State: Pennsylvania Filing Company: Nationwide Mutual Insurance Company.

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

Product Name: Private Passenger Automobile **Project Name/Number:** PA Rate Rule/13A-8470PA-EH (Mutual)

Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Automobile

State: Pennsylvania

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule
Date Submitted: 11/19/2012

SERFF Tr Num: NWPC-128762871

SERFF Status: Assigned
State Tr Num: B42849001

State Status: Received Review in Progress
Co Tr Num: 13A-8470PA-EH (MUTUAL)

Effective Date

Requested (New):

Effective Date 05/06/2013

Requested (Renewal):

Author(s): Lori Sabatino, Thomas Cunningham, Robin Emami, Teresa Herderick, Erin Holsinger

Reviewer(s): Eric Zhou (primary), Ken Creighton (PC)

Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State Filing Description:

SERFF Tracking #: NWPC-128762871 State Tracking #: B42849001

State: Pennsylvania Filing Company: Nationwide Mutual Insurance Company.

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

Product Name: Private Passenger Automobile **Project Name/Number:** PA Rate Rule/13A-8470PA-EH (Mutual)

General Information

Project Name: PA Rate Rule Status of Filing in Domicile: Not Filed

Project Number: 13A-8470PA-EH (Mutual) Domicile Status Comments: NA

Reference Organization: NA Reference Number: NA Advisory Org. Circular: NA

Filing Status Changed: 11/20/2012

State Status Changed: 11/20/2012 Deemer Date:

Created By: Lori Sabatino Submitted By: Lori Sabatino

Corresponding Filing Tracking Number:

Filing Description:

We are making the following changes to the Pennsylvania Private Passenger Automobiles written in the Nationwide Mutual Insurance Company, effective May 6, 2013 for renewal business. This company does not write new business. We are filing for uniform changes to the territory base rates and revised miscellaneous coverage rates. The overall rate level change is 1.5 percent.

Company and Contact

Filing Contact Information

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

Columbus, OH 43215

Filing Company Information

Nationwide Mutual Insurance CoCode: 23787 State of Domicile: Ohio

Company. Group Code: 140 Company Type: Property and

One Nationwide Plaza Group Name: Nationwide Casualty

Columbus, OH 43215 Insurance State ID Number:

(614) 249-7022 ext. [Phone] FEIN Number: 31-4177100

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes

Fee Explanation: Nationwide Mutual Insurance Company \$50.00

Total \$50.00

Per Company: Yes

CompanyAmountDate ProcessedTransaction #Nationwide Mutual Insurance Company.\$50.0011/19/201265021791

SERFF Tracking #: NWPC-128762871 State Tracking #: B42849001

State: Pennsylvania Filing Company: Nationwide Mutual Insurance Company.

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

Product Name: Private Passenger Automobile

Project Name/Number: PA Rate Rule/13A-8470PA-EH (Mutual)

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: 23787

 SERFF Tracking #:
 NWPC-128762871
 State Tracking #:
 B42849001
 Company Tracking #:
 13A-8470PA-EH (MUTUAL)

State: Pennsylvania Filing Company: Nationwide Mutual Insurance Company.

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

Product Name: Private Passenger Automobile

Project Name/Number: PA Rate Rule/13A-8470PA-EH (Mutual)

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.200%

Effective Date of Last Rate Revision: 09/12/2012

Filing Method of Last Filing: Prior Approval

Company Rate Information

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	# of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Nationwide Mutual Insurance Company.	1.500%	1.500%	\$5,697,364	254,387	\$379,824,273	9.900%	-3.170%

SERFF Tracking #: NWPC-128762871 State Tracking #: B42849001 Company Tracking #: 13A-8470PA-EH (MUTUAL)

State: Pennsylvania Filing Company: Nationwide Mutual Insurance Company.

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

Product Name: Private Passenger Automobile

Project Name/Number: PA Rate Rule/13A-8470PA-EH (Mutual)

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #		Previous State Filing Number	Attachments
1			TOC, 8, 9, 16, 17, 29, 35, 36, RT1, RT2, RT3, RT14	Replacement		PA Mutual 5-6-13 Final manual changed pgs.pdf

PENNSYLVANIA PRIVATE PASSENGER AUTOMOBILE RATING RULE MANUAL

Effective - 05/06/2013

NATIONWIDE MUTUAL INSURANCE

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RATE MODIFICATION RULES

NATIONWIDE AFFINITY DISCOUNT

Eff. 9-12-12

When a household member is also a member of a Nationwide Affinity Group at the time the discount is initially applied on the policy, the otherwise applicable premium shall be reduced. Once the Affinity Discount is applied, it will not be removed at renewal regardless of affinity group status. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The Nationwide Affinity Discount may be applied to a policy receiving the Farm Bureau Discount.

Affinity Category Definitions

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

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

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 09-14-08

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

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

RATE PLAN FACTOR

Eff. 03/12/2013

Apply the applicable Rate Plan Factor for risks written in the NMIC or NICOA Rating Plan..

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

TIER FACTOR

Eff. 04-28-06

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

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

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

FARM BUREAU DISCOUNT**

Eff. 05/06/13

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

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

NEW VEHICLE DISCOUNT

This discount will be applied only to PPA with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

OEM LOSS SETTLEMENT ENDORSEMENT

Eff. 07-31-08

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

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

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old.

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

The following vehicle types are eligible: PPA.

VEHICLE USE

Apply the appropriate Vehicle Use Factor based on the following vehicle use classifications:

Pleasure Use — The automobile's use is not otherwise classified as "Farm Use", "Business Use", or "Work Use".

Work Use — The automobile is driven to and from work or school and includes:

- 1. Driving part way such as to terminal points of public transportation, OR
- 2. Use of automobile in a carpool or other "share-the-ride" arrangement.

Farm Use — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

- 1. Live on a farm of five acres or more, AND
- 2. Own, rent or operate one or more farms, AND

AVERAGE DRIVER CLASS FACTOR

For each non-excluded driver assigned to the policy, up to a maximum of six drivers per policy, determine the applicable Driver Factor for each coverage.

If more than six non-excluded drivers are present, the six drivers with the highest BI and PD Driver Rate Factor shall be the six drivers included in the determination of the Average Driver Factor, except:

The Named Insured and their spouse must always be included as drivers when determining the Average Driver Factor, unless they are already listed on another Nationwide auto policy.

Add the applicable Driver Factors for all drivers and divide this sum by the number of drivers used to determine the driver factors, to determine the average driver factor.

The following vehicle types are applicable: PPA, AC – Reg., MC (only Driver Classification, Merit Rating, Unverifiable Driver Record Surcharge, and Defensive Driver Course Discount apply).

DRIVER CLASSIFICATION — Definitions**

Eff. 05/06/13

1) "Married" means a married person living with his or her spouse or widowed and includes a person divorced, legally separated or single only if that person has legal custody of a child resident in his or her household. Also, an unmarried occasional operator who is a resident student at a school, college, or educational institution more than 100 miles from the place of principle garaging of the automobile may be rated as if the operated were "married."

NOTE: Such an operator must not have access to any of the vehicles insured under the policy while away at school.

2) "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

- 3) An "Operator Status" of "occasional" may be assigned to a driver if the following criteria are met:
 - a) The driver is not the titled owner, AND
 - b) The driver is under age 25, AND
 - c) There are more drivers than vehicles on the policy, AND
 - d) There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

EXCEPT an unmarried operator who is a resident student at a school, college, or educational institution more than 100 miles from the place of principle garaging of the automobile and who does not have access to the auto while away at school may be assigned an "operator status" of "occasional" regardless of rules c. and d.

- 4) The "Good Student" classification is applicable provided:
 - a) The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND

- b) When Requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - i) Ranked among the upper 20 percent of the class scholastically, OR
 - ii) In schools using letter grades, had a grade average of "B" or its equivalent, or, if the system of letter grading cannot be averaged, no grade is below "B" OR
 - iii) In schools using numerical grade points, such as 4, 3, 2, and 1 points, the student had a grade average of at least three points for all subjects combined, OR
 - iv) Was included in the "Dean's List", "Honor Roll", or comparable list indicating scholastic achievement.
- c) The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
 - i) Graduated from a four year college, AND
 - ii) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
 - iii) Been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation.
- d) If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b).

Note: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- 1. PSAT (Preliminary Scholastic Aptitude Test)
- 2. PLAN (Preliminary American College Test)
- 3. SAT-I (Scholastic Aptitude Test I)
- 4. SAT-II (Scholastic Aptitude Test II)
- 5. ACT (American College Test)
- 6. Iowa Test of Basic Skills
- 7. California Achievement Test
- 8. Stanford Achievement Test, Tenth Edition
- 9. Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company when requested.

The Good Student classification may be added to a policy mid-term once an individual qualifies. If an individual no longer qualifies for the Good Student classification it will be removed at the upcoming renewal.

MERIT RATING PLAN FACTOR

Eff. 03-09-09

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving convictions pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy for any accident on any policy written on or after October 20, 2001.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy for any accident that exceeds the threshold for chargeability on or after November 20, 2001.

RESTRICTED USE

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

REGULAR USE

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

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums are rated by anticipating reduced usage during winter months.

Also includes mini bikes, motorbikes and trail bikes over 350cc or registered.

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

- 1. Coverage was in force less than six months.
- 2. Coverage was inforce six months or more, but
 - a. The vehicle was stolen, destroyed, sold, or junked, OR
 - b. The Policyholder has died, OR
 - c. The Company initiates cancellation.

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans. Registered snowmobiles may qualify if they are used principally off public roads.

Includes unregistered trail bikes up to 350cc.

When coverage is cancelled, the minimum premium shall be 50 percent of the full annual premium except that, under the following circumstances, the cancellation shall be on a prorate basis:

- 1. The vehicle is destroyed, stolen, sold or junked.
- 2. The Policyholder has died.
- 3. Cancellation is initiated by the Company.

GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles (including supplemental vehicles attached to Motorcycles and Recreational Vehicles), which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

Eff. 05/06/13

The following rules apply to changes made during the policy term:

- 1. Added coverage Collect pro rata premium on the basis of rates in effect on the date the coverage is added to the policy.
- 2. Added vehicles Collect pro rata premium on the basis of rates in effect on the date the vehicle is added to the policy.
- 3. All other changes Collect or refund pro rata premium on the basis of rates in effect at the inception of the policy term.
- 4. No policy will be changed interim to effect a change of classification as a result of the attained age of an operator of an automobile.

NOTE – The Variable Rate Factor which was in effect at the last renewal will be applicable to all interim policy changes, including added or reinstated coverages.

CANCELLATIONS

Eff. 05/06/13

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. A cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there isn't a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements as permitted by law.

EXCEPTION — Policies written as "new business" may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not "new business".)

C. PRO RATA BASIS DETERMINATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

- 1. Coverage was in force less than six months.
- 2. Coverage was in force six months or more, BUT
 - a. The vehicle was stolen, destroyed, sold, or junked, OR
 - b. The Policyholder has died, OR
 - c. Cancelation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the minimum premium shall be 50 percent of the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

- 1. The vehicle is destroyed, stolen, sold, or junked.
- 2. The Policyholder has died.
- 3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refunds of less than \$2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring the certificate owns no automobile, this filing may be made on a policy issued to a member of the individual's immediate family. Nationwide will not issue the SR-22 for drivers or residents of states where we are not licensed to write insurance: Louisiana, Massachusetts, New Jersey, and New Mexico.

