

SERFF Tracking Number: NWPC-127630504 State: Pennsylvania
Filing Company: Nationwide Affinity Insurance Company of America State Tracking Number: B37492001
Company Tracking Number: 12A-8058PA-EH (NAICOA)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Pennsylvania Private Passenger Automobile
Project Name/Number: PA PPA Rate Revision NAICOA/12A-8058PA-EH (NAICOA)

Filing at a Glance

Company: Nationwide Affinity Insurance Company of America.

Product Name: Pennsylvania Private Passenger Automobile SERFF Tr Num: NWPC-127630504 State: Pennsylvania

TOI: 19.0 Personal Auto SERFF Status: Assigned State Tr Num: B37492001
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: 12A-8058PA-EH (NAICOA) State Status: Received Review in Progress
Filing Type: Rate/Rule Reviewer(s): Ken Creighton (PC), Eric Zhou

Authors: Lori Sabatino, Thomas Cunningham, Robin Emami, Teresa Herderick, Erin Holsinger

Date Submitted: 09/19/2011

Disposition Date:

Effective Date Requested (New): 03/05/2012

Effective Date Requested (Renewal): 03/05/2012

State Filing Description:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

General Information

Project Name: PA PPA Rate Revision NAICOA

Project Number: 12A-8058PA-EH (NAICOA)

Reference Organization: NA

Reference Title: NA

Filing Status Changed: 09/19/2011

State Status Changed: 09/20/2011

Created By: Lori Sabatino

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Not Filed

Domicile Status Comments: NA

Reference Number: NA

Advisory Org. Circular: NA

Deemer Date:

Submitted By: Lori Sabatino

We are making the following changes to the Pennsylvania Private Passenger Automobiles written in the Nationwide Affinity Insurance Company of America, effective March 5, 2012 for new and renewal business. We are filing for uniform changes to the territory base rates, revised miscellaneous coverage rates, several enhancements to the current rating plan, and stability factors to minimize premium changes at renewal. The overall rate level change is 7.9 percent.

SERFF Tracking Number: NWPC-127630504 State: Pennsylvania
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 Product Name: Pennsylvania Private Passenger Automobile
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Company and Contact

Filing Contact Information

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 1-17-401 614-249-5113 [FAX]
 Columbus, OH 43215

Filing Company Information

Nationwide Affinity Insurance Company of CoCode: 26093 State of Domicile: Ohio
 America.
 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: Nationwide Affinity Insurance Company of America
 \$50.00

Total
 \$50.00

Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Affinity Insurance Company of America.	\$50.00	09/19/2011	51737927

SERFF Tracking Number: NWPC-127630504 *State:* Pennsylvania
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State Specific

- *Filing Fee Amount: 50.00
- *Date Filing Fee Mailed: Via EFT
- *Filing Fee Check Number: Via EFT
- *Filing Fee Check Date: Via EFT
- *NAIC Number: 26093

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 09/05/2011
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Affinity Insurance Company of America.	40.400%	7.900%	\$18,040,223	202,355	\$228,357,253	12.500%	-1.000%

SERFF Tracking Number: NWPC-127630504 State: Pennsylvania
 Filing Company: Nationwide Affinity Insurance Company of America State Tracking Number: B37492001
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Pennsylvania Private Passenger Automobile
 Project Name/Number: PA PPA Rate Revision NAICOA/12A-8058PA-EH (NAICOA)

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	PA NAICOA Final Manual Pages	Table of Contents, PPA-5, PPA-6, PPA-18, PPA-19, PPA-20, PPA-21, PPA-22, PPA-23, PPA-27, PPA-28, PPA-33, PPA-34, PPA-55, PPA-56, PPA-57, PPA-75, PPA-76, PPA-79, PPA-80, PPA-81, PPA-138, PPA-143, PPA-144	Replacement	11A-8057PA-EH (NAICOA) PA NAICOA Final Manual.pdf

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STEPS TO RATING

(Round to the nearest ten cents after each step.)

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For each vehicle insured, include the appropriate premium charge, if applicable, for the following coverages: BI, PD, MDCL, LOI, AD, FUNRL, COMBL, EXMDCL, COMP, COLL, UMBI, UIMBI, RSA, TL, LOU, CB and PE.

1. Determine the coverage rating territories from the RATING TERRITORY SCHEDULE.
2. Select the appropriate BI, PD, MDCL, LOI, AD, FUNRL, COMBL, UMBI, UIMBI, COMP and COLL base rate from Table A, within the Rating Tables Section or the appropriate rate for the other coverages from the Miscellaneous Coverages or Miscellaneous Risks Sections.
3. Multiply by the Nationwide Affinity Discount Factor if applicable. (The Affinity Discount does not apply if the Nationwide Associate Discount is applicable.)
4. Multiply by the Nationwide Associate Discount if applicable.
5. Multiply by the applicable Tier Factor.
6. Multiply by the Farm Bureau Discount if applicable.
7. For (BI, PD, MDCL, LOI, AD, FUNRL, COMBL, COMP and COLL) obtain the rate symbol for the vehicle being rated from the RATE SYMBOL Manual and multiply the base rate times the applicable rate symbol factor from Table C in the Rating Tables Section (PPA and MH only; COMP and COLL only for MH).
8. If applicable, add the appropriate Use of Other Auto charge.
9. For BI, PD, MDCL, COMBL, COMP, and COLL, determine the model year designated by the auto manufacturer and multiply result times the appropriate model year factor from Table D within the Rating Tables Section (PPA, MH and MC only).
10. For BI, PD, MDCL, COMBL, COMP, and COLL, multiply by the New Vehicle Discount if applicable (PPA only).
11. Select the appropriate limit or deductible factor shown from Table E within the Rating Tables Section. Multiply result times the selected limit or deductible factor. The increased limit factor applies to (BI, PD, MDCL, LOI, AD, FUNRL, COMBL, UMBI, and UIMBI) (PPA, MH, AC-Res., AC-Reg., MC, RV and NNO). The deductible factors apply to COMP and COLL (PPA, MH, AC-Res., AC-Reg. and MC).
12. For COMP and COLL, apply the OEM Loss Settlement Endorsement rate factor (within the Steps to Rating Section).
13. Select the appropriate vehicle use classification and multiply result times applicable vehicle use factor within the Steps to Rating Section.
14. For BI, PD, MDCL, COMBL, EXMDCL, UMBI, UIMBI, LOI, COMP, and COLL multiply by the appropriate Commuter Surcharge factor. (PPA and AC-Reg.)
15. Multiply BI, PD, MDCL, COMBL, COMP and COLL result times the applicable Average Driver rating factor. See the Average Driver Factor Section.

TERMS WITH PRIOR CARRIER FACTORS

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Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for BI, PD, MDCL, COMBL, COMP, and COLL, shall be modified by the factors listed in the following chart.

# Terms w/Prior Carrier	Term with Nationwide	Prior Insurance Code	Group A	Group B	Group C	Group D	Group E
		Lapse>30 days	1.00	1.00	1.00	1.00	1.00
0 to 5	00-03		1.00	1.00	1.00	1.10	1.00
	04		1.00	1.00	1.00	1.08	1.00
	05		1.00	1.00	1.00	1.06	1.00
	06		1.00	1.00	1.00	1.03	1.00
	07+		1.00	1.00	1.00	1.00	1.00
6 or more	00-03		0.93	0.95	0.95	1.05	1.00
	04		0.94	0.96	0.96	1.04	1.00
	05		0.96	0.97	0.97	1.03	1.00
	06		0.98	0.98	0.98	1.02	1.00
	07+		1.00	1.00	1.00	1.00	1.00

Please refer to the Insurability Guidelines for Group Definitions.

The following rules are applicable:

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

SELECT RATING FACTOR

Eff. 3-5-12

Based on a combination of the number of terms with prior carrier, select customer definition, and terms with Nationwide, the otherwise applicable premiums for BI, PD, MDCL, COMBL, COMP and COLL shall be modified by the factors listed in the following chart for new business beginning March 5, 2012.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
3. Customers are defined as Select based on prior BI limits, number of vehicles insured with Nationwide, and the number of prior carriers. The Select Customer Flag is "Yes" if the number of prior carriers in the last five years is less than three and either the number of vehicles in the household is greater than one or the number of vehicles in the household is one and the Prior BI Limits are greater than 25/50.
4. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within Select Rating.
5. Any applicant whose second most recent auto insurance carrier within the past five years is within the Nationwide Group will be assigned a Winback Flag of "Yes" and considered part of Select Rating.
6. Any applicant whose most recent auto insurance carrier is within the Nationwide Group will not be considered part of Select Rating.

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

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

Select Customer Flag	Winback Flag	Terms with Prior Carrier	Policy Insured Term	Prior Insurance Code	Select Risk Factor
				Lapse > 30 Days	1.00
Yes	No	<2	1		1.10
Yes	No	<2	2		1.10
Yes	No	<2	3		1.10
Yes	No	<2	4		1.09
Yes	No	<2	5		1.08
Yes	No	<2	6		1.07
Yes	No	<2	7		1.06
Yes	No	<2	8		1.05
Yes	No	<2	9		1.03
Yes	No	<2	10		1.01
Yes	No	<2	>10		1.00
Yes	No	2-4	1		1.00
Yes	No	2-4	2		1.00

SELECT RATING FACTOR (Cont’d)

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Select Customer Flag	Winback Flag	Terms with Prior Carrier	Policy Insured Term	Prior Insurance Code	Select Risk Factor
Yes	No	2-4	3		1.00
Yes	No	2-4	4		1.00
Yes	No	2-4	5		1.00
Yes	No	2-4	6		1.00
Yes	No	2-4	7		1.00
Yes	No	2-4	8		1.00
Yes	No	2-4	9		1.00
Yes	No	2-4	10		1.00
Yes	No	2-4	>10		1.00
Yes	No	5-6	1		0.95
Yes	No	5-6	2		0.95
Yes	No	5-6	3		0.95
Yes	No	5-6	4		0.96
Yes	No	5-6	5		0.97
Yes	No	5-6	6		0.98
Yes	No	5-6	7		0.99
Yes	No	5-6	8		1.00
Yes	No	5-6	9		1.00
Yes	No	5-6	10		1.00
Yes	No	5-6	>10		1.00
Yes	No	>6	1		0.87
Yes	No	>6	2		0.87
Yes	No	>6	3		0.87
Yes	No	>6	4		0.89
Yes	No	>6	5		0.91
Yes	No	>6	6		0.93
Yes	No	>6	7		0.95
Yes	No	>6	8		0.97
Yes	No	>6	9		0.99
Yes	No	>6	10		1.00
Yes	No	>6	>10		1.00
No	No	<2	1		1.21
No	No	<2	2		1.21
No	No	<2	3		1.21
No	No	<2	4		1.18
No	No	<2	5		1.15
No	No	<2	6		1.12
No	No	<2	7		1.09
No	No	<2	8		1.06
No	No	<2	9		1.03
No	No	<2	10		1.00
No	No	<2	>10		1.00

SELECT RATING FACTOR (Cont'd)

Eff. 3-5-12

Select Customer Flag	Winback Flag	Terms with Prior Carrier	Policy Insured Term	Prior Insurance Code	Select Risk Factor
No	No	2-4	1		1.13
No	No	2-4	2		1.13
No	No	2-4	3		1.13
No	No	2-4	4		1.11
No	No	2-4	5		1.09
No	No	2-4	6		1.07
No	No	2-4	7		1.05
No	No	2-4	8		1.03
No	No	2-4	9		1.01
No	No	2-4	10		1.00
No	No	2-4	>10		1.00
No	No	5-6	1		0.95
No	No	5-6	2		0.95
No	No	5-6	3		0.95
No	No	5-6	4		0.96
No	No	5-6	5		0.97
No	No	5-6	6		0.98
No	No	5-6	7		0.99
No	No	5-6	8		1.00
No	No	5-6	9		1.00
No	No	5-6	10		1.00
No	No	5-6	>10		1.00
No	No	>6	1		0.87
No	No	>6	2		0.87
No	No	>6	3		0.87
No	No	>6	4		0.89
No	No	>6	5		0.91
No	No	>6	6		0.93
No	No	>6	7		0.95
No	No	>6	8		0.97
No	No	>6	9		0.99
No	No	>6	10		1.00
No	No	>6	>10		1.00
	Yes		1		0.87
	Yes		2		0.87
	Yes		3		0.87
	Yes		4		0.89
	Yes		5		0.91
	Yes		6		0.93
	Yes		7		0.95
	Yes		8		0.97
	Yes		9		0.99
	Yes		10		1.00
	Yes		>10		1.00

PRIOR NATIONWIDE NON-STANDARD AUTO FACTOR

Eff. 3-5-12

For new business written on or after March 5, 2012, if the most recent prior carrier is a Nationwide Non-Standard Auto company, then the otherwise applicable premiums for BI, PD, MDCL, COMBL, COMP and COLL shall be modified by the factors listed in the following chart.

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

The following rules are applicable:

1. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
2. This rule applies to PPA and AC-regular use vehicle types.

PREMIER INTRA-AGENCY TRANSFER DISCOUNT

Eff. 3-5-12

Based on a combination of whether or not the policy is part of an Agency-Transfer, the number of terms with prior carrier, the prior carrier company, and terms with Nationwide, the otherwise applicable premiums for BI, PD, MDCL, COMBL, COMP, and COLL, shall be modified by the factors listed in the following chart.

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

Please refer to the Insurability Guidelines for Group Definitions.

The following rules are applicable:

1. Group assignment is determined at the policy inception date and does not change at renewal.
2. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
3. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.
5. Policies eligible for the Premier Intra-Agency Transfer Discount are not eligible for the Terms with Prior Carrier Factor or Select Rating Factor.

ADDITIONAL COVERAGE FOR CUSTOMIZATION (cont'd)

Eff. 3-8-10

This endorsement may be added to private passenger automobiles only.

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

* Additional customization in excess of \$20,000 must be submitted to Underwriting with proper documentation.
 ** OEM Loss Settlement Provision does **not** apply to the customization portion of an insured vehicle.

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

VANISHING DEDUCTIBLE

Eff. 3-5-12

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. Each eligible policy will accrue \$100 deductible credit upon initiation of this option 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 for COMP. The COLL deductible may not diminish below \$100.

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 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 covered at-fault accident or COMP loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

VANISHING DEDUCTIBLE (cont'd)

Eff. 3-5-12

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

Vehicle	Semi-Annual Dollar Charge per Vehicle	
	Comp	Collision
1st	15.00	15.00
2nd	2.50	2.50
3rd	2.50	2.50
4th	2.50	2.50
All other	0.00	0.00

TOTAL LOSS DEDUCTIBLE WAIVER

Eff. 3-9-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the COMP coverage deductible and decrease the COLL deductible to \$100 in the event of a covered total loss.

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

COMP Deductible	Factor	COLL Deductible	Factor
Full	1.00	100	1.00
50	1.03	150	1.04
100	1.03	200	1.04
250	1.03	250	1.04
500	1.03	500	1.04
750	1.06	750	1.08
1,000	1.06	1,000	1.08

PREFERRED DISCOUNT

Eff. 3-5-12

Based on a combination of Tier, Prior BI limits, and Home and Car or Auto Financial, the otherwise applicable premiums for BI, PD, MDCL, COMBL, COMP, and COLL shall be reduced by 5 percent (multiply by a factor of .95). A policy may receive the Preferred Discount or the Preferred Bundles Discount, but not both.

The following rules are applicable:

1. The following vehicle types are eligible: PPA and AC-Reg.
2. 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.
3. Only the following Tiers are eligible: A through F.
4. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowners, owner-occupied Farm, Tenants, Condominium, or Mobile Homeowners policy.
5. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

New Business Rules

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

Renewal Business Rules

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

PREFERRED BUNDLE DISCOUNT

Eff. 3-5-12

Based on a combination of Tier, Prior BI limits, and Home and Car or Auto Financial Discount, if the Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage are selected, the otherwise applicable premiums for BI, PD, MDCL, COMBL, COMP, and COLL shall be reduced by 10 percent (multiply by a factor of .90). A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. The following vehicle types are eligible: PPA and AC-Reg.
2. 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.
3. Only the following Tiers are eligible: A through D.
4. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide or Allied Homeowners, owner-occupied Farm, Tenants, Condominium, or Mobile Homeowners policy.
5. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

PENNSYLVANIA
PRIVATE PASSENGER AUTO

PREFERRED BUNDLE DISCOUNT (Cont’d)

Eff. 3-5-12

New Business Rules

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

Renewal Business Rules

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

RATE STABILITY

Eff. 3-5-12

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

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

For any policy where the stabilized premium is more than 25% below the filed premium, 75% of the filed premium will be charged.

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

This rule applies to PPA and A/C vehicle types.

Premium Change	Products Purchased	Experience	Tier	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	8%	10%	15%
			E-H	8%	10%	15%
			I-N	8%	10%	15%
		New acc/viol	A-D	8%	10%	15%
			E-H	8%	10%	15%
			I-N	8%	10%	15%
	NW auto & Home	No new acc/viol	A-D	8%	10%	15%
			E-H	8%	10%	15%
			I-N	8%	10%	15%
		New acc/viol	A-D	8%	10%	15%
			E-H	8%	10%	15%
			I-N	8%	10%	15%
Decrease	NW auto only	No new acc/viol	A-D	-8.0%	-10.0%	-15.0%
			E-H	-8.0%	-10.0%	-15.0%
			I-N	-8.0%	-10.0%	-15.0%
		Expiring acc/viol	A-D	-8.0%	-10.0%	-15.0%
			E-H	-8.0%	-10.0%	-15.0%
			I-N	-8.0%	-10.0%	-15.0%
	NW auto & Home	No new acc/viol	A-D	-8.0%	-10.0%	-15.0%
			E-H	-8.0%	-10.0%	-15.0%
			I-N	-8.0%	-10.0%	-15.0%
		Expiring acc/viol	A-D	-8.0%	-10.0%	-15.0%
			E-H	-8.0%	-10.0%	-15.0%
			I-N	-8.0%	-10.0%	-15.0%

PENNSYLVANIA

PRIVATE PASSENGER AUTO

TABLE A - BASE RATES BY COVERAGE

Eff. 3-5-12

BI Rating Territory	BI 50/100**	PD Rating Territory	PD 25,000**	MDCL Rating Territory	MDCL 25,000**	MDCL Rating Territory	FUNRL
1	155.60	1	109.70	1	186.10	1	0.80
2	161.90	2	115.80	2	200.50	2	0.90
3	166.90	3	118.70	3	231.20	3	1.00
4	169.50	4	123.20	4	242.50	4	1.10
5	174.60	5	125.30	5	245.70	5	1.10
6	175.90	6	127.60	6	248.90	6	1.10
7	177.30	7	132.70	7	268.10	7	1.10
8	179.70	8	134.90	8	269.70	8	1.20
9	180.80	9	136.00	9	281.60	9	1.20
10	182.30	10	138.80	10	279.10	10	1.20
11	195.00	11	139.40	11	285.80	11	1.20
12	196.00	12	141.50	12	287.50	12	1.20
13	202.30	13	143.10	13	305.10	13	1.30
14	227.80	14	146.00	14	316.30	14	1.40
15	240.30	15	156.80	15	365.40	15	1.70
16	241.70	16	159.80	16	389.10	16	1.80
17	273.20	17	160.90	17	372.30	17	1.70
18	293.50	18	168.20	18	425.80	18	2.00
19	302.40	19	172.20	19	421.40	19	2.00
20	370.90	20	175.40	20	445.70	20	2.00
21	479.90	21	181.20	21	490.80	21	2.20
22	489.50	22	186.60	22	787.30	22	3.50
23	560.50	23	194.00	23	916.20	23	4.10
24	582.00	24	214.80	24	921.40	24	4.20
25	601.20	25	208.30	25	959.90	25	4.40
999	227.20	26	215.20	999	315.80	999	1.40
		999	146.60				

TABLE A - BASE RATES BY COVERAGE (cont'd)

Eff. 3-5-12

MDCL Rating Territory	AD	MDCL Rating Territory	LOI	MDCL Rating Territory	COMBL**	COMP Rating Territory	COMP Full Cov.*
1	5.20	1	17.60	1	240.00	1	54.80
2	5.60	2	19.10	2	258.20	2	58.70
3	6.40	3	22.00	3	297.70	3	60.20
4	6.70	4	23.00	4	312.60	4	64.30
5	6.80	5	23.30	5	316.60	5	69.60
6	6.80	6	23.70	6	320.50	6	73.00
7	7.40	7	25.50	7	345.50	7	71.90
8	7.50	8	25.60	8	347.40	8	77.00
9	7.80	9	26.70	9	362.60	9	75.80
10	7.70	10	26.40	10	359.70	10	78.90
11	7.90	11	27.20	11	368.20	11	82.50
12	8.00	12	27.30	12	370.20	12	88.70
13	8.40	13	29.00	13	392.90	13	83.20
14	8.70	14	29.90	14	407.20	14	87.50
15	10.10	15	34.70	15	470.70	15	93.10
16	10.80	16	37.00	16	501.20	16	90.20
17	10.30	17	35.30	17	479.70	17	101.50
18	11.80	18	40.40	18	548.40	18	114.20
19	11.70	19	40.20	19	542.70	19	107.40
20	12.30	20	42.40	20	573.90	20	121.20
21	13.50	21	46.60	21	632.30	21	128.50
22	21.80	22	74.80	22	1,014.10	22	130.80
23	25.30	23	87.00	23	1,180.10	23	128.20
24	25.40	24	87.60	24	1,186.60	24	134.10
25	26.50	25	91.10	25	1,236.40	25	136.00
999	8.70	999	29.90	999	406.80	26	112.70
						27	122.60
						28	143.30
						29	122.50
						30	131.80
						31	146.70
						32	136.70
						33	171.90
						34	161.80
						35	141.00
						36	164.10
						37	171.60
						38	172.10
						999	84.70

TABLE A - BASE RATES BY COVERAGE (cont'd)							
Eff. 3-5-12							
COLL Rating Territory	COLL \$100 Ded.*		UMC Rating Territory	UMBI 50/100 Unstacked		UMC Rating Territory	UIMBI 50/100 Unstacked
1	215.90		1	13.60		1	60.40
2	223.80		2	13.80		2	57.50
3	229.30		3	13.40		3	52.50
4	235.40		4	13.60		4	54.80
5	236.30		5	13.40		5	51.30
6	237.20		6	25.60		6	79.00
7	242.20		7	13.40		7	47.10
8	240.30		8	15.30		8	52.90
9	244.80		9	13.80		9	60.60
10	245.90		10	18.70		10	51.10
11	253.10		11	37.10		11	96.30
12	251.80		12	56.20		12	137.10
13	255.90		13	25.00		13	60.60
14	258.50		14	13.80		14	52.60
15	270.00		15	21.40		15	114.40
16	270.50		16	19.40		16	84.80
17	279.80		17	21.40		17	84.80
18	285.70		18	21.40		18	84.80
19	286.40		19	145.00		19	243.50
20	305.50		20	16.30		20	66.90
21	307.60		21	18.60		21	79.80
22	310.20		22	13.60		22	55.40
23	326.20		23	13.60		23	58.30
24	332.70		24	13.60		24	50.30
25	298.40		25	26.40		25	78.40
26	334.00		26	34.20		26	94.60
27	318.40		27	52.40		27	128.40
28	351.70		28	20.20		28	84.80
29	362.60		999	24.30		999	72.10
30	389.30						
31	378.20						
32	414.00						
33	401.70						
999	264.40						

TABLE B – EXPENSE FEES		
Eff. 10-7-09		
Expense Fee	BI – Semi Annual Policies	BI – Annual Policies
Coverage Level *	\$1.00	\$2.00

The BI expense fee applies to Vehicle Types (PPA, AC_Reg., AC_Res., MH, and NNO)

