	61.5%	60.3%	60.3%	60.4%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	20,594,939	21,074,996	17,525,182	38,188,958	58,446,029
Fixed Expenses					
20. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(16.2%)	5,434,916	5,616,635	4,726,310		
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	2,751,007	2,842,988	2,392,330		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	8,554,289	8,840,306	7,438,979	16,279,285	24,833,574
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	29,149,228	29,915,302	24,964,161	54,468,243	83,279,603
26. Permissible Loss, DCC and Fixed Expense Ratio	87.8%	87.8%	87.8%	87.8%	87.8%
27. Required Premium = (25) ÷ (26)	33,199,576	34,072,098	28,432,985	62,036,723	94,851,484
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	-0.7%	-0.6%	-2.2%	-2.0%	-2.0%

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

Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	288,575	299,819	252,833	552,652	841,227
2. Historical Earned Premium	31,299,956	34,236,544	30,366,140		
3. Current Level Earned Premium	40,106,116	40,225,671	33,609,469		
4. Selected Retrospective Premium Trend	-1.6%	-1.6%	-1.6%		
5. Selected Prospective Premium Trend	-1.6%	-1.6%	-1.6%		
6. Premium Projection Factor	0.934	0.950	0.965		
7. Projected Current Level Earned Premium = (3) x (6)	37,459,112	38,214,387	32,433,138	70,647,525	108,106,637
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	25,012,349	25,244,779	22,587,095		
9. Catastrophe Load	1.078	1.078	1.078		
10. Current Coverage Adjustment	0.993	0.993	0.993		
11. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9) x (10)	26,774,569	27,023,375	24,178,446		
12. Selected Retrospective Loss Cost Trend	0.8%	0.8%	0.8%		
13. Selected Prospective Loss Cost Trend	1.0%	1.0%	1.0%		
14. Loss Projection Factor	1.038	1.030	1.022		
15. Projected Estimated Ultimate Losses and DCC Expenses = (11) x (14)	27,792,003	27,834,076	24,710,372	52,773,701	80,539,445
16. Projected Loss and DCC Expense Ratio = (15) ÷ (7)	74.2%	72.8%	76.2%	74.7%	74.5%
17. Experience Year Weights Used Above				45/55	25/35/40
18. Credibility Assigned to Experience	85.2%	85.7%	83.5%	91.7%	94.4%
19. Trended Permissible Loss and DCC Expense Ratio	62.7%	62.7%	62.7%	62.7%	62.7%
20. Credibility-Weighted Loss and DCC Expense Ratio = (18) x (16) + [1 - (18)] x (19)	72.5%	71.4%	74.0%	73.7%	73.8%
21. Credibility-Weighted Losses and DCC Expenses = (7) x (20)	27,157,856	27,285,072	24,000,522	52,067,226	79,782,698
Fixed Expenses					
22. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(15.9%)	5,510,762	5,725,482	4,828,216		
23. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	2,842,028	2,952,764	2,490,023		
24. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
25. Fixed Expense Projection Factor	1.045	1.045	1.045		
26. Projected Total Fixed Expenses	8,728,665	9,068,767	7,647,560	16,716,327	25,444,992
Indication					
27. Credibility-Weighted Losses, DCC and Fixed Expenses = (21) + (26)	35,886,521	36,353,839	31,648,082	68,783,553	105,227,690
28. Permissible Loss, DCC and Fixed Expense Ratio	86.0%	86.0%	86.0%	86.0%	86.0%
29. Required Premium = (27) ÷ (28)	41,728,513	42,271,906	36,800,095	79,980,876	122,357,779
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	11.4%	10.6%	13.5%	13.2%	13.2%

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

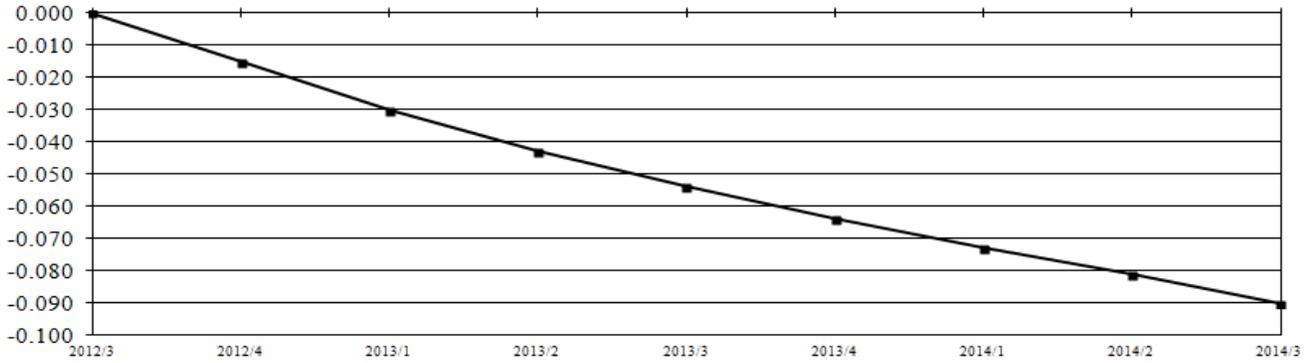
Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	267,403	277,482	233,992	511,474	778,877
2. Historical Earned Premium	85,646,986	93,196,131	79,298,672		
3. Current Level Earned Premium	101,053,882	103,784,226	87,489,270		
4. Selected Retrospective Premium Trend	-0.5%	-0.5%	-0.5%		
5. Selected Prospective Premium Trend	-0.5%	-0.5%	-0.5%		
6. Premium Projection Factor	0.979	0.984	0.989		
7. Projected Current Level Earned Premium = (3) x (6)	98,931,750	102,123,678	86,526,888	188,650,566	287,582,316
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	66,041,015	68,462,202	58,477,885		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	66,041,015	68,462,202	58,477,885		
10. Selected Retrospective Loss Cost Trend	0.5%	0.5%	0.5%		
11. Selected Prospective Loss Cost Trend	0.5%	0.5%	0.5%		
12. Loss Projection Factor	1.021	1.016	1.011		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	67,427,876	69,557,597	59,121,142	128,659,686	196,131,140
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	68.2%	68.1%	68.3%	68.2%	68.2%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	89.9%	90.2%	88.6%	94.5%	96.3%
17. Trended Permissible Loss and DCC Expense Ratio	62.2%	62.2%	62.2%	62.2%	62.2%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	67.6%	67.5%	67.6%	67.9%	68.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	66,877,863	68,933,483	58,492,176	128,093,734	195,555,975
Fixed Expenses					
20. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(15.9%)	14,408,816	14,951,916	12,608,489		
21. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	7,430,962	7,711,051	6,502,491		
22. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
23. Fixed Expense Projection Factor	1.045	1.045	1.045		
24. Projected Total Fixed Expenses	22,822,568	23,682,800	19,970,974	43,653,774	66,476,342
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	89,700,431	92,616,283	78,463,150	171,747,508	262,032,317
26. Permissible Loss, DCC and Fixed Expense Ratio	86.0%	86.0%	86.0%	86.0%	86.0%
27. Required Premium = (25) ÷ (26)	104,302,827	107,693,352	91,236,221	199,706,405	304,688,741
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	5.4%	5.5%	5.4%	5.9%	5.9%

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

Fiscal Accident Year Ending	2012/3	2013/3	2014/3	2-Year	3-Year
Premium					
1. Earned Exposures	175,660	179,847	149,706	329,553	505,213
2. Historical Earned Premium	6,831,183	7,707,183	6,960,644		
3. Current Level Earned Premium	8,595,449	8,731,322	7,221,189		
4. Selected Retrospective Premium Trend	-0.5%	-0.5%	-0.5%		
5. Selected Prospective Premium Trend	-0.5%	-0.5%	-0.5%		
6. Premium Projection Factor	0.979	0.984	0.989		
7. Projected Current Level Earned Premium = (3) x (6)	8,414,945	8,591,621	7,141,756	15,733,377	24,148,322
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	5,788,073	5,741,474	5,195,183		
9. Current Coverage Adjustment	1.009	1.009	1.009		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	5,840,166	5,793,147	5,241,940		
11. Selected Retrospective Loss Cost Trend	0.7%	0.7%	0.7%		
12. Selected Prospective Loss Cost Trend	1.0%	1.0%	1.0%		
13. Loss Projection Factor	1.036	1.029	1.022		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	6,050,412	5,961,148	5,357,263	11,406,698	17,459,237
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	71.9%	69.4%	75.0%	72.5%	72.3%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	97.6%	97.6%	97.1%	98.7%	99.1%
18. Trended Permissible Loss and DCC Expense Ratio	62.4%	62.4%	62.4%	62.4%	62.4%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	71.7%	69.2%	74.6%	72.4%	72.2%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	6,033,516	5,945,402	5,327,750	11,390,965	17,435,088
Fixed Expenses					
21. Est. General & Other Acquisition = 2014/3 Avg Hist Premx(1)x(15.9%)	1,298,614	1,329,567	1,106,742		
22. Est. Adjusting and Other Loss Adjustment = 2014/3 Avg Hist Premx(1)x(8.2%)	669,726	685,689	570,773		
23. Selected Fixed Expense Trend	2.0%	2.0%	2.0%		
24. Fixed Expense Projection Factor	1.045	1.045	1.045		
25. Projected Total Fixed Expenses	2,056,916	2,105,943	1,753,003	3,858,946	5,915,862
Indication					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	8,090,432	8,051,345	7,080,753	15,249,911	23,350,950
27. Permissible Loss, DCC and Fixed Expense Ratio	86.0%	86.0%	86.0%	86.0%	86.0%
28. Required Premium = (26) ÷ (27)	9,407,479	9,362,029	8,233,434	17,732,455	27,152,267
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	11.8%	9.0%	15.3%	12.7%	12.4%