A SR-22 fee of \$15.00 will be charged per driver per policy term. This fee is non-refundable

PAYMENT OPTIONS

Eff. 11-15-07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of \$5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

Territory Base Rates

Eff 05/06/13

	ВІ	PD	MDCL		_			COMP	COLL
Rating Territory	50/100	25,000	25,000	LOI	AD TO	FUNRL	COMBL	Full Cov.	\$100 Ded.
3	\$152.30	\$153.30	\$180.20	\$19.20	\$8.50	\$1.40	\$242.90	\$84.80	\$208.60
18	\$173.80	\$115.60	\$195.10	\$25.40	\$8.80	\$1.40	\$288.70	\$141.90	\$225.00
21	\$250.40	\$159.60	\$242.50	\$27.60	\$8.50	\$1.30	\$314.40	\$55.50	\$212.70
30	\$149.50	\$139.80	\$168.00	\$18.70	\$8.50	\$1.40	\$334.70	\$75.20	\$223.80
33	\$199.10	\$142.00	\$227.50	\$24.50	\$8.50	\$1.40	\$327.30	\$79.30	\$214.10
43	\$157.80	\$163.10	\$199.50	\$20.20	\$8.60	\$1.40	\$285.40	\$78.40	\$228.00
46	\$204.90	\$149.40	\$242.80	\$26.30	\$8.50	\$1.40	\$435.30	\$84.10	\$215.20
77	\$201.70	\$164.10	\$225.40	\$28.20	\$8.50	\$1.40	\$310.00	\$90.50	\$240.70
78	\$187.50	\$156.20	\$190.60	\$26.00	\$8.50	\$1.40	\$304.90	\$79.10	\$214.50
79	\$196.60	\$149.50	\$202.20	\$27.20	\$8.50	\$1.30	\$311.70	\$101.10	\$229.90
81	\$186.30	\$143.10	\$207.60	\$21.70	\$8.70	\$1.40	\$279.70	\$101.50	\$224.20
84	\$167.10	\$167.10	\$168.20	\$21.60	\$8.50	\$1.40	\$278.30	\$63.40	\$201.20
88	\$216.00	\$141.90	\$209.90	\$26.60	\$8.50	\$1.40	\$323.20	\$92.70	\$220.20
89	\$218.60	\$143.90	\$225.00	\$30.30	\$8.50	\$1.40	\$349.50	\$59.00	\$214.50
94	\$194.90	\$131.60	\$172.30	\$24.60	\$8.50	\$1.40	\$279.70	\$140.40	\$220.10
100	\$200.50	\$175.60	\$193.80	\$23.10	\$8.60	\$1.40	\$282.20	\$72.80	\$242.50
108	\$154.20	\$137.50	\$138.10	\$21.20	\$8.50	\$1.40	\$228.70	\$73.40	\$194.30
109	\$160.70	\$126.20	\$145.50	\$20.90	\$8.50	\$1.40	\$237.90	\$82.20	\$193.30
112	\$199.90	\$140.90	\$207.90	\$31.60	\$8.50	\$1.40	\$370.80	\$143.00	\$280.50
113	\$227.60	\$146.70	\$316.20	\$33.50	\$8.50	\$1.40	\$437.70	\$128.90	\$257.40
114	\$251.90	\$163.10	\$324.80	\$36.50	\$8.60	\$1.40	\$420.70	\$114.30	\$291.30
126	\$424.90	\$249.70	\$453.60	\$36.30	\$8.50	\$1.40	\$605.80	\$79.10	\$302.70
127	\$354.20	\$219.00	\$335.30	\$29.70	\$8.50	\$1.30	\$524.80	\$64.50	\$249.70
132	\$184.20	\$161.10	\$194.40	\$22.00	\$8.50	\$1.40	\$268.80	\$62.20	\$247.20
135	\$167.30	\$155.80	\$190.00	\$21.70	\$8.50	\$1.40	\$291.20	\$55.90	\$199.10
139	\$318.80	\$220.20	\$299.90	\$28.10	\$8.50	\$1.40	\$486.00	\$64.90	\$263.10
142	\$520.70	\$210.10	\$650.00	\$58.00	\$8.60	\$1.40	\$1,073.80	\$140.90	\$312.40
143	\$653.70	\$237.80	\$805.70	\$59.10	\$8.50	\$1.40	\$1,178.40	\$140.90	\$335.50
144	\$557.80	\$244.10	\$650.10	\$58.00	\$8.50	\$1.40	\$1,063.80	\$144.50	\$346.60
146	\$598.60	\$214.70	\$826.00	\$71.00	\$8.50	\$1.40	\$1,144.20	\$197.50	\$408.20
147	\$659.80	\$216.00	\$710.40	\$72.10	\$8.50	\$1.40	\$1,212.20	\$156.80	\$360.70
148	\$550.80	\$235.30	\$650.10	\$58.00	\$8.50	\$1.40	\$1,277.30	\$140.20	\$303.40
149	\$612.20	\$189.80	\$753.30	\$72.80	\$8.50	\$1.40	\$1,148.60	\$192.70	\$387.00
150	\$594.40	\$189.40	\$687.60	\$79.00	\$8.50	\$1.40	\$1,049.20	\$163.80	\$342.20
151	\$614.40	\$196.60	\$695.10	\$89.50	\$8.50	\$1.40	\$1,241.50	\$174.70	\$372.00
152	\$658.50	\$203.40	\$762.10	\$91.20	\$8.50	\$1.40 \$1.40	\$1,163.40	\$169.30	\$347.40
153	\$628.70	\$189.10	\$864.90	\$73.10	\$8.50	\$1.40	\$1,145.00	\$201.20	\$420.80
154	\$175.30	\$145.80	\$167.70	\$20.10	\$8.40	\$1.40	\$258.50	\$63.20	\$206.20
155	\$173.30	\$143.50	\$167.70	\$20.10	\$8.50	\$1.30 \$1.40	\$251.60	\$80.80	\$233.60
156	\$163.40 \$161.50	\$142.50	\$204.00	\$23.10	\$8.90	\$1.40 \$1.40	\$251.60	\$100.50	\$233.60
157	\$159.90	\$159.20	\$180.40	\$23.10	\$8.50	\$1.40 \$1.40	\$243.40	\$62.60	\$220.00
157	\$163.30	\$159.20 \$179.80	\$263.80	\$24.00	\$8.50	\$1.40 \$1.40	\$243.40 \$286.60	\$62.60 \$66.30	\$209.30 \$244.70
158	\$163.30 \$161.50	\$179.80 \$128.70	\$263.80 \$164.60	\$28.40 \$20.90	\$8.80	\$1.40 \$1.40	\$286.60	\$66.30 \$77.60	\$244.70 \$200.30
		· ·		\$20.90 \$21.60					\$200.30 \$224.40
160 161	\$178.50 \$164.00	\$130.00 \$150.00	\$171.00 \$146.00		\$8.50 \$8.50	\$1.40 \$1.40	\$246.40 \$251.20	\$98.00 \$52.70	
161	\$164.90	\$159.90 \$174.10	\$146.90	\$20.70	\$8.50	\$1.40	\$251.20	\$52.70	\$181.70
162	\$189.30	\$174.10	\$197.40	\$23.20	\$8.50	\$1.30	\$295.30	\$74.10 \$64.00	\$218.20
163	\$164.60	\$149.70	\$163.20	\$21.50	\$8.50	\$1.40 \$4.20	\$248.40	\$61.90	\$196.60
164	\$182.30	\$135.00 \$442.00	\$224.30	\$29.70	\$8.50	\$1.30	\$376.30	\$116.10	\$218.60
165	\$183.20	\$142.00	\$229.20	\$29.60	\$8.50	\$1.30	\$376.30	\$132.50	\$238.10
168	\$229.40	\$187.70	\$230.30	\$20.80	\$8.60	\$1.40	\$329.00	\$83.20	\$271.40
169	\$256.90	\$210.00	\$221.30	\$20.60	\$8.50	\$1.40	\$347.90	\$81.60	\$271.40
170	\$270.30	\$202.50	\$255.00	\$21.30	\$8.50	\$1.30	\$344.50	\$82.50	\$271.60
173	\$165.20	\$150.20	\$142.50	\$20.80	\$8.50	\$1.40	\$216.60	\$63.80	\$216.90
174	\$190.40	\$185.10	\$238.40	\$28.40	\$8.50	\$1.30	\$350.70	\$69.60	\$255.50
175	\$197.20	\$182.90	\$200.60	\$25.20	\$8.50	\$1.30	\$316.30	\$61.60	\$225.00
176	\$211.80	\$165.30	\$204.10	\$24.90	\$8.50	\$1.30	\$312.80	\$69.80	\$211.20
177	\$193.60	\$176.40	\$202.60	\$26.60	\$8.50	\$1.30	\$321.20	\$89.00	\$253.60
178	\$204.30	\$168.30	\$199.70	\$26.60	\$8.50	\$1.40	\$314.20	\$81.10	\$231.10
179	\$177.10	\$175.40	\$195.10	\$27.00	\$8.50	\$1.40	\$312.70	\$78.10	\$238.50
180	\$164.10	\$167.00	\$183.10	\$22.40	\$8.50	\$1.30	\$301.80	\$74.70	\$210.80
181	\$349.10	\$224.70	\$343.20	\$30.60	\$8.50	\$1.40	\$481.00	\$73.90	\$292.60

Territory Base Rates *Eff 05/06/13*

	BI	PD	MDCL					COMP	COLL
Rating Territory	50/100	25,000	25,000	LOI	AD	FUNRL	COMBL	Full Cov.	\$100 Ded.
182	\$406.30	\$226.20	\$430.80	\$39.20	\$8.50	\$1.30	\$582.70	\$84.50	\$291.20
183	\$397.40	\$229.00	\$397.40	\$42.60	\$8.50	\$1.40	\$645.40	\$84.40	\$275.40
184	\$330.90	\$198.50	\$333.60	\$31.60	\$8.50	\$1.40	\$452.90	\$81.90	\$257.20
185	\$280.70	\$199.20	\$256.10	\$26.50	\$8.50	\$1.40	\$419.20	\$68.80	\$290.10
186	\$294.40	\$194.80	\$261.00	\$24.10	\$8.50	\$1.40	\$408.50	\$74.90	\$255.70
187	\$299.60	\$207.10	\$298.00	\$26.90	\$8.50	\$1.40	\$431.50	\$66.30	\$239.00
188	\$277.20	\$205.80	\$283.20	\$27.20	\$8.50	\$1.40	\$429.00	\$70.20	\$243.00
191	\$186.70	\$151.80	\$222.70	\$23.20	\$8.90	\$1.40	\$299.20	\$105.00	\$253.00
192	\$166.80	\$156.50	\$183.50	\$22.20	\$8.50	\$1.40	\$299.20	\$105.00	\$224.90
193	\$185.50	\$148.50	\$186.50	\$23.50	\$8.50	\$1.40	\$299.20	\$128.50	\$245.30
194	\$192.40	\$146.50	\$220.20	\$25.60	\$8.50	\$1.40	\$316.90	\$126.90	\$221.00
195	\$415.30	\$212.20	\$463.10	\$37.80	\$8.50	\$1.40	\$663.00	\$92.00	\$329.20
196	\$341.40	\$208.90	\$333.70	\$26.30	\$8.50	\$1.40	\$468.80	\$78.80	\$274.40
197	\$347.50	\$215.30	\$314.20	\$29.10	\$8.50	\$1.30	\$478.90	\$82.60	\$284.30
198	\$423.90	\$236.80	\$389.70	\$35.70	\$8.50	\$1.40	\$643.70	\$92.90	\$297.20
199	\$451.40	\$244.50	\$478.70	\$36.70	\$8.60	\$1.40	\$662.60	\$108.90	\$335.90
201	\$363.10	\$225.60	\$291.40	\$25.60	\$8.50	\$1.30	\$462.30	\$75.80	\$280.20
202	\$219.30	\$180.50	\$223.00	\$26.60	\$8.50	\$1.40	\$322.10	\$76.40	\$225.30
203	\$199.50	\$159.50	\$201.70	\$25.10	\$8.50	\$1.30	\$320.60	\$96.40	\$208.30
204	\$216.80	\$157.40	\$215.40	\$25.50	\$8.50	\$1.40	\$316.90	\$104.00	\$245.20
205	\$192.70	\$139.00	\$195.50	\$25.30	\$8.60	\$1.40	\$316.90	\$127.50	\$205.00
206	\$177.40	\$178.30	\$211.10	\$24.40	\$8.50	\$1.40	\$320.40	\$73.10	\$241.10
207	\$178.50	\$151.60	\$193.30	\$22.70	\$8.50	\$1.40	\$348.80	\$64.30	\$208.80
208	\$185.20	\$182.00	\$197.70	\$23.00	\$8.50	\$1.40	\$323.50	\$68.00	\$225.70
210	\$185.20	\$160.80	\$217.80	\$23.70	\$8.50	\$1.40	\$292.90	\$64.60	\$220.80
212	\$190.50	\$173.80	\$207.20	\$23.20	\$8.50	\$1.30	\$299.00	\$66.10	\$225.50
213	\$338.50	\$228.10	\$336.60	\$30.70	\$8.50	\$1.40	\$479.40	\$72.30	\$282.10
214	\$257.30	\$204.10	\$252.60	\$23.80	\$8.50	\$1.30	\$400.00	\$66.90	\$243.20
215	\$183.70	\$157.10	\$193.30	\$23.10	\$8.50	\$1.40	\$301.90	\$77.80	\$218.40
217	\$189.00	\$177.60	\$207.80	\$23.20	\$8.70	\$1.40	\$311.80	\$60.60	\$211.50
218	\$183.30	\$144.30	\$186.10	\$24.80	\$8.80	\$1.40	\$312.10	\$80.40	\$240.70
221	\$195.60	\$138.40	\$230.30	\$27.10	\$8.50	\$1.40	\$354.00	\$103.80	\$214.70
222	\$198.50	\$155.80	\$244.60	\$26.10	\$8.50	\$1.40	\$345.30	\$124.30	\$260.70
223	\$191.10	\$151.00	\$216.80	\$25.00	\$8.50	\$1.30	\$351.20	\$96.30	\$230.40
224	\$187.90	\$155.90	\$203.10	\$23.20	\$8.50	\$1.30	\$338.20	\$82.20	\$225.40
225	\$191.00	\$151.00	\$216.70	\$23.80	\$8.50	\$1.40	\$351.20	\$96.20	\$230.40
226	\$197.50	\$162.20	\$201.70	\$23.40	\$8.50	\$1.30	\$344.50	\$101.10	\$216.80
227	\$191.00	\$151.00	\$216.70	\$23.80	\$8.50	\$1.40	\$351.20	\$96.20	\$230.40
228	\$171.60	\$156.70	\$195.10	\$24.40	\$8.50	\$1.30	\$298.80	\$91.50	\$213.60
229	\$157.90	\$139.30	\$182.40	\$25.20	\$8.70	\$1.40	\$298.50	\$128.50	\$218.10
999	\$233.40	\$172.80	\$245.10	\$25.50	\$8.50	\$1.40	\$334.90	\$91.10	\$239.80