TABLE H — RATING SEQUENCE

Eff. 3-5-12

VOLUNTARY PRIVATE PASSENGER AUTO PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST DIME UNLESS NOTED OTHERWISE

Step #		BI	PD	MDCL	COLL	COMP	COMBL	UMBI	UIMBI	EXMDCL	LOI	AD	FUNRL	RSA	TL	LOU	CBR
1	Territory Base Rate																
2	Nationwide Affinity Discount	*	*	*	*	*	*	*	*	*	*	*	*		*	*	*
3	Nationwide Associate Discount	*	*	*	*	*	*	*	*	*	*	*	*			*	*
4	Tier Factor	*	*	*	*	*	*	*	*		*	*	*		*	*	
5	Farm Bureau Discount	*	*	*	*	*	*	*	*	*	*	*	*		*	*	*
6	Liability Rate Symbol Factor	*	*	*			*				*	*	*				
7	Physical Damage Rate Symbol Factor				*	*											
8	Use of Other Auto Charge	+	+	+			+				+	+	+				
9	Model Year Factor	*	*	*	*	*	*										
10	New Vehicle Discount	*	*	*	*	*	*										
11	Increased Limits Factor	*	*	*			*	*	*		*	*	*				
12	Deductible Factor				*	*											
13	OEM Loss Settlement Endorsement				*	*											
14	Vehicle Use Factor	*	*	*	*	*	*										
15	Commuter Surcharge	*	*	*	*	*	*	*	*	*	*						
16	Average Driver Classification Factor	*	*	*	*	*	*										
17	No Prior Insurance Surcharge	*	*	*	*	*	*	*	*								
18	Household Composition Factor	*	*	*	*	*	*										
19	Matrix Factor	*	*	*	*	*	*	*	*								
20	Terms with Prior Carrier Discount	*	*	*	*	*	*										
21	Select Rating Factor	*	*	*	*	*	*										
22	Prior Nationwide Non-Standard Factor	*	*	*	*	*	*										
23	Premier Intra-Agency Transfer Discount	*	*	*	*	*	*										
24	Preferred Discount	*	*	*	*	*	*										
25	Preferred Bundle Discount	*	*	*	*	*	*										
26	Advanced Quote Discount	*	*	*	*	*	*										
27	New Business Homeownership Discount	*	*	*	*	*	*										
28	Home and Car Discount	*	*	*	*	*	*										
29	Auto Financial Discount	*	*	*	*	*	*										
30	Accident Forgiveness Factor	*	*	*	*	*	*										
31	Total loss Deductible Waiver				*	*											
32	GAP (Loan/Lease Coverage)				+	+											
33	New Car Replacement Plus				+	+											
34	Vehicle Value Upgrade Coverage				+	+											
35	Vanishing Ded Amount				+	+											
36	Anti-Theft Discount					*											
37	Driver Improvement Course	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
38	Passive Restraint Discount			*			*			*	*	*	*				
39	Limited Tort Option Reduction	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
40	Easy Pay sign Up Discount	-	-														
41	Coverage Expense Fee	+1.00	+0.00	+0.00	+0.00	+0.00	+0.00										
42	Total Coverage Premium	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

TABLE H — RATING SEQUENCE
Eff. 3-5-12
VOLUNTARY PRIVATE PASSENGER AUTO PREMIUM CALCULATION (cont'd)

ROUND AFTER EACH CALCULATION TO THE NEAREST DIME UNLESS NOTED OTHERWISE

43	Comprehensive Family Liability	+
	Miscellaneous Coverage Premium	=

44	Total Cover Premium (Step 42)	
	Miscellaneous Coverage Premium (Step 43)	+
	Semi-Annual Premium	=
	Rate Stability Cap	*
	Capped Semi-Annual Premium	=

Calculate Driver Factor For Each Non-Excluded Driver:

Factors	BI	PD	MDCL	COLL	COMP	COMBL
Driver Classification Factor						
Merit Rating Factor	+	+	+	+	+	+
Accident Free Discount	*	*	*	*	*	*
Safe Driver Discount	*	*	*	*	*	*
Unverifiable Driver Record Surcharge	*	*	*	*	*	*
Driver Factor	=	=	=	=	=	=

Calculate Average Driver Factor:

Sum of Driver Factors for all Drivers on a Policy

of Drivers on Policy

***Merit Rating Factor is calculated as: (Violation Factor x Violation Time Since Factor) + (Accident Factor x Accident Time Since Factor)**

Calculate GAP, NCRP, VVU Coverage Premium

Steps	COLL	COMP
Coverage premium calculated through Step 31		
GAP, NCRP, VVU Coverage Factor	*	*
Deductible Factor	/	/
Total Loss Deductible Waiver Factor	/	/
GAP, NCRP, VVU Coverage Premium	=	=

TABLE H — RATING SEQUENCE
Eff. 3-5-12
VOLUNTARY ANTIQUES & CLASSICS — RESTRICTED USE PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST DIME UNLESS NOTED OTHERWISE

Step #		BI	PD	MDCL	COLL	COMP	COMBL	UMBI	UIMBI	EXMDCL	LOI	AD	FUNRL	RSA	TL	CB
1	Territory Base Rate				(stated amount)	(stated amount)										
2	Nationwide Affinity Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
3	Nationwide Associate Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
4	Farm Bureau Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
5	Increased Limits Factor	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
6	Deductible Factor	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
7	Restricted Use Rates Factor	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
8	Total Loss Deductible Waiver Factor	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
9	Home and Car Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
10	Auto Financial Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
11	Vanishing Ded Amount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
12	Anti-Theft Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
13	Driver Improvement Course	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
14	Passive Restraint Discount	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
15	Limited Tort Option Reduction	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
16	Coverage Expense Fee	+1.00	+0.00	+0.00	+0.00	+0.00	+0.00	*	*	*	*	*	*	*	*	*
17	Total Coverage Premium	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

18	Comprehensive Family Liability	+
	Miscellaneous Coverage Premium	=

19	Total Coverage Premium (Step 17)	=
	Miscellaneous Coverage Premium (Step 18)	+
	Semi-Annual Premium	=
	Rate Stability Cap	*
	Capped Semi-Annual Premium	=

TABLE H — RATING SEQUENCE
Eff. 3-5-12
VOLUNTARY ANTIQUES & CLASSICS – REGULAR USE PREMIUM CALCULATION
ROUND AFTER EACH CALCULATION TO THE NEAREST DIME UNLESS NOTED OTHERWISE

Step #		BI	PD	MDCL	COLL	COMP	COMBL	UMBI	UIMBI	EXMDCL	LOI	AD	FUNRL	RSA	TL	LOU	CBR
1	Territory Base Rate				(stated amount)	(stated amount)											
2	Nationwide Affinity Discount	*	*	*	*	*	*	*	*	*	*	*	*		*	*	*
3	Nationwide Associate Discount	*	*	*	*	*	*	*	*	*	*	*	*			*	*
4	Tier Factor	*	*	*	*	*	*	*	*		*	*	*		*	*	*
5	Farm Bureau Discount	*	*	*	*	*	*	*	*	*	*	*	*		*	*	*
6	Use of Other Auto Charge	+	+	+			+				+	+	+				
7	Increased Limits Factor	*	*	*			*	*	*		*	*	*				
8	Deductible Factor				*	*											
9	Rate Factor	*	*	*			*										
10	Vehicle Use Factor	*	*	*	*	*	*										
11	Commuter Surcharge	*	*	*	*	*	*	*	*	*	*						
12	Average Driver Classification Factor	*	*	*	*	*	*										
13	No Prior Insurance Surcharge	*	*	*	*	*	*	*	*								
14	Household Composition Factor	*	*	*	*	*	*										
15	Matrix Factor	*	*	*	*	*	*	*	*								
16	Terms with Prior Carrier Discount	*	*	*	*	*	*										
17	Select Rating Factor	*	*	*	*	*	*										
18	Prior Nationwide Non-Standard Factor	*	*	*	*	*	*										
19	Premier Intra-Agency Transfer Discount	*	*	*	*	*	*										
20	Preferred Discount	*	*	*	*	*	*										
21	Preferred Bundle Discount	*	*	*	*	*	*										
22	Advanced Quote Discount	*	*	*	*	*	*										
23	New Business Homeownership Discount	*	*	*	*	*	*										
24	Accident Forgiveness Factor	*	*	*	*	*	*										
25	Total Loss Deductible Waiver Factor				*	*											
26	Home and Car Discount	*	*	*	*	*	*										
27	Auto Financial Discount	*	*	*	*	*	*										
28	Vanishing Ded Amount				+	+											
29	Anti-Theft Discount					*											
30	Driver Improvement Course	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
31	Passive Restraint Discount			*			*			*	*	*	*				
32	Limited Tort Option Reduction	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
33	Easy Pay Sign-Up Discount	-	-														
34	Coverage Expense Fee	+1.00	+0.00	+0.00	+0.00	+0.00	+0.00										
35	Total Coverage Premium	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=

TABLE H — RATING SEQUENCE

Eff. 3-5-12

VOLUNTARY ANTIQUES & CLASSICS – REGULAR USE PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST DIME UNLESS NOTED OTHERWISE

36	Comprehensive Family Liability	+
	Miscellaneous Coverage Premium	=

37	Total Coverage Premium (Step 35)	
	Miscellaneous Coverage Premium (Step 36)	+
	Semi-Annual Premium	=
	Rate Stability Cap	*
	Capped Semi-Annual Premium	=

Calculate Driver Factor For Each Non-Excluded Driver:

Factors	BI	PD	MDCL	COLL	COMP	COMBL
Driver Classification Factor						
Merit Rating Factor*	+	+	+	+	+	+
Accident Free Discount	*	*	*	*	*	*
Safe Driver Discount	*	*	*	*	*	*
Unverifiable Driver Record Surcharge	*	*	*	*	*	*
Driver Factor	=	=	=	=	=	=

Calculate Average Driver Factor:

Sum of Driver Factors for all Drivers on a Policy
of Drivers on Policy

***Merit Rating Factor is calculated as: (Violation Factor x Violation Time Since Factor) + (Accident Factor x Accident Time Since Factor)**

EXCESS MEDICAL BENEFIT

Eff. 3-5-12

A. COVERAGE

See endorsement. 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 Affinity Insurance Company of America.

B. SEMI-ANNUAL PREMIUM — \$16.80

LOSS OF USE

Eff. 3-5-12

This coverage may be afforded to PPA and AC-Reg. (Classic only) insured for BI, PD and either COMP or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limited 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 residences subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

Rental Limit — Per Day	Aggregate Limit	Semi-Annual Premium
\$ 15.00	\$ 300	\$ 9.90
20.00	700	20.70
25.00	800	24.80
30.00	900	28.90
40.00	1100	37.60
50.00	1300	46.00
60.00	1500	54.40

MISCELLANEOUS VEHICLES — GENERAL

Eff. 1-31-08

The rates and rules for the PPA 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.

MOTOR HOMES

Eff. 3-5-12

A. BASE RATE ADJUSTMENT

The Motor Home base rate for BI, PD, MDCL, COMP, COLL, UM, UIM, LOI, AD, FUNRL, COMBL, EXMDCL, TL, and LOU the following percent of the PPA base rates (Multiply by).

Coverage	Factor
BI	0.38
PD	0.38
MDCL	0.24
COMP	0.32
COLL	0.38
UM	0.18
UIM	0.17
LOI	0.24
AD	0.25
FUNRL	0.24
COMBL	0.25
EXMDCL	0.39
TL	0.64
LOU	0.64

B. RATE SYMBOL

Determine the COMP and COLL rate symbol per Rule C. of the Rate Symbol Manual. Rate Symbols do not apply for BI, PD, MDCL or COMBL.

NOTE — The cost price new of the chassis and body including all standard equipment that is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, 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.

MOTOR HOMES (cont'd)
Eff. 3-5-12

C. CONTENTS AND/OR PERSONAL EFFECTS COVERAGE

Coverage Amount	Semi-Annual Premium	Coverage Amount	Semi-Annual Premium
\$ 500	\$1.00	\$3,000	\$ 7.00
1,000	2.00	3,500	8.00
1,500	3.00	4,000	9.00
2,000	4.00	4,500	10.00
2,500	6.00	Each Add'l \$500	1.00

D. TOWING AND LABOR

Available on motor homes insured for BI, PD and either COMP and/or COLL. See policy for coverage details.

Limit: \$100 per disablement.

Premium: Semi-Annual Premium - \$2.00.

E. RENTAL

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of Bodily Injury, Property Damage, First Party Benefits and Uninsured Motorists whenever applicable from his/her automobile insured with our Company is \$1.00 with a minimum per rental period premium of \$10.00. Full Comprehensive and \$100 deductible Collision coverages are provided for the daily premium of \$1.00 and again a \$10.00 minimum premium per rental period. Contents coverage in the amount of \$500 is provided for the flat charge of \$1.00 if desired.

F. LOSS OF USE — BROAD FORM

Available on motor homes insured for COMP and/or COLL. See endorsement for coverage details.

Limit: \$800 per accident

Semi-Annual Premium: \$24.80

SERFF Tracking Number: NWPC-127630504 State: Pennsylvania
 Filing Company: Nationwide Affinity Insurance Company of State Tracking Number: B37492001
 America.
 Company Tracking Number: 12A-8058PA-EH (NAICOA)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Pennsylvania Private Passenger Automobile
 Project Name/Number: PA PPA Rate Revision NAICOA/12A-8058PA-EH (NAICOA)

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Authorization to File (PC)		
Bypass Reason: NA		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		

Comments:

Attachments:

FilingMemorandum 3-5-2012 _NAICOA_.pdf
 NAICOA Filing Exhibits.pdf
 NAICOA Filing Exhibits.xls
 PARetFiling NAICOA.pdf

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 revision is March 5, 2012 for new and renewal business.

OVERALL RATE LEVEL CHANGES

The indications developed in this filing are based on an assumed effective date of March 5, 2012. Exhibit I shows three years of Private Passenger Automobile experience by coverage for the Nationwide Affinity Insurance Company of America ending December 31, 2010. 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 December 31, 2010, were evaluated as of March 31, 2011. 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. Please note that the Age-to-Age ratios in Exhibit IV are based on the Pennsylvania loss development patterns in the Nationwide Insurance Company of America since the Nationwide Affinity Insurance Company only has three years of development data.

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 4.1 percent of non-catastrophe losses to reflect catastrophe exposure. Please note that since NAICOA only has three years of catastrophe data available, the catastrophe load is based on data for all of our Pennsylvania voluntary standard automobile companies combined. Calculation of this catastrophe provision is provided in Exhibit V.

Projection of Losses

Exhibit VI, pages 1 through 8, show Average Paid Cost Trend data and Incurred Claim Frequency by coverage for Pennsylvania Voluntary Standard Automobile business and Companywide, respectively, for the past 24 quarters for Bodily Injury, Property Damage, Uninsured/Underinsured Motorists – Bodily Injury, Accidental Death, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits, Comprehensive, Collision, and Loss of Use coverages. 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 March 5, 2012. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on Exhibit I row (12) for Bodily Injury, Property Damage, Medical Benefits, Collision, Uninsured/Underinsured Motorists – Bodily Injury, Accidental Death, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Excess Medical Benefits and Loss of Use coverages; and row (13) 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	26.8%	24.7%

Financial Needs Model

Exhibit IX is the Company's Financial Needs Model, which demonstrates the need for a 1.8 percent underwriting profit provision for Liability coverages and a 4.6 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The permissible loss, loss adjustment, and fixed expense ratios of 84.4 percent for Liability coverages and 81.6 percent for Physical Damage coverages are derived using the components of the 13.8 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

$$\begin{aligned} \text{Liability (100\% - Expenses - 1.8\% Profit)} &= 84.4\% \\ \text{Physical Damage (100\% - Expenses - 4.6\% Profit)} &= 81.6\% \end{aligned}$$

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 Bodily Injury, Property Damage, Medical Benefits,

Uninsured/Underinsured Motorists – Bodily Injury, Combined Loss Benefits, Funeral Benefits, Accidental Death Benefits, Loss of Income Benefits, Comprehensive, Collision, and Loss of Use coverages is 40.4 percent. We are filing for a 7.9 percent change in order to limit the impact to our policyholders. The 7.9 percent premium change will be achieved by revising the NAICOA territory base rates and the miscellaneous coverage rates, as described in the following paragraph. The rate change histogram is provided in Exhibit XI. Please note that the changes are uniform by territory.

Nationwide Affinity Ins Co of America

Coverage	Projected Premium	Indicated Change	Filed Change
BI	43,677,866	35.4%	10.0%
PD	39,217,866	47.3%	10.0%
UMBI	5,158,592	3.9%	3.9%
UIMBI	18,688,106	0.2%	0.0%
First Party	20,828,829	52.7%	10.0%
Comp	21,484,579	48.5%	8.0%
Collision	58,774,582	45.6%	7.0%
LOU	4,912,235	71.0%	8.0%
Total	212,742,655	40.4%	7.9%

* 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 territorial base rates uniformly across all territories for Bodily Injury, Property Damage, Medical Benefits, Uninsured Motorists – Bodily Injury, Funeral Benefits, Accidental Death Benefits, Loss of Income Benefits, Combined Loss Benefits, Comprehensive, and Collision coverages as provided in Exhibit XII and on final manual pages PPA – 55 through PPA – 57.

Miscellaneous Coverages

We are revising the Semi-Annual premium rate for Excess Medical Benefits, and Loss of Use as provided in Exhibit XIII and on final manual page PPA – 138.

Preferred Discount

The Preferred Discount is being introduced for new and renewal business in the Nationwide Affinity Insurance Company of America. The Preferred Discount provides a lower rate based on a combination of Tier, Prior Bodily Injury Limits, and the existence of either a Nationwide Property Policy or Financial Services Policy. The support for this new 5 percent discount is provided in Exhibit XIV and on final manual page PPA – 33. The small premium impact generated by the introduction of the discount is offset in the territory base rates.

Preferred Bundle Discount

The Preferred Bundle Discount is also being introduced. The Preferred Bundle Discount is an expansion of the Preferred Discount in that it provides a 10 percent discount based on a combination of Tier, Prior Bodily Injury Limits, the existence of either a Nationwide Property Policy or Financial Services Policy, and the selection of the Accident Forgiveness Feature, Vanishing Deductible Feature and Roadside Assistance Coverage. There is no premium impact generated by the introduction of the Preferred Bundle Discount since only a few policies would currently qualify.

A policyholder may receive either the Preferred Discount or Preferred Bundle Discount, but not both. The discounts apply to Bodily Injury, Property Damage, Medical Benefits, Combined Loss Benefits, Comprehensive and Collision coverages and is on final manual page PPA – 33 and PPA-34.

Select Rating Factor

With this filing, we are eliminating Terms with Prior Carrier Rating Factors for new business. All existing customers with Terms with Prior Carrier Rating Factors will continue to renew with their factors accordingly. We are replacing this rating factor for all new business with our new Select Rating Factor. The advantage of our Select Rating Factor is that it eliminates prior carrier type (standard or nonstandard) as a rating factor and replaces it with a new variable called Select and Non-Select groups. The attached manual pages PPA- 19 through PPA- 21 display the proposed factors and definition of “Select”. Exhibit XV also provides support for the Select Rating Factors.

Terms with Prior Carrier and Premier Intra-Agency Manual Rules

We are revising the Terms with Prior Carrier and Premier Intra-Agency manual rules to clarify that policies receiving the Select Rating Factor are ineligible for the Terms with Prior Carrier and Premier Intra-Agency Factors. The final manual page PPA-18 reflects these changes.

Prior Nationwide Non-Standard Factor

We are implementing a surcharge for new policies re-written from a Nationwide Non-Standard Automobile company. These policies would have previously been surcharged by the Terms with Prior Carrier Rating Factor which is no longer applicable to new business. Exhibit XVI provides support for the Prior Nationwide Non-Standard Factors and is on final manual page PPA – 22.

Rate Stability

Rate Stability is being introduced in order to smooth renewal premium changes for our customers in the Nationwide Affinity Insurance Company of America. Rate Stability is similar to the rate capping used by other insurance companies in that it maintains a customer’s rate between a minimum and maximum capped percent. The minimum and maximum capped percents vary by products purchased, length of time with Nationwide, the existence of new, chargeable accidents and violations, and tier. In the rare instance that a policy’s capped premium is more than 25 percent below the filed premium, 75 percent of the filed premium will be charged. Company-initiated renewal changes, such as changes to factors and rating variables, will be stabilized. Customer-initiated changes, however, such as changes to vehicle coverage limits and deductibles, or revised tort selections, will not be capped. The Rate Stability manual rule is provided on final manual page PPA – 34. Since both increases and decreases are capped, there is no premium impact.

Diminishing Deductible Name Change

We are revising the name of this feature from “Diminishing Deductible” to “Vanishing Deductible” to match the new endorsement name that was approved in SERFF Form Filing NWPP-127327432, State Tracking #B36398001, effective March 5, 2012. The manual rule is provided on final manual pages PPA – 27 and PPA-28.