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

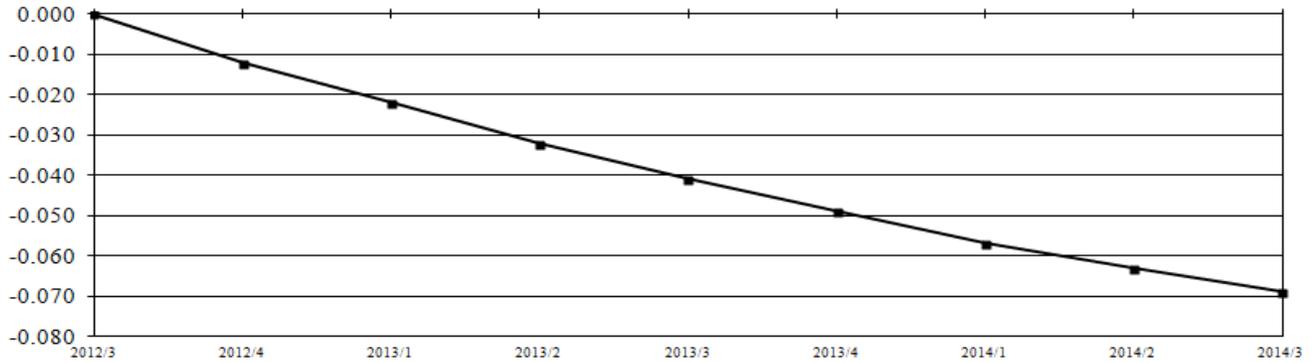
Rerated Premium Trend Index



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 Affinity Insurance Company Of America
Premium Trend Summary
PD**

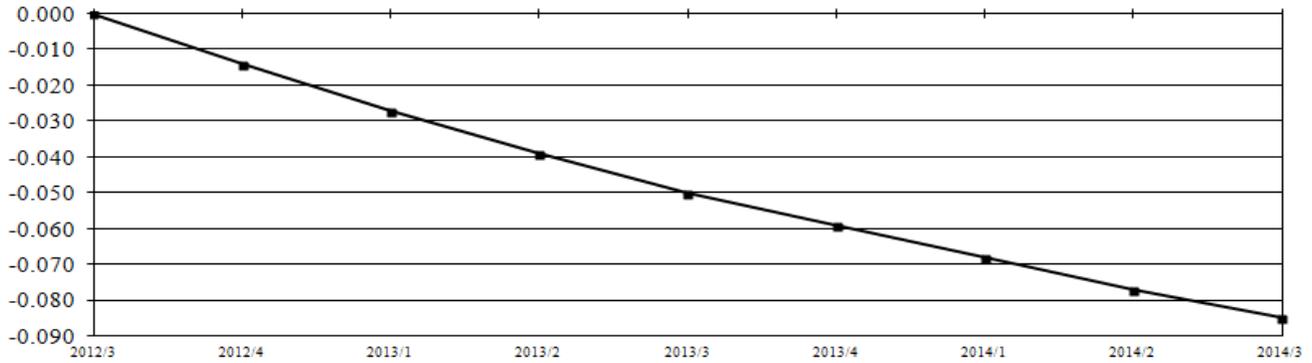
Rerated Premium Trend Index



Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
— Average Premium	223.93	221.33	218.90	216.68	214.73	212.95	211.25	209.76	208.37
Index	0.000	-0.012	-0.022	-0.032	-0.041	-0.049	-0.057	-0.063	-0.069
Trend	-3.5%	-3.4%	-3.2%	-3.1%	-3.0%	-2.9%	-2.7%	-2.6%	

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

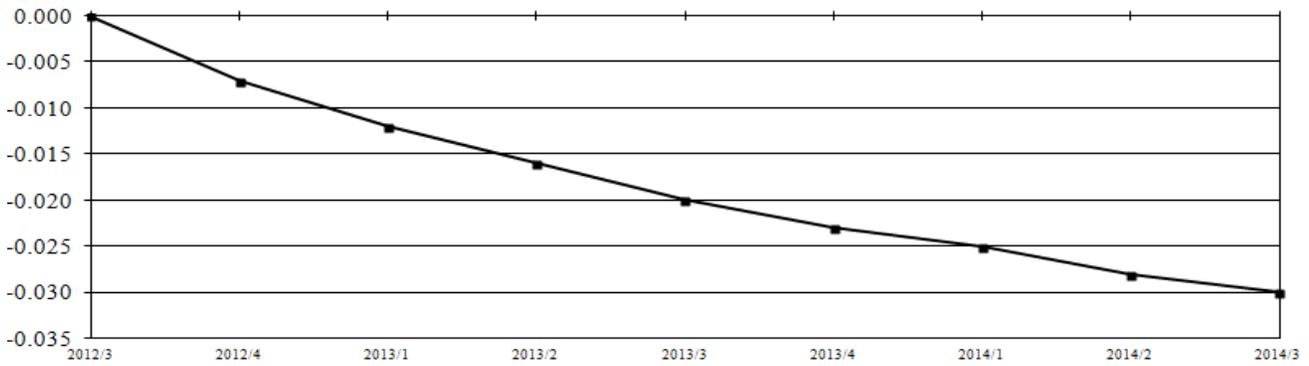
Rerated Premium Trend Index



Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
— Average Premium	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%

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

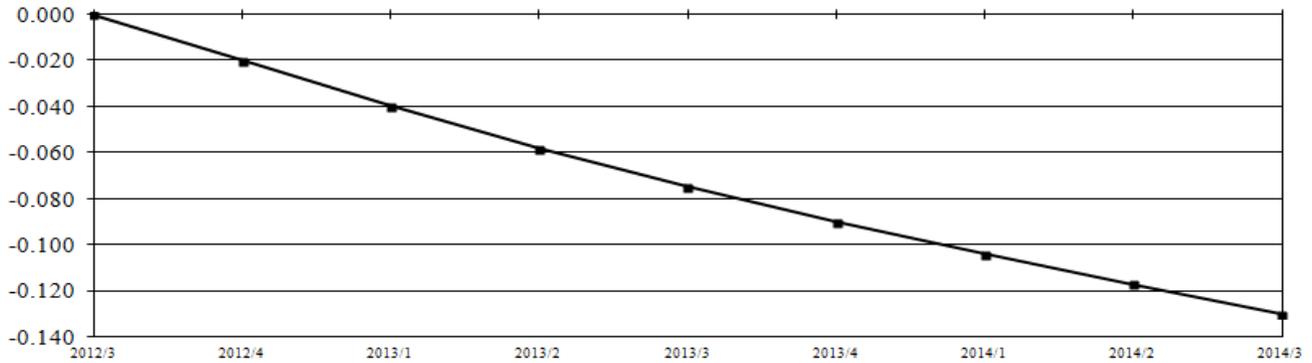
Rerated Premium Trend Index



Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
— Average Premium	86.15	85.56	85.11	84.76	84.44	84.20	83.98	83.78	83.60
— Index	0.000	-0.007	-0.012	-0.016	-0.020	-0.023	-0.025	-0.028	-0.030
— Trend	-1.4%	-1.3%	-1.2%	-1.1%	-1.0%	-0.9%	-0.9%	-0.9%	

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

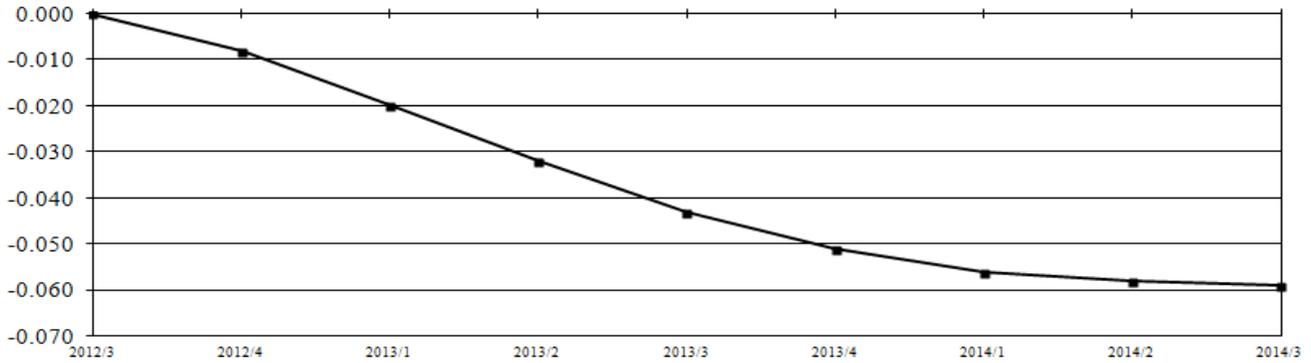
Rerated Premium Trend Index



Four Quarters Ending	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 Affinity Insurance Company Of America
Premium Trend Summary
COMP**