Eff. 05/06/13 Semi-Annual Premium Per Vehicle

			Uninsur	ed Motorist	- STACKED		
		126,181-		21,33,88,8	127,168, 169,170,		
Territory /	142-144,	184,195,	139,196,	9,112,	185,186,	175,177,	
Limit	142-144,	198,199, 213	197, 201	113,114	187,188, 214	175,177,	ROS
15/30	\$76.20	\$27.40	\$18.70	\$10.40	\$13.30	\$8.90	\$6.50
20/30	\$87.70	\$31.60	\$21.50	\$11.80	\$15.20	\$10.30	\$7.60
20/40	\$87.70	\$31.60	\$21.50	\$11.80	\$15.20	\$10.30	\$7.60
25/50	\$87.70	\$31.60	\$21.50	\$11.80	\$15.20	\$10.30	\$7.60
30/60	\$102.50	\$37.00	\$25.20	\$13.90	\$17.70	\$11.90	\$8.90
40/80	\$102.50	\$37.00	\$25.20	\$13.90	\$17.70	\$11.90	\$8.90
25/100	\$102.50	\$37.00	\$25.20	\$13.90	\$17.70	\$11.90	\$8.90
50/100	\$102.50	\$37.00	\$25.20	\$13.90	\$17.70	\$11.90	\$8.90
100/100	\$120.30	\$43.40	\$29.40	\$16.60	\$20.80	\$14.10	\$10.30
50/200	\$120.30	\$43.40	\$29.40	\$16.60	\$20.80	\$14.10	\$10.30
100/150	\$120.30	\$43.40	\$29.40	\$16.60	\$20.80	\$14.10	\$10.30
100/100	\$120.30	\$43.40	\$29.40	\$16.60	\$20.80	\$14.10	\$10.30
100/250	\$120.30	\$43.40	\$29.40	\$16.60	\$20.80	\$14.10	\$10.30
100/200	\$120.30	\$43.40	\$29.40	\$16.60	\$20.80	\$14.10	\$10.30
150/200	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
200/200	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
150/250	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
200/250	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
250/250	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
150/300	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
200/300	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
250/300	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
300/300	\$128.10	\$46.20	\$31.30	\$17.20	\$22.20	\$15.10	\$11.00
100/400	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
150/400	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
200/400	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
250/400	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
100/500	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
150/500	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
200/500	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
250/500	\$132.50	\$47.70	\$32.50	\$18.10	\$22.90	\$15.50	\$11.40
300/400	\$133.50	\$48.10	\$32.70	\$18.40	\$23.00	\$15.60	\$11.50
300/500	\$133.50	\$48.10	\$32.70	\$18.40	\$23.00	\$15.60	\$11.50
400/400	\$137.20	\$49.40	\$33.50	\$18.80	\$23.80	\$16.00	\$11.90
400/500	\$137.20	\$49.40	\$33.50	\$18.80	\$23.80	\$16.00	\$11.90
500/500	\$137.20	\$49.40	\$33.50	\$18.80	\$23.80	\$16.00	\$11.90
200/750	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
250/750	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
300/750	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
400/750	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
500/750	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
250/1000	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
300/1000	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
400/1000	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30
500/1000	\$143.80	\$51.70	\$35.30	\$19.60	\$24.80	\$16.90	\$12.30

Eff. 05/06/13 Semi-Annual Premium Per Vehicle

			Underins	ured Motori	st - STACKED		
		126,181-		21,33,88,8	127,168, 169,170,		
Territory /	142-144,	184,195,	139,196,	9,112,	185,186,	175,177,	
Limit	146-153	198,199, 213	197, 201	113,114	187,188, 214	178,179	ROS
15/30	\$88.90	\$54.90	\$42.40	\$37.30	\$29.10	\$23.50	\$22.20
20/30	\$124.30	\$76.70	\$59.20	\$54.40	\$40.70	\$33.10	\$30.90
20/40	\$124.30	\$76.70	\$59.20	\$54.40	\$40.70	\$33.10	\$30.90
25/50	\$124.30	\$76.70	\$59.20	\$54.40	\$40.70	\$33.10	\$30.90
30/60	\$182.90	\$112.80	\$87.30	\$85.30	\$59.80	\$50.90	\$45.50
40/80	\$182.90	\$112.80	\$87.30	\$85.30	\$59.80	\$50.90	\$45.50
25/100	\$182.90	\$112.80	\$87.30	\$85.30	\$59.80	\$50.90	\$45.50
50/100	\$182.90	\$112.80	\$87.30	\$85.30	\$59.80	\$50.90	\$45.50
100/100	\$285.60	\$176.40	\$136.10	\$145.10	\$93.70	\$83.10	\$71.10
100/150	\$285.60	\$176.40	\$136.10	\$145.10	\$93.70	\$83.10	\$71.10
50/200	\$285.60	\$176.40	\$136.10	\$145.10	\$93.70	\$83.10	\$71.10
100/200	\$285.60	\$176.40	\$136.10	\$145.10	\$93.70	\$83.10	\$71.10
100/250	\$285.60	\$176.40	\$136.10	\$145.10	\$93.70	\$83.10	\$71.10
100/300	\$285.60	\$176.40	\$136.10	\$145.10	\$93.70	\$83.10	\$71.10
150/200	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
200/200	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
150/250	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
200/250	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
250/250	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
150/300	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
200/300	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
250/300	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
300/300	\$335.20	\$207.00	\$159.80	\$176.80	\$109.80	\$99.70	\$83.50
100/400	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
150/400	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
200/400	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
250/400	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
100/500	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
150/500	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
200/500	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
250/500	\$362.30	\$223.70	\$172.80	\$196.10	\$118.90	\$108.80	\$90.20
300/400	\$370.60	\$229.10	\$176.80	\$200.90	\$121.50	\$111.50	\$92.20
300/500	\$370.60	\$229.10	\$176.80	\$200.90	\$121.50	\$111.50	\$92.20
400/400	\$397.70	\$245.80	\$189.70	\$220.20	\$130.50	\$120.70	\$99.00
400/500	\$397.70	\$245.80	\$189.70	\$220.20	\$130.50	\$120.70	\$99.00
500/500	\$397.70	\$245.80	\$189.70	\$220.20	\$130.50	\$120.70	\$99.00
200/750	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
250/750	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
300/750	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
400/750	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
500/750	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
250/1000	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
300/1000	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
400/1000	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80
500/1000	\$445.90	\$275.60	\$212.50	\$253.40	\$146.10	\$137.40	\$110.80

Eff. 05/06/13 Semi-Annual Premium Per Vehicle

		er venicie	Uninsure	d Motorist -	UNSTACKED		
		126,181-		21,33,88,8	127,168, 169,170,		
Territory /	142-144,	184,195,	139,196,	9,112,	185,186,	175,177,	
Limit	146-153	198,199, 213	197, 201	113,114	187,188, 214	178,177,	ROS
15/30	\$55.90	\$20.00	\$13.70	\$7.80	\$9.70	\$6.50	\$4.80
20/30	\$65.90	\$23.70	\$16.20	\$9.00	\$11.40	\$7.60	\$5.70
20/40	\$65.90	\$23.70	\$16.20	\$9.00	\$11.40	\$7.60	\$5.70
25/50	\$65.90	\$23.70	\$16.20	\$9.00	\$11.40	\$7.60	\$5.70
30/60	\$79.00	\$28.50	\$19.40	\$10.60	\$13.70	\$9.10	\$6.70
40/80	\$79.00	\$28.50	\$19.40	\$10.60	\$13.70	\$9.10	\$6.70
25/100	\$79.00	\$28.50	\$19.40	\$10.60	\$13.70	\$9.10	\$6.70
50/100	\$79.00	\$28.50	\$19.40	\$10.60	\$13.70	\$9.10	\$6.70
100/100	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.30
100/150	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.30
50/200	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.30
100/200	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.30
100/250	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.30
100/200	\$95.90	\$34.60	\$23.60	\$13.20	\$16.60	\$11.20	\$8.30
150/200	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
200/200	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
150/250	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
200/250	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
250/250	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
150/300	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
200/300	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
250/300	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
300/300	\$102.20	\$36.70	\$25.20	\$13.60	\$17.70	\$11.90	\$8.70
100/400	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
150/400	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
200/400	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
250/400	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
100/500	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
150/500	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
200/500	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
250/500	\$105.70	\$38.00	\$26.00	\$14.50	\$18.20	\$12.30	\$9.00
300/400	\$106.50	\$38.20	\$26.20	\$14.60	\$18.50	\$12.40	\$9.10
300/500	\$106.50	\$38.20	\$26.20	\$14.60	\$18.50	\$12.40	\$9.10
400/400	\$109.50	\$39.50	\$26.90	\$14.90	\$19.00	\$12.70	\$9.50
400/500	\$109.50	\$39.50	\$26.90	\$14.90	\$19.00	\$12.70	\$9.50
500/500	\$109.50	\$39.50	\$26.90	\$14.90	\$19.00	\$12.70	\$9.50
200/750	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
250/750	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
300/750	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
400/750	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
500/750	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
250/1000	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
300/1000	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
400/1000	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
500/1000	\$114.70	\$41.20	\$28.30	\$15.60	\$19.70	\$13.70	\$10.00
1000/1000	\$118.30	\$42.60	\$29.30	\$16.00	\$20.60	\$13.80	\$10.20

Eff. 05/06/13 Semi-Annual Premium Per Vehicle

			Underinsu	red Motorist	- UNSTACKED		
					127,168,		
		126,181-		21,33,88,8	169,170,		
Territory /	142-144,	184,195,	139,196,	9,112,	185,186,	175,177,	
Limit	146-153	198,199, 213	197, 201	113,114	187,188, 214	178,179	ROS
15/30	\$50.10	\$31.00	\$23.90	\$21.10	\$16.40	\$13.20	\$12.40
20/30	\$73.40	\$45.20	\$34.90	\$32.00	\$24.00	\$19.50	\$18.30
20/40	\$73.40	\$45.20	\$34.90	\$32.00	\$24.00	\$19.50	\$18.30
25/50	\$73.40	\$45.20	\$34.90	\$32.00	\$24.00	\$19.50	\$18.30
30/60	\$113.90	\$70.30	\$54.20	\$53.40	\$37.50	\$31.70	\$28.20
40/80	\$113.90	\$70.30	\$54.20	\$53.40	\$37.50	\$31.70	\$28.20
25/100	\$113.90	\$70.30	\$54.20	\$53.40	\$37.50	\$31.70	\$28.20
50/100	\$113.90	\$70.30	\$54.20	\$53.40	\$37.50	\$31.70	\$28.20
100/100	\$185.80	\$114.60	\$88.40	\$94.30	\$61.00	\$53.90	\$46.10
100/150	\$185.80	\$114.60	\$88.40	\$94.30	\$61.00	\$53.90	\$46.10
50/200	\$185.80	\$114.60	\$88.40	\$94.30	\$61.00	\$53.90	\$46.10
100/200	\$185.80	\$114.60	\$88.40	\$94.30	\$61.00	\$53.90	\$46.10
100/250	\$185.80	\$114.60	\$88.40	\$94.30	\$61.00	\$53.90	\$46.10
100/300	\$185.80	\$114.60	\$88.40	\$94.30	\$61.00	\$53.90	\$46.10
150/200	\$217.60	\$134.30	\$103.90	\$115.00	\$71.70	\$64.70	\$54.00
200/200	\$217.60	\$134.30	\$103.90	\$115.00	\$71.70	\$64.70	\$54.00
150/250	\$217.60	\$134.30	\$103.90	\$115.00	\$71.70	\$64.70	\$54.00
200/250	\$217.60	\$134.30	\$103.90	\$115.00	\$71.70	\$64.70	\$54.00
250/250	\$217.60	\$134.30	\$103.90	\$115.00 \$115.00	\$71.70	\$64.70	\$54.00
150/300	\$217.60	\$134.30 \$134.30	\$103.90 \$103.90	\$115.00 \$115.00	\$71.70	\$64.70 \$64.70	\$54.00 \$54.00
200/300 250/300	\$217.60 \$217.60	\$134.30 \$134.30	\$103.90	\$115.00 \$115.00	\$71.70 \$71.70	\$64.70 \$64.70	\$54.00 \$54.00
300/300	\$217.60	\$134.30	\$103.90	\$115.00	\$71.70 \$71.70	\$64.70 \$64.70	\$54.00 \$54.00
100/400	\$235.30	\$145.10	\$103.90	\$113.00	\$77.20	\$70.50	\$58.20
150/400	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20 \$77.20	\$70.50	\$58.20
200/400	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20 \$77.20	\$70.50 \$70.50	\$58.20
250/400	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20 \$77.20	\$70.50 \$70.50	\$58.20
100/500	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20 \$77.20	\$70.50 \$70.50	\$58.20
150/500	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20 \$77.20	\$70.50 \$70.50	\$58.20
200/500	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20 \$77.20	\$70.50 \$70.50	\$58.20
250/500	\$235.30	\$145.10	\$112.30	\$127.20	\$77.20	\$70.50	\$58.20
300/400	\$240.70	\$148.40	\$114.80	\$130.50	\$79.10	\$72.60	\$59.80
300/500	\$240.70	\$148.40	\$114.80	\$130.50	\$79.10	\$72.60	\$59.80
400/400	\$258.30	\$159.30	\$123.10	\$142.90	\$84.90	\$78.30	\$64.10
400/500	\$258.30	\$159.30	\$123.10	\$142.90	\$84.90	\$78.30	\$64.10
500/500	\$258.30	\$159.30	\$123.10	\$142.90	\$84.90	\$78.30	\$64.10
200/750	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
250/750	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
300/750	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
400/750	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
500/750	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
250/1000	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
300/1000	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
400/1000	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
500/1000	\$289.50	\$178.90	\$138.20	\$164.70	\$95.20	\$89.40	\$71.80
1000/1000	\$325.80	\$201.00	\$155.30	\$185.30	\$107.00	\$99.60	\$80.90