**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	Histograms
Exhibit XII	Territory Base Rates
Exhibit XIII	Miscellaneous Coverage Rates
Exhibit XIV	Preferred Discount
Exhibit XV	Select Rating
Exhibit XVI	Prior Nationwide Non-Standard Factor

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Bodily Injury**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	58,222	164,889	251,623	416,512	474,734
2. Historical Earned Premium	9,896,819	28,148,475	43,793,920		
3. Current Level Earned Premium	12,024,635	32,990,013	47,735,373		
4. Selected Retrospective Premium Trend	-3.7%	-3.7%	-3.7%		
5. Selected Prospective Premium Trend	-4.0%	-4.0%	-4.0%		
6. Premium Projection Factor	0.848	0.881	0.915		
7. Projected Current Level Earned Premium = (3) x (6)	10,196,890	29,064,201	43,677,866	72,742,067	82,938,957
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	10,221,044	24,732,580	37,261,969		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	10,221,044	24,732,580	37,261,969		
10. Selected Retrospective Loss Cost Trend	1.5%	1.5%	1.5%		
11. Selected Prospective Loss Cost Trend	4.7%	4.7%	4.7%		
12. Loss Projection Factor	1.138	1.122	1.105		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	11,631,548	27,749,955	41,174,476	68,959,480	82,690,140
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	114.1%	95.5%	94.3%	94.8%	99.7%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	18.9%	39.7%	50.2%	62.5%	65.5%
17. Trended Permissible Loss and DCC Expense Ratio	60.1%	60.1%	60.1%	60.1%	60.1%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	70.3%	74.2%	77.3%	81.8%	86.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	7,168,414	21,565,637	33,762,990	59,503,011	71,327,503
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	1,702,393	4,821,304	7,357,379		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (10.0%)	1,013,329	2,869,823	4,379,392		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	2,873,234	8,137,213	12,417,504	20,554,717	23,427,951
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	10,041,648	29,702,850	46,180,494	80,057,728	94,755,454
26. Permissible Loss, DCC and Fixed Expense Ratio	84.4%	84.4%	84.4%	84.4%	84.4%
27. Required Premium = (25) ÷ (26)	11,897,687	35,192,950	54,716,225	94,855,128	112,269,495
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	16.7%	21.1%	25.3%	30.4%	35.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Property Damage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	58,266	164,971	251,703	416,674	474,940
2. Historical Earned Premium	8,366,964	23,903,356	38,033,503		
3. Current Level Earned Premium	10,165,861	28,014,733	41,456,518		
4. Selected Retrospective Premium Trend	-2.5%	-2.5%	-2.5%		
5. Selected Prospective Premium Trend	-2.5%	-2.5%	-2.5%		
6. Premium Projection Factor	0.900	0.922	0.946		
7. Projected Current Level Earned Premium = (3) x (6)	9,149,275	25,829,584	39,217,866	65,047,450	74,196,725
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	8,082,834	22,334,652	34,424,287		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	8,082,834	22,334,652	34,424,287		
10. Selected Retrospective Loss Cost Trend	4.9%	4.9%	4.9%		
11. Selected Prospective Loss Cost Trend	4.0%	4.0%	4.0%		
12. Loss Projection Factor	1.198	1.142	1.089		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	9,683,235	25,506,173	37,488,049	63,096,027	73,603,151
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	105.8%	98.7%	95.6%	97.0%	99.2%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	66.0%	84.6%	89.4%	93.3%	94.1%
17. Trended Permissible Loss and DCC Expense Ratio	59.5%	59.5%	59.5%	59.5%	59.5%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	90.1%	92.7%	91.8%	94.5%	96.9%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	8,243,497	23,944,024	36,002,001	61,469,840	71,896,627
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	1,479,117	4,187,886	6,389,629		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (10.0%)	880,426	2,492,789	3,803,350		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	2,496,397	7,068,154	10,784,171	17,852,325	20,348,722
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	10,739,894	31,012,178	46,786,172	79,322,165	92,245,349
26. Permissible Loss, DCC and Fixed Expense Ratio	84.4%	84.4%	84.4%	84.4%	84.4%
27. Required Premium = (25) ÷ (26)	12,724,993	36,744,287	55,433,853	93,983,608	109,295,437
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	39.1%	42.3%	41.3%	44.5%	47.3%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	50,604	144,503	221,873	366,376	416,980
2. Historical Earned Premium	1,470,429	4,084,617	5,965,932		
3. Current Level Earned Premium	1,430,727	3,884,471	5,637,806		
4. Selected Retrospective Premium Trend	-4.0%	-4.0%	-4.0%		
5. Selected Prospective Premium Trend	-4.0%	-4.0%	-4.0%		
6. Premium Projection Factor	0.844	0.878	0.915		
7. Projected Current Level Earned Premium = (3) x (6)	1,207,534	3,410,566	5,158,592	8,569,158	9,776,692
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	1,078,443	1,765,555	3,119,664		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	1,078,443	1,765,555	3,119,664		
10. Selected Retrospective Loss Cost Trend	-12.6%	-12.6%	-12.6%		
11. Selected Prospective Loss Cost Trend	-3.2%	-3.2%	-3.2%		
12. Loss Projection Factor	0.711	0.814	0.931		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	766,773	1,437,162	2,904,407	4,276,010	5,191,423
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	63.5%	42.1%	56.3%	49.9%	53.1%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	12.6%	29.2%	38.8%	51.1%	54.4%
17. Trended Permissible Loss and DCC Expense Ratio	57.8%	57.8%	57.8%	57.8%	57.8%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	58.5%	53.2%	57.2%	53.8%	55.2%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	706,407	1,814,421	2,950,715	4,610,207	5,396,734
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	228,596	652,770	1,002,277		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (10.0%)	136,069	388,553	596,593		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	385,816	1,101,720	1,691,604	2,793,324	3,179,140
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	1,092,223	2,916,141	4,642,319	7,403,531	8,575,874
26. Permissible Loss, DCC and Fixed Expense Ratio	84.4%	84.4%	84.4%	84.4%	84.4%
27. Required Premium = (25) ÷ (26)	1,294,103	3,455,143	5,500,378	8,771,956	10,160,988
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	7.2%	1.3%	6.6%	2.4%	3.9%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Underinsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	50,067	143,009	219,516	362,525	412,592
2. Historical Earned Premium	4,703,148	13,338,380	19,965,925		
3. Current Level Earned Premium	4,844,242	13,418,410	19,965,925		
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	0.881	0.908	0.936		
7. Projected Current Level Earned Premium = (3) x (6)	4,267,777	12,183,916	18,688,106	30,872,022	35,139,799
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	2,422,824	5,624,801	12,219,498		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	2,422,824	5,624,801	12,219,498		
10. Selected Retrospective Loss Cost Trend	-5.3%	-5.3%	-5.3%		
11. Selected Prospective Loss Cost Trend	-2.5%	-2.5%	-2.5%		
12. Loss Projection Factor	0.849	0.896	0.946		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	2,056,978	5,039,822	11,559,645	16,269,556	18,026,717
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	48.2%	41.4%	61.9%	52.7%	51.3%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	12.5%	29.0%	38.5%	50.9%	54.1%
17. Trended Permissible Loss and DCC Expense Ratio	57.8%	57.8%	57.8%	57.8%	57.8%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	56.6%	53.0%	59.4%	55.2%	54.3%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	2,415,562	6,457,475	11,100,735	17,041,356	19,080,911
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	765,040	2,185,223	3,354,275		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (10.0%)	455,381	1,300,729	1,996,593		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	1,291,205	3,688,137	5,661,218	9,349,355	10,640,560
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	3,706,767	10,145,612	16,761,953	26,390,711	29,721,471
26. Permissible Loss, DCC and Fixed Expense Ratio	84.4%	84.4%	84.4%	84.4%	84.4%
27. Required Premium = (25) ÷ (26)	4,391,904	12,020,867	19,860,134	31,268,615	35,215,013
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	2.9%	-1.3%	6.3%	1.3%	0.2%

Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	58,257	164,961	251,713	416,674	474,931
2. Historical Earned Premium	4,958,408	13,884,961	21,314,371		
3. Current Level Earned Premium	5,786,462	15,634,466	22,763,748		
4. Selected Retrospective Premium Trend	-4.0%	-4.0%	-4.0%		
5. Selected Prospective Premium Trend	-4.0%	-4.0%	-4.0%		
6. Premium Projection Factor	0.844	0.878	0.915		
7. Projected Current Level Earned Premium = (3) x (6)	4,883,774	13,727,061	20,828,829	34,555,890	39,439,664
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	6,090,906	15,639,303	25,322,215		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	6,090,906	15,639,303	25,322,215		
10. Selected Retrospective Loss Cost Trend	0.3%	0.3%	0.3%		
11. Selected Prospective Loss Cost Trend	3.6%	3.6%	3.6%		
12. Loss Projection Factor	1.086	1.083	1.080		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	6,614,724	16,937,365	27,347,992	44,127,872	51,113,805
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	135.4%	123.4%	131.3%	127.7%	129.6%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	14.3%	32.0%	41.8%	54.3%	57.6%
17. Trended Permissible Loss and DCC Expense Ratio	59.8%	59.8%	59.8%	59.8%	59.8%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	70.6%	80.2%	89.7%	96.7%	100.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	3,447,944	11,009,103	18,683,460	33,415,546	39,439,664
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	828,751	2,346,699	3,580,814		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (10.0%)	493,304	1,396,845	2,131,437		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	1,398,735	3,960,670	6,043,561	10,004,231	11,402,966
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	4,846,679	14,969,773	24,727,021	43,419,777	50,842,630
26. Permissible Loss, DCC and Fixed Expense Ratio	84.4%	84.4%	84.4%	84.4%	84.4%
27. Required Premium = (25) ÷ (26)	5,742,511	17,736,698	29,297,418	51,445,233	60,240,083
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	17.6%	29.2%	40.7%	48.9%	52.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Comprehensive**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	46,760	132,771	202,765	335,536	382,296
2. Historical Earned Premium	4,324,839	12,688,815	20,334,616		
3. Current Level Earned Premium	5,008,164	14,211,473	21,636,031		
4. Selected Retrospective Premium Trend	-0.5%	-0.5%	-0.5%		
5. Selected Prospective Premium Trend	-0.3%	-0.3%	-0.3%		
6. Premium Projection Factor	0.983	0.988	0.993		
7. Projected Current Level Earned Premium = (3) x (6)	4,923,025	14,040,935	21,484,579	35,525,514	40,448,539
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	4,780,460	11,315,223	17,366,870		
9. Catastrophe Load	1.041	1.041	1.041		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	4,976,459	11,779,147	18,078,912		
11. Selected Retrospective Loss Cost Trend	4.7%	4.7%	4.7%		
12. Selected Prospective Loss Cost Trend	4.5%	4.5%	4.5%		
13. Loss Projection Factor	1.207	1.153	1.101		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	6,006,586	13,581,356	19,904,882	33,536,085	41,014,819
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	122.0%	96.7%	92.6%	94.4%	101.4%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	48.3%	72.6%	80.2%	87.0%	88.4%
18. Trended Permissible Loss and DCC Expense Ratio	58.3%	58.3%	58.3%	58.3%	58.3%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	89.1%	86.2%	85.8%	89.7%	96.4%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	4,386,415	12,103,286	18,433,769	31,866,386	38,992,392
Fixed Expenses					
21. Est. General & Other Acquisition = 2010/4 Avg Hist Premx(1)x(16.8%)	787,819	2,236,946	3,416,215		
22. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Premx(1)x(7.9%)	370,463	1,051,897	1,606,435		
23. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
24. Fixed Expense Projection Factor	1.058	1.058	1.058		
25. Projected Total Fixed Expenses	1,225,463	3,479,596	5,313,963	8,793,559	10,019,022
Indication					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	5,611,878	15,582,882	23,747,732	40,659,945	49,011,414
27. Permissible Loss, DCC and Fixed Expense Ratio	81.6%	81.6%	81.6%	81.6%	81.6%
28. Required Premium = (26) ÷ (27)	6,877,301	19,096,669	29,102,613	49,828,364	60,063,007
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	39.7%	36.0%	35.5%	40.3%	48.5%

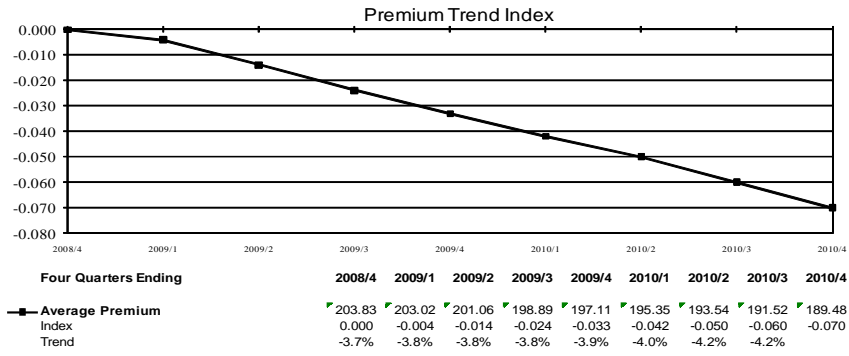
**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Collision**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	43,908	124,121	188,643	312,764	356,672
2. Historical Earned Premium	12,276,526	35,510,193	55,906,202		
3. Current Level Earned Premium	14,007,516	39,238,763	59,428,293		
4. Selected Retrospective Premium Trend	-0.6%	-0.6%	-0.6%		
5. Selected Prospective Premium Trend	-0.5%	-0.5%	-0.5%		
6. Premium Projection Factor	0.977	0.983	0.989		
7. Projected Current Level Earned Premium = (3) x (6)	13,685,343	38,571,704	58,774,582	97,346,286	111,031,629
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	12,444,635	32,809,201	47,364,098		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	12,444,635	32,809,201	47,364,098		
10. Selected Retrospective Loss Cost Trend	4.3%	4.3%	4.3%		
11. Selected Prospective Loss Cost Trend	4.5%	4.5%	4.5%		
12. Loss Projection Factor	1.198	1.148	1.101		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	14,908,673	37,664,963	52,147,872	90,240,007	107,589,649
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	108.9%	97.6%	88.7%	92.7%	96.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	59.4%	80.5%	86.3%	91.2%	92.2%
17. Trended Permissible Loss and DCC Expense Ratio	58.3%	58.3%	58.3%	58.3%	58.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	88.4%	89.9%	84.5%	89.7%	93.9%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	12,097,843	34,675,962	49,664,522	87,319,619	104,258,700
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	2,186,111	6,179,792	9,392,242		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (7.9%)	1,027,993	2,905,974	4,416,590		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	3,400,522	9,612,740	14,609,744	24,222,484	27,623,006
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	15,498,365	44,288,702	64,274,266	111,542,103	131,881,706
26. Permissible Loss, DCC and Fixed Expense Ratio	81.6%	81.6%	81.6%	81.6%	81.6%
27. Required Premium = (25) ÷ (26)	18,993,094	54,275,370	78,767,483	136,693,754	161,619,738
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	38.8%	40.7%	34.0%	40.4%	45.6%

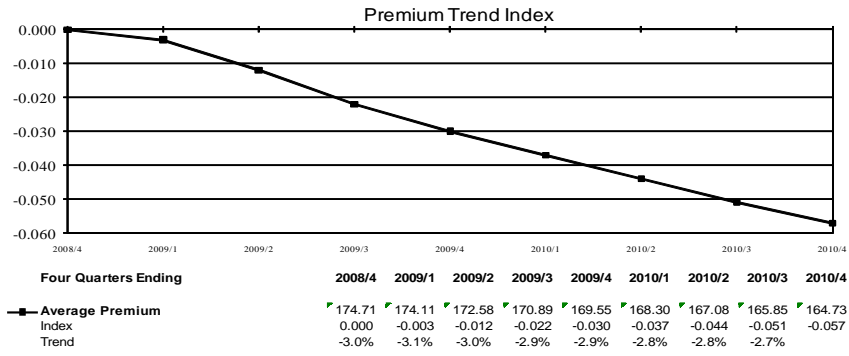
**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective March 5, 2012
Loss of Use**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2-Year	3-Year
Premium					
1. Earned Exposures	30,777	85,730	127,544	213,274	244,051
2. Historical Earned Premium	1,120,988	3,127,048	4,634,184		
3. Current Level Earned Premium	1,188,247	3,314,671	4,912,235		
4. Selected Retrospective Premium Trend	0.0%	0.0%	0.0%		
5. Selected Prospective Premium Trend	0.0%	0.0%	0.0%		
6. Premium Projection Factor	1.000	1.000	1.000		
7. Projected Current Level Earned Premium = (3) x (6)	1,188,247	3,314,671	4,912,235	8,226,906	9,415,153
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	1,072,049	2,946,685	4,411,870		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	1,072,049	2,946,685	4,411,870		
10. Selected Retrospective Loss Cost Trend	8.9%	8.9%	8.9%		
11. Selected Prospective Loss Cost Trend	8.7%	8.7%	8.7%		
12. Loss Projection Factor	1.423	1.307	1.200		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	1,525,526	3,851,317	5,294,244	9,181,227	10,912,162
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	128.4%	116.2%	107.8%	111.6%	115.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	87.5%	95.1%	96.7%	98.0%	98.2%
17. Trended Permissible Loss and DCC Expense Ratio	59.3%	59.3%	59.3%	59.3%	59.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	119.8%	113.4%	106.2%	110.6%	114.9%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	1,423,520	3,758,837	5,216,794	9,098,958	10,818,011
Fixed Expenses					
20. Est. General & Other Acquisition = 2010/4 Avg Hist Prem x (1) x (16.8%)	187,866	523,306	778,543		
21. Est. Adjusting and Other Loss Adjustment = 2010/4 Avg Hist Prem x (1) x (7.9%)	88,342	246,079	366,101		
22. Selected Fixed Expense Trend	2.6%	2.6%	2.6%		
23. Fixed Expense Projection Factor	1.058	1.058	1.058		
24. Projected Total Fixed Expenses	292,228	814,010	1,211,033	2,025,043	2,317,271
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	1,715,748	4,572,847	6,427,827	11,124,001	13,135,282
26. Permissible Loss, DCC and Fixed Expense Ratio	81.6%	81.6%	81.6%	81.6%	81.6%
27. Required Premium = (25) ÷ (26)	2,102,632	5,603,979	7,877,239	13,632,354	16,097,159
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	77.0%	69.1%	60.4%	65.7%	71.0%

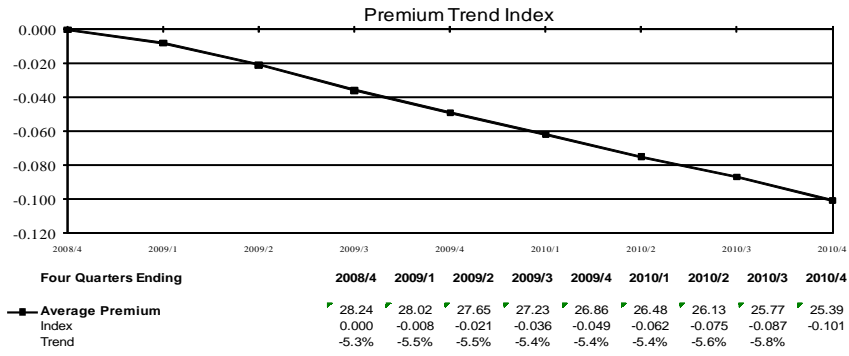
Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Bodily Injury



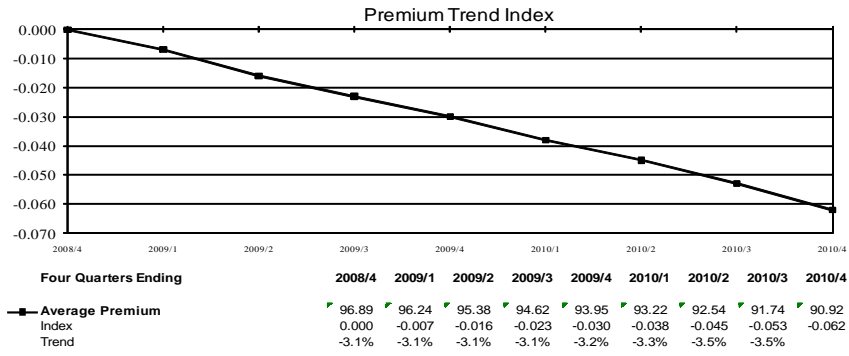
Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Property Damage



Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Uninsured Motorists - Bodily Injury

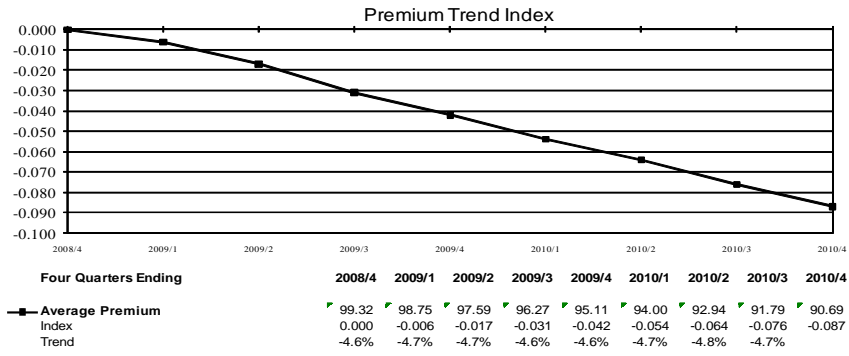


**Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Underinsured Motorists - Bodily Injury**

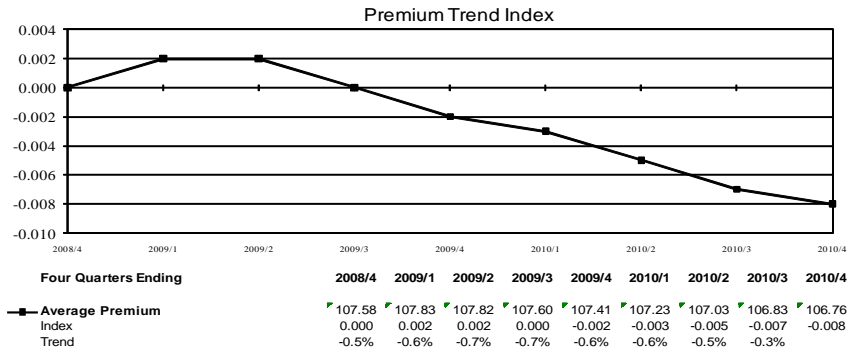


**Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary**

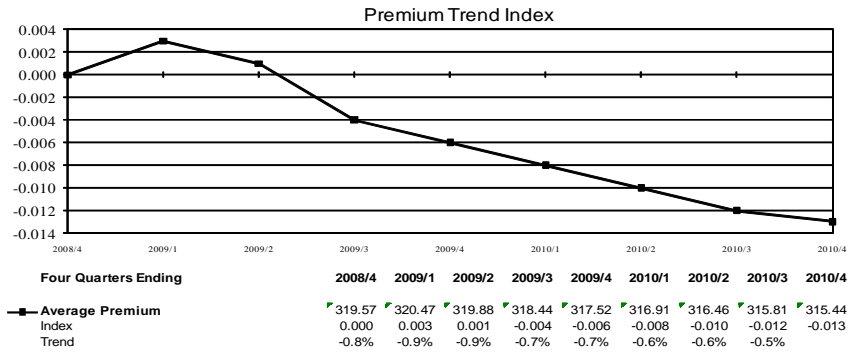
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits



**Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Comprehensive**

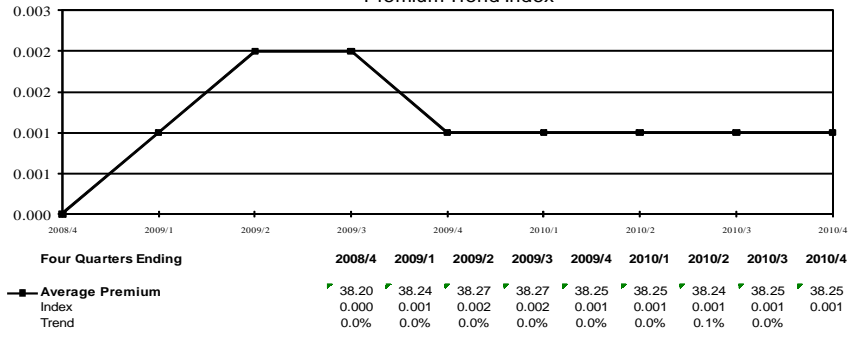


**Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Collision**



Pennsylvania Personal Automobile
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Loss of Use

Premium Trend Index



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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-3.7%	-3.7%	-3.7%
5. Past-to-Present Factor = $[1+(4)](3)$	0.927	0.963	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	-4.0%	-4.0%	-4.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.915	0.915	0.915
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.848	0.881	0.915

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-2.5%	-2.5%	-2.5%
5. Past-to-Present Factor = $[1+(4)](3)$	0.951	0.975	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	-2.5%	-2.5%	-2.5%
10. Present-to-Future Factor = $[1+(9)](8)$	0.946	0.946	0.946
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.900	0.922	0.946

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-4.0%	-4.0%	-4.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.922	0.960	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	-4.0%	-4.0%	-4.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.915	0.915	0.915
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.844	0.878	0.915

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
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	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	-3.0%	-3.0%	-3.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.936	0.936	0.936
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.881	0.908	0.936

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

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-4.0%	-4.0%	-4.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.922	0.960	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	-4.0%	-4.0%	-4.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.915	0.915	0.915
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.844	0.878	0.915

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
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	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	-0.3%	-0.3%	-0.3%
10. Present-to-Future Factor = $[1+(9)](8)$	0.993	0.993	0.993
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.983	0.988	0.993

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.6%	-0.6%	-0.6%
5. Past-to-Present Factor = $[1+(4)](3)$	0.988	0.994	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
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)	0.977	0.983	0.989

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
7. Average Earned Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
8. Years of Trend = (7) - (6)	2.182	2.182	2.182
9. Selected Premium Trend	0.0%	0.0%	0.0%
10. Present-to-Future Factor = $[1+(9)](8)$	1.000	1.000	1.000
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.000	1.000	1.000

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	8,104,507	8,541,250	9,475,747								
2009/4	20,217,442	22,917,513									
2010/4	31,366,824										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4	0.7714	1.1131	1.0000	1.0000	1.0000	1.0000	1.0000			
2004/4	1.0933	1.0027	1.0096	1.0036	0.9995	1.0000				
2005/4	1.0894	1.0287	1.0020	0.9999	1.0041					
2006/4	1.1856	1.0425	1.0169	1.0029						
2007/4	1.0483	1.0412	1.0217							
2008/4	1.0552	1.0634								
2009/4	1.1134									