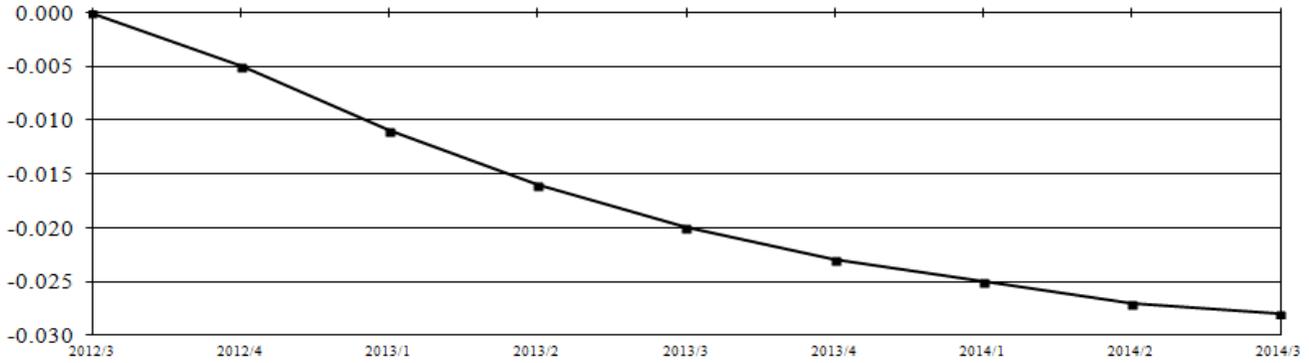
Rerated Premium Trend Index



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 Affinity Insurance Company Of America
Premium Trend Summary
COLL**

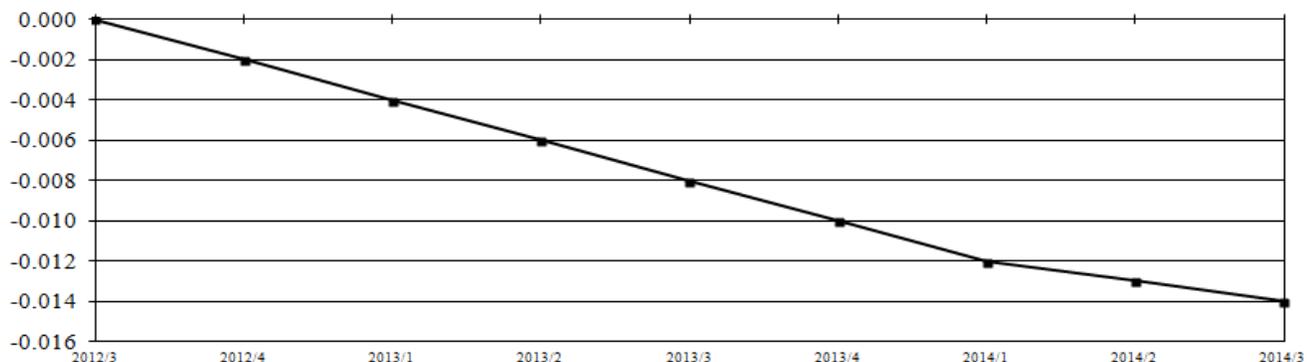
Rerated Premium Trend Index



Four Quarters Ending	2012/3	2012/4	2013/1	2013/2	2013/3	2013/4	2014/1	2014/2	2014/3
— Average Premium	372.14	370.12	368.10	366.24	364.76	363.70	362.77	362.19	361.87
Index	0.000	-0.005	-0.011	-0.016	-0.020	-0.023	-0.025	-0.027	-0.028
Trend	-1.4%	-1.3%	-1.1%	-1.0%	-0.8%	-0.7%	-0.5%	-0.4%	

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

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	48.93	48.85	48.75	48.65	48.55	48.45	48.36	48.30	48.24
— Index	0.000	-0.002	-0.004	-0.006	-0.008	-0.010	-0.012	-0.013	-0.014
— Trend	-0.7%	-0.7%	-0.7%	-0.7%	-0.6%	-0.6%	-0.5%	-0.5%	

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-3.8%	-3.8%	-3.8%
5. Past-to-Present Factor = $[1+(4)](3)$	0.925	0.962	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	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)	0.848	0.882	0.917

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-3.0%	-3.0%	-3.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.941	0.970	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2014	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)	0.879	0.906	0.934

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-4.1%	-4.1%	-4.1%
5. Past-to-Present Factor = $[1+(4)](3)$	0.920	0.959	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)	0.838	0.874	0.911

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-1.4%	-1.4%	-1.4%
5. Past-to-Present Factor = $[1+(4)](3)$	0.972	0.986	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)	0.942	0.955	0.969

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

	Fiscal Calendar Year Ending		
	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	-6.7%	-6.7%	-6.7%
5. Past-to-Present Factor = $[1+(4)](3)$	0.870	0.933	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)	0.746	0.800	0.857

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-1.6%	-1.6%	-1.6%
5. Past-to-Present Factor = $[1+(4)](3)$	0.968	0.984	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)	0.934	0.950	0.965

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-0.5%	-0.5%	-0.5%
5. Past-to-Present Factor = $[1+(4)](3)$	0.990	0.995	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)	0.979	0.984	0.989

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-0.5%	-0.5%	-0.5%
5. Past-to-Present Factor = $[1+(4)](3)$	0.990	0.995	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)	0.979	0.984	0.989

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	4,142,111	4,485,330	5,050,219	5,064,310	5,058,907	5,069,871	5,069,871				
2009/3	17,492,798	19,857,845	21,725,627	22,095,180	22,237,312	22,332,199					
2010/3	28,703,194	33,798,116	35,781,961	36,612,267	36,695,627						
2011/3	38,502,650	41,430,924	44,048,132	45,503,569							
2012/3	45,298,026	51,035,521	55,287,188								
2013/3	40,093,766	45,521,298									
2014/3	31,463,019										

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									

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

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	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871	5,069,871
2009/3	22,332,199	22,839,734	22,839,734	22,839,734	22,839,734	22,839,734	22,839,734	22,839,734	22,839,734	22,839,734	22,839,734
2010/3	36,695,627	37,353,468	37,316,773	37,316,773	37,316,773	37,316,773	37,316,773	37,338,790	37,338,790	37,338,790	37,338,790
2011/3	45,503,569	46,443,038	46,493,091	46,406,635	46,406,635	46,406,635	46,406,635	46,493,091	46,479,440	46,479,440	46,479,440
2012/3	55,287,188	57,487,618	57,277,527	56,962,390	56,663,839	56,663,839	56,663,839	57,305,170	57,150,366	57,089,550	57,089,550
2013/3	45,521,298	51,786,480	51,126,421	50,621,135	50,657,552	51,130,973	50,907,919	51,199,255	50,866,950	50,967,097	51,035,379
2014/3	31,463,019	40,738,055	40,071,039	39,039,052	39,627,410	39,765,848	39,945,187	40,115,087	39,265,586	39,756,409	39,809,896

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	5,069,871	1.0000	0	5,069,871	289	5,554,091	32,632	17,543	8.856	155.37	91.3%
2009/3	22,332,199	1.0000	507,535	22,839,734	1,237	23,781,454	139,902	18,464	8.842	163.26	96.0%
2010/3	36,695,627	1.0033	500,050	37,316,773	1,982	40,302,958	232,302	18,828	8.532	160.64	92.6%
2011/3	45,503,569	1.0058	639,145	46,406,635	2,380	52,237,819	304,356	19,499	7.820	152.47	88.8%
2012/3	55,287,188	1.0249	0	56,663,839	2,801	63,180,442	354,193	20,230	7.908	159.98	89.7%
2013/3	45,521,298	1.1071	511,290	50,907,919	2,516	67,625,453	363,680	20,234	6.918	139.98	75.3%
2014/3	31,463,019	1.2537	500,000	39,945,187	1,780	57,739,065	302,936	22,441	5.876	131.86	69.2%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	3,754,932	4,335,122	4,401,125	4,457,237	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772
2009/3	16,732,539	18,284,772	18,404,256	18,423,703	18,426,303	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395
2010/3	29,020,166	31,058,251	31,290,029	31,358,564	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692
2011/3	37,554,037	40,835,547	41,078,956	41,214,714	41,214,714	41,214,714	41,214,714	41,214,714	41,214,714	41,214,714	41,214,714
2012/3	44,255,932	47,994,286	48,294,287	48,294,287	48,294,287	48,294,287	48,294,287	48,294,287	48,294,287	48,294,287	48,294,287
2013/3	44,175,949	47,543,772	47,543,772	47,543,772	47,543,772	47,543,772	47,543,772	47,543,772	47,543,772	47,543,772	47,543,772
2014/3	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248	34,396,248