LOU Base Rates

eff 05/06/13

Rental Limit per Day	Aggregate Limit	Base Rate
15	300	\$6.90
20	700	\$14.50
25	800	\$17.40
30	900	\$20.40
40	1,100	\$26.30
50	1,300	\$32.30
60	1,500	\$38.20

The 800 limit is available to Motor Homes

RSA Base Rates

Eff. 05/06/13

Coverage	
Basic	\$10.00
Plus	\$20.00

TL Base Rate

Limit*	Base Rate
50	\$1.40

^{*\$100} for Motorhomes

EXMDCL Base Rate

eff 05/06/13

Aggregate Per	Limit Per Person Per	
Claimant Limit	Year	Base Rate
\$1M	\$50,000	\$17.10

Easy Pay Sign-Up Discount

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

Preferred Bundle Discount

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

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

Rate Stability Eff. 05/06/13

				Terms 1-		
Premium Change	Products Purchased	Experience	Tier	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	40%	40%	40%
			E-H	40%	40%	40%
			I-N	40%	40%	40%
	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	40%	40%	40%
			E-H	40%	40%	40%
			I-N	40%	40%	40%
Decrease	NW auto only	No new acc/viol	A-D	-8%	-10%	-15%
			E-H	-8%	-10%	-15%
			I-N	-8%	-10%	-15%
		Expiring acc/viol	A-D	-40%	-40%	-40%
			E-H	-40%	-40%	-40%
			I-N	-40%	-40%	-40%
	NW auto & Home	No new acc/viol	A-D	-8%	-10%	-15%
			E-H	-8%	-10%	-15%
			I-N	-8%	-10%	-15%
		Expiring acc/viol	A-D	-40%	-40%	-40%
			E-H	-40%	-40%	-40%
			I-N	-40%	-40%	-40%

Identity Theft or Identity Fraud Expense Coverage

Identity Theft	Semi-Annual
Endorsement	Premium
yes	\$22.50

 SERFF Tracking #:
 NWPC-128762871
 State Tracking #:
 B42849001
 Company Tracking #:
 13A-8470PA-EH (MUTUAL)

State: Pennsylvania Filing Company: Nationwide Mutual Insurance Company.

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

Product Name: Private Passenger Automobile

Project Name/Number: PA Rate Rule/13A-8470PA-EH (Mutual)

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Authorization to File (PC)		
Bypass Reason:	NA		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		
Comments:			
Attachment(s):			
FilingMemorandum 5-6-2	2013 Mutual.pdf		
PA Mutual Filing Exhibits	s (RMS 8470).xls		
PA Mutual Filing Exhibits	s (RMS 8470).pdf		
PARetFiling Mutual.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 Mutual Insurance Company. Our proposed effective date for this filing is May 6, 2013 for renewal business. This company does not write new business.

OVERALL RATE LEVEL CHANGES

The indications developed in this filing are based on an assumed effective date of May 6, 2013. Exhibit I shows three years of Private Passenger Automobile experience by coverage for the Nationwide Mutual Insurance Company ending March 31, 2012. 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 March 31, 2012, were evaluated as of June 30, 2012. Allocated loss adjustment expenses were included with paid or incurred losses. Ultimate loss levels were calculated using historical loss development for Pennsylvania as provided on Exhibit IV.

Large Losses

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

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates, we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses based on a 10-year experience period. Our Comprehensive indication contains a total catastrophe provision of 5.8 percent of non-catastrophe losses to reflect catastrophe exposure. The calculation of the catastrophe provision is provided in Exhibit V.

Projection of Losses

Exhibit VI, pages 1 through 8, show Average Paid Cost Trend data and Incurred Claim Frequency by coverage for Pennsylvania Voluntary Standard Auto business and Companywide, respectively, for the past 24 quarters for Bodily Injury, Property Damage, Uninsured/Underinsured Motorists – Bodily Injury, Accidental Death Benefits, 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 May 6, 2013. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on Exhibit I row (12) for Bodily Injury, Property Damage, Uninsured/Underinsured Motorists — Bodily Injury, Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits, Collision, 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>	Physical Damage
Fixed Expenses	24.8%	23.6%

Financial Needs Model

Exhibit IX is the Company's Financial Needs Model, which demonstrates the need for a 2.5 percent underwriting profit provision for Liability coverages and a 4.5 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The permissible loss, loss adjustment, and fixed expense ratios of 84.5 percent for Liability coverages and 82.5 percent for Physical Damage coverages are derived using the components of the 13.0 percent variable expense ratio, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

Liability (100% –Expenses – 2.5% Profit) = 84.5%Physical Damage (100% –Expenses – 4.5% Profit) = 82.5%

Trended Permissible Loss and ALAE Ratio

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

INDICATED AND PROPOSED CHANGES

The indicated rate changes are based on 36 months of experience. Based on the adjusted loss and fixed expense ratios calculated in Exhibit I and the permissible loss and fixed expense ratio described earlier in this memorandum, the indicated overall change for Nationwide Mutual Insurance Company is 1.5 percent. The 1.5 percent premium change will be achieved by revising the territory base rates and the miscellaneous coverage rates, as described in the following paragraph. The rate change histograms are provided in Exhibit XI. Please note that the changes are uniform by territory.

Nationwide Mutual Insurance Company

Projected						
	Current	Indicated	Filed			
Coverage	Earned Premium	Change	Change			
Bodily Injury	77,445,981	1.6%	1.6%			
Property Damage	73,061,318	4.7%	4.7%			
Uninsured Motorists - Bodily Injury	7,486,543	2.8%	2.8%			
Underinsured Motorists - Bodily Injury	30,226,736	3.9%	3.9%			
FPB	46,469,767	-3.5%	-3.5%			
Liability Total	234,690,345	1.9%	1.9%			
Comprehensive	44,325,263	12.8%	12.8%			
Collision	111,761,914	-3.9%	-3.9%			
Physical Damage Total	156,087,177	0.8%	0.8%			
Loss of Use	7,168,392	1.6%	1.6%			
Minor Coverage Total	7,168,392	1.6%	1.6%			
Mutual Total	397,945,914	1.5%	1.5%			

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

Territory Base Rates

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

Miscellaneous Coverage Rates

We are revising the miscellaneous coverage rates for Underinsured Motorist Bodily Injury Stacked, Underinsured Motorist Bodily Injury Unstacked, Uninsured Motorist Bodily Injury Unstacked, Loss of Use, and Excess Medical Benefits as provided in Exhibit XIII and Exhibit XIV and in the final manual's Rate Tables RT2 and RT3.

Roadside Assistance

We are revising the roadside assistance rates to eliminate the difference in rates between a single driver and multiple drivers as provided in Exhibit XV and in the final manual's Rate Table RT3.

Rate Stability Caps

We are revising the Rate Stability caps as provided in Exhibit XVI and in the final manual's Rate Table RT14.

Miscellaneous Manual Rule Changes

The Farm Bureau Discount rule is being revised to apply the discount based on household member relationships instead of just the named insured.

The Good Student Discount rule is being revised to state that recertification is required upon request instead of annually.

The Occasional Driver classification rule is being clarified in regards to students away at school.

The Premium Change rule is being revised to show the calculation of the pro rata factors instead of showing tables of factors.

Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company Summary of Exhibits

Exhibit I Indications

Exhibit II Premium Trend Summaries

Exhibit III Determination of Premium Projection Factors

Exhibit IV Loss Development

Exhibit V Determination of Catastrophe Load

Exhibit VI Loss Trend Data

Exhibit VII Loss Trend Summaries

Exhibit VIII Determination of Loss Projection Factors

Exhibit IX Financial Needs Model

Exhibit X Determination of Trended Permissible Loss and ALAE Ratio

Exhibit XI Histogram

Exhibit XII Territory Base Rates

Exhibit XIII Uninsured/Underinsured Motorists Rates

Exhibit XIV Miscellaneaous Coverage Rates Exhibit XV Roadside Assistance Rates

Exhibit XVI Rate Stability Caps

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Bodily Injury

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	573,888	492,536	428,368	920,904	1,494,792
2. Historical Earned Premium	100,036,613	83,895,276	71,787,410		
3. Current Level Earned Premium	116,242,544	96,311,777	81,694,073		
4. Selected Retrospective Premium Trend	-3.0%	-3.0%	-3.0%		
5. Selected Prospective Premium Trend	-2.5%	-2.5%	-2.5%		
6. Premium Projection Factor	0.892	0.920	0.948		
7. Projected Current Level Earned Premium = (3) x (6)	103,688,349	88,606,835	77,445,981	166,052,816	269,741,165
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	58,611,698	52,805,646	44,775,694		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	58,611,698	52,805,646	44,775,694		
10. Selected Retrospective Loss Cost Trend	1.7%	1.7%	1.7%		
11. Selected Prospective Loss Cost Trend	1.7%	1.7%	1.7%		
12. Loss Projection Factor	1.071	1.054	1.036		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	62,773,129	55,657,151	46,387,619	101,624,323	164,811,852
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	60.5%	62.8%	59.9%	61.2%	61.1%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	69.7%	66.3%	63.1%	78.6%	85.7%
17. Trended Permissible Loss and DCC Expense Ratio	61.9%	61.9%	61.9%	61.9%	61.9%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	60.9%	62.5%	60.6%	61.3%	61.2%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	63,146,205	55,379,272	46,932,264	101,790,376	165,081,593
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	14,522,298	12,463,677	10,839,899		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(9.7%)	9,328,894	8,006,468	6,963,379		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	25,544,626	21,923,525	19,067,311	40,990,836	66,535,462
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	88,690,831	77,302,797	65,999,575	142,781,212	231,617,055
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	104,959,563	91,482,600	78,106,006	168,971,849	274,103,024
28. Credibility-Weighted Indicated Rate Level Change = $(27) \div (7) - 1$	1.2%	3.2%	0.9%	1.8%	1.6%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Property Damage

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	573,950	492,573	428,412	920,985	1,494,935
2. Historical Earned Premium	87,033,085	73,790,433	63,342,545		
3. Current Level Earned Premium	106,789,595	89,507,795	76,264,424		
4. Selected Retrospective Premium Trend	-2.2%	-2.2%	-2.2%		
5. Selected Prospective Premium Trend	-2.0%	-2.0%	-2.0%		
6. Premium Projection Factor	0.916	0.937	0.958		
7. Projected Current Level Earned Premium = (3) x (6)	97,819,269	83,868,804	73,061,318	156,930,122	254,749,391
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	55,546,928	49,126,242	43,387,135		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	55,546,928	49,126,242	43,387,135		
10. Selected Retrospective Loss Cost Trend	4.4%	4.4%	4.4%		
11. Selected Prospective Loss Cost Trend	3.8%	3.8%	3.8%		
12. Loss Projection Factor	1.178	1.129	1.081		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	65,434,281	55,463,527	46,901,493	102,161,509	166,860,851
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	66.9%	66.1%	64.2%	65.1%	65.5%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	95.0%	94.3%	93.5%	96.8%	98.0%
17. Trended Permissible Loss and DCC Expense Ratio	62.4%	62.4%	62.4%	62.4%	62.4%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	66.7%	65.9%	64.1%	65.0%	65.4%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	65,245,452	55,269,542	46,832,305	102,004,579	166,606,102
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	12,814,005	10,997,182	9,564,724		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(9.7%)	8,231,513	7,064,415	6,144,227		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	22,539,749	19,343,970	16,824,286	36,168,256	58,708,005
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	87,785,201	74,613,512	63,656,591	138,172,835	225,314,107
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	103,887,812	88,300,014	75,333,244	163,518,148	266,643,914
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	6.2%	5.3%	3.1%	4.2%	4.7%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	515,374	443,314	386,427	829,741	1,345,115
2. Historical Earned Premium	12,486,434	10,526,070	8,948,184		
3. Current Level Earned Premium	10,750,820	9,052,420	7,758,076		
4. Selected Retrospective Premium Trend	-1.9%	-1.9%	-1.9%		
5. Selected Prospective Premium Trend	-1.7%	-1.7%	-1.7%		
6. Premium Projection Factor	0.928	0.947	0.965		
7. Projected Current Level Earned Premium = (3) x (6)	9,976,761	8,572,642	7,486,543	16,059,185	26,035,946
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	4,701,478	4,207,092	2,788,428		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	4,701,478	4,207,092	2,788,428		
10. Selected Retrospective Loss Cost Trend	5.0%	5.0%	5.0%		
11. Selected Prospective Loss Cost Trend	7.1%	7.1%	7.1%		
12. Loss Projection Factor	1.274	1.213	1.155		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	5,989,683	5,103,203	3,220,634	8,093,829	13,799,051
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	60.0%	59.5%	43.0%	50.4%	53.0%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	59.6%	55.9%	52.5%	70.3%	79.4%
17. Trended Permissible Loss and DCC Expense Ratio	63.3%	63.3%	63.3%	63.3%	63.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	61.3%	61.2%	52.6%	54.2%	55.1%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	6,115,754	5,246,457	3,937,922	8,704,078	14,345,806
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	1,802,051	1,550,086	1,351,176		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(9.7%)	1,157,609	995,751	867,974		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	3,169,796	2,726,591	2,376,709	5,103,300	8,273,096
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	9,285,550	7,973,048	6,314,631	13,807,378	22,618,902
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	10,988,817	9,435,560	7,472,936	16,340,092	26,767,931
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	10.1%	10.1%	-0.2%	1.7%	2.8%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Underinsured Motorists - Bodily Injury