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	1.1134	1.0634	1.0217	1.0029	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2182	1.0941	1.0289	1.0070	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0843	1.0523	1.0193	1.0014	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1668	1.0761	1.0226	1.0032	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0723	1.0490	1.0135	1.0021	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1437	1.0666	1.0168	1.0033	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1006	1.0440	1.0126	1.0016	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1667	1.0601	1.0154	1.0028	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0509	1.0486	1.0100	1.0016	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1161	1.0620	1.0128	1.0028	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0860	1.0375	1.0095	1.0016	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1406	1.0503	1.0123	1.0028	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0830	1.0513	1.0197	1.0018	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1668	1.0774	1.0248	1.0050	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0697	1.0489	1.0161	1.0019	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1459	1.0712	1.0213	1.0051	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0922	1.0459	1.0159	1.0019	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1665	1.0680	1.0211	1.0051	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0919	1.0446	1.0159	1.0019	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1646	1.0666	1.0211	1.0051	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0860	1.0523	1.0193	1.0021	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.1720	1.0792	1.0256	1.0062	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	9,475,747	10,252,314	10,192,617	10,137,658	10,124,392	10,099,755	10,095,017	10,213,464	10,180,298	10,178,403	10,178,403
2009/4	22,917,513	25,074,051	24,661,536	24,443,819	24,294,856	24,338,399	24,070,264	24,691,329	24,549,240	24,475,904	24,443,819
2010/4	31,366,824	38,711,116	37,098,861	36,374,288	37,095,725	35,508,563	36,277,050	37,098,861	36,443,295	37,089,451	37,029,854

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0000	0								
2006/4	0	1.0041	0								
2007/4	0	1.0062	0								
2008/4	9,475,747	1.0256	502,718	10,221,044	520	9,896,819	58,222	19,656	8.931	175.55	103.3%
2009/4	22,917,513	1.0792	0	24,732,580	1,455	28,148,475	164,889	16,998	8.824	150.00	87.9%
2010/4	31,366,824	1.1720	500,051	37,261,969	2,080	43,793,920	251,623	17,914	8.266	148.09	85.1%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
Property Damage**

Paid Losses

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	6,827,564	7,959,653	8,056,248								
2009/4	20,203,360	22,093,829									
2010/4	31,503,878										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2004/4	1.1330	1.0318	1.0126	1.0054	1.0000	1.0000				
2005/4	1.1538	1.0045	1.0012	1.0000	1.0004					
2006/4	1.1245	1.0104	1.0045	1.0004						
2007/4	1.1394	1.0079	1.0012							
2008/4	1.0920	1.0072								
2009/4	1.0697									

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	1.0697	1.0072	1.0012	1.0004	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0795	1.0092	1.0020	1.0008	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0809	1.0076	1.0029	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0927	1.0109	1.0033	1.0004	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.1004	1.0085	1.0023	1.0019	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1145	1.0128	1.0043	1.0020	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1064	1.0075	1.0049	1.0015	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1219	1.0140	1.0065	1.0016	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1018	1.0103	1.0039	1.0015	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1193	1.0159	1.0055	1.0016	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.1186	1.0085	1.0023	1.0015	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1325	1.0124	1.0039	1.0016	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0817	1.0075	1.0025	1.0002	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0931	1.0105	1.0030	1.0005	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.1011	1.0082	1.0023	1.0006	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1137	1.0114	1.0032	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.1053	1.0078	1.0027	1.0006	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1179	1.0114	1.0036	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.1102	1.0084	1.0027	1.0006	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1235	1.0120	1.0036	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0809	1.0076	1.0029	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0927	1.0109	1.0033	1.0004	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	8,056,248	8,072,360	8,082,834	8,090,890	8,108,614	8,100,557	8,087,667	8,080,417	8,082,028	8,085,250	8,085,250
2009/4	22,093,829	22,297,092	22,334,652	22,376,630	22,403,143	22,445,121	22,367,792	22,325,814	22,345,699	22,345,699	22,358,955
2010/4	31,503,878	34,008,436	34,424,287	35,111,072	35,344,201	35,262,291	35,678,142	34,436,889	35,085,869	35,218,185	35,394,607

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0000	0								
2006/4	0	1.0002	0								
2007/4	0	1.0004	0								
2008/4	8,056,248	1.0033	0	8,082,834	2,838	8,366,964	58,266	2,848	48.708	138.72	96.6%
2009/4	22,093,829	1.0109	0	22,334,652	8,020	23,903,356	164,971	2,785	48.615	135.39	93.4%
2010/4	31,503,878	1.0927	0	34,424,287	11,979	38,033,503	251,703	2,874	47.592	136.77	90.5%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	696,276	881,183	1,037,463								
2009/4	1,453,332	1,640,088									
2010/4	2,408,821										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4										
2004/4	1.8011	1.0171	1.0005	1.0362	1.0265	1.0000				
2005/4	1.0660	1.0395	0.9973	1.0007	1.0000					
2006/4	1.3178	1.0588	0.9928	0.9953						
2007/4	1.0058	1.0537	1.0693							
2008/4	1.0580	1.0091								
2009/4	0.9697									

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	0.9697	1.0091	1.0693	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0415	1.0740	1.0643	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0139	1.0314	1.0311	0.9980	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0904	1.0755	1.0428	1.0113	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0112	1.0405	1.0198	1.0107	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0989	1.0867	1.0444	1.0241	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0878	1.0403	1.0150	1.0107	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1763	1.0814	1.0395	1.0241	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.2031	1.0356	1.0150	1.0107	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2951	1.0765	1.0395	1.0241	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0433	1.0368	1.0150	1.0107	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1245	1.0778	1.0395	1.0241	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0182	1.0341	1.0326	0.9968	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0907	1.0712	1.0359	1.0032	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0130	1.0425	1.0270	0.9999	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0914	1.0774	1.0335	1.0063	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0829	1.0421	1.0258	0.9999	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1650	1.0758	1.0323	1.0063	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0943	1.0412	1.0258	0.9999	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1762	1.0748	1.0323	1.0063	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.2031	1.0356	1.0150	1.0107	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.2951	1.0765	1.0395	1.0241	1.0133	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	1,037,463	1,104,172	1,081,866	1,083,526	1,078,443	1,078,443	1,078,443	1,074,708	1,072,218	1,070,973	1,070,973
2009/4	1,640,088	1,761,455	1,763,915	1,782,284	1,773,591	1,765,555	1,767,687	1,756,862	1,767,031	1,764,407	1,762,767
2010/4	2,408,821	2,508,787	2,626,578	2,647,053	2,833,496	3,119,664	2,708,719	2,627,301	2,628,987	2,806,276	2,833,255

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0000	0								
2006/4	0	1.0133	0								
2007/4	0	1.0241	0								
2008/4	1,037,463	1.0395	0	1,078,443	58	1,470,429	50,604	18,594	1.146	21.31	73.3%
2009/4	1,640,088	1.0765	0	1,765,555	160	4,084,617	144,503	11,035	1.107	12.22	43.2%
2010/4	2,408,821	1.2951	0	3,119,664	238	5,965,932	221,873	13,108	1.073	14.06	52.3%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	1,715,954	2,362,928	2,478,085								
2009/4	3,386,061	4,181,102									
2010/4	6,926,368										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2004/4	1.5828	1.4995	0.7797	1.0463	1.0000	1.0118				
2005/4	1.4821	1.5062	0.9260	0.9791	1.0333					
2006/4	1.5193	1.1185	0.9701	1.0201						
2007/4	1.2840	1.0687	0.9550							
2008/4	1.3225	1.1398								
2009/4	1.5168									

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	1.5168	1.1398	0.9550	1.0201	1.0333	1.0118	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7609	1.1609	1.0185	1.0665	1.0455	1.0118	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.4197	1.1043	0.9626	0.9996	1.0167	1.0059	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5428	1.0867	0.9841	1.0223	1.0227	1.0059	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.3744	1.1090	0.9504	1.0152	1.0111	1.0059	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.4959	1.0884	0.9814	1.0326	1.0171	1.0059	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.4107	1.2083	0.9077	1.0114	1.0111	1.0059	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5917	1.1283	0.9338	1.0287	1.0171	1.0059	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.3868	1.2221	0.9262	1.0114	1.0111	1.0059	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.6148	1.1644	0.9528	1.0287	1.0171	1.0059	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.4405	1.2526	0.9504	1.0114	1.0111	1.0059	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7642	1.2247	0.9777	1.0287	1.0171	1.0059	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.4153	1.0960	0.9603	1.0063	1.0293	1.0068	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5533	1.0975	1.0014	1.0428	1.0363	1.0068	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.3545	1.1014	0.9549	1.0079	1.0270	1.0068	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.4847	1.0961	0.9952	1.0422	1.0340	1.0068	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.3821	1.1364	0.9510	1.0077	1.0270	1.0068	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5564	1.1261	0.9909	1.0420	1.0340	1.0068	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.3853	1.1394	0.9516	1.0077	1.0270	1.0068	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5651	1.1298	0.9916	1.0420	1.0340	1.0068	1.0000	1.0000	1.0000	1.0000	
Selected	1.4405	1.2526	0.9504	1.0114	1.0111	1.0059	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.7642	1.2247	0.9777	1.0287	1.0171	1.0059	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	2,478,085	2,523,930	2,438,683	2,431,993	2,314,036	2,361,119	2,422,824	2,481,554	2,466,190	2,455,534	2,457,269
2009/4	4,181,102	5,358,046	5,047,809	5,054,916	5,221,742	5,372,680	5,624,801	5,092,964	5,087,111	5,212,544	5,228,014
2010/4	6,926,368	12,196,641	10,686,001	10,361,154	11,024,700	11,184,699	12,219,498	10,758,727	10,283,579	10,780,199	10,840,459

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0059	0								
2006/4	0	1.0171	0								
2007/4	0	1.0287	0								
2008/4	2,478,085	0.9777	0	2,422,824	74	4,703,148	50,067	32,741	1.478	48.39	51.5%
2009/4	4,181,102	1.2247	504,205	5,624,801	155	13,338,380	143,009	36,289	1.084	39.33	42.2%
2010/4	6,926,368	1.7642	0	12,219,498	243	19,965,925	219,516	50,286	1.107	55.67	61.2%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits**

Incurred Losses

Accident Year Ending	Incurred Cost (No Supp) * DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	5,864,498	5,918,704	6,010,367								
2009/4	15,384,996	15,228,143									
2010/4	24,107,212										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4	1.2110	0.8235	1.0000	1.0000	1.0000	0.8191	1.0000			
2004/4	1.0399	1.0205	0.9887	1.0012	1.0039	1.0000				
2005/4	0.9946	1.0366	0.9994	1.0144	0.9997					
2006/4	1.0570	1.0046	1.0023	1.0008						
2007/4	1.0263	1.0070	1.0056							
2008/4	1.0428	1.0126								
2009/4	0.9992									

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	0.9992	1.0126	1.0056	1.0008	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0180	1.0188	1.0061	1.0005	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0210	1.0098	1.0040	1.0076	1.0018	0.9096	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9503	0.9308	0.9218	0.9181	0.9112	0.9096	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0228	1.0081	1.0024	1.0055	1.0012	0.9096	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9464	0.9253	0.9179	0.9157	0.9107	0.9096	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0313	1.0152	0.9990	1.0041	1.0012	0.9096	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9564	0.9274	0.9135	0.9144	0.9107	0.9096	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0530	0.9841	0.9992	1.0041	1.0012	0.9096	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9469	0.8992	0.9137	0.9144	0.9107	0.9096	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0228	1.0134	1.0006	1.0041	1.0012	0.9096	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9483	0.9272	0.9149	0.9144	0.9107	0.9096	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0234	1.0096	1.0043	1.0056	1.0005	0.9932	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0369	1.0132	1.0036	0.9993	0.9937	0.9932	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0246	1.0083	1.0034	1.0052	1.0005	0.9932	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0355	1.0106	1.0023	0.9989	0.9937	0.9932	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0311	1.0117	1.0028	1.0052	1.0005	0.9932	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0449	1.0134	1.0017	0.9989	0.9937	0.9932	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0278	1.0117	1.0028	1.0052	1.0005	0.9932	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0416	1.0134	1.0017	0.9989	0.9937	0.9932	1.0000	1.0000	1.0000	1.0000	
Selected	1.0228	1.0134	1.0040	1.0076	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0504	1.0270	1.0134	1.0094	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	6,010,367	6,047,030	5,540,356	5,516,916	5,490,470	5,491,672	5,498,885	6,032,004	6,024,191	6,020,585	6,020,585
2009/4	15,228,143	15,514,432	14,174,356	14,090,601	14,122,580	13,693,146	14,119,534	15,429,154	15,389,561	15,432,200	15,432,200
2010/4	24,107,212	24,541,142	22,909,084	22,815,065	23,056,138	22,827,119	22,860,869	24,996,768	24,963,018	25,189,626	25,110,072

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0000	0								
2006/4	0	1.0018	0								
2007/4	0	1.0094	0								
2008/4	6,010,367	1.0134	0	6,090,906	1,631	4,958,408	58,257	3,734	27.997	104.55	122.8%
2009/4	15,228,143	1.0270	0	15,639,303	4,301	13,884,961	164,961	3,636	26.073	94.81	112.6%
2010/4	24,107,212	1.0504	0	25,322,215	6,303	21,314,371	251,713	4,017	25.040	100.60	118.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
Comprehensive**

Paid Losses

Accident Year Ending	Paid Cost and DCC Expense Amount, Excluding Catastrophes										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	4,767,913	4,764,418	4,780,460								
2009/4	11,134,591	11,319,751									
2010/4	17,143,998										

Accident Year Ending	Age-to-Age Development Factors (based on loss development patterns in NICOA)									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/4										
2001/4										
2002/4										
2003/4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004/4	1.0339	1.0016	1.0026	0.9878	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
2005/4	1.0071	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006/4	1.0112	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007/4	1.0181	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008/4	1.0150	0.9956								
2009/4	1.0117									

Algorithm	Average and Selected Factors										Tail Factor	
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135		
Latest Year	1.0117	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0072	0.9956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0134	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0114	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0149	0.9986	1.0000	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0093	0.9945	0.9959	0.9959	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0140	0.9990	1.0007	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0107	0.9967	0.9977	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0139	0.9996	1.0005	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0110	0.9971	0.9975	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0126	1.0001	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0097	0.9971	0.9970	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0136	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0115	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0152	0.9984	1.0000	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0126	0.9974	0.9990	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0145	0.9985	1.0001	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0121	0.9976	0.9991	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0143	0.9986	1.0001	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0120	0.9977	0.9991	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0134	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0130	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	4,780,460	4,780,460	4,780,460	4,760,860	4,769,465	4,768,509	4,766,119	4,780,460	4,775,680	4,776,158	4,776,158
2009/4	11,319,751	11,269,944	11,297,111	11,257,492	11,282,396	11,286,924	11,286,924	11,295,980	11,290,320	11,292,584	11,293,716
2010/4	17,143,998	17,267,435	17,339,440	17,303,437	17,327,439	17,332,582	17,310,295	17,341,154	17,360,012	17,351,440	17,349,726

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0000	0								
2006/4	0	1.0000	0								
2007/4	0	1.0000	0								
2008/4	4,780,460	1.0000	0	4,780,460	3,168	4,324,839	46,760	1,509	67.750	102.23	110.5%
2009/4	11,319,751	0.9996	0	11,315,223	8,676	12,688,815	132,771	1,304	65.346	85.22	89.2%
2010/4	17,143,998	1.0130	0	17,366,870	13,696	20,334,616	202,765	1,268	67.546	85.65	85.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
Collision**

Paid Losses

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	12,725,085	12,464,219	12,464,578								
2009/4	33,416,389	32,888,133									
2010/4	48,095,144										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
2004/4	0.9791	0.9999	0.9994	0.9995	0.9995	0.9997				
2005/4	0.9874	0.9977	0.9995	0.9997	0.9998					
2006/4	0.9874	0.9979	0.9992	0.9997						
2007/4	0.9888	1.0004	0.9986							
2008/4	0.9862	0.9993								
2009/4	0.9866									

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	0.9866	0.9993	0.9986	0.9997	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9837	0.9971	0.9978	0.9992	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9864	0.9999	0.9989	0.9997	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9845	0.9981	0.9982	0.9993	0.9996	0.9999	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9872	0.9992	0.9991	0.9996	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9848	0.9976	0.9984	0.9993	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9873	0.9988	0.9992	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9847	0.9974	0.9986	0.9994	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9879	0.9992	0.9993	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9858	0.9979	0.9987	0.9994	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9871	0.9990	0.9994	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9849	0.9978	0.9988	0.9994	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9864	0.9998	0.9988	0.9997	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9842	0.9978	0.9980	0.9992	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9872	0.9994	0.9989	0.9997	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9847	0.9975	0.9981	0.9992	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9873	0.9992	0.9990	0.9997	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9847	0.9974	0.9982	0.9992	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9871	0.9992	0.9990	0.9997	0.9998	0.9997	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9845	0.9974	0.9982	0.9992	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	
Selected	0.9872	0.9992	0.9991	0.9996	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9848	0.9976	0.9984	0.9993	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	12,464,578	12,437,156	12,442,142	12,444,635	12,447,128	12,448,374	12,449,621	12,439,649	12,440,895	12,442,142	12,442,142
2009/4	32,888,133	32,792,757	32,825,646	32,809,201	32,802,624	32,819,068	32,815,779	32,815,779	32,805,913	32,802,624	32,802,624
2010/4	48,095,144	47,311,193	47,349,669	47,364,098	47,359,288	47,412,193	47,368,907	47,335,241	47,359,288	47,359,288	47,349,669

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	0.9999	0								
2006/4	0	0.9997	0								
2007/4	0	0.9993	0								
2008/4	12,464,578	0.9984	0	12,444,635	4,122	12,276,526	43,908	3,019	93.878	283.43	101.4%
2009/4	32,888,133	0.9976	0	32,809,201	11,724	35,510,193	124,121	2,798	94.456	264.33	92.4%
2010/4	48,095,144	0.9848	0	47,364,098	17,363	55,906,202	188,643	2,728	92.042	251.08	84.7%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending December 31, 2010
With 5 Quarters of Development as of March 31, 2011
Loss of Use**

Paid Losses

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	1,089,021	1,075,056	1,074,090								
2009/4	2,986,249	2,955,552									
2010/4	4,471,339										

Age-to-Age Development Factors (based on loss development patterns in NICOA)

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
2000/4										
2001/4										
2002/4										
2003/4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2004/4	0.9826	0.9991	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2005/4	0.9754	0.9931	0.9982	0.9988	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
2006/4	0.9906	0.9985	0.9988	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007/4	0.9904	0.9984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008/4	0.9871	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009/4	0.9917	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	0.9917	0.9997	1.0000	0.9999	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9910	0.9993	0.9996	0.9996	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9894	0.9991	0.9994	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9877	0.9983	0.9992	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9897	0.9989	0.9990	0.9992	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9867	0.9970	0.9981	0.9991	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9900	0.9974	0.9993	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9860	0.9960	0.9986	0.9993	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9883	0.9981	0.9994	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9851	0.9968	0.9987	0.9993	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9894	0.9987	0.9996	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9870	0.9976	0.9989	0.9993	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9891	0.9990	0.9995	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9872	0.9981	0.9991	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9896	0.9989	0.9993	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9873	0.9977	0.9988	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9898	0.9983	0.9994	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9870	0.9972	0.9989	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9885	0.9983	0.9994	0.9997	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9857	0.9972	0.9989	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	0.9897	0.9989	0.9990	0.9992	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9867	0.9970	0.9981	0.9991	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	0	0	0	0	0	0	0	0	0	0
2001/4	0	0	0	0	0	0	0	0	0	0	0
2002/4	0	0	0	0	0	0	0	0	0	0	0
2003/4	0	0	0	0	0	0	0	0	0	0	0
2004/4	0	0	0	0	0	0	0	0	0	0	0
2005/4	0	0	0	0	0	0	0	0	0	0	0
2006/4	0	0	0	0	0	0	0	0	0	0	0
2007/4	0	0	0	0	0	0	0	0	0	0	0
2008/4	1,074,090	1,073,660	1,073,231	1,072,049	1,072,586	1,072,694	1,072,909	1,073,123	1,072,801	1,072,909	1,072,909
2009/4	2,955,552	2,953,483	2,950,528	2,946,685	2,943,730	2,946,094	2,948,459	2,949,936	2,948,754	2,947,276	2,947,276
2010/4	4,471,339	4,431,097	4,416,342	4,411,870	4,408,740	4,404,716	4,413,212	4,414,106	4,414,553	4,413,212	4,407,399

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2011	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
2000/4	0	1.0000	0								
2001/4	0	1.0000	0								
2002/4	0	1.0000	0								
2003/4	0	1.0000	0								
2004/4	0	1.0000	0								
2005/4	0	1.0000	0								
2006/4	0	0.9999	0								
2007/4	0	0.9991	0								
2008/4	1,074,090	0.9981	0	1,072,049	2,959	1,120,988	30,777	362	96.143	34.83	95.6%
2009/4	2,955,552	0.9970	0	2,946,685	8,267	3,127,048	85,730	356	96.431	34.37	94.2%
2010/4	4,471,339	0.9867	0	4,411,870	11,806	4,634,184	127,544	374	92.564	34.59	95.2%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Catastrophe Load
Comprehensive**

Data is for all Pennsylvania Standard Automobile Combined

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
Prior						0.000	0	0.000
2002/1	1,458,419	35,717,102	1.000	0.041	0.041	0.000	0	0.000
2003/1	583,792	34,827,420	1.000	0.017	0.017	0.000	0	0.000
2004/1	1,106,555	37,534,060	1.000	0.029	0.029	0.000	0	0.000
2005/1	3,764,603	33,507,440	1.000	0.112	0.112	0.000	0	0.000
2006/1	355,465	34,005,858	1.000	0.010	0.010	0.000	0	0.000
2007/1	1,404,572	34,224,703	1.000	0.041	0.041	0.000	0	0.000
2008/1	443,781	39,547,916	1.000	0.011	0.011	0.000	0	0.000
2009/1	674,566	42,925,221	1.000	0.016	0.016	0.000	0	0.000
2010/1	932,810	41,345,478	1.000	0.023	0.023	0.000	0	0.000
2011/1	4,860,329	45,286,720	1.000	0.107	0.107	0.000	0	0.000
				Average	0.041		Total	0.000

Selected Catastrophe Load = 1.000 + 0.041 + 0.000 = 1.041

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	14,274	7.046	10,181	9.278
2005/3	14,672	7.101	10,118	9.095
2005/4	14,869	6.987	10,181	8.985
2006/1	14,762	6.947	10,331	8.943
2006/2	14,958	6.771	10,782	8.788
2006/3	14,511	6.791	10,885	8.819
2006/4	14,299	6.854	10,857	8.939
2007/1	14,629	6.832	10,954	8.923
2007/2	14,903	6.598	10,945	8.913
2007/3	15,773	6.522	11,143	8.839
2007/4	15,777	6.531	11,534	8.663
2008/1	16,580	6.510	11,706	8.563
2008/2	16,948	6.708	11,970	8.502
2008/3	16,968	6.518	12,420	8.382
2008/4	17,454	6.153	12,745	8.372
2009/1	16,916	5.976	12,920	8.256
2009/2	16,926	5.890	13,188	8.400
2009/3	16,932	6.104	13,373	8.602
2009/4	16,799	6.165	13,295	8.584
2010/1	16,468	6.255	13,439	8.683
2010/2	16,369	6.424	13,393	8.656
2010/3	16,476	6.383	13,237	8.671
2010/4	16,673	6.423	13,598	8.664
2011/1	17,287	6.350	13,576	8.620