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	1.0000	1.0000	1.0000	1.0000
2009/3	1.0928	1.0065	1.0011	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010/3	1.0702	1.0075	1.0022	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011/3	1.0874	1.0060	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012/3	1.0845	1.0063	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013/3	1.0762	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0762	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

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	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772
2009/3	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395	18,426,395
2010/3	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692	31,455,692
2011/3	41,214,714	41,342,480	41,280,658	41,260,050	41,260,050	41,260,050	41,260,050	41,297,143	41,288,900	41,288,900	41,288,900
2012/3	48,294,287	48,603,370	48,506,782	48,453,658	48,579,223	48,579,223	48,579,223	48,526,100	48,501,952	48,521,270	48,521,270
2013/3	47,543,772	48,147,578	48,047,736	48,014,455	48,138,069	48,218,894	48,147,578	48,061,999	48,057,245	48,076,262	48,085,771
2014/3	34,396,248	37,488,471	37,557,263	37,608,858	37,598,539	38,172,956	37,715,486	37,567,582	37,636,375	37,571,022	37,674,210

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	0	0	0	0	0	0	0	0
2005/3	0	1.0000	0	0	0	0	0	0	0	0	0
2006/3	0	1.0000	0	0	0	0	0	0	0	0	0
2007/3	0	1.0000	0	0	0	0	0	0	0	0	0
2008/3	4,457,772	1.0000	0	4,457,772	1,582	4,689,295	32,658	2,818	48.441	136.50	95.1%
2009/3	18,426,395	1.0000	0	18,426,395	6,588	20,147,503	139,973	2,797	47.066	131.64	91.5%
2010/3	31,455,692	1.0000	0	31,455,692	11,071	34,784,997	232,395	2,841	47.639	135.35	90.4%
2011/3	41,214,714	1.0011	0	41,260,050	14,109	45,965,526	304,440	2,924	46.344	135.53	89.8%
2012/3	48,294,287	1.0033	0	48,453,658	15,666	56,441,145	354,313	3,093	44.215	136.75	85.8%
2013/3	47,543,772	1.0099	0	48,014,455	15,223	62,134,916	363,768	3,154	41.848	131.99	77.3%
2014/3	34,396,248	1.0934	0	37,608,858	11,043	54,106,959	302,960	3,406	36.450	124.14	69.5%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	398,607	452,722	526,616	505,170	505,892	505,892	505,892	505,892	505,892	505,892	505,892
2009/3	1,269,931	1,518,039	1,716,591	1,716,591	1,665,302	1,619,679	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515
2010/3	2,202,135	2,846,217	2,876,967	2,958,507	2,973,770	2,973,770	2,973,770	2,973,770	2,973,770	2,973,770	2,973,770
2011/3	3,279,160	3,232,934	3,485,678	3,853,446	3,853,446	3,853,446	3,853,446	3,853,446	3,853,446	3,853,446	3,853,446
2012/3	3,200,829	3,752,207	4,273,911	4,273,911	4,273,911	4,273,911	4,273,911	4,273,911	4,273,911	4,273,911	4,273,911
2013/3	2,223,010	2,894,125	2,894,125	2,894,125	2,894,125	2,894,125	2,894,125	2,894,125	2,894,125	2,894,125	2,894,125
2014/3	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903	2,036,903

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	1.0000	1.0000	1.0000	1.0000
2009/3	1.1954	1.1308	0.9701	0.9726	1.0055	1.0000	1.0000	1.0000	1.0000	1.0000
2010/3	1.2925	1.0108	1.0283	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011/3	0.9859	1.0782	1.1055	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2012/3	1.1723	1.1390	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2013/3	1.3019	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.3019	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

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	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892
2009/3	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515	1,628,515
2010/3	2,973,770	2,990,126	2,982,097	2,982,097	2,982,097	2,982,097	2,982,097	2,986,260	2,986,260	2,986,260	2,986,260
2011/3	3,853,446	3,894,678	3,821,462	3,837,647	3,837,647	3,837,647	3,837,647	3,844,198	3,847,280	3,847,280	3,847,280
2012/3	4,273,911	4,775,241	4,521,798	4,403,838	4,323,488	4,323,488	4,323,488	4,564,537	4,477,349	4,453,843	4,453,843
2013/3	2,894,125	3,683,063	3,394,519	3,208,716	3,190,194	3,233,316	3,267,178	3,433,590	3,280,201	3,282,517	3,291,199
2014/3	2,036,903	3,374,741	2,955,546	2,604,792	2,667,936	2,686,675	2,805,630	2,961,250	2,620,679	2,695,841	2,707,451

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	0	0	0	0	0	0	0	0.0%
2005/3	0	1.0000	0	0	0	0	0	0	0	0	0.0%
2006/3	0	1.0000	0	0	0	0	0	0	0	0	0.0%
2007/3	0	1.0000	0	0	0	0	0	0	0	0	0.0%
2008/3	505,892	1.0000	0	505,892	28	831,032	28,330	18,068	0.988	17.86	60.9%
2009/3	1,628,515	1.0000	0	1,628,515	138	3,483,874	122,266	11,801	1.129	13.32	46.7%
2010/3	2,973,770	1.0028	0	2,982,097	221	5,584,354	204,706	13,494	1.080	14.57	53.4%
2011/3	3,853,446	0.9959	0	3,837,647	282	6,937,615	269,206	13,609	1.048	14.26	55.3%
2012/3	4,273,911	1.0116	0	4,323,488	283	7,425,684	314,777	15,277	0.899	13.74	58.2%
2013/3	2,894,125	1.1289	0	3,267,178	188	7,393,489	325,138	17,379	0.578	10.05	44.2%
2014/3	2,036,903	1.3774	0	2,805,630	132	6,049,082	272,449	21,255	0.484	10.30	46.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	835,409	1,015,204	1,046,898	1,014,856	1,024,117	1,027,689	1,038,394				
2009/3	3,800,687	4,532,416	5,612,508	5,706,964	5,884,137	5,840,348					
2010/3	5,532,894	8,545,615	10,270,278	10,274,911	10,546,347						
2011/3	6,699,925	9,599,595	10,782,432	10,828,435							
2012/3	8,158,010	12,698,205	15,861,894								
2013/3	6,674,754	10,608,294									
2014/3	5,752,894										

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		1.0043							
2012/3	1.5565	1.2491								
2013/3	1.5893									

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	1.0097	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

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	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394	1,038,394
2009/3	5,840,348	5,901,088	5,901,088	5,901,088	5,901,088	5,901,088	5,901,088	5,901,088	5,901,088	5,901,088	5,901,088
2010/3	10,546,347	10,576,931	10,635,991	10,635,991	10,635,991	10,635,991	10,593,806	10,593,806	10,593,806	10,593,806	10,593,806
2011/3	10,828,435	11,146,791	11,233,418	11,163,034	11,163,034	11,163,034	11,182,525	11,169,531	11,169,531	11,169,531	11,169,531
2012/3	15,861,894	16,398,026	16,494,784	16,469,405	16,315,544	16,315,544	16,420,233	16,450,370	16,428,164	16,428,164	16,428,164
2013/3	10,608,294	13,698,490	13,085,331	13,122,460	13,127,764	12,752,230	12,961,214	13,122,460	13,167,015	13,208,387	13,155,345
2014/3	5,752,894	12,306,665	11,661,766	11,360,890	11,398,283	10,332,272	11,122,720	11,681,901	11,412,090	11,470,195	11,077,272

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	1,038,394	1.0000	0	1,038,394	32	2,654,600	28,043	32,450	1.141	37.03	39.1%
2009/3	5,840,348	1.0104	0	5,901,088	152	11,296,611	120,984	38,823	1.256	48.78	52.2%
2010/3	10,546,347	1.0085	0	10,635,991	262	18,574,724	202,558	40,595	1.293	52.51	57.3%
2011/3	10,828,435	1.0309	0	11,163,034	321	23,685,106	266,305	34,776	1.205	41.92	47.1%
2012/3	15,861,894	1.0286	0	16,315,544	369	26,922,574	311,460	44,216	1.185	52.38	60.6%
2013/3	10,608,294	1.2218	0	12,961,214	326	26,822,434	321,773	39,758	1.013	40.28	48.3%
2014/3	5,752,894	1.8465	500,001	11,122,720	188	22,418,971	269,720	59,163	0.697	41.24	49.6%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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

Incurred Cost (No Supp) + 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	3,153,612	3,189,907	3,246,383	3,276,305	3,291,333	3,273,630	3,274,209				
2009/3	13,032,021	12,877,496	13,152,473	13,271,857	13,368,783	13,341,287					
2010/3	22,198,659	22,392,480	22,655,170	22,517,336	22,531,940						
2011/3	25,891,845	26,302,369	26,668,506	26,872,766							
2012/3	28,178,307	28,758,058	29,151,204								
2013/3	25,773,329	26,328,718									
2014/3	19,031,395										

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	1.0115	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									