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	510,210	438,986	382,653	821,639	1,331,849
2. Historical Earned Premium	48,308,190	41,257,390	35,610,301		
3. Current Level Earned Premium	41,400,119	35,357,583	30,624,859		
4. Selected Retrospective Premium Trend	-0.7%	-0.7%	-0.7%		
5. Selected Prospective Premium Trend	-0.6%	-0.6%	-0.6%		
6. Premium Projection Factor	0.973	0.980	0.987		
7. Projected Current Level Earned Premium = (3) x (6)	40,282,316	34,650,431	30,226,736	64,877,167	105,159,483
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	19,639,600	15,752,019	13,809,104		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	19,639,600	15,752,019	13,809,104		
10. Selected Retrospective Loss Cost Trend	5.1%	5.1%	5.1%		
11. Selected Prospective Loss Cost Trend	6.1%	6.1%	6.1%		
12. Loss Projection Factor	1.251	1.190	1.132		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	24,569,140	18,744,903	15,631,906	34,255,144	57,732,556
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	61.0%	54.1%	51.7%	52.8%	54.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	59.3%	55.6%	52.2%	70.1%	79.2%
17. Trended Permissible Loss and DCC Expense Ratio	62.6%	62.6%	62.6%	62.6%	62.6%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	61.7%	57.9%	56.9%	55.7%	56.5%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	24,854,189	20,062,600	17,199,013	36,136,582	59,415,108
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	7,169,624	6,168,763	5,377,155		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(9.7%)	4,605,653	3,962,716	3,454,199		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	12,611,321	10,850,814	9,458,380	20,309,194	32,920,515
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	37,465,510	30,913,414	26,657,393	56,445,776	92,335,623
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	44,337,882	36,583,922	31,547,211	66,799,735	109,272,927
28. Credibility-Weighted Indicated Rate Level Change = (27) \div (7) - 1	10.1%	5.6%	4.4%	3.0%	3.9%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company

Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013

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

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	1,583,560	1,363,533	1,189,273	2,552,806	4,136,366
2. Historical Earned Premium	59,561,651	49,940,567	42,451,790		
3. Current Level Earned Premium	71,057,050	58,929,869	49,753,498		
Selected Retrospective Premium Trend	-3.4%	-3.4%	-3.4%		
5. Selected Prospective Premium Trend	-3.2%	-3.2%	-3.2%		
6. Premium Projection Factor	0.871	0.902	0.934		
7. Projected Current Level Earned Premium = (3) x (6)	61,890,691	53,154,742	46,469,767	99,624,509	161,515,200
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	35,106,598	30,081,534	25,150,727		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	35,106,598	30,081,534	25,150,727		
10. Selected Retrospective Loss Cost Trend	1.4%	1.4%	1.4%		
11. Selected Prospective Loss Cost Trend	0.5%	0.5%	0.5%		
12. Loss Projection Factor	1.039	1.025	1.011		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	36,475,755	30,833,572	25,427,385	55,988,974	91,902,149
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	58.9%	58.0%	54.7%	56.2%	56.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	81.9%	79.6%	77.3%	87.9%	92.2%
17. Trended Permissible Loss and DCC Expense Ratio	61.8%	61.8%	61.8%	61.8%	61.8%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	59.4%	58.8%	56.3%	56.9%	57.3%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	36,763,070	31,254,988	26,162,479	56,686,346	92,548,210
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	8,535,440	7,349,487	6,410,220		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(9.7%)	5,483,032	4,721,194	4,117,824		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	15,013,783	12,927,700	11,275,536	24,203,236	39,217,019
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	51,776,853	44,182,688	37,438,015	80,889,582	131,765,229
26. Permissible Loss, DCC and Fixed Expense Ratio	84.5%	84.5%	84.5%	84.5%	84.5%
27. Required Premium = (25) ÷ (26)	61,274,382	52,287,205	44,305,343	95,727,316	155,935,182
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	-1.0%	-1.6%	-4.7%	-3.9%	-3.5%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Comprehensive

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	493,247	424,458	370,984	795,442	1,288,689
2. Historical Earned Premium	54,204,019	46,681,853	40,814,032		
3. Current Level Earned Premium	60,058,053	51,490,084	44,772,993		
4. Selected Retrospective Premium Trend	-0.4%	-0.4%	-0.4%		
5. Selected Prospective Premium Trend	-0.5%	-0.5%	-0.5%		
6. Premium Projection Factor	0.982	0.986	0.990		
7. Projected Current Level Earned Premium = (3) x (6)	58,977,008	50,769,223	44,325,263	95,094,486	154,071,494
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	28,619,648	28,447,414	25,367,572		
9. Catastrophe Load	1.058	1.058	1.058		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	30,279,588	30,097,364	26,838,891		
11. Selected Retrospective Loss Cost Trend	6.9%	6.9%	6.9%		
12. Selected Prospective Loss Cost Trend	6.8%	6.8%	6.8%		
13. Loss Projection Factor	1.312	1.227	1.148		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	39,726,819	36,929,466	30,811,047	67,421,991	108,004,117
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	67.4%	72.7%	69.5%	70.9%	70.1%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	90.8%	89.5%	88.1%	94.1%	96.3%
18. Trended Permissible Loss and DCC Expense Ratio	61.4%	61.4%	61.4%	61.4%	61.4%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	66.8%	71.5%	68.5%	70.3%	69.8%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	39,396,641	36,299,994	30,362,805	66,851,424	107,541,903
Fixed Expenses					
21. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	8,193,996	7,051,248	6,162,919		
22. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(8.5%)	4,612,514	3,969,246	3,469,193		
23. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
24. Fixed Expense Projection Factor	1.071	1.071	1.071		
25. Projected Total Fixed Expenses	13,715,772	11,802,949	10,315,992	22,118,941	35,834,713
Indication					
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	53,112,413	48,102,943	40,678,797	88,970,365	143,376,616
27. Permissible Loss, DCC and Fixed Expense Ratio	82.5%	82.5%	82.5%	82.5%	82.5%
28. Required Premium = (26) ÷ (27)	64,378,682	58,306,598	49,307,633	107,842,867	173,789,838
29. Credibility-Weighted Indicated Rate Level Change = (28) ÷ (7) - 1	9.2%	14.8%	11.2%	13.4%	12.8%

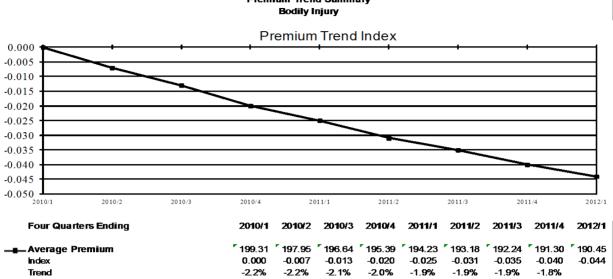
Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Collision

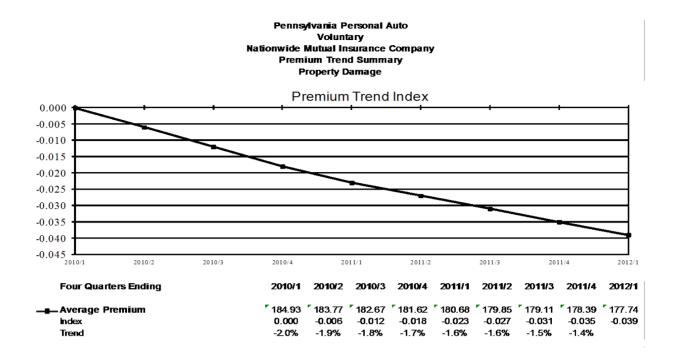
Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	448,028	384,376	335,881	720,257	1,168,285
2. Historical Earned Premium	143,047,382	124,024,840	110,008,055		
3. Current Level Earned Premium	144,191,761	124,396,915	109,678,031		
Selected Retrospective Premium Trend	0.7%	0.7%	0.7%		
5. Selected Prospective Premium Trend	0.9%	0.9%	0.9%		
6. Premium Projection Factor	1.033	1.026	1.019		
7. Projected Current Level Earned Premium = (3) x (6)	148,950,089	127,631,235	111,761,914	239,393,149	388,343,238
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	75,098,554	64,553,770	55,325,944		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	75,098,554	64,553,770	55,325,944		
10. Selected Retrospective Loss Cost Trend	3.4%	3.4%	3.4%		
11. Selected Prospective Loss Cost Trend	2.5%	2.5%	2.5%		
12. Loss Projection Factor	1.126	1.089	1.053		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	84,560,972	70,299,056	58,258,219	128,075,335	210,870,378
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	56.8%	55.1%	52.1%	53.5%	54.3%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	93.7%	92.8%	91.8%	96.0%	97.5%
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)	57.0%	55.4%	52.7%	53.8%	54.4%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	84,901,551	70,707,704	58,898,529	128,793,514	211,258,721
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	22,157,520	19,009,568	16,611,216		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(8.5%)	12,472,777	10,700,751	9,350,685		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	37,089,048	31,819,751	27,805,196	59,624,947	96,713,995
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	121,990,599	102,527,455	86,703,725	188,418,461	307,972,716
26. Permissible Loss, DCC and Fixed Expense Ratio	82.5%	82.5%	82.5%	82.5%	82.5%
27. Required Premium = (25) ÷ (26)	147,867,393	124,275,703	105,095,424	228,386,013	373,300,262
28. Credibility-Weighted Indicated Rate Level Change = (27) ÷ (7) - 1	-0.7%	-2.6%	-6.0%	-4.6%	-3.9%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Calculation of Indicated Rate-Level Change Assumed Effective May 6, 2013 Loss of Use

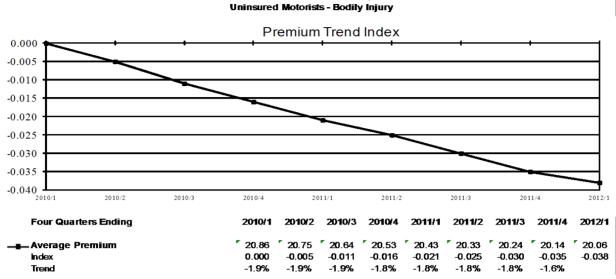
Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Earned Exposures	242,086	207,490	180,956	388,446	630,532
2. Historical Earned Premium	8,180,797	7,049,619	6,238,918		
3. Current Level Earned Premium	9,342,470	8,043,615	7,062,455		
4. Selected Retrospective Premium Trend	0.6%	0.6%	0.6%		
5. Selected Prospective Premium Trend	0.7%	0.7%	0.7%		
6. Premium Projection Factor	1.027	1.021	1.015		
7. Projected Current Level Earned Premium = (3) x (6)	9,594,717	8,212,531	7,168,392	15,380,923	24,975,640
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	4,922,393	4,230,929	3,713,048		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	4,922,393	4,230,929	3,713,048		
10. Selected Retrospective Loss Cost Trend	7.9%	7.9%	7.9%		
11. Selected Prospective Loss Cost Trend	5.6%	5.6%	5.6%		
12. Loss Projection Factor	1.305	1.210	1.121		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	6,423,723	5,119,424	4,162,327	9,228,554	15,434,946
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	67.0%	62.3%	58.1%	60.0%	61.8%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	98.2%	97.9%	97.6%	98.9%	99.3%
17. Trended Permissible Loss and DCC Expense Ratio	60.7%	60.7%	60.7%	60.7%	60.7%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	66.9%	62.3%	58.2%	60.0%	61.8%
19. Credibility-Weighted Losses and DCC Expenses = $(7) \times (18)$	6,418,866	5,116,407	4,172,004	9,228,554	15,434,946
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/1 Avg Hist Premx(1)x(15.1%)	1,260,327	1,080,216	942,077		
21. Est. Adjusting and Other Loss Adjustment = 2012/1 Avg Hist Premx(1)x(8.5%)	709,455	608,068	530,308		
22. Selected Fixed Expense Trend	3.3%	3.3%	3.3%		
23. Fixed Expense Projection Factor	1.071	1.071	1.071		
24. Projected Total Fixed Expenses	2,109,636	1,808,152	1,576,924	3,385,076	5,494,712
Indication					
25. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	8,528,502	6,924,559	5,748,928	12,613,630	20,929,658
26. Permissible Loss, DCC and Fixed Expense Ratio	82.5%	82.5%	82.5%	82.5%	82.5%
27. Required Premium = (25) ÷ (26)	10,337,578	8,393,405	6,968,398	15,289,248	25,369,282
28. Credibility-Weighted Indicated Rate Level Change = (27) \div (7) - 1	7.7%	2.2%	-2.8%	-0.6%	1.6%