* Large losses removed

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

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	2,367	37.421	2,392	35.065
2005/3	2,335	37.138	2,395	35.014
2005/4	2,341	36.645	2,405	34.669
2006/1	2,342	36.455	2,424	34.563
2006/2	2,351	36.381	2,446	34.212
2006/3	2,390	36.478	2,461	33.911
2006/4	2,434	36.485	2,472	34.387
2007/1	2,494	36.830	2,504	34.382
2007/2	2,532	37.423	2,520	34.874
2007/3	2,525	37.672	2,525	35.236
2007/4	2,508	38.235	2,552	35.203
2008/1	2,511	37.936	2,563	35.142
2008/2	2,554	37.626	2,592	34.840
2008/3	2,624	37.688	2,640	34.462
2008/4	2,706	37.019	2,679	33.961
2009/1	2,739	37.493	2,700	33.952
2009/2	2,735	37.535	2,705	34.089
2009/3	2,763	37.744	2,708	34.383
2009/4	2,751	38.217	2,702	34.634
2010/1	2,768	38.457	2,706	34.504
2010/2	2,751	38.605	2,689	34.545
2010/3	2,749	39.149	2,687	34.808
2010/4	2,790	39.518	2,697	35.071
2011/1	2,793	39.603	2,707	35.129

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	15,410	0.803	9,743	1.120
2005/3	16,039	0.885	9,723	1.104
2005/4	15,428	0.892	9,458	1.070
2006/1	16,450	0.841	9,393	1.049
2006/2	16,083	0.856	9,781	1.027
2006/3	15,250	0.801	9,935	1.038
2006/4	15,458	0.812	10,039	1.062
2007/1	16,448	0.868	10,268	1.030
2007/2	16,219	0.889	10,308	1.017
2007/3	16,926	0.904	10,476	0.977
2007/4	15,458	0.868	10,954	0.961
2008/1	15,890	0.808	11,238	0.965
2008/2	16,426	0.805	11,165	0.948
2008/3	16,778	0.756	11,485	0.936
2008/4	17,365	0.704	13,737	0.977
2009/1	14,822	0.657	14,880	1.011
2009/2	14,567	0.594	16,016	1.081
2009/3	13,045	0.612	17,391	1.118
2009/4	12,607	0.660	16,985	1.125
2010/1	12,097	0.657	17,294	1.117
2010/2	10,693	0.680	17,865	1.090
2010/3	10,283	0.681	17,448	1.100
2010/4	10,840	0.671	18,094	1.072
2011/1	11,183	0.691	18,307	1.081

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

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	42,405	0.995	36,634	1.173
2005/3	42,668	0.955	38,996	1.151
2005/4	41,666	0.969	37,699	1.150
2006/1	41,425	1.057	39,737	1.168
2006/2	40,850	1.161	37,983	1.155
2006/3	42,468	1.187	37,300	1.134
2006/4	43,025	1.203	36,754	1.147
2007/1	43,290	1.199	37,140	1.176
2007/2	43,304	1.207	39,633	1.177
2007/3	44,835	1.179	40,285	1.205
2007/4	47,890	1.140	40,898	1.214
2008/1	46,948	1.141	40,664	1.134
2008/2	46,569	1.068	40,955	1.117
2008/3	44,997	1.061	40,890	1.124
2008/4	40,400	1.041	41,961	0.998
2009/1	38,836	0.942	42,444	0.882
2009/2	40,533	0.910	42,373	0.726
2009/3	39,220	0.905	40,427	0.594
2009/4	42,379	0.873	39,099	0.604
2010/1	43,224	0.872	39,326	0.600
2010/2	40,858	0.890	37,414	0.650
2010/3	40,345	0.864	39,038	0.647
2010/4	39,218	0.886	40,114	0.659
2011/1	38,334	0.932	40,721	0.643

* Large losses removed

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

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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

Pennsylvania		
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)
2005/2	3,609	18.714
2005/3	3,646	18.516
2005/4	3,700	18.397
2006/1	3,803	18.115
2006/2	3,754	18.145
2006/3	3,698	18.297
2006/4	3,824	18.603
2007/1	3,807	19.048
2007/2	3,726	18.928
2007/3	3,785	18.691
2007/4	3,689	18.515
2008/1	3,711	18.334
2008/2	3,698	18.115
2008/3	3,647	17.871
2008/4	3,718	18.045
2009/1	3,736	17.706
2009/2	3,826	17.870
2009/3	3,911	18.317
2009/4	3,815	18.281
2010/1	3,772	18.289
2010/2	3,798	18.301
2010/3	3,817	18.359
2010/4	3,898	18.512
2011/1	3,872	18.686

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	922	59.307	821	62.003
2005/3	922	58.241	827	61.260
2005/4	923	57.120	838	60.046
2006/1	950	57.552	856	59.737
2006/2	975	55.337	880	58.849
2006/3	985	54.302	896	57.764
2006/4	1,013	54.316	912	57.824
2007/1	1,018	54.099	926	57.111
2007/2	1,003	56.025	929	57.302
2007/3	1,057	58.347	958	57.732
2007/4	1,062	58.058	969	57.689
2008/1	1,085	58.049	981	58.170
2008/2	1,137	57.200	1,005	57.908
2008/3	1,132	56.159	1,016	57.695
2008/4	1,183	55.837	1,039	57.378
2009/1	1,181	56.600	1,050	57.553
2009/2	1,177	56.565	1,045	57.886
2009/3	1,163	56.005	1,030	58.513
2009/4	1,128	57.252	1,000	60.580
2010/1	1,121	56.976	967	62.731
2010/2	1,095	59.240	925	66.095
2010/3	1,088	61.332	895	68.536
2010/4	1,115	61.191	889	68.832
2011/1	1,127	62.454	889	68.232

* Catastrophes removed

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	2,374	66.525	2,587	57.186
2005/3	2,384	66.975	2,591	57.241
2005/4	2,393	66.778	2,634	56.854
2006/1	2,413	65.822	2,659	56.232
2006/2	2,428	65.211	2,672	55.790
2006/3	2,452	64.665	2,683	55.351
2006/4	2,491	64.711	2,676	55.815
2007/1	2,503	66.434	2,685	56.551
2007/2	2,510	68.717	2,687	57.771
2007/3	2,461	69.655	2,673	58.562
2007/4	2,478	70.946	2,682	59.143
2008/1	2,524	71.815	2,698	59.433
2008/2	2,537	70.818	2,704	59.197
2008/3	2,617	70.956	2,734	58.864
2008/4	2,658	70.695	2,760	58.551
2009/1	2,693	70.827	2,767	58.536
2009/2	2,677	71.220	2,754	58.585
2009/3	2,659	71.936	2,739	59.047
2009/4	2,633	71.853	2,715	59.137
2010/1	2,578	72.963	2,676	59.470
2010/2	2,565	73.640	2,659	59.932
2010/3	2,571	74.689	2,652	60.592
2010/4	2,570	75.873	2,644	61.372
2011/1	2,622	75.880	2,655	61.279

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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)
2005/2	248	69.343	252	55.116
2005/3	247	68.749	254	55.782
2005/4	249	67.814	257	55.855
2006/1	249	67.939	259	56.430
2006/2	252	68.178	261	56.340
2006/3	256	67.812	263	56.281
2006/4	259	67.106	264	56.011
2007/1	266	66.454	269	56.876
2007/2	270	70.590	269	59.751
2007/3	271	71.897	270	61.073
2007/4	272	74.291	271	62.118
2008/1	278	75.774	273	61.534
2008/2	280	74.472	277	61.589
2008/3	286	74.301	280	62.070
2008/4	289	72.958	283	61.918
2009/1	295	72.785	288	62.871
2009/2	298	72.336	289	61.495
2009/3	298	72.856	291	61.148
2009/4	308	74.426	297	62.327
2010/1	318	76.542	299	62.361
2010/2	325	76.863	302	63.004
2010/3	329	78.099	303	63.546
2010/4	335	79.231	304	63.836
2011/1	333	77.939	301	63.288

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 762,344
Credibility Constant: 20,000

Pennsylvania Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2010/2	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2010/2	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2010/2
24 Point Trend	3.4%	0.72	0.89		-2.3%	0.64	0.97		0.9%	0.18	0.92	
23 Point Trend	3.3%	0.68	0.89		-2.3%	0.60	0.96		0.9%	0.16	0.89	
22 Point Trend	3.3%	0.66	0.89		-2.2%	0.55	0.96		1.1%	0.19	0.89	
21 Point Trend	3.4%	0.64	0.89		-2.1%	0.49	0.96		1.2%	0.22	0.89	
20 Point Trend	3.4%	0.60	0.89		-1.9%	0.43	0.96		1.4%	0.23	0.89	
19 Point Trend	3.4%	0.56	0.89	1.8%	-1.9%	0.38	0.96	-4.8%	1.4%	0.21	0.89	-3.0%
18 Point Trend	3.1%	0.49	0.89	1.6%	-1.8%	0.32	0.96	-4.4%	1.2%	0.15	0.89	-2.8%
17 Point Trend	2.5%	0.40	0.91	1.4%	-1.5%	0.24	0.96	-4.0%	0.9%	0.08	0.89	-2.7%
16 Point Trend	1.8%	0.28	0.93	1.1%	-1.1%	0.14	0.96	-3.6%	0.6%	0.03	0.89	-2.5%
15 Point Trend	0.9%	0.13	0.95	0.8%	-0.9%	0.08	0.95	-3.2%	0.0%	0.00	0.91	-2.5%
14 Point Trend	0.4%	0.03	0.95	0.2%	-0.7%	0.04	0.92	-2.7%	-0.4%	0.01	0.91	-2.5%
13 Point Trend	-0.4%	0.05	0.97	-0.3%	-0.4%	0.01	0.89	-1.8%	-0.8%	0.05	0.92	-2.1%
12 Point Trend	-0.8%	0.16	0.96	-1.2%	0.1%	0.00	0.86	-0.8%	-0.7%	0.03	0.91	-2.0%
11 Point Trend	-1.0%	0.16	0.93	-2.2%	1.6%	0.17	0.89	0.7%	0.6%	0.03	0.93	-1.6%
10 Point Trend	-1.1%	0.15	0.88	-3.1%	3.3%	0.67	0.96	2.3%	2.2%	0.33	0.96	-0.9%
9 Point Trend	-0.3%	0.01	0.87	-4.0%	4.3%	0.81	0.98	4.2%	4.0%	0.87	0.99	0.1%
8 Point Trend	0.0%	0.00	0.81	-4.0%	4.4%	0.77	0.96	6.4%	4.5%	0.88	0.98	2.1%
7 Point Trend	0.7%	0.04	0.82	-3.4%	3.2%	0.69	0.90	8.0%	3.9%	0.82	0.97	4.4%
6 Point Trend	2.2%	0.25	0.85	-2.6%	2.6%	0.52	0.91	8.9%	4.8%	0.87	0.98	6.0%
5 Point Trend	4.7%	0.69	0.93	-0.8%	1.2%	0.19	0.68	8.0%	6.0%	0.93	0.99	7.1%
4 Point Trend	7.3%	0.87	0.96	1.0%	-1.1%	0.44	0.94	5.1%	6.1%	0.87	0.99	6.2%
3 Point Trend	10.1%	0.92	0.97	2.3%	-1.0%	0.21	0.80	1.6%	8.9%	0.99	1.00	4.0%

* Large losses removed

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	4.0%	-2.4%	1.5%
5 Year Trend	3.0%	-1.6%	1.4%
4 Year Trend	1.0%	0.9%	1.9%
3 Year Trend	-0.2%	3.0%	2.8%

Countrywide Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2010/2	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2010/2	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track as of 2010/2
24 Point Trend	6.1%	0.96		-1.1%	0.48		5.0%	0.95	
23 Point Trend	6.2%	0.95		-1.0%	0.40		5.2%	0.97	
22 Point Trend	6.2%	0.95		-0.9%	0.33		5.3%	0.96	
21 Point Trend	6.1%	0.94		-0.8%	0.27		5.3%	0.96	
20 Point Trend	6.0%	0.93		-0.7%	0.21		5.3%	0.95	
19 Point Trend	6.1%	0.92	4.4%	-0.7%	0.18	-4.4%	5.4%	0.95	-0.1%
18 Point Trend	6.2%	0.91	4.3%	-0.6%	0.14	-4.2%	5.5%	0.95	-0.1%
17 Point Trend	6.1%	0.89	4.3%	-0.4%	0.07	-4.1%	5.7%	0.94	0.0%
16 Point Trend	6.0%	0.87	4.1%	-0.2%	0.01	-4.0%	5.8%	0.94	0.0%
15 Point Trend	5.6%	0.85	4.0%	0.2%	0.02	-3.8%	5.8%	0.93	0.0%
14 Point Trend	5.0%	0.83	3.8%	0.7%	0.20	-3.6%	5.7%	0.91	0.1%
13 Point Trend	4.5%	0.80	3.6%	1.1%	0.41	-3.3%	5.7%	0.89	0.2%
12 Point Trend	3.8%	0.77	3.4%	1.4%	0.57	-3.0%	5.3%	0.86	0.3%
11 Point Trend	3.0%	0.77	3.1%	1.8%	0.69	-2.5%	4.9%	0.82	0.5%
10 Point Trend	2.4%	0.73	2.7%	1.9%	0.66	-1.7%	4.3%	0.76	0.9%
9 Point Trend	1.9%	0.65	2.3%	2.0%	0.59	-0.8%	3.9%	0.68	1.5%
8 Point Trend	1.3%	0.51	1.8%	1.2%	0.44	0.4%	2.5%	0.61	2.2%
7 Point Trend	1.1%	0.34	1.2%	0.3%	0.17	1.5%	1.4%	0.44	2.7%
6 Point Trend	1.5%	0.40	0.9%	0.2%	0.04	2.1%	1.7%	0.41	3.0%
5 Point Trend	1.4%	0.26	0.4%	-0.5%	0.61	1.7%	0.9%	0.12	2.1%
4 Point Trend	2.7%	0.48	0.7%	-0.5%	0.43	0.8%	2.2%	0.38	1.5%
3 Point Trend	5.2%	0.70	2.0%	-1.2%	0.85	-0.2%	4.0%	0.51	1.8%

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Property Damage**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 762,446
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2010/4
24 Point Trend	3.7%	0.94	1.00		1.2%	0.69	1.00		4.9%	0.96	1.00	
23 Point Trend	3.8%	0.94	1.00		1.3%	0.76	1.00		5.2%	0.97	1.00	
22 Point Trend	3.8%	0.93	1.00		1.4%	0.80	1.00		5.3%	0.98	1.00	
21 Point Trend	3.8%	0.92	1.00		1.5%	0.79	1.00		5.3%	0.97	1.00	
20 Point Trend	3.7%	0.91	1.00		1.5%	0.77	1.00		5.2%	0.97	1.00	
19 Point Trend	3.5%	0.89	1.00		1.5%	0.74	1.00		5.1%	0.97	1.00	
18 Point Trend	3.4%	0.88	1.00		1.4%	0.69	1.00		4.9%	0.97	1.00	
17 Point Trend	3.3%	0.86	1.00	1.4%	1.3%	0.64	1.00	0.3%	4.7%	0.98	1.00	1.7%
16 Point Trend	3.3%	0.83	1.00	1.3%	1.3%	0.58	1.00	0.3%	4.6%	0.97	0.99	1.5%
15 Point Trend	3.3%	0.81	1.00	1.2%	1.4%	0.56	1.00	0.2%	4.7%	0.97	0.99	1.4%
14 Point Trend	3.3%	0.77	1.00	1.1%	1.5%	0.57	1.00	0.2%	4.8%	0.97	0.99	1.2%
13 Point Trend	3.0%	0.72	1.00	1.0%	1.9%	0.73	1.00	0.1%	4.9%	0.97	0.99	1.1%
12 Point Trend	2.4%	0.67	1.00	0.8%	2.3%	0.84	1.00	0.3%	4.7%	0.96	0.99	1.1%
11 Point Trend	1.7%	0.65	1.00	0.6%	2.6%	0.90	1.00	0.5%	4.4%	0.97	1.00	1.1%
10 Point Trend	1.1%	0.71	1.00	0.4%	3.1%	0.98	1.00	0.7%	4.2%	0.96	1.00	1.1%
9 Point Trend	0.9%	0.61	1.00	0.2%	3.1%	0.98	1.00	1.0%	4.0%	0.96	1.00	1.2%
8 Point Trend	0.9%	0.55	1.00	0.0%	3.3%	0.98	1.00	1.0%	4.2%	0.95	1.00	1.0%
7 Point Trend	0.8%	0.38	1.00	-0.2%	3.3%	0.98	1.00	0.9%	4.1%	0.93	1.00	0.7%
6 Point Trend	1.1%	0.52	1.00	-0.3%	3.2%	0.96	1.00	0.8%	4.4%	0.91	1.00	0.5%
5 Point Trend	1.3%	0.45	1.00	-0.3%	3.3%	0.95	1.00	0.5%	4.7%	0.88	1.00	0.2%
4 Point Trend	2.4%	0.81	0.99	-0.1%	3.5%	0.91	0.99	0.9%	6.0%	0.93	0.98	0.9%
3 Point Trend	3.2%	0.80	0.00	0.7%	2.3%	0.88	1.00	1.2%	5.6%	0.84	0.98	1.9%

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.4%	1.3%	4.8%
5 Year Trend	3.0%	2.1%	5.2%
4 Year Trend	3.3%	1.7%	5.0%
3 Year Trend	2.0%	3.4%	5.4%

Countrywide Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2010/4
24 Point Trend	2.6%	0.92		0.0%			2.6%	0.94	
23 Point Trend	2.6%	0.91		0.1%	0.01		2.6%	0.94	
22 Point Trend	2.5%	0.90		0.1%	0.03		2.7%	0.93	
21 Point Trend	2.5%	0.89		0.2%	0.05		2.6%	0.92	
20 Point Trend	2.4%	0.87		0.2%	0.05		2.6%	0.91	
19 Point Trend	2.3%	0.85		0.1%	0.03		2.5%	0.90	
18 Point Trend	2.2%	0.82		0.0%			2.3%	0.91	
17 Point Trend	2.1%	0.79	0.9%	0.0%		-1.0%	2.1%	0.93	-0.1%
16 Point Trend	2.0%	0.75	0.8%	-0.1%	0.02	-1.0%	1.9%	0.95	-0.3%
15 Point Trend	1.9%	0.69	0.7%	-0.1%	0.01	-1.1%	1.8%	0.95	-0.5%
14 Point Trend	1.6%	0.63	0.5%	0.1%	0.01	-1.2%	1.7%	0.95	-0.6%
13 Point Trend	1.4%	0.53	0.4%	0.4%	0.09	-1.2%	1.7%	0.93	-0.7%
12 Point Trend	0.9%	0.42	0.3%	0.8%	0.37	-1.0%	1.7%	0.92	-0.7%
11 Point Trend	0.5%	0.26	0.2%	1.2%	0.73	-0.8%	1.7%	0.89	-0.6%
10 Point Trend	0.1%	0.03	0.1%	1.6%	0.94	-0.4%	1.7%	0.86	-0.3%
9 Point Trend	-0.1%	0.09	0.1%	1.6%	0.92	0.0%	1.5%	0.81	0.1%
8 Point Trend	-0.2%	0.13	0.2%	1.6%	0.89	0.2%	1.4%	0.73	0.3%
7 Point Trend	-0.2%	0.08	0.3%	1.4%	0.84	0.1%	1.2%	0.61	0.5%
6 Point Trend	0.0%		0.6%	1.5%	0.78	-0.2%	1.4%	0.59	0.4%
5 Point Trend	0.1%	0.03	1.0%	2.1%	0.95	-0.6%	2.2%	0.79	0.4%
4 Point Trend	1.0%	0.83	1.4%	2.3%	0.94	0.0%	3.3%	0.98	1.4%
3 Point Trend	1.5%	1.00	1.9%	1.9%	0.88	0.4%	3.4%	0.96	2.3%

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Uninsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 681,422
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2011/1	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	-6.8%	0.58	0.97		-5.9%	0.65	0.99		-12.3%	0.74	0.99	
23 Point Trend	-7.4%	0.62	0.97		-6.4%	0.69	0.99		-13.4%	0.79	0.99	
22 Point Trend	-7.9%	0.64	0.97		-6.5%	0.67	0.98		-14.0%	0.79	0.99	
21 Point Trend	-8.7%	0.68	0.97		-6.6%	0.64	0.98		-14.7%	0.80	0.99	
20 Point Trend	-9.2%	0.68	0.97		-6.9%	0.64	0.98		-15.5%	0.81	0.99	
19 Point Trend	-9.9%	0.70	0.97		-7.1%	0.61	0.98		-16.3%	0.81	0.99	
18 Point Trend	-11.0%	0.75	0.98		-7.7%	0.63	0.98		-17.8%	0.86	0.99	
17 Point Trend	-12.2%	0.80	0.98		-8.2%	0.64	0.98		-19.4%	0.91	0.99	
16 Point Trend	-13.1%	0.82	0.98		-8.2%	0.59	0.97		-20.2%	0.91	0.99	
15 Point Trend	-14.1%	0.84	0.98		-7.7%	0.52	0.97		-20.7%	0.90	0.99	
14 Point Trend	-14.8%	0.83	0.99		-6.4%	0.41	0.97		-20.3%	0.87	1.00	
13 Point Trend	-16.4%	0.87	0.99		-4.9%	0.28	0.98		-20.5%	0.85	1.00	
12 Point Trend	-17.8%	0.89	0.99		-3.3%	0.14	0.98		-20.6%	0.82	1.00	
11 Point Trend	-18.7%	0.89	0.99		-0.7%	0.01	0.99		-19.3%	0.77	1.00	
10 Point Trend	-18.7%	0.85	0.98		2.4%	0.11	0.99		-16.7%	0.69	0.99	
9 Point Trend	-16.2%	0.82	0.97		5.6%	0.53	0.99		-11.6%	0.68	1.00	
8 Point Trend	-15.4%	0.75	0.94		8.2%	0.78	0.99		-8.5%	0.55	0.99	
7 Point Trend	-12.4%	0.63	0.92		6.4%	0.69	0.97		-6.8%	0.37	0.94	
6 Point Trend	-10.5%	0.44	0.88		3.4%	0.65	0.99		-7.4%	0.31	0.91	
5 Point Trend	-5.6%	0.14	0.90		3.6%	0.53	0.99		-2.2%	0.03	0.94	
4 Point Trend	7.8%	0.48	0.99		1.3%	0.13	0.99		9.3%	0.49	0.98	
3 Point Trend	18.3%	0.98	1.00		3.0%	0.25	0.99		21.9%	0.98	0.99	

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	-3.6%	-5.7%	-9.1%
5 Year Trend	-5.0%	-5.0%	-9.7%
4 Year Trend	1.7%	-4.2%	-2.5%
3 Year Trend	-0.6%	4.1%	3.4%

Countrywide Four CQ Ending as of 2011/1	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	14.9%	0.90		0.5%	0.02		15.5%	0.79	
23 Point Trend	15.7%	0.92		0.9%	0.07		16.7%	0.82	
22 Point Trend	16.4%	0.93		1.4%	0.15		18.0%	0.84	
21 Point Trend	17.1%	0.93		1.7%	0.22		19.1%	0.85	
20 Point Trend	17.5%	0.92		2.1%	0.27		20.0%	0.85	
19 Point Trend	18.2%	0.92		2.4%	0.30		21.0%	0.85	
18 Point Trend	18.8%	0.92		2.9%	0.36		22.2%	0.86	
17 Point Trend	19.3%	0.92		3.6%	0.50		23.7%	0.87	
16 Point Trend	19.9%	0.91		4.4%	0.59		25.1%	0.87	
15 Point Trend	20.1%	0.89		5.1%	0.66		26.2%	0.86	
14 Point Trend	19.9%	0.87		5.5%	0.66		26.5%	0.84	
13 Point Trend	19.6%	0.84		5.7%	0.62		26.4%	0.80	
12 Point Trend	18.8%	0.80		5.7%	0.57		25.6%	0.75	
11 Point Trend	16.2%	0.75		5.1%	0.46		22.1%	0.68	
10 Point Trend	11.5%	0.78		3.3%	0.28		15.1%	0.64	
9 Point Trend	8.7%	0.76		1.2%	0.06		10.0%	0.54	
8 Point Trend	6.1%	0.75		-1.4%	0.23		4.6%	0.44	
7 Point Trend	4.2%	0.69		-3.0%	0.79		1.1%	0.27	
6 Point Trend	5.7%	0.82		-3.5%	0.80		2.0%	0.56	
5 Point Trend	5.2%	0.70		-3.2%	0.67		1.8%	0.37	
4 Point Trend	4.5%	0.47		-2.0%	0.35		2.4%	0.37	
3 Point Trend	10.1%	0.92		-3.4%	0.44		6.4%	0.97	