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	1.0215	1.0137	1.0077	1.0006	0.9979	1.0002	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	
2-Year Avg	1.0211	1.0138	1.0008	1.0040	0.9963	1.0002	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	
3-Year Avg	1.0193	1.0131	1.0036	1.0042	0.9963	1.0002	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	
4-Year Avg	1.0167	1.0152	1.0050	1.0042	0.9963	1.0002	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	
All-Year Avg	1.0111	1.0157	1.0050	1.0042	0.9963	1.0002	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	
M3 of L5	1.0151	1.0151	1.0050	1.0042	0.9963	1.0002	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	
2-Year LWA	1.0210	1.0138	1.0013	1.0031	0.9973	1.0002	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	
3-Year LWA	1.0194	1.0132	1.0030	1.0032	0.9973	1.0002	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	
4-Year LWA	1.0170	1.0144	1.0033	1.0032	0.9973	1.0002	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	
All-Year LWA	1.0137	1.0145	1.0033	1.0032	0.9973	1.0002	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	
Selected	1.0193	1.0131	1.0036	1.0042	0.9963	1.0002	1.0000	1.0000	1.0000	1.0000	Tail Factor
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

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	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209	3,274,209
2009/3	13,341,287	13,343,955	13,343,955	13,343,955	13,343,955	13,343,955	13,343,955	13,343,955	13,343,955	13,343,955	13,343,955
2010/3	22,531,940	22,489,129	22,453,078	22,453,078	22,453,078	22,453,078	22,453,078	22,475,610	22,475,610	22,475,610	22,475,610
2011/3	26,872,766	26,837,831	26,886,202	26,891,577	26,891,577	26,891,577	26,891,577	26,888,890	26,891,577	26,891,577	26,891,577
2012/3	29,151,204	29,337,772	29,189,101	29,276,554	29,317,366	29,317,366	29,317,366	29,206,591	29,259,063	29,267,809	29,267,809
2013/3	26,328,718	26,860,558	26,726,282	26,789,471	26,881,621	26,894,785	26,878,988	26,742,079	26,773,673	26,815,799	26,818,432
2014/3	19,031,395	19,832,617	19,726,041	19,737,460	19,756,491	19,655,625	19,722,235	19,735,557	19,727,944	19,712,719	19,651,818

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	3,274,209	1.0000	0	3,274,209	880	2,793,290	83,081	3,721	10.592	39.41	117.2%
2009/3	13,341,287	1.0002	0	13,343,955	3,647	11,757,922	357,938	3,659	10.189	37.28	113.5%
2010/3	22,531,940	0.9965	0	22,453,078	5,714	19,760,422	602,598	3,929	9.482	37.26	113.6%
2011/3	26,872,766	1.0007	0	26,891,577	7,211	24,973,018	796,348	3,729	9.055	33.77	107.7%
2012/3	29,151,204	1.0043	0	29,276,554	7,837	30,059,866	932,810	3,736	8.401	31.39	97.4%
2013/3	26,328,718	1.0175	0	26,789,471	7,219	32,915,529	963,999	3,711	7.489	27.79	81.4%
2014/3	19,031,395	1.0371	0	19,737,460	5,253	29,174,751	811,190	3,757	6.476	24.33	67.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	2,146,313	2,214,242	2,212,378	2,212,653	2,206,863	2,206,760	2,206,917				
2009/3	9,310,642	9,444,031	9,478,591	9,477,403	9,478,916	9,477,290					
2010/3	14,935,173	15,103,530	15,115,988	15,115,634	15,120,131						
2011/3	23,018,894	23,227,982	23,239,835	23,243,882							
2012/3	24,819,554	25,063,323	25,029,870								
2013/3	24,999,348	25,262,463									
2014/3	22,383,406										

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									

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

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	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917	2,206,917
2009/3	9,477,290	9,478,238	9,478,238	9,478,238	9,478,238	9,478,238	9,478,238	9,478,238	9,478,238	9,478,238	9,478,238
2010/3	15,120,131	15,118,619	15,120,131	15,120,131	15,120,131	15,120,131	15,120,131	15,120,131	15,120,131	15,120,131	15,120,131
2011/3	23,243,882	23,248,531	23,250,855	23,227,611	23,227,611	23,227,611	23,227,611	23,248,531	23,243,882	23,243,882	23,243,882
2012/3	25,029,870	25,039,882	25,039,882	25,012,349	25,014,852	25,014,852	25,014,852	25,037,379	25,032,373	25,032,373	25,032,373
2013/3	25,262,463	25,239,727	25,262,463	25,244,779	25,270,042	25,262,463	25,252,358	25,259,937	25,262,463	25,272,568	25,272,568
2014/3	22,383,406	22,598,287	22,611,717	22,587,095	22,618,432	22,705,727	22,609,478	22,609,478	22,602,763	22,618,432	22,636,338

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	2,206,917	1.0000	0	2,206,917	1,673	2,415,003	26,196	1,319	63.865	84.25	91.4%
2009/3	9,477,290	1.0001	0	9,478,238	7,215	10,657,906	112,508	1,314	64.129	84.25	88.9%
2010/3	15,120,131	1.0000	0	15,120,131	12,658	18,534,516	187,310	1,195	67.578	80.72	81.6%
2011/3	23,243,882	0.9993	0	23,227,611	18,196	25,084,550	245,533	1,277	74.108	94.60	92.6%
2012/3	25,029,870	0.9993	0	25,012,349	19,161	31,299,956	288,575	1,305	66.399	86.68	79.9%
2013/3	25,262,463	0.9993	0	25,244,779	18,292	34,234,544	299,819	1,380	61.010	84.20	73.7%
2014/3	22,383,406	1.0091	0	22,587,095	17,461	30,366,140	252,833	1,294	69.061	89.34	74.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	6,205,594	6,036,657	6,033,028	6,031,033	6,027,282	6,025,768	6,024,341				
2009/3	28,412,461	27,970,170	27,983,469	27,963,602	27,949,644	27,944,786					
2010/3	44,821,791	43,985,209	43,968,920	43,942,887	43,940,191						
2011/3	57,988,089	57,181,752	57,141,338	57,119,961							
2012/3	67,308,461	66,178,101	66,133,602								
2013/3	69,941,303	68,599,401									
2014/3	59,586,188										

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									

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

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	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341	6,024,341
2009/3	27,944,786	27,939,197	27,939,197	27,939,197	27,939,197	27,939,197	27,939,197	27,939,197	27,939,197	27,939,197	27,939,197
2010/3	43,940,191	43,922,615	43,922,615	43,922,615	43,922,615	43,922,615	43,922,615	43,922,615	43,922,615	43,922,615	43,922,615
2011/3	57,119,961	57,091,401	57,079,977	57,074,265	57,074,265	57,074,265	57,074,265	57,085,689	57,079,977	57,079,977	57,079,977
2012/3	66,133,602	66,074,082	66,054,242	66,041,015	66,047,628	66,047,628	66,047,628	66,060,855	66,054,242	66,054,242	66,054,242
2013/3	68,599,401	68,489,642	68,469,062	68,462,202	68,489,642	68,482,782	68,469,062	68,475,922	68,475,922	68,482,782	68,482,782
2014/3	59,586,188	58,346,795	58,400,423	58,477,885	58,471,926	58,376,588	58,460,009	58,406,381	58,477,885	58,465,968	58,460,009

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	6,024,341	1.0000	0	6,024,341	2,167	6,860,833	24,625	2,780	88.000	244.64	87.8%
2009/3	27,944,786	0.9998	0	27,939,197	9,845	29,963,769	105,322	2,838	93.475	265.27	93.2%
2010/3	43,940,191	0.9996	0	43,922,615	16,194	51,090,127	174,442	2,712	92.833	251.79	86.0%
2011/3	57,119,961	0.9992	0	57,074,265	20,642	68,918,604	227,881	2,765	90.582	250.46	82.8%
2012/3	66,133,602	0.9986	0	66,041,015	23,279	85,646,986	267,403	2,837	87.056	246.97	77.1%
2013/3	68,599,401	0.9980	0	68,462,202	23,726	93,196,131	277,482	2,886	85.505	246.73	73.5%
2014/3	59,586,188	0.9814	0	58,477,885	20,017	79,298,672	233,992	2,921	85.546	249.91	73.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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	533,234	524,007	524,002	524,007	524,007	523,603	523,475				
2009/3	2,449,170	2,413,712	2,411,442	2,410,273	2,410,362	2,409,879					
2010/3	4,196,769	4,146,969	4,143,877	4,142,658	4,142,758						
2011/3	5,306,779	5,268,747	5,267,095	5,268,395							
2012/3	5,860,639	5,799,584	5,793,287								
2013/3	5,827,396	5,750,675									
2014/3	5,257,750										

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									

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	0.9995	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