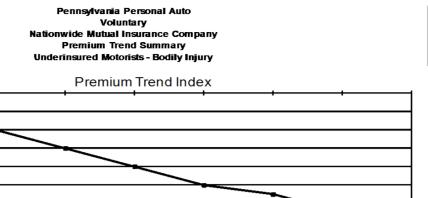


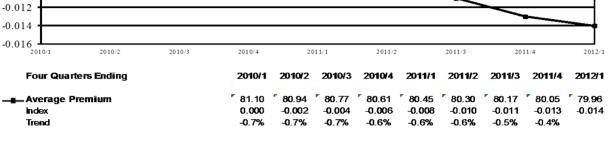




Pennsylvania Personal Auto Voluntary Nationwide Mutual Insurance Company Premium Trend Summary Uninsured Motorists - Podily Injury



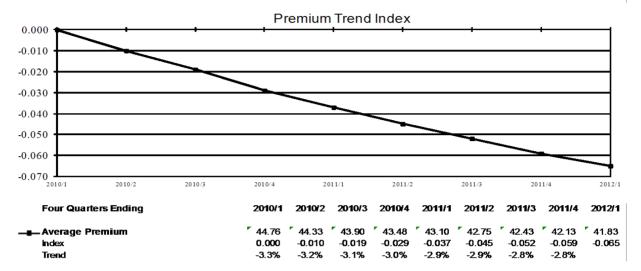


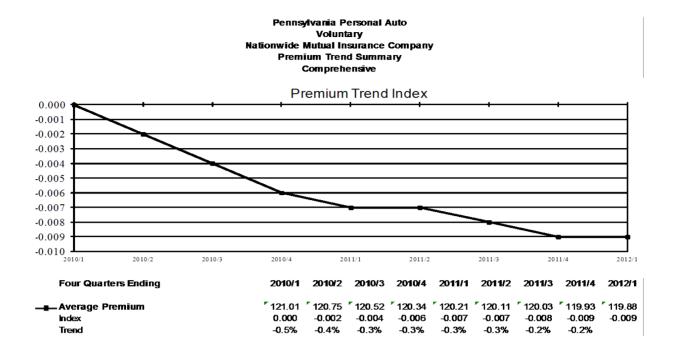


0.000 -0.002 -0.004 -0.006 -0.008 -0.010

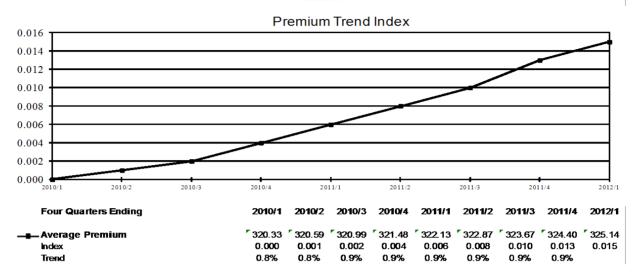
Pennsylvania Personal Auto Voluntary Nationwide Mutual Insurance Company Premium Trend Summary

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

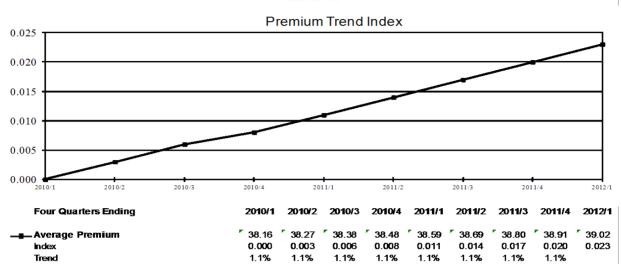




Pennsylvania Personal Auto Voluntary Nationwide Mutual Insurance Company Premium Trend Summary Collision



Pennsylvania Personal Auto Voluntary Nationwide Mutual Insurance Company Premium Trend Summary Loss of Use



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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
 Average Earned Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
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	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	-2.5%	-2.5%	-2.5%
10. Present-to-Future Factor = [1+(9)](8)	0.948	0.948	0.948
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.892	0.920	0.948

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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
 Average Earned Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-2.2%	-2.2%	-2.2%
5. Past-to-Present Factor = [1+(4)](3)	0.956	0.978	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	-2.0%	-2.0%	-2.0%
10. Present-to-Future Factor = [1+(9)](8)	0.958	0.958	0.958
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) x (10)	0.916	0.937	0.958

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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
Selected Premium Trend	-1.9%	-1.9%	-1.9%
5. Past-to-Present Factor = [1+(4)](3)	0.962	0.981	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	-1.7%	-1.7%	-1.7%
10. Present-to-Future Factor = [1+(9)](8)	0.965	0.965	0.965
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) x (10)	0.928	0.947	0.965

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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
 Average Earned Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
Selected Premium Trend	-0.7%	-0.7%	-0.7%
5. Past-to-Present Factor = [1+(4)](3)	0.986	0.993	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	-0.6%	-0.6%	-0.6%
10. Present-to-Future Factor = [1+(9)](8)	0.987	0.987	0.987
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) x (10)	0.973	0.980	0.987

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

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

	Fiscal (Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
Selected Premium Trend	-3.4%	-3.4%	-3.4%
5. Past-to-Present Factor = [1+(4)](3)	0.933	0.966	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	-3.2%	-3.2%	-3.2%
10. Present-to-Future Factor = [1+(9)](8)	0.934	0.934	0.934
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.871	0.902	0.934

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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
 Average Earned Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
Selected Premium Trend	-0.4%	-0.4%	-0.4%
5. Past-to-Present Factor = [1+(4)](3)	0.992	0.996	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	-0.5%	-0.5%	-0.5%
10. Present-to-Future Factor = [1+(9)](8)	0.990	0.990	0.990
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.982	0.986	0.990

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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
 Average Earned Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.7%	0.7%	0.7%
5. Past-to-Present Factor = [1+(4)](3)	1.014	1.007	1.000
Present-to-Future Adjustments			
Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	0.9%	0.9%	0.9%
10. Present-to-Future Factor = [1+(9)](8)	1.019	1.019	1.019
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) x (10)	1.033	1.026	1.019

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

	Fiscal C	Calendar Year	Ending
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
 Average Earned Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
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)	1.012	1.006	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
8. Years of Trend = (7) - (6)	2.100	2.100	2.100
9. Selected Premium Trend	0.7%	0.7%	0.7%
10. Present-to-Future Factor = [1+(9)](8)	1.015	1.015	1.015
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) x (10)	1.027	1.021	1.015

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Bodily Injury

Incurred Losses

			Inquired Coat	(No Sunn) . D	CC Evnance A		a Lacaca Ova	- NA/E00000			
Accident			incurred Cost	(No Supp) + D	CC Expense A	Mount, Excludir Age in Months	ig Losses Ove	r NA/SUUUUU			
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	48,889,395	60,198,276	67,883,590	70,050,873	69,753,350	69,846,877	70,032,325	69,804,024	69,812,063	69,801,990	69,784,489
2003/1	57,568,200	67,168,283	74,400,604	75,876,300	75,608,718	75,596,478	75,612,416	75,694,914	75,774,842	75,861,778	
2004/1	58,967,910	68,313,733	72,378,297	74,005,659	74,764,945	74,759,524	74,991,271	75,412,849	75,440,181		
2005/1	59,606,384	68,001,662	71,892,859	74,061,226	73,860,195	73,544,868	73,574,654	73,669,986			
2006/1	64,162,371	70,592,985	75,781,143	77,477,212	77,836,306	78,096,268	78,244,918				
2007/1	65,695,478	74,836,472	79,190,914	81,530,285	81,165,230	81,189,815	1				
2008/1	70,226,995	75,156,180	78,824,111	80,443,198	80,266,903						
2009/1	55,806,539	62,238,477	68,268,720	68,670,915							
2010/1	47,236,221	53,405,289	57,112,234	j							
2011/1	41,477,838	46,999,854	j								
2012/1	35,889,463]									
				٨٥	o-to-Ago Dovo	opment Factors					
Accident				Ay		ent Interval	•				
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	1.2313	1.1277	1.0319	0.9958	1.0013	1.0027	0.9967	1.0001	0.9999	0.9997	
2003/1	1.1668	1.1077	1.0198	0.9965	0.9998	1.0002	1.0011	1.0011	1.0011		
2004/1	1.1585	1.0595	1.0225	1.0103	0.9999	1.0031	1.0056	1.0004			
2005/1	1.1408	1.0572	1.0302	0.9973	0.9957	1.0004	1.0013				
2006/1	1.1002	1.0735	1.0224	1.0046	1.0033	1.0019					
2007/1	1.1391	1.0582	1.0295	0.9955	1.0003						
2008/1	1.0702	1.0488	1.0205	0.9978							
2009/1	1.1153	1.0969	1.0059	2.2070	1						
2010/1	1.1306	1.0694									
2010/1	1.1331										
		ı									
	1					lected Factors					ı
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.1331	1.0694	1.0059	0.9978	1.0003	1.0019	1.0013	1.0004	1.0011	0.9997	
Age-to-Ult	1.2219	1.0784	1.0084	1.0025	1.0047	1.0044	1.0025	1.0012	1.0008	0.9997	
2-Year Avg	1.1319	1.0832	1.0132	0.9967	1.0018	1.0012	1.0035	1.0008	1.0005	0.9997	
Age-to-Ult	1.2476	1.1022	1.0175	1.0042	1.0075	1.0057	1.0045	1.0010	1.0002	0.9997	
3-Year Avg	1.1263	1.0717	1.0186	0.9993	0.9998	1.0018	1.0027	1.0005	1.0005	0.9997	
Age-to-Ult	1.2348	1.0963	1.0230	1.0043	1.0050	1.0052	1.0034	1.0007	1.0002	0.9997	
4-Year Avg	1.1123	1.0683	1.0196	0.9988	0.9998	1.0014	1.0012	1.0005	1.0005	0.9997	
Age-to-Ult	1.2139	1.0913	1.0215	1.0019	1.0031	1.0033	1.0019	1.0007	1.0002	0.9997	
All-Year Avg	1.1386	1.0777	1.0228	0.9997	1.0001	1.0017	1.0012	1.0005	1.0005	0.9997	
Age-to-Ult	1.2593	1.1060	1.0263	1.0034	1.0037	1.0036	1.0019	1.0007	1.0002	0.9997	
M3 of L5	1.1263	1.0670	1.0241	0.9999	1.0000	1.0017	1.0012	1.0005	1.0005	0.9997	
Age-to-Ult	1.2351	1.0966	1.0277	1.0035	1.0036	1.0036	1.0019	1.0007	1.0002	0.9997	
2-Year LWA	1.1318	1.0842	1.0137	0.9967	1.0018	1.0012	1.0035	1.0007	1.0005	0.9997	
Age-to-Ult	1.2491	1.1036	1.0179	1.0041	1.0074	1.0056	1.0044	1.0009	1.0002	0.9997	
3-Year LWA	1.1254	1.0703	1.0193	0.9992	0.9999	1.0018	1.0027	1.0005	1.0005	0.9997	
Age-to-Ult	1.2331	1.0957	1.0237	1.0043	1.0051	1.0052	1.0034	1.0007	1.0002	0.9997	
4-Year LWA	1.1073	1.0669	1.0201	0.9988	0.9999	1.0014	1.0013	1.0005	1.0005	0.9997	
Age-to-Ult	1.2076	1.0906	1.0222	1.0021	1.0033	1.0034	1.0020	1.0007	1.0002	0.9997	
All-Year LWA	1.1357	1.0764	1.0229	0.9996	1.0001	1.0016	1.0013	1.0005	1.0005	0.9997	
Age-to-Ult	1.2546	1.1047	1.0263	1.0033	1.0037	1.0036	1.0020	1.0007	1.0002	0.9997	
Selected	1.1319	1.0832	1.0132	0.9967	1.0018	1.0012	1.0035	1.0008	1.0005	0.9997	Tail Facto
Age-to-Ult	1.2476	1.1022	1.0175	1.0042	1.0075	1.0057	1.0045	1.0010	1.0002	0.9997	1.0000
-											
				Estimat	ted Ultimates U	Inder Each Algo	rithm				
Accident Year Ending	Losses as of 6/30/2012	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 LV
2002/1	69,784,489	70,287,642	70,287,642	70,287,642	70,287,642	70,287,642	70,287,642	70,287,642	70,287,642	70,287,642	70,287,64
2002/1	75,861,778	77,366,561	77,366,561	77,366,561	77,366,561	77,366,561	77,366,561	77,366,561	77,366,561	77,366,561	77,366,56
2003/1	75,440,181	76,000,533	75,955,269	75,955,269	75,955,269	75,955,269	75,955,269	75,955,269	75,955,269	75,955,269	75,955,26
2004/1	73,669,986	74,748,161	75,955,269	75,955,269	75,955,269	75,955,269	75,955,269	74,726,060	75,955,269	75,955,269	75,955,26
	78,244,918		80,101,828		79,898,391						
2006/1		79,945,338		80,015,759		79,898,391	79,898,391	80,094,004	80,015,759	79,906,216	79,906,21
2007/1	81,189,815	81,547,050	81,652,597	81,612,002	81,457,741	81,482,098	81,482,098	81,644,478	81,612,002	81,465,860	81,482,09
2008/1	80,266,903	81,736,925	81,961,673	81,761,006	81,608,498	81,656,659	81,648,632	81,953,646	81,769,032	81,624,552	81,656,65
2009/1	68,670,915	71,439,280	71,556,021	71,562,888	71,398,078	71,501,084	71,507,951	71,549,154	71,562,888	71,411,812	71,494,21
2010/1	57,112,234	58,091,977	58,611,698	58,925,815	58,840,147	59,114,286	59,194,243	58,634,543	58,965,794	58,880,126	59,114,28
2011/1	46,999,854	51,687,050	52,805,646	52,528,347	52,293,348	52,984,246	52,542,447	52,871,446	52,500,147	52,260,448	52,923,14
2012/1	35,889,463	43,853,335	44,775,694	44,316,309	43,566,219	45,195,601	44,327,076	44,829,528	44,255,297	43,340,116	45,026,92
				ummar, Bac	te Bacca on C	elected Develop	mont Easter-				
Accident Year	Losses as of	Age-to-Ult	Losses Not	Ultimate	Ultimate	Earned	Earned	Ultimate	Ultimate	Ultimate Loss	Ultimate Lo
Ending	6/30/2012	Factor	Developed	Losses	Count	Premium	Exposures	Severity	Frequency	Cost	Ratio
2002/1	69,784,489	1.0000	503,153	70,287,642	4,651	118,116,537	715,733	15,112	6.498	98.20	59.5%
2003/1	75,861,778	0.9997	1,527,542	77,366,561	4,903	118,643,308	718,324	15,779	6.826	107.70	65.2%
2004/1	75,440,181	1.0002	500,000	75,955,269	5,202	120,285,875	715,531	14,601	7.270	106.15	63.1%
2005/1	73,669,986	1.0010	989,771	74,733,427	5,050	122,718,680	712,980	14,799	7.083	104.82	60.9%
2006/1	78,244,918	1.0045	1,504,808	80,101,828	4,995	128,415,862	716,698	16,036	6.969	111.77	62.4%
2000/1	81,189,815	1.0043	0	81,652,597	4,922	130,941,349	723,328	16,589	6.805	112.88	62.4%
2007/1	80,266,903	1.0037	1,092,768	81,961,673	4,493	129,871,105	730,197	18,242	6.153	112.00	63.1%
2009/1	68,670,915	1.0073	2,596,688	71,556,021	3,696	117,860,821	665,446	19,360	5.554	107.53	60.7%
2010/1	57,112,234	1.0042	500,000	58,611,698	3,170	100,036,613	573,888	18,489	5.524	107.53	58.6%
	46,999,854										
2011/1	40,999,004	1.1022	1,002,407	52,805,646	2,542	83,895,276	492,536	20,773	5.161	107.21	62.9%