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Underinsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 674,544
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	-1.2%	0.14	0.97		-4.2%	0.39	0.99		-5.4%	0.36	0.99	
23 Point Trend	-1.4%	0.15	0.97		-4.9%	0.47	0.99		-6.2%	0.43	0.99	
22 Point Trend	-1.5%	0.16	0.97		-5.9%	0.61	0.99		-7.3%	0.53	0.99	
21 Point Trend	-1.8%	0.20	0.97		-7.0%	0.78	1.00		-8.7%	0.67	0.99	
20 Point Trend	-2.3%	0.27	0.97		-7.9%	0.86	1.00		-10.0%	0.77	0.99	
19 Point Trend	-2.9%	0.37	0.97		-8.4%	0.87	1.00		-11.0%	0.82	0.99	
18 Point Trend	-3.3%	0.44	0.97		-8.7%	0.87	1.00		-11.7%	0.83	0.99	
17 Point Trend	-3.8%	0.48	0.97		-8.8%	0.86	1.00		-12.3%	0.83	0.99	
16 Point Trend	-4.4%	0.53	0.96		-8.8%	0.83	1.00		-12.8%	0.83	0.99	
15 Point Trend	-5.0%	0.58	0.96		-8.6%	0.80	1.00		-13.1%	0.81	0.99	
14 Point Trend	-5.4%	0.58	0.96		-8.1%	0.75	1.00		-13.1%	0.77	0.99	
13 Point Trend	-4.8%	0.48	0.96		-7.7%	0.69	1.00		-12.1%	0.72	0.99	
12 Point Trend	-3.9%	0.35	0.96		-6.6%	0.61	1.00		-10.3%	0.65	0.99	
11 Point Trend	-2.5%	0.18	0.97		-5.8%	0.50	1.00		-8.1%	0.55	1.00	
10 Point Trend	-0.7%	0.02	0.98		-4.1%	0.33	1.00		-4.8%	0.46	1.00	
9 Point Trend	-0.9%	0.02	0.98		-1.3%	0.09	1.00		-2.2%	0.29	1.00	
8 Point Trend	-2.8%	0.18	0.98		0.2%	0.00	1.00		-2.6%	0.29	1.00	
7 Point Trend	-4.1%	0.27	0.97		1.6%	0.10	0.97		-2.6%	0.22	0.95	
6 Point Trend	-8.8%	0.90	0.99		4.0%	0.46	0.98		-5.1%	0.57	0.94	
5 Point Trend	-10.6%	0.95	1.00		5.3%	0.48	0.98		-5.9%	0.52	0.93	
4 Point Trend	-8.4%	0.98	1.00		6.8%	0.45	0.87		-2.2%	0.11	0.96	
3 Point Trend	-9.7%	1.00	1.00		16.4%	0.96	0.99		5.1%	0.66	0.99	

* Large losses removed

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	-1.5%	-1.3%	-2.8%
5 Year Trend	-1.5%	-2.6%	-4.1%
4 Year Trend	-0.8%	-1.1%	-2.0%
3 Year Trend	3.8%	0.2%	4.0%

Countrywide Four CQ Ending as of 2011/1	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	1.2%	0.22		-12.9%	0.74		-11.8%	0.64	
23 Point Trend	1.0%	0.15		-13.6%	0.75		-12.7%	0.67	
22 Point Trend	1.0%	0.15		-14.4%	0.77		-13.5%	0.68	
21 Point Trend	0.9%	0.11		-15.2%	0.78		-14.5%	0.70	
20 Point Trend	1.0%	0.12		-16.1%	0.79		-15.2%	0.70	
19 Point Trend	0.9%	0.08		-17.0%	0.80		-16.3%	0.72	
18 Point Trend	0.5%	0.03		-18.1%	0.82		-17.7%	0.75	
17 Point Trend	-0.1%	0.00		-19.2%	0.82		-19.3%	0.79	
16 Point Trend	-0.9%	0.11		-20.1%	0.82		-20.8%	0.81	
15 Point Trend	-1.3%	0.19		-20.8%	0.81		-21.8%	0.81	
14 Point Trend	-1.6%	0.25		-21.0%	0.78		-22.3%	0.78	
13 Point Trend	-1.9%	0.26		-20.6%	0.73		-22.1%	0.74	
12 Point Trend	-2.3%	0.30		-20.0%	0.67		-21.8%	0.68	
11 Point Trend	-2.6%	0.32		-18.4%	0.58		-20.5%	0.60	
10 Point Trend	-3.1%	0.34		-14.2%	0.44		-16.8%	0.47	
9 Point Trend	-2.9%	0.25		-8.4%	0.23		-11.0%	0.27	
8 Point Trend	-1.8%	0.09		-0.2%	0.00		-2.0%	0.02	
7 Point Trend	0.9%	0.03		7.2%	0.73		8.2%	0.80	
6 Point Trend	3.6%	0.32		7.0%	0.61		10.7%	0.91	
5 Point Trend	5.7%	0.47		6.3%	0.43		12.3%	0.91	
4 Point Trend	11.9%	0.95		-0.6%	0.03		11.3%	0.82	
3 Point Trend	8.8%	0.97		-1.2%	0.06		7.4%	0.55	

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, 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: 2011/1
Latest Four Quarters Ending Exposures: 762,453
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	0.7%	0.38	1.00		-0.2%	0.05	1.00		0.5%	0.10	1.00	
23 Point Trend	0.6%	0.31	1.00		-0.2%	0.03	1.00		0.5%	0.08	1.00	
22 Point Trend	0.6%	0.24	1.00		-0.1%	0.02	1.00		0.4%	0.06	1.00	
21 Point Trend	0.5%	0.20	1.00		-0.1%	0.01	1.00		0.4%	0.04	1.00	
20 Point Trend	0.7%	0.27	1.00		-0.2%	0.04	1.00		0.4%	0.04	1.00	
19 Point Trend	0.8%	0.29	1.00		-0.4%	0.07	1.00		0.4%	0.03	1.00	
18 Point Trend	0.7%	0.24	1.00		-0.4%	0.09	1.00		0.3%	0.01	1.00	
17 Point Trend	1.0%	0.36	1.00		-0.4%	0.07	1.00		0.5%	0.05	1.00	
16 Point Trend	1.2%	0.50	1.00		-0.1%	0.01	1.00		1.1%	0.18	1.00	
15 Point Trend	1.3%	0.51	1.00		0.2%	0.03	1.00		1.6%	0.32	1.00	
14 Point Trend	1.7%	0.64	1.00		0.6%	0.18	1.00		2.3%	0.57	1.00	
13 Point Trend	1.7%	0.61	1.00		1.0%	0.42	1.00		2.8%	0.65	1.00	
12 Point Trend	1.8%	0.58	1.00		1.4%	0.67	1.00		3.3%	0.73	1.00	
11 Point Trend	1.8%	0.52	1.00		1.8%	0.78	1.00		3.6%	0.74	1.00	
10 Point Trend	1.3%	0.36	1.00		1.9%	0.76	1.00		3.2%	0.65	1.00	
9 Point Trend	1.0%	0.20	1.00		2.2%	0.82	1.00		3.2%	0.57	1.00	
8 Point Trend	0.4%	0.03	1.00		1.8%	0.76	1.00		2.2%	0.38	1.00	
7 Point Trend	0.4%	0.02	1.00		1.3%	0.69	1.00		1.6%	0.20	1.00	
6 Point Trend	2.1%	0.60	1.00		1.7%	0.82	1.00		3.8%	0.75	1.00	
5 Point Trend	3.2%	0.83	1.00		2.2%	0.89	1.00		5.4%	0.92	1.00	
4 Point Trend	3.2%	0.71	1.00		2.9%	0.96	1.00		6.2%	0.90	1.00	
3 Point Trend	2.9%	0.44	1.00		3.6%	1.00	1.00		6.6%	0.81	1.00	

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.6%	-0.1%	0.4%
5 Year Trend	1.0%	-0.1%	0.9%
4 Year Trend	0.4%	0.1%	0.5%
3 Year Trend	3.1%	1.3%	4.4%

Countrywide Four CQ Ending as of 2011/1	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
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Comprehensive**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 641,880
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2010/4
24 Point Trend	4.0%	0.72	1.00		1.0%	0.22	1.00		5.1%	0.86	0.99	
23 Point Trend	3.9%	0.68	1.00		1.3%	0.33	1.00		5.2%	0.85	0.99	
22 Point Trend	3.7%	0.64	1.00		1.6%	0.43	1.00		5.3%	0.84	0.99	
21 Point Trend	3.3%	0.58	1.00		1.8%	0.49	1.00		5.2%	0.82	0.99	
20 Point Trend	3.0%	0.52	1.00		2.1%	0.59	1.00		5.2%	0.79	0.99	
19 Point Trend	2.7%	0.44	1.00		2.2%	0.58	1.00		5.0%	0.76	0.99	
18 Point Trend	2.3%	0.35	1.00		2.2%	0.53	1.00		4.6%	0.72	0.99	
17 Point Trend	2.0%	0.27	1.00	2.6%	2.1%	0.47	1.00	0.3%	4.1%	0.67	0.99	2.9%
16 Point Trend	1.6%	0.17	1.00	2.6%	1.8%	0.38	1.00	0.3%	3.4%	0.62	1.00	3.0%
15 Point Trend	0.7%	0.04	1.00	2.8%	1.9%	0.34	1.00	0.2%	2.5%	0.60	1.00	3.0%
14 Point Trend	0.0%	0.00	1.00	2.7%	2.4%	0.44	1.00	0.3%	2.4%	0.53	0.99	3.0%
13 Point Trend	-0.9%	0.08	1.00	2.5%	3.0%	0.56	1.00	0.7%	2.1%	0.42	0.99	3.2%
12 Point Trend	-1.9%	0.37	1.00	2.2%	3.8%	0.71	1.00	1.2%	1.8%	0.32	0.99	3.5%
11 Point Trend	-2.5%	0.49	1.00	2.1%	4.6%	0.82	1.00	1.9%	2.1%	0.32	0.98	4.0%
10 Point Trend	-3.4%	0.69	1.00	2.3%	5.3%	0.85	1.00	2.6%	1.7%	0.20	0.95	4.9%
9 Point Trend	-3.4%	0.62	1.00	2.2%	5.8%	0.85	1.00	3.1%	2.2%	0.25	0.94	5.3%
8 Point Trend	-3.0%	0.49	1.00	2.8%	6.8%	0.90	1.00	3.6%	3.6%	0.44	0.95	6.6%
7 Point Trend	-2.1%	0.27	1.00	3.4%	7.9%	0.94	1.00	4.8%	5.7%	0.73	0.98	8.4%
6 Point Trend	-0.3%	0.01	1.00	5.2%	8.1%	0.91	1.00	6.5%	7.8%	0.88	0.99	12.1%
5 Point Trend	1.2%	0.09	1.00	8.6%	9.0%	0.89	1.00	7.6%	10.3%	0.99	1.00	16.9%
4 Point Trend	4.5%	0.78	1.00	11.8%	6.4%	0.84	1.00	9.2%	11.3%	1.00	1.00	22.1%
3 Point Trend	7.3%	0.95	0.99	16.1%	3.7%	0.66	1.00	3.0%	11.3%	0.99	1.00	19.6%

* Catastrophes removed

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.7%	1.3%	5.0%
5 Year Trend	2.0%	2.4%	4.4%
4 Year Trend	0.9%	1.6%	2.5%
3 Year Trend	-2.7%	4.7%	2.0%

Countrywide Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2010/4
24 Point Trend	2.2%	0.26		1.9%	0.29		4.1%	0.93	
23 Point Trend	1.9%	0.19		2.3%	0.38		4.2%	0.92	
22 Point Trend	1.5%	0.12		2.7%	0.47		4.2%	0.91	
21 Point Trend	1.0%	0.06		3.1%	0.54		4.1%	0.90	
20 Point Trend	0.4%	0.01		3.6%	0.61		4.1%	0.88	
19 Point Trend	-0.1%	0.00		4.0%	0.67		4.0%	0.87	
18 Point Trend	-0.7%	0.02		4.4%	0.69		3.8%	0.84	
17 Point Trend	-1.3%	0.08	-0.5%	4.9%	0.73	1.0%	3.6%	0.82	0.4%
16 Point Trend	-2.0%	0.17	-0.7%	5.3%	0.74	1.5%	3.2%	0.79	0.8%
15 Point Trend	-2.9%	0.32	-1.0%	5.8%	0.76	2.1%	2.7%	0.80	1.1%
14 Point Trend	-3.8%	0.45	-1.7%	6.5%	0.79	2.4%	2.4%	0.76	0.6%
13 Point Trend	-4.9%	0.59	-2.6%	7.2%	0.81	2.6%	2.0%	0.75	0.0%
12 Point Trend	-6.1%	0.74	-4.0%	8.2%	0.86	2.8%	1.6%	0.73	-1.3%
11 Point Trend	-7.3%	0.84	-5.7%	9.2%	0.90	2.9%	1.3%	0.66	-3.0%
10 Point Trend	-8.6%	0.92	-7.1%	10.3%	0.92	3.6%	0.9%	0.62	-3.8%
9 Point Trend	-9.6%	0.95	-8.1%	11.3%	0.93	4.5%	0.6%	0.48	-4.0%
8 Point Trend	-10.1%	0.95	-8.4%	12.0%	0.93	5.4%	0.7%	0.43	-3.5%
7 Point Trend	-10.2%	0.93	-8.3%	12.2%	0.90	6.6%	0.7%	0.37	-2.2%
6 Point Trend	-9.5%	0.89	-8.1%	11.0%	0.84	6.7%	0.4%	0.13	-1.9%
5 Point Trend	-8.0%	0.82	-6.6%	8.7%	0.72	6.0%	0.0%		-1.1%
4 Point Trend	-4.9%	0.73	-5.2%	4.1%	0.49	5.8%	-1.0%	0.49	0.3%
3 Point Trend	-1.3%	0.75	-1.7%	-0.9%	0.26	4.3%	-2.2%	0.91	2.5%

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Collision**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 586,452
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2010/4
24 Point Trend	1.8%	0.69	1.00		2.6%	0.85	1.00		4.5%	0.92	1.00	
23 Point Trend	1.8%	0.66	1.00		2.7%	0.86	1.00		4.6%	0.91	1.00	
22 Point Trend	1.7%	0.61	1.00		2.9%	0.88	1.00		4.6%	0.91	1.00	
21 Point Trend	1.6%	0.56	1.00		3.0%	0.88	1.00		4.7%	0.90	1.00	
20 Point Trend	1.5%	0.49	1.00		3.1%	0.87	1.00		4.6%	0.88	1.00	
19 Point Trend	1.4%	0.42	1.00		3.0%	0.85	1.00		4.4%	0.86	1.00	
18 Point Trend	1.2%	0.35	1.00		2.8%	0.83	1.00		4.1%	0.85	1.00	
17 Point Trend	1.2%	0.29	1.00	-0.4%	2.5%	0.84	1.00	0.0%	3.7%	0.85	0.99	-0.3%
16 Point Trend	1.1%	0.24	1.00	-0.5%	2.2%	0.83	1.00	-0.4%	3.4%	0.83	0.99	-0.8%
15 Point Trend	1.0%	0.18	1.00	-0.7%	2.1%	0.80	1.00	-0.6%	3.2%	0.80	0.99	-1.3%
14 Point Trend	0.6%	0.07	1.00	-1.0%	2.2%	0.76	1.00	-0.8%	2.8%	0.77	0.99	-1.8%
13 Point Trend	0.0%	0.00	1.00	-1.4%	2.4%	0.78	1.00	-0.9%	2.4%	0.73	0.99	-2.3%
12 Point Trend	-0.6%	0.07	0.99	-1.8%	2.9%	0.89	1.00	-0.8%	2.3%	0.66	0.99	-2.5%
11 Point Trend	-1.4%	0.42	0.99	-1.8%	3.2%	0.92	1.00	-0.6%	1.8%	0.57	0.99	-2.4%
10 Point Trend	-1.9%	0.60	0.99	-1.9%	3.6%	0.96	1.00	-0.4%	1.6%	0.47	0.99	-2.3%
9 Point Trend	-2.1%	0.60	0.99	-2.0%	3.9%	0.96	1.00	-0.2%	1.6%	0.39	0.99	-2.3%
8 Point Trend	-1.8%	0.46	0.99	-1.9%	4.1%	0.96	1.00	-0.1%	2.1%	0.48	0.99	-2.0%
7 Point Trend	-1.3%	0.25	0.99	-1.8%	4.3%	0.96	1.00	0.2%	2.9%	0.58	0.99	-1.6%
6 Point Trend	-0.3%	0.02	0.99	-1.7%	4.7%	0.97	1.00	0.8%	4.4%	0.84	0.99	-0.9%
5 Point Trend	1.4%	0.40	0.99	-0.9%	4.4%	0.95	1.00	1.3%	5.9%	0.96	0.99	0.3%
4 Point Trend	2.7%	0.67	0.99	0.8%	4.3%	0.90	1.00	1.7%	7.1%	1.00	1.00	2.6%
3 Point Trend	4.0%	0.74	0.99	1.1%	3.2%	0.75	1.00	1.8%	7.3%	0.99	1.00	2.9%

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.5%	2.5%	4.1%
5 Year Trend	1.1%	3.2%	4.3%
4 Year Trend	0.7%	1.3%	2.0%
3 Year Trend	-1.9%	2.8%	0.9%

Countrywide Four CQ Ending as of 2011/1	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2010/4	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2010/4
24 Point Trend	0.4%	0.16		1.4%	0.75		1.8%	0.80	
23 Point Trend	0.3%	0.08		1.5%	0.78		1.8%	0.78	
22 Point Trend	0.1%	0.02		1.7%	0.80		1.8%	0.75	
21 Point Trend	0.0%			1.7%	0.81		1.8%	0.72	
20 Point Trend	-0.1%	0.00		1.8%	0.79		1.7%	0.68	
19 Point Trend	-0.1%	0.02		1.7%	0.76		1.6%	0.62	
18 Point Trend	-0.2%	0.03		1.5%	0.72		1.3%	0.56	
17 Point Trend	-0.3%	0.07	-0.8%	1.3%	0.69	-1.3%	1.0%	0.50	-2.1%
16 Point Trend	-0.4%	0.11	-0.9%	1.1%	0.64	-1.5%	0.7%	0.43	-2.4%
15 Point Trend	-0.6%	0.16	-1.0%	1.1%	0.57	-1.7%	0.5%	0.31	-2.7%
14 Point Trend	-0.8%	0.30	-1.1%	1.1%	0.54	-1.8%	0.3%	0.16	-2.9%
13 Point Trend	-1.1%	0.47	-1.2%	1.3%	0.60	-2.0%	0.1%	0.05	-3.1%
12 Point Trend	-1.5%	0.63	-1.3%	1.6%	0.73	-1.9%	0.1%	0.02	-3.3%
11 Point Trend	-1.9%	0.83	-1.3%	2.0%	0.85	-1.8%	0.0%		-3.1%
10 Point Trend	-2.3%	0.91	-1.3%	2.4%	0.93	-1.5%	0.0%		-2.8%
9 Point Trend	-2.5%	0.91	-1.2%	2.6%	0.95	-1.2%	0.1%	0.01	-2.4%
8 Point Trend	-2.4%	0.87	-0.9%	2.8%	0.96	-1.0%	0.4%	0.08	-1.8%
7 Point Trend	-2.2%	0.80	-0.6%	3.0%	0.95	-0.8%	0.7%	0.19	-1.4%
6 Point Trend	-1.7%	0.69	-0.3%	3.3%	0.95	-0.7%	1.5%	0.61	-1.0%
5 Point Trend	-0.9%	0.58		3.4%	0.93	-0.3%	2.5%	0.95	0.0%
4 Point Trend	-0.3%	0.17	1.4%	3.2%	0.86	0.8%	2.9%	0.96	2.2%
3 Point Trend	0.2%	0.07	1.3%	2.3%	0.65	1.6%	2.5%	0.90	2.9%

**Pennsylvania Personal Automobile
Voluntary, Takeout - Residual
Nationwide Mutual, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America
Loss Trend Summary
Loss of Use**

Four Quarter Ending Calendar Year Data as of: 2011/1
Latest Four Quarters Ending Exposures: 343,472
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2011/1	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	5.8%	0.98	0.99		2.7%	0.78	0.99		8.7%	0.95	0.99	
23 Point Trend	6.0%	0.98	0.99		2.9%	0.79	0.99		9.0%	0.96	0.99	
22 Point Trend	6.1%	0.99	0.99		3.0%	0.80	0.99		9.3%	0.96	0.99	
21 Point Trend	6.2%	0.99	0.99		3.1%	0.78	0.99		9.4%	0.96	0.99	
20 Point Trend	6.3%	0.98	0.99		3.1%	0.76	0.99		9.5%	0.96	0.99	
19 Point Trend	6.3%	0.98	0.99		3.1%	0.73	0.99		9.6%	0.95	0.99	
18 Point Trend	6.3%	0.98	0.99		3.0%	0.69	0.99		9.5%	0.94	0.99	
17 Point Trend	6.4%	0.98	0.99		2.7%	0.63	0.99		9.3%	0.94	0.98	
16 Point Trend	6.5%	0.98	0.99		2.2%	0.58	0.98		8.8%	0.93	0.98	
15 Point Trend	6.8%	0.98	1.00		2.0%	0.50	0.98		8.9%	0.91	0.97	
14 Point Trend	6.9%	0.98	1.00		1.9%	0.43	0.98		8.9%	0.90	0.97	
13 Point Trend	7.0%	0.98	1.00		2.1%	0.46	0.97		9.3%	0.89	0.97	
12 Point Trend	7.2%	0.97	1.00		2.9%	0.64	0.98		10.2%	0.91	0.98	
11 Point Trend	7.2%	0.97	0.99		3.5%	0.75	0.99		11.0%	0.92	0.98	
10 Point Trend	7.4%	0.96	0.99		4.4%	0.87	0.99		12.1%	0.94	0.99	
9 Point Trend	7.5%	0.95	0.99		4.9%	0.89	0.99		12.8%	0.93	0.99	
8 Point Trend	7.8%	0.94	0.99		5.3%	0.89	0.99		13.6%	0.92	0.99	
7 Point Trend	7.9%	0.91	0.99		5.1%	0.84	0.99		13.4%	0.89	0.99	
6 Point Trend	6.6%	0.89	0.99		4.1%	0.75	0.98		10.9%	0.85	0.98	
5 Point Trend	5.0%	0.87	0.99		2.7%	0.58	0.99		7.8%	0.78	0.99	
4 Point Trend	3.7%	0.76	0.99		2.3%	0.34	0.98		6.0%	0.57	0.98	
3 Point Trend	2.4%	0.43	0.99		-0.4%	0.01	0.98		2.0%	0.09	0.98	

Pennsylvania AY's as of 2010/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	5.8%	2.5%	8.5%
5 Year Trend	6.0%	2.6%	8.9%
4 Year Trend	6.2%	1.4%	7.7%
3 Year Trend	5.9%	2.8%	9.0%