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	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475	523,475
2009/3	2,409,879	2,409,397	2,409,397	2,409,397	2,409,397	2,409,397	2,409,397	2,409,397	2,409,397	2,409,397	2,409,397
2010/3	4,142,758	4,141,101	4,139,858	4,139,858	4,139,858	4,139,858	4,140,687	4,140,687	4,140,687	4,140,687	4,140,687
2011/3	5,268,395	5,266,288	5,264,707	5,264,707	5,264,707	5,264,707	5,265,761	5,265,761	5,265,761	5,265,761	5,265,761
2012/3	5,793,287	5,792,128	5,789,232	5,788,073	5,788,652	5,788,652	5,790,390	5,789,811	5,789,811	5,789,811	5,789,811
2013/3	5,750,675	5,743,199	5,742,624	5,741,474	5,742,049	5,742,624	5,743,774	5,743,199	5,742,624	5,743,199	5,743,199
2014/3	5,257,750	5,181,513	5,188,348	5,195,183	5,193,605	5,185,193	5,188,348	5,189,399	5,196,760	5,194,657	5,192,028

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	523,475	1.0000	0	523,475	1,515	627,785	17,244	346	87.857	30.36	83.4%
2009/3	2,409,879	0.9998	0	2,409,397	6,952	2,669,587	73,186	347	94.991	32.92	90.3%
2010/3	4,142,758	0.9993	0	4,139,858	11,030	4,318,394	118,534	375	93.053	34.93	95.9%
2011/3	5,268,395	0.9993	0	5,264,707	14,278	5,490,786	151,972	369	93.952	34.64	95.9%
2012/3	5,793,287	0.9991	0	5,788,073	16,140	6,831,183	175,660	359	91.882	32.95	84.7%
2013/3	5,750,675	0.9984	0	5,741,474	16,099	7,707,183	179,847	357	89.515	31.92	74.5%
2014/3	5,257,750	0.9881	0	5,195,183	13,714	6,960,644	149,706	379	91.606	34.70	74.6%

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 Affinity Insurance Company of America
Loss Trending Data
Bodily Injury**

Four Quarters Ending	Pennsylvania*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2009/1	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

** 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 Affinity Insurance Company of America
 Loss Trending Data
 Property Damage**

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2009/1	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

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

Four Quarters Ending	Pennsylvania		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
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

* 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 Affinity Insurance Company of America
Loss Trending Data
Underinsured Motorists - Bodily Injury**

Four Quarters Ending	Pennsylvania*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2009/1	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

** 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 Affinity Insurance Company of America
Loss Trending Data**

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

Four Quarters Ending	Pennsylvania		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2009/1	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		

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**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trending Data
Comprehensive**

Four Quarters Ending	Pennsylvania*		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
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

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trending Data
Collision**

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
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

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 Loss Trending Data
 Loss of Use**

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
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

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
Loss Trend Summary**

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

Four Quarter Ending Calendar Year Data as of: 2014/4
 Latest Four Quarters Ending Exposures: 768,352
 Credibility Constant: 1,000

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 Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
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

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 Affinity Insurance Company of America
 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	2.5%	2.5%	2.5%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	2.5%	2.5%	2.5%
7. Past-to-Present Factor = $[1+(6)](3)$	1.051	1.025	1.000
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)	1.087	1.060	1.034

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	5.8%	5.8%	5.8%
5. Selected Frequency Trend	-3.9%	-3.9%	-3.9%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.7%	1.7%	1.7%
7. Past-to-Present Factor = $[1+(6)](3)$	1.034	1.017	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)	1.069	1.052	1.034

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	5.0%	5.0%	5.0%
5. Selected Frequency Trend	-3.0%	-3.0%	-3.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.9%	1.9%	1.9%
7. Past-to-Present Factor = $[1+(6)](3)$	1.038	1.019	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) \times (14)	1.083	1.063	1.043

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	4.3%	4.3%	4.3%
5. Selected Frequency Trend	5.0%	5.0%	5.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	9.5%	9.5%	9.5%
7. Past-to-Present Factor = $[1+(6)](3)$	1.199	1.095	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)	1.317	1.202	1.098

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

	Fiscal Calendar Year Ending		
	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	-2.6%	-2.6%	-2.6%
5. Selected Frequency Trend	-8.0%	-8.0%	-8.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	-10.4%	-10.4%	-10.4%
7. Past-to-Present Factor = $[1+(6)]^{(3)}$	0.803	0.896	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)	0.696	0.777	0.867

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	0.8%	0.8%	0.8%
5. Selected Frequency Trend	0.0%	0.0%	0.0%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	0.8%	0.8%	0.8%
7. Past-to-Present Factor = [1+(6)](3)	1.016	1.008	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)] × [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) × (14)	1.038	1.030	1.022

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	1.0%	1.0%	1.0%
5. Selected Frequency Trend	-0.5%	-0.5%	-0.5%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	0.5%	0.5%	0.5%
7. Past-to-Present Factor = [1+(6)](3)	1.010	1.005	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)] × [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)	1.021	1.016	1.011

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 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	-0.2%	-0.2%	-0.2%
5. Selected Frequency Trend	0.9%	0.9%	0.9%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	0.7%	0.7%	0.7%
7. Past-to-Present Factor = [1+(6)](3)	1.014	1.007	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)] × [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) × (14)	1.036	1.029	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

Assets Required to Support Insurance Operations

		Required Assets				Available Assets from Operations			Assets
Unearned	Loss &	Required	Additional	Required		Premium	Salvage &	Required	
Premium	LAE			Underlying	Total				
Reserve	Reserve	Surplus	Surplus	Surplus	Total	Receivable	Receivable	Balance	Infusion
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50.00	0.00	41.67	0.00	41.67	91.67	32.13	0.00	13.95	46.08
25.00	11.17	30.14	0.00	30.14	66.32	12.20	0.34	23.95	36.49
50.00	17.71	56.43	0.00	56.43	124.14	32.28	0.50	36.90	69.68
25.00	24.73	41.44	0.00	41.44	91.17	12.29	0.69	40.34	53.32
0.00	31.80	26.50	0.00	26.50	58.30	0.15	0.87	38.94	39.96
0.00	25.00	20.83	0.00	20.83	45.83	0.09	0.69	32.83	33.62
0.00	20.15	16.79	0.00	16.79	36.94	0.09	0.57	28.51	29.17
0.00	16.73	13.94	0.00	13.94	30.68	0.09	0.47	25.50	26.06
0.00	14.11	11.76	0.00	11.76	25.87	0.09	0.40	23.20	23.70
0.00	11.93	9.94	0.00	9.94	21.87	0.09	0.34	21.31	21.74
0.00	10.05	8.38	0.00	8.38	18.43	0.09	0.29	18.05	18.43
0.00	8.45	7.04	0.00	7.04	15.48	0.09	0.24	15.15	15.48
0.00	7.10	5.91	0.00	5.91	13.01	0.09	0.20	12.72	13.01
0.00	5.98	4.98	0.00	4.98	10.95	0.09	0.16	10.70	10.95
0.00	5.04	4.20	0.00	4.20	9.23	0.09	0.13	9.01	9.23
0.00	4.26	3.55	0.00	3.55	7.82	0.09	0.11	7.62	7.82
0.00	3.65	3.04	0.00	3.04	6.69	0.09	0.09	6.51	6.69
0.00	3.15	2.63	0.00	2.63	5.78	0.09	0.07	5.62	5.78
0.00	2.73	2.28	0.00	2.28	5.01	0.09	0.06	4.86	5.01
0.00	2.33	1.95	0.00	1.95	4.28	0.09	0.05	4.14	4.28
0.00	1.89	1.58	0.00	1.58	3.47	0.09	0.04	3.34	3.47
0.00	1.42	1.18	0.00	1.18	2.60	0.09	0.03	2.48	2.60
0.00	1.01	0.84	0.00	0.84	1.85	0.09	0.02	1.74	1.85
0.00	0.73	0.61	0.00	0.61	1.34	0.09	0.01	1.23	1.34
0.00	0.55	0.46	0.00	0.46	1.01	0.09	0.01	0.91	1.01
0.00	0.44	0.37	0.00	0.37	0.81	0.09	0.01	0.71	0.81
0.00	0.35	0.29	0.00	0.29	0.64	0.09	0.01	0.55	0.64
0.00	0.26	0.22	0.00	0.22	0.48	0.09	0.00	0.39	0.48
0.00	0.19	0.16	0.00	0.16	0.35	0.09	0.00	0.26	0.35
0.00	0.15	0.13	0.00	0.13	0.28	0.09	0.00	0.19	0.28
0.00	0.14	0.11	0.00	0.11	0.25	0.09	0.00	0.16	0.25
0.00	0.12	0.10	0.00	0.10	0.22	0.09	0.00	0.13	0.22
0.00	0.09	0.08	0.00	0.08	0.17	0.09	0.00	0.07	0.17
0.00	0.06	0.05	0.00	0.05	0.11	0.09	0.00	0.01	0.11
0.00	0.03	0.02	0.04	0.06	0.09	0.09	0.00	(0.01)	0.09
0.00	0.01	0.01	0.07	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.03)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.01	0.01	0.08	0.08	0.09	0.09	0.00	(0.04)	0.09
0.00	0.00	0.00	0.08	0.09	0.09	0.09	0.00	(0.04)	0.09
0.00	0.00	0.00	0.08	0.09	0.09	0.09	0.00	(0.04)	0.09
0.00	0.00	0.00	0.09	0.09	0.09	0.09	0.00	(0.04)	0.09