71,787,410

428,368

19,786

104.53

62.4%

2012/1

35,889,463

1.2476

0

44,775,694

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Property Damage

Paid Losses

				Paid	Cost and DCC	Expense Amou	ınt				
Accident						Age in Months				-	
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	52,400,470	57,406,775	58,014,947	58,080,501	58,120,445	58,120,703	58,123,040	58,123,228	58,123,228	58,123,228	58,122,953
2003/1	57,224,325	63,190,473	63,777,773	63,905,752	63,900,747	63,908,881	63,912,315	63,918,634	63,920,486	63,922,137	
2004/1	57,799,793	63,063,731	63,586,216	63,701,727	63,719,417	63,728,841	63,737,797	63,738,304	63,739,225		•
2005/1	57,532,852	62,569,781	63,346,991	63,422,203	63,488,849	63,498,757	63,499,852	63,505,346			
2006/1	56,198,972	62,780,610	63,231,879	63,305,783	63,356,144	63,365,863	63,377,897		•		
2007/1	61,327,641	67,519,707	68,236,625	68,309,848	68,318,314	68,309,846					
2008/1	63,255,426	70,004,081	70,497,277	70,631,347	70,637,744		_				
2009/1	59,009,357	63,935,763	64,345,335	64,418,463							
2010/1	51,923,413	55,119,118	55,436,056		•						
2011/1	45,602,124	48,717,019		•							
2012/1	40,169,554										

				Ag	e-to-Age Deve	lopment Factor	s			
Accident					Developn	nent Interval				
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	1.0955	1.0106	1.0011	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003/1	1.1043	1.0093	1.0020	0.9999	1.0001	1.0001	1.0001	1.0000	1.0000	
2004/1	1.0911	1.0083	1.0018	1.0003	1.0001	1.0001	1.0000	1.0000		
2005/1	1.0875	1.0124	1.0012	1.0011	1.0002	1.0000	1.0001			
2006/1	1.1171	1.0072	1.0012	1.0008	1.0002	1.0002				
2007/1	1.1010	1.0106	1.0011	1.0001	0.9999		- '			
2008/1	1.1067	1.0070	1.0019	1.0001						
2009/1	1.0835	1.0064	1.0011							
2010/1	1.0615	1.0058		='						
2011/1	1.0683		•							

				,	Average and Se	elected Factors					
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	1
Latest Year	1.0683	1.0058	1.0011	1.0001	0.9999	1.0002	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0760	1.0072	1.0014	1.0003	1.0002	1.0003	1.0001	1.0000	1.0000	1.0000	
2-Year Avg	1.0649	1.0061	1.0015	1.0001	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0734	1.0080	1.0019	1.0004	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
3-Year Avg	1.0711	1.0064	1.0014	1.0003	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0801	1.0084	1.0020	1.0006	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
4-Year Avg	1.0800	1.0075	1.0013	1.0005	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0904	1.0096	1.0021	1.0008	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
All-Year Avg	1.0917	1.0086	1.0014	1.0004	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.1034	1.0107	1.0021	1.0007	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
M3 of L5	1.0843	1.0069	1.0012	1.0004	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0938	1.0088	1.0019	1.0007	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
2-Year LWA	1.0647	1.0061	1.0015	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0730	1.0078	1.0017	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0718	1.0065	1.0014	1.0003	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0809	1.0085	1.0020	1.0006	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
4-Year LWA	1.0818	1.0075	1.0013	1.0005	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0922	1.0096	1.0021	1.0008	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
All-Year LWA	1.0925	1.0086	1.0014	1.0004	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.1042	1.0107	1.0021	1.0007	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
Selected	1.0711	1.0064	1.0014	1.0003	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	Tail Fa
Age-to-Ult	1.0801	1.0084	1.0020	1.0006	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	1.00

Estimated Ultimates Under Each Algorithm											
Accident Year Ending	Losses as of 6/30/2012	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
2002/1	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953	58,122,953
2003/1	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137	63,922,137
2004/1	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225	63,739,225
2005/1	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346	63,505,346
2006/1	63,377,897	63,384,235	63,384,235	63,384,235	63,384,235	63,384,235	63,384,235	63,377,897	63,384,235	63,384,235	63,384,235
2007/1	68,309,846	68,330,339	68,323,508	68,323,508	68,323,508	68,323,508	68,323,508	68,316,677	68,323,508	68,323,508	68,323,508
2008/1	70,637,744	70,651,872	70,658,935	70,658,935	70,658,935	70,658,935	70,658,935	70,644,808	70,658,935	70,658,935	70,658,935
2009/1	64,418,463	64,437,789	64,444,230	64,457,114	64,469,998	64,463,556	64,463,556	64,431,347	64,457,114	64,469,998	64,463,556
2010/1	55,436,056	55,513,666	55,541,385	55,546,928	55,552,472	55,552,472	55,541,385	55,530,297	55,546,928	55,552,472	55,552,472
2011/1	48,717,019	49,067,782	49,106,755	49,126,242	49,184,702	49,238,291	49,145,729	49,097,012	49,131,114	49,184,702	49,238,291
2012/1	40,169,554	43,222,440	43,117,999	43,387,135	43,800,882	44,323,086	43,937,458	43,101,931	43,419,271	43,873,187	44,355,222

	Summary Results Based on Selected Development Factors										
Accident Year	Losses as of	Age-to-Ult	Losses Not	Ultimate	Ultimate	Earned	Earned	Ultimate	Ultimate	Ultimate Loss	Ultimate Loss
Ending	6/30/2012	Factor	Developed	Losses	Count	Premium	Exposures	Severity	Frequency	Cost	Ratio
2002/1	58,122,953	1.0000	0	58,122,953	25,455	104,257,696	715,914	2,283	35.556	81.19	55.7%
2003/1	63,922,137	1.0000	0	63,922,137	27,527	105,205,578	718,779	2,322	38.297	88.93	60.8%
2004/1	63,739,225	1.0000	0	63,739,225	27,113	104,298,592	715,644	2,351	37.886	89.07	61.1%
2005/1	63,505,346	1.0000	0	63,505,346	26,864	108,121,635	713,083	2,364	37.673	89.06	58.7%
2006/1	63,377,897	1.0001	0	63,384,235	26,184	113,799,461	716,770	2,421	36.531	88.43	55.7%
2007/1	68,309,846	1.0002	0	68,323,508	26,914	113,610,289	723,434	2,539	37.203	94.44	60.1%
2008/1	70,637,744	1.0003	0	70,658,935	27,451	112,500,420	730,263	2,574	37.591	96.76	62.8%
2009/1	64,418,463	1.0006	0	64,457,114	23,674	102,231,713	665,585	2,723	35.569	96.84	63.1%
2010/1	55,436,056	1.0020	0	55,546,928	20,417	87,033,085	573,950	2,721	35.573	96.78	63.8%
2011/1	48,717,019	1.0084	0	49,126,242	17,409	73,790,433	492,573	2,822	35.343	99.73	66.6%
2012/1	40,169,554	1.0801	0	43,387,135	14,951	63,342,545	428,412	2,902	34.899	101.27	68.5%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Uninsured Motorists - Bodily Injury