Countrywide Four CQ Ending as of 2011/1	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	3.5%	0.99		2.7%	0.84		6.3%	0.97	
23 Point Trend	3.5%	0.98		2.6%	0.82		6.2%	0.97	
22 Point Trend	3.5%	0.98		2.6%	0.79		6.2%	0.96	
21 Point Trend	3.5%	0.98		2.6%	0.76		6.2%	0.95	
20 Point Trend	3.6%	0.98		2.5%	0.73		6.2%	0.95	
19 Point Trend	3.6%	0.97		2.3%	0.68		6.0%	0.94	
18 Point Trend	3.6%	0.97		2.1%	0.63		5.8%	0.93	
17 Point Trend	3.7%	0.97		1.7%	0.60		5.4%	0.94	
16 Point Trend	3.8%	0.97		1.2%	0.65		5.0%	0.96	
15 Point Trend	3.8%	0.96		1.0%	0.58		4.8%	0.95	
14 Point Trend	3.8%	0.95		0.9%	0.51		4.8%	0.94	
13 Point Trend	3.7%	0.94		1.1%	0.58		4.9%	0.93	
12 Point Trend	3.5%	0.93		1.1%	0.55		4.7%	0.91	
11 Point Trend	3.4%	0.91		1.2%	0.50		4.6%	0.88	
10 Point Trend	3.2%	0.89		1.4%	0.52		4.6%	0.85	
9 Point Trend	2.9%	0.85		1.5%	0.51		4.4%	0.80	
8 Point Trend	2.8%	0.79		2.3%	0.84		5.2%	0.83	
7 Point Trend	2.3%	0.69		2.5%	0.80		4.9%	0.75	
6 Point Trend	1.4%	0.55		1.8%	0.71		3.2%	0.65	
5 Point Trend	0.8%	0.24		1.7%	0.57		2.5%	0.43	
4 Point Trend	-0.3%	0.04		0.7%	0.17		0.5%	0.02	
3 Point Trend	-1.3%	0.43		-0.8%	0.22		-2.1%	0.31	

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	3.5%	3.5%	3.5%
5. Selected Frequency Trend	-1.9%	-1.9%	-1.9%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.5%	1.5%	1.5%
7. Past-to-Present Factor = $[1+(6)](3)$	1.030	1.015	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	4.0%	4.0%	4.0%
12. Selected Frequency Trend	0.7%	0.7%	0.7%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.7%	4.7%	4.7%
14. Present-to-Future Factor = $[1+(13)](10)$	1.105	1.105	1.105
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.138	1.122	1.105

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	3.7%	3.7%	3.7%
5. Selected Frequency Trend	1.2%	1.2%	1.2%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	4.9%	4.9%	4.9%
7. Past-to-Present Factor = $[1+(6)](3)$	1.100	1.049	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	3.0%	3.0%	3.0%
12. Selected Frequency Trend	1.0%	1.0%	1.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.0%	4.0%	4.0%
14. Present-to-Future Factor = $[1+(13)](10)$	1.089	1.089	1.089
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.198	1.142	1.089

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	-7.0%	-7.0%	-7.0%
5. Selected Frequency Trend	-6.0%	-6.0%	-6.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	-12.6%	-12.6%	-12.6%
7. Past-to-Present Factor = $[1+(6)](3)$	0.764	0.874	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	-6.0%	-6.0%	-6.0%
12. Selected Frequency Trend	3.0%	3.0%	3.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	-3.2%	-3.2%	-3.2%
14. Present-to-Future Factor = $[1+(13)](10)$	0.931	0.931	0.931
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	0.711	0.814	0.931

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	-1.2%	-1.2%	-1.2%
5. Selected Frequency Trend	-4.2%	-4.2%	-4.2%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	-5.3%	-5.3%	-5.3%
7. Past-to-Present Factor = $[1+(6)](3)$	0.897	0.947	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	-2.5%	-2.5%	-2.5%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	-2.5%	-2.5%	-2.5%
14. Present-to-Future Factor = $[1+(13)](10)$	0.946	0.946	0.946
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	0.849	0.896	0.946

**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		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	0.7%	0.7%	0.7%
5. Selected Frequency Trend	-0.4%	-0.4%	-0.4%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	0.3%	0.3%	0.3%
7. Past-to-Present Factor = $[1+(6)](3)$	1.006	1.003	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	1.8%	1.8%	1.8%
12. Selected Frequency Trend	1.8%	1.8%	1.8%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	3.6%	3.6%	3.6%
14. Present-to-Future Factor = $[1+(13)](10)$	1.080	1.080	1.080
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.086	1.083	1.080

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	3.7%	3.7%	3.7%
5. Selected Frequency Trend	1.0%	1.0%	1.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	4.7%	4.7%	4.7%
7. Past-to-Present Factor = $[1+(6)](3)$	1.096	1.047	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	2.7%	2.7%	2.7%
12. Selected Frequency Trend	1.8%	1.8%	1.8%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.5%	4.5%	4.5%
14. Present-to-Future Factor = $[1+(13)](10)$	1.101	1.101	1.101
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) \times (14)	1.207	1.153	1.101

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	1.8%	1.8%	1.8%
5. Selected Frequency Trend	2.5%	2.5%	2.5%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	4.3%	4.3%	4.3%
7. Past-to-Present Factor = $[1+(6)](3)$	1.088	1.043	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	1.5%	1.5%	1.5%
12. Selected Frequency Trend	3.0%	3.0%	3.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	4.5%	4.5%	4.5%
14. Present-to-Future Factor = $[1+(13)](10)$	1.101	1.101	1.101
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.198	1.148	1.101

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

	Fiscal Calendar Year Ending		
	2008/4	2009/4	2010/4
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2008	6/30/2009	6/30/2010
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Severity Trend	6.0%	6.0%	6.0%
5. Selected Frequency Trend	2.7%	2.7%	2.7%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	8.9%	8.9%	8.9%
7. Past-to-Present Factor = $[1+(6)](3)$	1.186	1.089	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2010	6/30/2010	6/30/2010
9. Average Loss Date for Assumed Effective Period	9/3/2012	9/3/2012	9/3/2012
10. Years of Trend = (9) - (8)	2.182	2.182	2.182
11. Selected Severity Trend	6.0%	6.0%	6.0%
12. Selected Frequency Trend	2.5%	2.5%	2.5%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	8.7%	8.7%	8.7%
14. Present-to-Future Factor = $[1+(13)](10)$	1.200	1.200	1.200
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.423	1.307	1.200

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:	0.97 to 1.00	1.68 to 1.00
Reserve to Premium Ratio:	1.26 to 1.00	0.31 to 1.00
Investment Yield:	5.7 %	5.4 %
Portion of Assets Available for Investments:	92.0 %	92.0 %
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 \$10.62 for liability coverages and an underwriting profit of \$14.36 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 10.62 percent (\$10.62/\$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 14.36 percent (\$14.36/\$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	10.62 %	14.36%
Selected Underwriting Profit Provision	1.8 %	4.6%
Rate of Return – Selected Underwriting Profit Provision	7.7%	7.4%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - 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	(2.18)	0.00	0.00	(2.18)	0.00	0.00	0.00
0	23.17	0.00	1.89	25.06	25.06	0.00	25.06
3	7.34	0.93	(2.51)	5.76	30.82	0.00	30.82
6	18.59	0.83	(0.40)	19.02	49.84	0.00	49.84
9	5.82	1.41	(2.60)	4.64	54.47	0.00	54.47
12	(8.92)	1.22	(2.33)	(10.03)	44.44	0.00	44.44
15	(5.91)	0.77	(0.19)	(5.33)	39.12	0.00	39.12
18	(3.83)	0.65	(0.14)	(3.32)	35.79	0.00	35.79
21	(3.83)	0.55	(0.13)	(3.40)	32.39	0.00	32.39
24	(3.18)	0.49	(0.10)	(2.80)	29.60	0.00	29.60
27	(2.54)	0.41	(0.07)	(2.21)	27.39	0.83	26.56
30	(1.94)	0.34	(0.08)	(1.67)	24.89	2.05	22.83
33	(1.41)	0.30	(0.07)	(1.19)	21.64	1.57	20.08
36	(2.04)	0.26	(0.05)	(1.82)	18.25	2.04	16.21
39	(1.46)	0.21	(0.05)	(1.30)	14.91	1.50	13.41
42	(1.10)	0.17	(0.03)	(0.96)	12.44	1.17	11.28
45	(1.20)	0.15	(0.02)	(1.08)	10.20	1.21	8.98
48	(1.03)	0.12	(0.02)	(0.93)	8.05	1.02	7.03
51	(0.68)	0.09	(0.02)	(0.61)	6.42	0.70	5.72
54	(0.43)	0.07	(0.01)	(0.37)	5.35	0.47	4.88
57	(0.39)	0.06	(0.01)	(0.34)	4.54	0.42	4.13
60	(0.63)	0.05	(0.00)	(0.58)	3.55	0.60	2.94
72	(0.82)	0.16	(0.03)	(0.70)	2.24	0.88	1.36
84	(0.35)	0.07	(0.02)	(0.29)	1.07	0.38	0.69
96	(0.24)	0.04	(0.01)	(0.21)	0.48	0.24	0.24
108	(0.12)	0.01	(0.00)	(0.11)	0.13	0.12	0.01
120	(0.02)	0.00	0.00	(0.02)	(0.00)	0.00	(0.00)
132	(0.03)	0.00	0.00	(0.03)	(0.04)	0.00	(0.04)
144	(0.01)	0.00	0.00	(0.01)	(0.04)	0.00	(0.04)
156	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
168	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
180	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
192	(0.00)	0.00	0.00	(0.00)	(0.04)	0.00	(0.04)
204	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
216	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
228	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
240	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
252	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
264	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
276	0.00	0.00	0.00	0.00	(0.04)	0.00	(0.04)
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	10.62	9.36	(6.99)	12.98			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(2.18)	(2.18)	1.0117	(2.21)
90.72	43.51	47.21	(47.21)	0.00	(47.21)	1.0000	(47.21)
67.11	33.80	33.31	13.90	0.00	13.90	0.9657	13.42
130.22	70.63	59.59	(26.28)	0.00	(26.28)	0.9325	(24.51)
99.18	59.39	39.79	19.81	0.00	19.81	0.9005	17.84
63.26	48.35	14.91	24.88	0.00	24.88	0.8696	21.64
53.64	42.57	11.07	3.83	0.00	3.83	0.8397	3.22
45.88	38.80	7.08	4.00	0.00	4.00	0.8109	3.24
40.10	34.98	5.12	1.96	0.00	1.96	0.7830	1.53
33.67	31.83	1.84	3.27	0.00	3.27	0.7561	2.48
28.46	28.46	0.00	1.84	0.83	2.67	0.7302	1.95
24.48	24.48	0.00	0.00	2.05	2.05	0.7051	1.45
21.49	21.49	0.00	0.00	1.57	1.57	0.6809	1.07
17.41	17.41	0.00	0.00	2.04	2.04	0.6575	1.34
14.43	14.43	0.00	0.00	1.50	1.50	0.6349	0.95
12.14	12.14	0.00	0.00	1.17	1.17	0.6131	0.72
9.71	9.71	0.00	0.00	1.21	1.21	0.5921	0.72
7.65	7.65	0.00	0.00	1.02	1.02	0.5718	0.59
6.25	6.25	0.00	0.00	0.70	0.70	0.5521	0.38
5.34	5.34	0.00	0.00	0.47	0.47	0.5332	0.25
4.52	4.52	0.00	0.00	0.42	0.42	0.5149	0.22
3.28	3.28	0.00	0.00	0.60	0.60	0.4972	0.30
1.60	1.60	0.00	0.00	0.88	0.88	0.4323	0.38
0.87	0.87	0.00	0.00	0.38	0.38	0.3759	0.14
0.41	0.41	0.00	0.00	0.24	0.24	0.3269	0.08
0.16	0.16	0.00	0.00	0.12	0.12	0.2843	0.03
0.14	0.14	0.00	0.00	(0.00)	(0.00)	0.2472	(0.00)
0.14	0.14	0.00	0.00	(0.03)	(0.03)	0.2149	(0.01)
0.13	0.13	0.00	0.00	(0.01)	(0.01)	0.1869	(0.00)
0.13	0.13	0.00	0.00	0.00	0.00	0.1625	0.00
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.1413	(0.00)
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.1229	(0.00)
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.1069	(0.00)
0.12	0.12	0.00	0.00	0.00	0.00	0.0929	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0808	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0703	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0611	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0531	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0462	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0402	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0349	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0304	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0264	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0230	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0200	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0174	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	12.98	12.98		(0.00)

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - 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	(2.18)	0.00	0.00	(2.18)	0.00	0.00	0.00
0	23.17	0.00	1.89	25.06	25.06	0.00	25.06
3	1.26	1.56	(2.86)	(0.04)	25.02	0.00	25.02
6	12.08	1.03	(0.62)	12.50	37.52	0.00	37.52
9	0.40	1.78	(2.90)	(0.72)	36.80	0.00	36.80
12	(13.68)	1.13	(2.52)	(15.07)	21.73	3.82	17.91
15	(5.85)	0.22	(0.04)	(5.66)	12.24	10.45	1.79
18	(0.05)	0.02	0.00	(0.02)	1.77	1.14	0.63
21	(1.02)	0.01	(0.00)	(1.01)	(0.38)	0.00	(0.38)
24	0.05	0.00	0.00	0.05	(0.33)	0.00	(0.33)
27	0.04	0.00	0.00	0.04	(0.29)	0.00	(0.29)
30	0.02	0.00	(0.00)	0.02	(0.27)	0.00	(0.27)
33	0.01	0.00	0.00	0.01	(0.26)	0.00	(0.26)
36	0.02	0.00	0.00	0.02	(0.25)	0.00	(0.25)
39	0.01	0.00	0.00	0.01	(0.24)	0.00	(0.24)
42	(0.00)	0.00	0.00	(0.00)	(0.24)	0.00	(0.24)
45	0.01	0.00	0.00	0.01	(0.23)	0.00	(0.23)
48	0.01	0.00	0.00	0.01	(0.22)	0.00	(0.22)
51	0.00	0.00	0.00	0.00	(0.22)	0.00	(0.22)
54	0.00	0.00	0.00	0.00	(0.21)	0.00	(0.21)
57	0.01	0.00	0.00	0.01	(0.21)	0.00	(0.21)
60	0.00	0.00	0.00	0.00	(0.20)	0.00	(0.20)
72	0.01	0.00	0.00	0.01	(0.19)	0.00	(0.19)
84	0.00	0.00	0.00	0.00	(0.19)	0.00	(0.19)
96	0.01	0.00	0.00	0.01	(0.19)	0.00	(0.19)
108	0.00	0.00	0.00	0.00	(0.19)	0.00	(0.19)
120	0.01	0.00	0.00	0.01	(0.18)	0.00	(0.18)
132	0.01	0.00	0.00	0.01	(0.17)	0.00	(0.17)
144	0.01	0.00	0.00	0.01	(0.17)	0.00	(0.17)
156	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
168	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
180	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
192	(0.00)	0.00	0.00	(0.00)	(0.16)	0.00	(0.16)
204	(0.00)	0.00	0.00	(0.00)	(0.16)	0.00	(0.16)
216	(0.00)	0.00	0.00	(0.00)	(0.16)	0.00	(0.16)
228	(0.00)	0.00	0.00	(0.00)	(0.16)	0.00	(0.16)
240	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
252	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
264	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
276	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
288	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
300	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
312	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
324	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
336	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
348	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
360	0.00	0.00	0.00	0.00	(0.16)	0.00	(0.16)
Total	14.36	5.75	(7.04)	13.07			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(2.18)	(2.18)	1.0117	(2.21)
145.74	43.51	102.23	(102.23)	0.00	(102.23)	1.0000	(102.23)
87.22	27.95	59.27	42.96	0.00	42.96	0.9657	41.49
165.89	57.90	107.98	(48.71)	0.00	(48.71)	0.9325	(45.42)
96.18	40.86	55.32	52.66	0.00	52.66	0.9005	47.42
20.48	20.48	0.00	55.32	3.82	59.15	0.8696	51.43
3.23	3.23	0.00	0.00	10.45	10.45	0.8397	8.78
1.52	1.52	0.00	0.00	1.14	1.14	0.8109	0.92
0.96	0.66	0.30	(0.30)	(0.38)	(0.68)	0.7830	(0.53)
0.67	0.56	0.10	0.20	0.00	0.20	0.7561	0.15
0.51	0.51	0.00	0.10	0.01	0.11	0.7302	0.08
0.41	0.41	0.00	0.00	0.06	0.06	0.7051	0.04
0.33	0.33	0.00	0.00	0.05	0.05	0.6809	0.03
0.30	0.30	0.00	0.00	0.02	0.02	0.6575	0.01
0.27	0.27	0.00	0.00	0.01	0.01	0.6349	0.01
0.25	0.25	0.00	0.00	(0.00)	(0.00)	0.6131	(0.00)
0.24	0.24	0.00	0.00	0.01	0.01	0.5921	0.00
0.22	0.22	0.00	0.00	0.01	0.01	0.5718	0.00
0.21	0.21	0.00	0.00	0.00	0.00	0.5521	0.00
0.20	0.20	0.00	0.00	0.00	0.00	0.5332	0.00
0.20	0.20	0.00	0.00	0.01	0.01	0.5149	0.00
0.19	0.19	0.00	0.00	0.00	0.00	0.4972	0.00
0.17	0.17	0.00	0.00	0.01	0.01	0.4323	0.00
0.16	0.16	0.00	0.00	0.00	0.00	0.3759	0.00
0.15	0.15	0.00	0.00	0.01	0.01	0.3269	0.00
0.15	0.15	0.00	0.00	0.00	0.00	0.2843	0.00
0.14	0.14	0.00	0.00	0.01	0.01	0.2472	0.00
0.13	0.13	0.00	0.00	0.01	0.01	0.2149	0.00
0.13	0.13	0.00	0.00	0.01	0.01	0.1869	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.1625	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.1413	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.1229	0.00
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.1069	(0.00)
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.0929	(0.00)
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.0808	(0.00)
0.12	0.12	0.00	0.00	(0.00)	(0.00)	0.0703	(0.00)
0.12	0.12	0.00	0.00	0.00	0.00	0.0611	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0531	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0462	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0402	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0349	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0304	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0264	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0230	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0200	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0174	0.00
0.12	0.12	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	13.07	13.07		(0.00)

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.8%
2. Underwriting Profit Provision	1.8%
3. Fixed Expense Ratio	26.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.6%

Trend

5. Selected Prospective Loss Trend	4.7%
6. Selected Prospective Premium Trend	-4.0%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.044

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	60.1%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	60.1%

**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	13.8%
2. Underwriting Profit Provision	1.8%
3. Fixed Expense Ratio	26.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.6%

Trend

5. Selected Prospective Loss Trend	4.0%
6. Selected Prospective Premium Trend	-2.5%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.033

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	59.5%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	59.5%

**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	13.8%
2. Underwriting Profit Provision	1.8%
3. Fixed Expense Ratio	26.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.6%

Trend

5. Selected Prospective Loss Trend	-3.2%
6. Selected Prospective Premium Trend	-4.0%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.004

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) × (10)	57.8%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) × (12) × (13)	57.8%

**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	13.8%
2. Underwriting Profit Provision	1.8%
3. Fixed Expense Ratio	26.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.6%

Trend

5. Selected Prospective Loss Trend	-2.5%
6. Selected Prospective Premium Trend	-3.0%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
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) \times (10)	57.8%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	57.8%

**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	13.8%
2. Underwriting Profit Provision	1.8%
3. Fixed Expense Ratio	26.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	57.6%

Trend

5. Selected Prospective Loss Trend	3.6%
6. Selected Prospective Premium Trend	-4.0%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.039

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = (4) \times (10)	59.8%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	59.8%

**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	13.8%
2. Underwriting Profit Provision	4.6%
3. Fixed Expense Ratio	24.7%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	56.9%

Trend

5. Selected Prospective Loss Trend	4.5%
6. Selected Prospective Premium Trend	-0.3%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.024

Trended Permissible Loss and DCC Expense Ratio

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

**Pennsylvania Personal Automobile
Nationwide 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	13.8%
2. Underwriting Profit Provision	4.6%
3. Fixed Expense Ratio	24.7%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	56.9%

Trend

5. Selected Prospective Loss Trend	4.5%
6. Selected Prospective Premium Trend	-0.5%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = $(7) - (8)$	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.025

Trended Permissible Loss and DCC Expense Ratio

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

**Pennsylvania Personal Automobile
Nationwide 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	13.8%
2. Underwriting Profit Provision	4.6%
3. Fixed Expense Ratio	24.7%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	56.9%

Trend

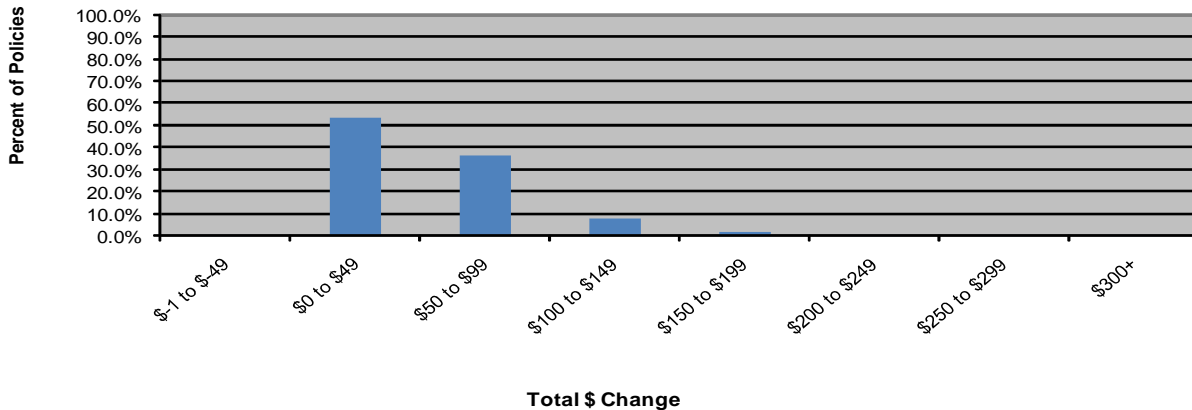
5. Selected Prospective Loss Trend	8.7%
6. Selected Prospective Premium Trend	0.0%
7. Average Earned Date Underlying Proposed Rates	9/3/2012
8. Average Earned Date Underlying Current Rates	3/5/2012
9. Years of Trend = $(7) - (8)$	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.043

Trended Permissible Loss and DCC Expense Ratio

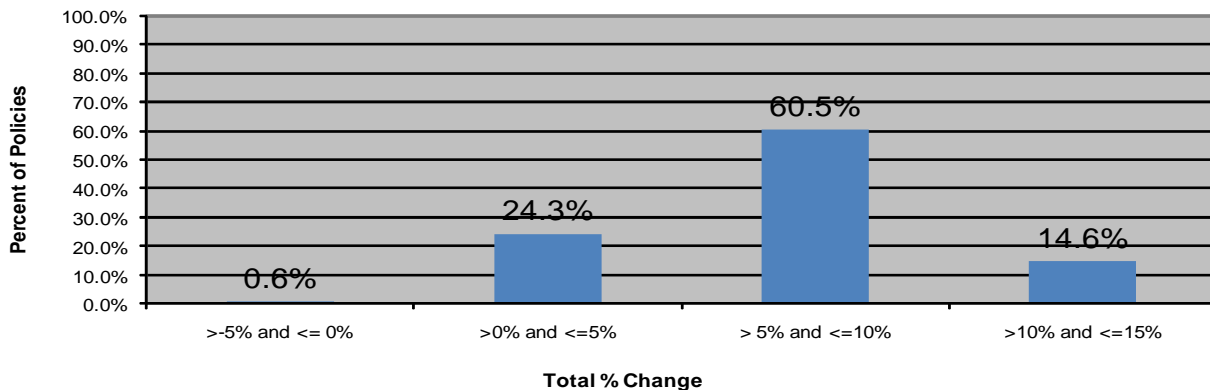
11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	59.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	59.3%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Rate Change Histograms**