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

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

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal 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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Bodily Injury**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.8%
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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Property Damage**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.8%
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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Uninsured Motorists - Bodily Injury**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.8%
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 = $(4) \times (10)$	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 = $(11) \times (12) \times (13)$	65.4%

**Pennsylvania Personal Automobile
 Nationwide Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Underinsured Motorists - Bodily Injury**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits,
 Medical Benefits, Excess Medical Benefits**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.8%
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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Comprehensive**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.0%
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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Collision**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.0%
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 Affinity Insurance Company of America
 Determination of Trended Permissible Loss and ALAE Ratio
 Loss of Use**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.0%
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 Affinity Insurance Company of America
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
1	1.097	1.000	191.30	209.90	9.7%	9.7%
2	1.097	1.000	199.00	218.30	9.7%	9.7%
3	1.097	1.000	205.10	225.00	9.7%	9.7%
4	1.097	1.000	208.30	228.50	9.7%	9.7%
5	1.097	1.000	214.60	235.40	9.7%	9.7%
6	1.097	1.000	216.20	237.20	9.7%	9.7%
7	1.097	1.000	218.00	239.10	9.7%	9.7%
8	1.097	1.000	221.00	242.40	9.7%	9.7%
9	1.097	1.000	222.30	243.90	9.7%	9.7%
10	1.097	1.000	224.20	245.90	9.7%	9.7%
11	1.097	1.000	239.70	263.00	9.7%	9.7%
12	1.097	1.000	241.00	264.40	9.7%	9.7%
13	1.097	1.000	248.70	272.80	9.7%	9.7%
14	1.097	1.000	280.00	307.20	9.7%	9.7%
15	1.097	1.000	295.50	324.20	9.7%	9.7%
16	1.097	1.000	297.20	326.00	9.7%	9.7%
17	1.097	1.000	335.80	368.40	9.7%	9.7%
18	1.097	1.000	360.90	395.90	9.7%	9.7%
19	1.097	1.000	371.80	407.90	9.7%	9.7%
20	1.097	1.000	455.90	500.10	9.7%	9.7%
21	1.097	1.000	590.10	647.30	9.7%	9.7%
22	1.097	1.000	601.80	660.20	9.7%	9.7%
23	1.097	1.000	689.10	755.90	9.7%	9.7%
24	1.097	1.000	715.60	785.00	9.7%	9.7%
25	1.097	1.000	739.20	810.90	9.7%	9.7%
999	1.097	1.000	279.30	306.40	9.7%	9.7%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
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
1	1.062	1.000	143.60	152.50	6.2%	6.2%
2	1.062	1.000	151.40	160.80	6.2%	6.2%
3	1.062	1.000	155.40	165.00	6.2%	6.2%
4	1.062	1.000	161.20	171.20	6.2%	6.2%
5	1.062	1.000	163.90	174.10	6.2%	6.2%
6	1.062	1.000	167.00	177.40	6.2%	6.2%
7	1.062	1.000	173.60	184.40	6.2%	6.2%
8	1.062	1.000	176.40	187.30	6.2%	6.2%
9	1.062	1.000	178.00	189.00	6.2%	6.2%
10	1.062	1.000	181.70	193.00	6.2%	6.2%
11	1.062	1.000	182.30	193.60	6.2%	6.2%
12	1.062	1.000	185.10	196.60	6.2%	6.2%
13	1.062	1.000	187.20	198.80	6.2%	6.2%
14	1.062	1.000	191.10	202.90	6.2%	6.2%
15	1.062	1.000	205.20	217.90	6.2%	6.2%
16	1.062	1.000	209.10	222.10	6.2%	6.2%
17	1.062	1.000	210.50	223.60	6.2%	6.2%
18	1.062	1.000	220.00	233.60	6.2%	6.2%
19	1.062	1.000	225.20	239.20	6.2%	6.2%
20	1.062	1.000	229.30	243.50	6.2%	6.2%
21	1.062	1.000	237.00	251.70	6.2%	6.2%
22	1.062	1.000	244.20	259.30	6.2%	6.2%
23	1.062	1.000	253.80	269.50	6.2%	6.2%
24	1.062	1.000	281.00	298.40	6.2%	6.2%
25	1.062	1.000	272.40	289.30	6.2%	6.2%
26	1.062	1.000	281.70	299.20	6.2%	6.2%
999	1.062	1.000	191.60	203.50	6.2%	6.2%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Current and Revised Territory Base Rates
Effective 12/22/15**

Underinsured Motorist - Bodily Injury						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.036	1.000	58.40	60.50	3.6%	3.6%
2	1.036	1.000	55.60	57.60	3.6%	3.6%
3	1.036	1.000	50.80	52.60	3.5%	3.5%
4	1.036	1.000	53.00	54.90	3.6%	3.6%
5	1.036	1.000	49.60	51.40	3.6%	3.6%
6	1.036	1.000	76.40	79.20	3.7%	3.7%
7	1.036	1.000	45.70	47.30	3.5%	3.5%
8	1.036	1.000	51.20	53.00	3.5%	3.5%
9	1.036	1.000	58.60	60.70	3.6%	3.6%
10	1.036	1.000	49.40	51.20	3.6%	3.6%
11	1.036	1.000	93.20	96.60	3.6%	3.6%
12	1.036	1.000	132.60	137.40	3.6%	3.6%
13	1.036	1.000	58.60	60.70	3.6%	3.6%
14	1.036	1.000	50.90	52.70	3.5%	3.5%
15	1.036	1.000	110.70	114.70	3.6%	3.6%
16	1.036	1.000	82.00	85.00	3.7%	3.7%
17	1.036	1.000	82.00	85.00	3.7%	3.7%
18	1.036	1.000	82.00	85.00	3.7%	3.7%
19	1.036	1.000	235.50	244.00	3.6%	3.6%
20	1.036	1.000	64.70	67.00	3.6%	3.6%
21	1.036	1.000	77.20	80.00	3.6%	3.6%
22	1.036	1.000	53.60	55.50	3.5%	3.5%
23	1.036	1.000	56.40	58.40	3.5%	3.5%
24	1.036	1.000	48.70	50.50	3.7%	3.7%
25	1.036	1.000	75.80	78.50	3.6%	3.6%
26	1.036	1.000	91.50	94.80	3.6%	3.6%
27	1.036	1.000	124.20	128.70	3.6%	3.6%
28	1.036	1.000	82.00	85.00	3.7%	3.7%
999	1.036	1.000	69.70	72.20	3.6%	3.6%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
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
1	1.090	1.000	74.10	80.80	9.0%	9.0%
2	1.090	1.000	79.40	86.50	8.9%	8.9%
3	1.090	1.000	81.40	88.70	9.0%	9.0%
4	1.090	1.000	86.90	94.70	9.0%	9.0%
5	1.090	1.000	94.20	102.70	9.0%	9.0%
6	1.090	1.000	98.80	107.70	9.0%	9.0%
7	1.090	1.000	97.20	105.90	9.0%	9.0%
8	1.090	1.000	104.20	113.60	9.0%	9.0%
9	1.090	1.000	102.50	111.70	9.0%	9.0%
10	1.090	1.000	106.70	116.30	9.0%	9.0%
11	1.090	1.000	111.60	121.60	9.0%	9.0%
12	1.090	1.000	119.90	130.70	9.0%	9.0%
13	1.090	1.000	112.50	122.60	9.0%	9.0%
14	1.090	1.000	118.30	128.90	9.0%	9.0%
15	1.090	1.000	126.00	137.30	9.0%	9.0%
16	1.090	1.000	122.10	133.10	9.0%	9.0%
17	1.090	1.000	137.30	149.70	9.0%	9.0%
18	1.090	1.000	154.50	168.40	9.0%	9.0%
19	1.090	1.000	145.40	158.50	9.0%	9.0%
20	1.090	1.000	163.90	178.70	9.0%	9.0%
21	1.090	1.000	173.90	189.60	9.0%	9.0%
22	1.090	1.000	176.90	192.80	9.0%	9.0%
23	1.090	1.000	173.40	189.00	9.0%	9.0%
24	1.090	1.000	181.30	197.60	9.0%	9.0%
25	1.090	1.000	184.00	200.60	9.0%	9.0%
26	1.090	1.000	152.40	166.10	9.0%	9.0%
27	1.090	1.000	165.70	180.60	9.0%	9.0%
28	1.090	1.000	193.80	211.20	9.0%	9.0%
29	1.090	1.000	165.70	180.60	9.0%	9.0%
30	1.090	1.000	178.40	194.50	9.0%	9.0%
31	1.090	1.000	198.50	216.40	9.0%	9.0%
32	1.090	1.000	185.00	201.70	9.0%	9.0%
33	1.090	1.000	232.60	253.50	9.0%	9.0%
34	1.090	1.000	218.80	238.50	9.0%	9.0%
35	1.090	1.000	190.70	207.90	9.0%	9.0%
36	1.090	1.000	221.90	241.90	9.0%	9.0%
37	1.090	1.000	232.20	253.10	9.0%	9.0%
38	1.090	1.000	232.90	253.90	9.0%	9.0%
999	1.090	1.000	114.60	124.90	9.0%	9.0%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
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
1	1.059	1.000	265.00	280.60	5.9%	5.9%
2	1.059	1.000	274.80	291.00	5.9%	5.9%
3	1.059	1.000	281.30	297.90	5.9%	5.9%
4	1.059	1.000	288.90	305.90	5.9%	5.9%
5	1.059	1.000	290.00	307.10	5.9%	5.9%
6	1.059	1.000	291.20	308.40	5.9%	5.9%
7	1.059	1.000	297.40	314.90	5.9%	5.9%
8	1.059	1.000	294.90	312.30	5.9%	5.9%
9	1.059	1.000	300.50	318.20	5.9%	5.9%
10	1.059	1.000	301.80	319.60	5.9%	5.9%
11	1.059	1.000	310.70	329.00	5.9%	5.9%
12	1.059	1.000	309.20	327.40	5.9%	5.9%
13	1.059	1.000	314.20	332.70	5.9%	5.9%
14	1.059	1.000	317.20	335.90	5.9%	5.9%
15	1.059	1.000	331.50	351.10	5.9%	5.9%
16	1.059	1.000	332.00	351.60	5.9%	5.9%
17	1.059	1.000	343.40	363.70	5.9%	5.9%
18	1.059	1.000	350.60	371.30	5.9%	5.9%
19	1.059	1.000	351.50	372.20	5.9%	5.9%
20	1.059	1.000	375.00	397.10	5.9%	5.9%
21	1.059	1.000	377.60	399.90	5.9%	5.9%
22	1.059	1.000	380.80	403.30	5.9%	5.9%
23	1.059	1.000	400.30	423.90	5.9%	5.9%
24	1.059	1.000	408.50	432.60	5.9%	5.9%
25	1.059	1.000	366.20	387.80	5.9%	5.9%
26	1.059	1.000	410.00	434.20	5.9%	5.9%
27	1.059	1.000	390.70	413.80	5.9%	5.9%
28	1.059	1.000	431.70	457.20	5.9%	5.9%
29	1.059	1.000	445.10	471.40	5.9%	5.9%
30	1.059	1.000	477.90	506.10	5.9%	5.9%
31	1.059	1.000	464.10	491.50	5.9%	5.9%
32	1.059	1.000	508.20	538.20	5.9%	5.9%
33	1.059	1.000	493.10	522.20	5.9%	5.9%
999	1.059	1.000	324.70	343.90	5.9%	5.9%