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
All Coverages Combined**



**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
All Coverages Combined**



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

Bodily Injury						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	0.986	139.40	155.60	11.6%	10.0%
2	1.100	0.986	145.10	161.90	11.6%	10.0%
3	1.100	0.986	149.60	166.90	11.6%	10.0%
4	1.100	0.986	151.90	169.50	11.6%	10.0%
5	1.100	0.986	156.50	174.60	11.6%	10.0%
6	1.100	0.986	157.60	175.90	11.6%	10.0%
7	1.100	0.986	158.90	177.30	11.6%	10.0%
8	1.100	0.986	161.00	179.70	11.6%	10.0%
9	1.100	0.986	162.00	180.80	11.6%	10.0%
10	1.100	0.986	163.40	182.30	11.6%	10.0%
11	1.100	0.986	174.70	195.00	11.6%	10.0%
12	1.100	0.986	175.60	196.00	11.6%	10.0%
13	1.100	0.986	181.30	202.30	11.6%	10.0%
14	1.100	0.986	204.10	227.80	11.6%	10.0%
15	1.100	0.986	215.30	240.30	11.6%	10.0%
16	1.100	0.986	216.60	241.70	11.6%	10.0%
17	1.100	0.986	244.80	273.20	11.6%	10.0%
18	1.100	0.986	263.00	293.50	11.6%	10.0%
19	1.100	0.986	271.00	302.40	11.6%	10.0%
20	1.100	0.986	332.40	370.90	11.6%	10.0%
21	1.100	0.986	430.00	479.90	11.6%	10.0%
22	1.100	0.986	438.60	489.50	11.6%	10.0%
23	1.100	0.986	502.30	560.50	11.6%	10.0%
24	1.100	0.986	521.50	582.00	11.6%	10.0%
25	1.100	0.986	538.70	601.20	11.6%	10.0%
999	1.100	0.986	203.60	227.20	11.6%	10.0%

**Pennsylvania Private Passenger Automobile
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Property Damage						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	0.986	98.30	109.70	11.6%	10.0%
2	1.100	0.986	103.80	115.80	11.6%	10.0%
3	1.100	0.986	106.40	118.70	11.6%	10.0%
4	1.100	0.986	110.40	123.20	11.6%	10.0%
5	1.100	0.986	112.30	125.30	11.6%	10.0%
6	1.100	0.986	114.30	127.60	11.6%	10.0%
7	1.100	0.986	118.90	132.70	11.6%	10.0%
8	1.100	0.986	120.90	134.90	11.6%	10.0%
9	1.100	0.986	121.90	136.00	11.6%	10.0%
10	1.100	0.986	124.40	138.80	11.6%	10.0%
11	1.100	0.986	124.90	139.40	11.6%	10.0%
12	1.100	0.986	126.80	141.50	11.6%	10.0%
13	1.100	0.986	128.20	143.10	11.6%	10.0%
14	1.100	0.986	130.80	146.00	11.6%	10.0%
15	1.100	0.986	140.50	156.80	11.6%	10.0%
16	1.100	0.986	143.20	159.80	11.6%	10.0%
17	1.100	0.986	144.20	160.90	11.6%	10.0%
18	1.100	0.986	150.70	168.20	11.6%	10.0%
19	1.100	0.986	154.30	172.20	11.6%	10.0%
20	1.100	0.986	157.20	175.40	11.6%	10.0%
21	1.100	0.986	162.40	181.20	11.6%	10.0%
22	1.100	0.986	167.20	186.60	11.6%	10.0%
23	1.100	0.986	173.80	194.00	11.6%	10.0%
24	1.100	0.986	192.50	214.80	11.6%	10.0%
25	1.100	0.986	186.70	208.30	11.6%	10.0%
26	1.100	0.986	192.80	215.20	11.6%	10.0%
999	1.100	0.986	131.40	146.60	11.6%	10.0%

**Pennsylvania Private Passenger Automobile
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Medical Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	0.986	166.80	186.10	11.6%	10.0%
2	1.100	0.986	179.70	200.50	11.6%	10.0%
3	1.100	0.986	207.20	231.20	11.6%	10.0%
4	1.100	0.986	217.30	242.50	11.6%	10.0%
5	1.100	0.986	220.20	245.70	11.6%	10.0%
6	1.100	0.986	223.00	248.90	11.6%	10.0%
7	1.100	0.986	240.20	268.10	11.6%	10.0%
8	1.100	0.986	241.70	269.70	11.6%	10.0%
9	1.100	0.986	252.30	281.60	11.6%	10.0%
10	1.100	0.986	250.10	279.10	11.6%	10.0%
11	1.100	0.986	256.10	285.80	11.6%	10.0%
12	1.100	0.986	257.60	287.50	11.6%	10.0%
13	1.100	0.986	273.40	305.10	11.6%	10.0%
14	1.100	0.986	283.40	316.30	11.6%	10.0%
15	1.100	0.986	327.40	365.40	11.6%	10.0%
16	1.100	0.986	348.70	389.10	11.6%	10.0%
17	1.100	0.986	333.60	372.30	11.6%	10.0%
18	1.100	0.986	381.60	425.80	11.6%	10.0%
19	1.100	0.986	377.60	421.40	11.6%	10.0%
20	1.100	0.986	399.40	445.70	11.6%	10.0%
21	1.100	0.986	439.80	490.80	11.6%	10.0%
22	1.100	0.986	705.50	787.30	11.6%	10.0%
23	1.100	0.986	821.00	916.20	11.6%	10.0%
24	1.100	0.986	825.70	921.40	11.6%	10.0%
25	1.100	0.986	860.20	959.90	11.6%	10.0%
999	1.100	0.986	283.00	315.80	11.6%	10.0%

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Uninsured Motorist - Bodily Injury						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.039	1.000	13.10	13.60	3.8%	3.8%
2	1.039	1.000	13.30	13.80	3.8%	3.8%
3	1.039	1.000	12.90	13.40	3.9%	3.9%
4	1.039	1.000	13.10	13.60	3.8%	3.8%
5	1.039	1.000	12.90	13.40	3.9%	3.9%
6	1.039	1.000	24.60	25.60	4.1%	4.1%
7	1.039	1.000	12.90	13.40	3.9%	3.9%
8	1.039	1.000	14.70	15.30	4.1%	4.1%
9	1.039	1.000	13.30	13.80	3.8%	3.8%
10	1.039	1.000	18.00	18.70	3.9%	3.9%
11	1.039	1.000	35.70	37.10	3.9%	3.9%
12	1.039	1.000	54.10	56.20	3.9%	3.9%
13	1.039	1.000	24.10	25.00	3.7%	3.7%
14	1.039	1.000	13.30	13.80	3.8%	3.8%
15	1.039	1.000	20.60	21.40	3.9%	3.9%
16	1.039	1.000	18.70	19.40	3.7%	3.7%
17	1.039	1.000	20.60	21.40	3.9%	3.9%
18	1.039	1.000	20.60	21.40	3.9%	3.9%
19	1.039	1.000	139.60	145.00	3.9%	3.9%
20	1.039	1.000	15.70	16.30	3.8%	3.8%
21	1.039	1.000	17.90	18.60	3.9%	3.9%
22	1.039	1.000	13.10	13.60	3.8%	3.8%
23	1.039	1.000	13.10	13.60	3.8%	3.8%
24	1.039	1.000	13.10	13.60	3.8%	3.8%
25	1.039	1.000	25.40	26.40	3.9%	3.9%
26	1.039	1.000	32.90	34.20	4.0%	4.0%
27	1.039	1.000	50.40	52.40	4.0%	4.0%
28	1.039	1.000	19.40	20.20	4.1%	4.1%
999	1.039	1.000	23.40	24.30	3.8%	3.8%

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Funeral Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	1.000	0.70	0.80	14.3%	14.3%
2	1.100	1.000	0.80	0.90	12.5%	12.5%
3	1.100	1.000	0.90	1.00	11.1%	11.1%
4	1.100	1.000	1.00	1.10	10.0%	10.0%
5	1.100	1.000	1.00	1.10	10.0%	10.0%
6	1.100	1.000	1.00	1.10	10.0%	10.0%
7	1.100	1.000	1.00	1.10	10.0%	10.0%
8	1.100	1.000	1.10	1.20	9.1%	9.1%
9	1.100	1.000	1.10	1.20	9.1%	9.1%
10	1.100	1.000	1.10	1.20	9.1%	9.1%
11	1.100	1.000	1.10	1.20	9.1%	9.1%
12	1.100	1.000	1.10	1.20	9.1%	9.1%
13	1.100	1.000	1.20	1.30	8.3%	8.3%
14	1.100	1.000	1.30	1.40	7.7%	7.7%
15	1.100	1.000	1.50	1.70	13.3%	13.3%
16	1.100	1.000	1.60	1.80	12.5%	12.5%
17	1.100	1.000	1.50	1.70	13.3%	13.3%
18	1.100	1.000	1.80	2.00	11.1%	11.1%
19	1.100	1.000	1.80	2.00	11.1%	11.1%
20	1.100	1.000	1.80	2.00	11.1%	11.1%
21	1.100	1.000	2.00	2.20	10.0%	10.0%
22	1.100	1.000	3.20	3.50	9.4%	9.4%
23	1.100	1.000	3.70	4.10	10.8%	10.8%
24	1.100	1.000	3.80	4.20	10.5%	10.5%
25	1.100	1.000	4.00	4.40	10.0%	10.0%
999	1.100	1.000	1.30	1.40	7.7%	7.7%

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Accidental Death Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	1.000	4.70	5.20	10.6%	10.6%
2	1.100	1.000	5.10	5.60	9.8%	9.8%
3	1.100	1.000	5.80	6.40	10.3%	10.3%
4	1.100	1.000	6.10	6.70	9.8%	9.8%
5	1.100	1.000	6.20	6.80	9.7%	9.7%
6	1.100	1.000	6.20	6.80	9.7%	9.7%
7	1.100	1.000	6.70	7.40	10.4%	10.4%
8	1.100	1.000	6.80	7.50	10.3%	10.3%
9	1.100	1.000	7.10	7.80	9.9%	9.9%
10	1.100	1.000	7.00	7.70	10.0%	10.0%
11	1.100	1.000	7.20	7.90	9.7%	9.7%
12	1.100	1.000	7.30	8.00	9.6%	9.6%
13	1.100	1.000	7.60	8.40	10.5%	10.5%
14	1.100	1.000	7.90	8.70	10.1%	10.1%
15	1.100	1.000	9.20	10.10	9.8%	9.8%
16	1.100	1.000	9.80	10.80	10.2%	10.2%
17	1.100	1.000	9.40	10.30	9.6%	9.6%
18	1.100	1.000	10.70	11.80	10.3%	10.3%
19	1.100	1.000	10.60	11.70	10.4%	10.4%
20	1.100	1.000	11.20	12.30	9.8%	9.8%
21	1.100	1.000	12.30	13.50	9.8%	9.8%
22	1.100	1.000	19.80	21.80	10.1%	10.1%
23	1.100	1.000	23.00	25.30	10.0%	10.0%
24	1.100	1.000	23.10	25.40	10.0%	10.0%
25	1.100	1.000	24.10	26.50	10.0%	10.0%
999	1.100	1.000	7.90	8.70	10.1%	10.1%

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Loss of Income Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	1.000	16.00	17.60	10.0%	10.0%
2	1.100	1.000	17.40	19.10	9.8%	9.8%
3	1.100	1.000	20.00	22.00	10.0%	10.0%
4	1.100	1.000	20.90	23.00	10.0%	10.0%
5	1.100	1.000	21.20	23.30	9.9%	9.9%
6	1.100	1.000	21.50	23.70	10.2%	10.2%
7	1.100	1.000	23.20	25.50	9.9%	9.9%
8	1.100	1.000	23.30	25.60	9.9%	9.9%
9	1.100	1.000	24.30	26.70	9.9%	9.9%
10	1.100	1.000	24.00	26.40	10.0%	10.0%
11	1.100	1.000	24.70	27.20	10.1%	10.1%
12	1.100	1.000	24.80	27.30	10.1%	10.1%
13	1.100	1.000	26.40	29.00	9.8%	9.8%
14	1.100	1.000	27.20	29.90	9.9%	9.9%
15	1.100	1.000	31.50	34.70	10.2%	10.2%
16	1.100	1.000	33.60	37.00	10.1%	10.1%
17	1.100	1.000	32.10	35.30	10.0%	10.0%
18	1.100	1.000	36.70	40.40	10.1%	10.1%
19	1.100	1.000	36.50	40.20	10.1%	10.1%
20	1.100	1.000	38.50	42.40	10.1%	10.1%
21	1.100	1.000	42.40	46.60	9.9%	9.9%
22	1.100	1.000	68.00	74.80	10.0%	10.0%
23	1.100	1.000	79.10	87.00	10.0%	10.0%
24	1.100	1.000	79.60	87.60	10.1%	10.1%
25	1.100	1.000	82.80	91.10	10.0%	10.0%
999	1.100	1.000	27.20	29.90	9.9%	9.9%

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Combined Loss Benefits						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.100	0.986	215.10	240.00	11.6%	10.0%
2	1.100	0.986	231.40	258.20	11.6%	10.0%
3	1.100	0.986	266.80	297.70	11.6%	10.0%
4	1.100	0.986	280.10	312.60	11.6%	10.0%
5	1.100	0.986	283.70	316.60	11.6%	10.0%
6	1.100	0.986	287.20	320.50	11.6%	10.0%
7	1.100	0.986	309.60	345.50	11.6%	10.0%
8	1.100	0.986	311.30	347.40	11.6%	10.0%
9	1.100	0.986	324.90	362.60	11.6%	10.0%
10	1.100	0.986	322.30	359.70	11.6%	10.0%
11	1.100	0.986	329.90	368.20	11.6%	10.0%
12	1.100	0.986	331.70	370.20	11.6%	10.0%
13	1.100	0.986	352.10	392.90	11.6%	10.0%
14	1.100	0.986	364.90	407.20	11.6%	10.0%
15	1.100	0.986	421.80	470.70	11.6%	10.0%
16	1.100	0.986	449.10	501.20	11.6%	10.0%
17	1.100	0.986	429.90	479.70	11.6%	10.0%
18	1.100	0.986	491.40	548.40	11.6%	10.0%
19	1.100	0.986	486.30	542.70	11.6%	10.0%
20	1.100	0.986	514.30	573.90	11.6%	10.0%
21	1.100	0.986	566.60	632.30	11.6%	10.0%
22	1.100	0.986	908.70	1,014.10	11.6%	10.0%
23	1.100	0.986	1,057.50	1,180.10	11.6%	10.0%
24	1.100	0.986	1,063.30	1,186.60	11.6%	10.0%
25	1.100	0.986	1,107.90	1,236.40	11.6%	10.0%
999	1.100	0.986	364.50	406.80	11.6%	10.0%

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Comprehensive						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.080	0.986	50.00	54.80	9.6%	8.0%
2	1.080	0.986	53.60	58.70	9.5%	7.9%
3	1.080	0.986	54.90	60.20	9.7%	8.1%
4	1.080	0.986	58.70	64.30	9.5%	8.0%
5	1.080	0.986	63.50	69.60	9.6%	8.0%
6	1.080	0.986	66.60	73.00	9.6%	8.0%
7	1.080	0.986	65.60	71.90	9.6%	8.0%
8	1.080	0.986	70.30	77.00	9.5%	8.0%
9	1.080	0.986	69.20	75.80	9.5%	8.0%
10	1.080	0.986	72.00	78.90	9.6%	8.0%
11	1.080	0.986	75.30	82.50	9.6%	8.0%
12	1.080	0.986	81.00	88.70	9.5%	7.9%
13	1.080	0.986	75.90	83.20	9.6%	8.1%
14	1.080	0.986	79.90	87.50	9.5%	7.9%
15	1.080	0.986	85.00	93.10	9.5%	8.0%
16	1.080	0.986	82.30	90.20	9.6%	8.0%
17	1.080	0.986	92.60	101.50	9.6%	8.0%
18	1.080	0.986	104.20	114.20	9.6%	8.0%
19	1.080	0.986	98.00	107.40	9.6%	8.0%
20	1.080	0.986	110.60	121.20	9.6%	8.0%
21	1.080	0.986	117.30	128.50	9.5%	8.0%
22	1.080	0.986	119.40	130.80	9.5%	8.0%
23	1.080	0.986	117.00	128.20	9.6%	8.0%
24	1.080	0.986	122.40	134.10	9.6%	8.0%
25	1.080	0.986	124.10	136.00	9.6%	8.0%
26	1.080	0.986	102.90	112.70	9.5%	8.0%
27	1.080	0.986	111.90	122.60	9.6%	8.0%
28	1.080	0.986	130.80	143.30	9.6%	8.0%
29	1.080	0.986	111.80	122.50	9.6%	8.0%
30	1.080	0.986	120.30	131.80	9.6%	8.0%
31	1.080	0.986	133.90	146.70	9.6%	8.0%
32	1.080	0.986	124.80	136.70	9.5%	8.0%
33	1.080	0.986	156.90	171.90	9.6%	8.0%
34	1.080	0.986	147.70	161.80	9.5%	8.0%
35	1.080	0.986	128.70	141.00	9.6%	8.0%
36	1.080	0.986	149.80	164.10	9.5%	8.0%
37	1.080	0.986	156.60	171.60	9.6%	8.0%
38	1.080	0.986	157.10	172.10	9.5%	8.0%
999	1.080	0.986	77.30	84.70	9.6%	8.0%

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Collision						
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Revised Rate	Base Rate Change	Total Change
1	1.070	0.986	198.90	215.90	8.5%	7.0%
2	1.070	0.986	206.20	223.80	8.5%	7.0%
3	1.070	0.986	211.20	229.30	8.6%	7.0%
4	1.070	0.986	216.90	235.40	8.5%	7.0%
5	1.070	0.986	217.70	236.30	8.5%	7.0%
6	1.070	0.986	218.50	237.20	8.6%	7.0%
7	1.070	0.986	223.10	242.20	8.6%	7.0%
8	1.070	0.986	221.40	240.30	8.5%	7.0%
9	1.070	0.986	225.50	244.80	8.6%	7.0%
10	1.070	0.986	226.50	245.90	8.6%	7.0%
11	1.070	0.986	233.20	253.10	8.5%	7.0%
12	1.070	0.986	232.00	251.80	8.5%	7.0%
13	1.070	0.986	235.70	255.90	8.6%	7.0%
14	1.070	0.986	238.10	258.50	8.6%	7.0%
15	1.070	0.986	248.70	270.00	8.6%	7.0%
16	1.070	0.986	249.20	270.50	8.5%	7.0%
17	1.070	0.986	257.80	279.80	8.5%	7.0%
18	1.070	0.986	263.20	285.70	8.5%	7.0%
19	1.070	0.986	263.80	286.40	8.6%	7.0%
20	1.070	0.986	281.40	305.50	8.6%	7.0%
21	1.070	0.986	283.40	307.60	8.5%	7.0%
22	1.070	0.986	285.80	310.20	8.5%	7.0%
23	1.070	0.986	300.50	326.20	8.6%	7.0%
24	1.070	0.986	306.50	332.70	8.5%	7.0%
25	1.070	0.986	274.90	298.40	8.5%	7.0%
26	1.070	0.986	307.70	334.00	8.5%	7.0%
27	1.070	0.986	293.30	318.40	8.6%	7.0%
28	1.070	0.986	324.00	351.70	8.5%	7.0%
29	1.070	0.986	334.00	362.60	8.6%	7.0%
30	1.070	0.986	358.60	389.30	8.6%	7.0%
31	1.070	0.986	348.40	378.20	8.6%	7.0%
32	1.070	0.986	381.40	414.00	8.5%	7.0%
33	1.070	0.986	370.10	401.70	8.5%	7.0%
999	1.070	0.986	243.60	264.40	8.5%	7.0%

**Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America
Base Rates for Miscellaneous Coverages**

Excess Medical Benefits

Curent Rate	Indicated Change Factor	Revised Rate
15.30	10.0%	16.80

Loss of Use

Per Day	Total Limit	Current Rate	Indicated Change Factor	Revised Rate
15	300	9.20	8.0%	9.90
20	700	19.20	8.0%	20.70
25	800	23.00	8.0%	24.80
30	900	26.80	8.0%	28.90
40	1,100	34.80	8.0%	37.60
50	1,300	42.60	8.0%	46.00
60	1,500	50.40	8.0%	54.40

**Nationwide Insurance Countrywide Analysis
Private Passenger Auto
Preferred Discount - One-Way Residual Analysis**

Combined Coverage								Selected
Preferred Discount	PD Earned Exposure Distribution	Incurred Frequency (per 100)	Incurred Severity	Incurred Loss Cost	Relativities			
					Frequency	Severity	Loss Cost	
N	71.42%	13.170	2,597	342.02	1.000	1.000	1.000	1.00
Y	28.58%	11.227	2,231	250.52	0.852	0.859	0.732	0.95
Total	100.00%	12.590	2,500	314.73				-1.4%

Preferred Bundle equals Preferred Discount plus .05 for additional Vanishing Deductible and Roadside Assistance Features.

**Pennsylvania Standard Automobile
Nationwide Affinity Insurance Company of America
New Business Effective on or after 3/5/12
Calculation of Select Rating Factors that Apply to Non-Nationwide Prior Carriers**

Class	Term with Prior Carrier	Expected New Business Distribution	3-Year Early Term Loss Ratio 12/31/2010	Indicated Factors	Selected Factors
Non-Select	0,1	9.0%	98.5%	1.21	1.21
	2-4	9.0%	92.8%	1.14	1.13
	5-6	5.0%	76.5%	0.94	0.95
	over 6	3.0%	70.0%	0.86	0.87
	Total	26.0%	87.3%		
Select	0,1	22.0%	89.0%	1.10	1.10
	2-4	15.0%	86.7%	1.07	1.00
	5-6	10.1%	75.8%	0.93	0.95
	over 6	26.8%	72.4%	0.89	0.87
	Total	73.9%	79.6%		
Total		100.0%	81.2%		1.01

Current Average TPC: 1.01
Change: 0.0%

**Pennsylvania Standard Automobile
Nationwide Affinity Insurance Company of America
New Business Effective on or after 3/5/12
Calculation of Prior Nationwide Non-Standard Factors**

	Expected Dist	Loss Ratio		Indicated Factor		Curr Avg TPC Fctr	Selected Factor
		2010	3-Year	2010	3-Year		
Prior NW NSA	8.0%	82.3%	81.6%	1.15	1.16	1.10	1.15
Prior NW SA	92.0%	71.5%	70.6%	1.00	1.00	1.00	1.00
Total	100.0%					1.01	1.01 0.0%



PENNSYLVANIA RETALIATORY FILING FEE FORM

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

PLEASE TYPE OR PRINT
COMPLETE ALL NECESSARY INFORMATION

CHECK INFORMATION

COMPANY NAME ON CHECK Via EFT CHECK # NA
COMPANY NAIC # 26093 CHECK AMOUNT \$50.00
DATE CHECK MAILED Via EFT CHECK DATE Via EFT

FILING INFORMATION

COMPANY FILING # 12A-8058PA-EH (NAICOA) FILER PHONE # 614-249-3965
SERFF TRACKING # NWPC-127630504
CREATOR OF SERFF FILING Isabatino/Teresa Herderick
DATE SERFF FILING SUBMITTED 9/19/2011

TYPE OF FILING:

- A&H LIFE
 P&C