**Pennsylvania Private Passenger Automobile
 Nationwide Affinity Insurance Company of America
 Base Rates for Miscellaneous Coverages
 Effective 12/22/15**

Loss of Use

Per Day	Total Limit	Total			Revised Rate
		Current Rate	Proposed Change	Internal Change	
\$30	\$900	32.00	8.0%	0.0%	34.60
\$40	\$1,200	41.60	8.0%	0.0%	44.90
\$50	\$1,500	50.80	8.0%	0.0%	54.90
\$60	\$1,800	60.10	8.0%	0.0%	64.90
\$75	\$2,250	72.00	8.0%	0.0%	77.80
\$100	\$3,000	93.00	8.0%	0.0%	100.40

**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	17,496,904	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%	5.4%
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	39,747,599	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	28.19	70.5%
Fixed Expense Provision							19.33%	
Average Earned Premium (Basic & Plus)		31.21					89.80%	
Fixed Expense Ratio		23.80%					85.01%	
Fixed Expense Annual Trend		2.0%					5.6%	
Projected Fixed Expense Provision		7.73					21.10	
							21.00	

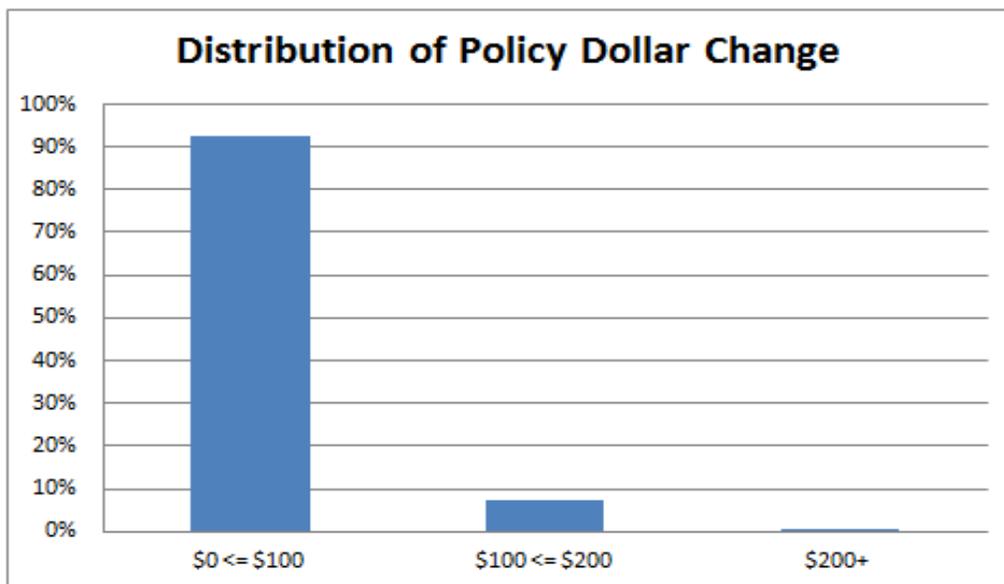
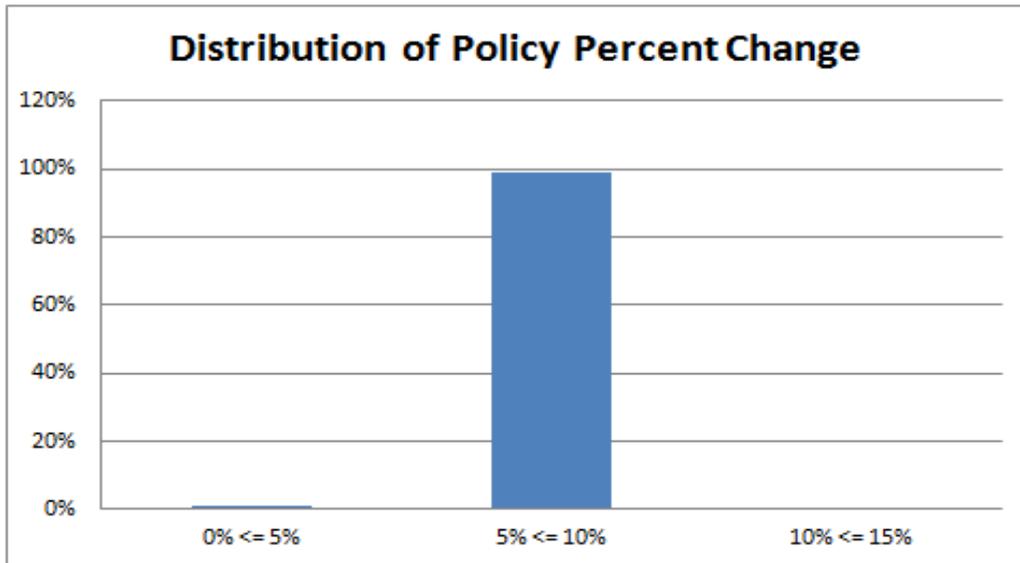
**Pennsylvania Private Passenger Automobile
 Nationwide Affinity Insurance Company of America
 Revised Rate Stability Caps**

Premium Change	Products Purchased	Experience	Tier	Current			Revised		
				Terms 1-4	Terms 5-10	Terms 11+	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	8%	10%	10%	15%	15%	15%
			E-H	8%	10%	10%	15%	15%	15%
			I-N	8%	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	8%	10%	10%	15%	15%	15%
			E-H	8%	10%	10%	15%	15%	15%
			I-N	8%	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	-8%	-10%	-10%	-15.0%	-15.0%	-15.0%
			E-H	-8%	-10%	-10%	-15.0%	-15.0%	-15.0%
			I-N	-8%	-10%	-10%	-15.0%	-15.0%	-15.0%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
	NW auto & Home	No new acc/viol	A-D	-8%	-10%	-10%	-15.0%	-15.0%	-15.0%
			E-H	-8%	-10%	-10%	-15.0%	-15.0%	-15.0%
			I-N	-8%	-10%	-10%	-15.0%	-15.0%	-15.0%
		Expiring acc/viol	A-D	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			E-H	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%
			I-N	-40%	-40%	-40%	-40.0%	-40.0%	-40.0%

Accident/Violation Activity Flag:

- A = add accident/violation
- 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 Personal Automobile
Nationwide Affinity Insurance Company of America
Rate Change Histograms for All Filed Changes
All Coverages Combined**





PENNSYLVANIA RETALIATORY FILING FEE FORM

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

PLEASE TYPE OR PRINT
COMPLETE ALL NECESSARY INFORMATION

CHECK INFORMATION

COMPANY NAME ON CHECK _____ 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:

- A&H LIFE
 P&C