Incurred Losses

					Incurred	Losses					
			Incurred Cost	(No Supp) + D	CC Expense A	mount, Excludir	na Losses Ove	r NA/500000			
Accident				(сарр)		Age in Months					
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	3,897,616	6,125,016	7,380,683	7,955,777	8,096,543	8,437,816	8,441,097	8,490,143	8,489,813	8,439,513	8,438,756
2003/1	5,602,937	6,769,744	7,783,594	7,803,108	7,875,783	7,892,965	7,896,035	7,896,848	7,896,514	7,854,246	
2004/1	4,273,232	5,586,220	6,010,423	6,719,559	6,767,278	7,002,944	7,004,947	6,997,220	6,986,809		
2005/1	5,064,010	7,052,404	8,410,905	8,591,171	8,688,197	8,766,730	8,784,407	8,786,335			
2006/1	5,957,317	7,223,225	8,375,744	8,456,983	8,415,252	8,389,140	8,398,080				
2007/1	6,112,330	7,390,849	7,839,690	7,876,983	7,919,280	7,980,202					
2008/1 2009/1	5,357,044 3,640,068	5,312,215 4,154,841	5,423,099 4,021,346	5,613,974 4,208,020	5,678,663						
2010/1	3,639,891	4,102,248	4,554,813	4,200,020	J						
2011/1	2,381,707	3,830,549	1,001,010	ı							
2012/1	1,856,353	.,,,									
		_									
Agaidant				Αç		lopment Factors	3				7
Accident Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	nent Interval 75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	1.5715	1.2050	1.0779	1.0177	1.0422	1.0004	1.0058	1.0000	0.9941	0.9999	1
2003/1	1.2082	1.1498	1.0025	1.0093	1.0022	1.0004	1.0001	1.0000	0.9946	0.0000	_
2004/1	1.3073	1.0759	1.1180	1.0071	1.0348	1.0003	0.9989	0.9985		ļ	
2005/1	1.3927	1.1926	1.0214	1.0113	1.0090	1.0020	1.0002		•		
2006/1	1.2125	1.1596	1.0097	0.9951	0.9969	1.0011		•			
2007/1	1.2092	1.0607	1.0048	1.0054	1.0077	-					
2008/1	0.9916	1.0209	1.0352	1.0115]						
2009/1	1.1414	0.9679	1.0464]							
2010/1	1.1270	1.1103	1								
2011/1	1.6083]									
					Average and Se	elected Factors					_
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.6083	1.1103	1.0464	1.0115	1.0077	1.0011	1.0002	0.9985	0.9946	0.9999	
Age-to-Ult	1.8938	1.1775	1.0605	1.0135	1.0020	0.9943	0.9932	0.9930	0.9945	0.9999	1
2-Year Avg Age-to-Ult	1.3677 1.4874	1.0391 1.0875	1.0408	1.0085	1.0023	1.0016 0.9948	0.9996	0.9993	0.9944 0.9943	0.9999 0.9999	
3-Year Avg	1.4674	1.0330	1.0466	1.0056	0.9971 1.0045	1.0011	0.9932	0.9936	0.9943	0.9999	1
Age-to-Ult	1.3776	1.0661	1.0320	1.0031	0.9991	0.9946	0.9935	0.9938	0.9943	0.9999	
4-Year Avg	1.2171	1.0400	1.0240	1.0058	1.0121	1.0010	1.0013	0.9995	0.9944	0.9999	1
Age-to-Ult	1.3142	1.0798	1.0383	1.0140	1.0082	0.9961	0.9951	0.9938	0.9943	0.9999	
All-Year Avg	1.2770	1.1047	1.0395	1.0082	1.0155	1.0008	1.0013	0.9995	0.9944	0.9999	1
Age-to-Ult	1.4952	1.1709	1.0599	1.0196	1.0113	0.9959	0.9951	0.9938	0.9943	0.9999	
M3 of L5	1.1592	1.0640	1.0221	1.0079	1.0063	1.0006	1.0013	0.9995	0.9944	0.9999	
Age-to-Ult	1.2731	1.0983	1.0322	1.0099	1.0020	0.9957	0.9951	0.9938	0.9943	0.9999	
2-Year LWA	1.3174	1.0386	1.0400	1.0079	1.0021	1.0016	0.9996	0.9993	0.9944	0.9999	
Age-to-Ult 3-Year LWA	1.4298 1.2511	1.0853	1.0450	1.0048	0.9969 1.0045	0.9948 1.0012	0.9932	0.9936	0.9943	0.9999	1
Age-to-Ult	1.3248	1.0517	1.0240	1.0030	0.9993	0.9948	0.9936	0.9938	0.9944	0.9999	
4-Year LWA	1.1585	1.0419	1.0193	1.0053	1.0110	1.0010	1.0014	0.9995	0.9944	0.9999	1
Age-to-Ult	1.2456	1.0752	1.0320	1.0125	1.0072	0.9962	0.9952	0.9938	0.9943	0.9999	
All-Year LWA	1.2530	1.1133	1.0358	1.0080	1.0148	1.0009	1.0014	0.9995	0.9944	0.9999	1
Age-to-Ult	1.4723	1.1750	1.0554	1.0189	1.0108	0.9961	0.9952	0.9938	0.9943	0.9999	<u> </u>
Selected	1.3677	1.0640	1.0221	1.0079	1.0063	1.0006	1.0013	0.9995	0.9944	0.9999	Tail Factor
Age-to-Ult	1.5021	1.0983	1.0322	1.0099	1.0020	0.9957	0.9951	0.9938	0.9943	0.9999	1.0000
				Estima	ted Ultimates L	Inder Each Algo	rithm				
Accident Year	Losses as of	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
Ending 2002/1	6/30/2012 8,438,756	8,438,756	8,438,756	8,438,756	8,438,756	8,438,756	8,438,756	8,438,756	8,438,756	8,438,756	8,438,756
2003/1	7,854,246	7,853,461	7,853,461	7,853,461	7,853,461	7,853,461	7,853,461	7,853,461	7,853,461	7,853,461	7,853,461
2004/1	6,986,809	6,948,382	6,946,984	6,946,984	6,946,984	6,946,984	6,946,984	6,946,984	6,946,984	6,946,984	6,946,984
2005/1	8,786,335	8,724,831	8,730,102	8,731,860	8,731,860	8,731,860	8,731,860	8,730,102	8,731,860	8,731,860	8,731,860
2006/1	8,398,080	8,340,973	8,340,973	8,343,492	8,356,929	8,356,929	8,356,929	8,340,973	8,344,332	8,357,769	8,357,769
2007/1	7,980,202	7,934,715	7,938,705	7,937,109	7,949,079	7,947,483	7,945,887	7,938,705	7,938,705	7,949,877	7,949,079
2008/1	5,678,663	5,690,020	5,662,195	5,673,552	5,725,228	5,742,832	5,690,020	5,661,059	5,674,688	5,719,549	5,739,993
2009/1	4,208,020	4,264,828	4,231,585	4,221,065	4,266,932	4,290,497	4,249,679	4,228,218	4,217,698	4,260,620	4,287,552
2010/1	4,554,813	4,830,379	4,767,067	4,700,567	4,729,262	4,827,646	4,701,478	4,759,780	4,675,060	4,700,567	4,807,150
2011/1	3,830,549	4,510,471	4,165,722	4,083,748	4,136,227	4,485,190	4,207,092	4,157,295	4,056,168	4,118,606	4,500,895
2012/1	1,856,353	3,515,561	2,761,139	2,557,312	2,439,619	2,775,619	2,363,323	2,654,214	2,459,296	2,312,273	2,733,109
						elected Develop					
Accident Year	Losses as of	Age-to-Ult	Losses Not	Ultimate	Ultimate	Earned	Earned	Ultimate	Ultimate		Ultimate Loss
Ending 2002/1	6/30/2012 8,438,756	1.0000	Developed 0	Losses 8,438,756	Count 527	Premium 13,273,763	Exposures 664,691	Severity 16,013	Frequency 0.793	12.70	Ratio 63.6%
2002/1	7,854,246	0.9999	0	7,853,461	527	13,273,763	661,669	15,016	0.793	12.70	59.4%
2004/1	6,986,809	0.9943	0	6,946,984	520	15,101,067	656,928	13,360	0.792	10.57	46.0%
2005/1	8,786,335	0.9938	0	8,731,860	528	16,152,362	650,050	16,538	0.812	13.43	54.1%
2006/1	8,398,080	0.9951	0	8,356,929	533	16,305,303	647,719	15,679	0.823	12.90	51.3%
2007/1	7 980 202	0.9957	0	7 945 887	557	16 168 587	649 649	14 266	0.850	12 25	49.1%

7,980,202

5,678,663

4,208,020

4,554,813

3,830,549

1,856,353

0.9957

1.0020

1.0099

1.0322

1.0983

1.5021

0

0

0

7,945,887

5,690,020

4,249,679

4,701,478

4,207,092

2,788,428

557

463

320

293

246

16,168,587

16,200,214

14,649,136

12,486,434

10,526,070

8,948,184

648,648

651,459

595,575

515,374

443,314

386,427

14,266

12,289

13,280

16,046

17,102

0.859

0.711

0.537

0.569

0.555

12.25

8.73

7.14 9.12

9.49

49.1%

35.1%

29.0% 37.7%

40.0%

31.2%

2007/1

2008/1

2009/1

2010/1

2011/1

2012/1

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Underinsured Motorists - Bodily Injury

Incurred Losses

				(No Co) =				- NA/F0000			
Accident			Incurred Cost	(No Supp) + D	CC Expense Ar	nount, Excludi Age in Months	ng Losses Ove	r NA/500000			
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	10,096,710	15,765,286	20,271,116	22,753,987	24,679,610	25,378,474	25,625,128	25,920,105	25,710,448	25,776,242	25,586,20
2003/1	13,963,497	23,797,837	28,623,083	32,199,881	32,613,984	32,822,569	33,230,307	33,311,595	33,182,955	33,150,275	
2004/1			28,842,687	31,645,557	32,393,260				32,686,507	00,100,270	1
	12,901,924	21,787,922				32,807,302	32,618,229	32,689,371	32,000,307		
2005/1	11,569,823	19,021,138	22,625,424	24,101,887	24,511,864	24,785,025	24,443,711	24,546,727	J		
2006/1	16,047,470	23,406,922	28,292,829	30,149,256	29,544,294	29,024,383	29,114,318				
2007/1	18,671,218	27,822,625	30,281,094	30,582,213	31,191,506	30,592,083					
2008/1	20,294,112	25,968,230	27,967,148	27,915,766	27,960,614						
2009/1	13,149,329	18,244,477	21,324,051	22,600,011							
2010/1	13,087,972	17,376,123	19,443,223								
2011/1	9,231,575	13,193,813		='							
2012/1	8,670,248		1								
				Ag	e-to-Age Devel	opment Factor	s				
Accident	45 07	27 20	20 54		Developm	ent Interval		00 444	444 400	400 405	
rear Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	ł
2002/1	1.5614	1.2858	1.1225	1.0846	1.0283	1.0097	1.0115	0.9919	1.0026	0.9926]
2003/1	1.7043	1.2028	1.1250	1.0129	1.0064	1.0124	1.0024	0.9961	0.9990		
2004/1	1.6887	1.3238	1.0972	1.0236	1.0128	0.9942	1.0022	0.9999			
2005/1	1.6440	1.1895	1.0653	1.0170	1.0111	0.9862	1.0042		=		
2006/1	1.4586	1.2087	1.0656	0.9799	0.9824	1.0031	·				
2007/1	1.4901	1.0884	1.0099	1.0199	0.9808		-				
2007/1	1.2796	1.0770	0.9982	1.0016	0.0000						
				1.0010							
2009/1	1.3875	1.1688	1.0598	j							
2010/1	1.3276	1.1190	l								
2011/1	1.4292										
					Average and Se						1
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
_atest Year	1.4292	1.1190	1.0598	1.0016	0.9808	1.0031	1.0042	0.9999	0.9990	0.9926	
Age-to-Ult	1.6630	1.1636	1.0399	0.9812	0.9796	0.9988	0.9957	0.9915	0.9916	0.9926	
2-Year Avg	1.3784	1.1439	1.0290	1.0108	0.9816	0.9947	1.0032	0.9980	1.0008	0.9926	
Age-to-Ult	1.5927	1.1555	1.0101	0.9816	0.9711	0.9893	0.9946	0.9914	0.9934	0.9926	
3-Year Avg	1.3814	1.1216	1.0226	1.0005	0.9914	0.9945	1.0029	0.9960	1.0008	0.9926	
-											
Age-to-Ult	1.5508	1.1226	1.0009	0.9788	0.9783	0.9868	0.9923	0.9894	0.9934	0.9926	
4-Year Avg	1.3560	1.1133	1.0334	1.0046	0.9968	0.9990	1.0051	0.9960	1.0008	0.9926	
Age-to-Ult	1.5519	1.1445	1.0280	0.9948	0.9902	0.9934	0.9944	0.9894	0.9934	0.9926	
All-Year Avg	1.4971	1.1849	1.0679	1.0199	1.0036	1.0011	1.0051	0.9960	1.0008	0.9926	
Age-to-Ult	1.9304	1.2894	1.0882	1.0190	0.9991	0.9955	0.9944	0.9894	0.9934	0.9926	
M3 of L5	1.3814	1.1254	1.0450	1.0128	1.0000	1.0023	1.0051	0.9960	1.0008	0.9926	1
										0.9926	
Age-to-Ult	1.6400	1.1872	1.0549	1.0095	0.9967	0.9967	0.9944	0.9894	0.9934		ł
2-Year LWA	1.3696	1.1445	1.0248	1.0112	0.9816	0.9953	1.0031	0.9980	1.0006	0.9926	
Age-to-Ult	1.5781	1.1522	1.0067	0.9823	0.9714	0.9896	0.9943	0.9912	0.9932	0.9926	
3-Year LWA	1.3763	1.1160	1.0192	1.0006	0.9901	0.9949	1.0028	0.9963	1.0006	0.9926	
Age-to-Ult	1.5310	1.1124	0.9968	0.9780	0.9774	0.9872	0.9923	0.9895	0.9932	0.9926	
-Year LWA	1.3411	1.1074	1.0314	1.0041	0.9963	0.9997	1.0047	0.9963	1.0006	0.9926	
Age-to-Ult	1.5230	1.1356	1.0255	0.9943	0.9902	0.9939	0.9942	0.9895	0.9932	0.9926	
											1
II-Year LWA	1.4846	1.1785	1.0659	1.0178	1.0027	1.0015	1.0047	0.9963	1.0006	0.9926	
Age-to-Ult	1.8952	1.2766	1.0832	1.0162	0.9984	0.9957	0.9942	0.9895	0.9932	0.9926	
Selected	1.3784	1.1439	1.0290	1.0108	0.9816	0.9947	1.0032	0.9980	1.0008	0.9926	Tail Fac
Age-to-Ult	1.5927	1.1555	1.0101	0.9816	0.9711	0.9893	0.9946	0.9914	0.9934	0.9926	1.000
				Estimat	ted Ultimates U	nder Each Algo	orithm				
ccident Year Ending	Losses as of 6/30/2012	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 l
2002/1	25,586,204	28,142,726	28,142,726	28,142,726	28,142,726	28,142,726	28,142,726	28,142,726	28,142,726	28,142,726	28,142,
2003/1	33,150,275	35,009,575	35,009,575	35,009,575	35,009,575	35,009,575	35,009,575	35,009,575	35,009,575	35,009,575	35,009,
2004/1	32,686,507	33,923,942	33,982,778	33,982,778	33,982,778	33,982,778	33,982,778	33,976,241	33,976,241	33,976,241	33,976,
2005/1	24,546,727	25,404,915	25,402,460	25,353,367	25,353,367	25,353,367	25,353,367	25,397,551	25,355,821	25,355,821	25,355,
2006/1	29,114,318	29,524,781	29,492,756	29,425,793	29,486,933	29,486,933	29,486,933	29,484,021	29,425,793	29,481,110	29,481,
2007/1	30,592,083	33,073,965	32,783,340	32,706,860	32,908,767	32,973,011	33,009,721	32,792,517	32,719,096		32,979,
2007/1										32,924,063	
	27,960,614	27,390,217	27,152,552	27,353,869	27,686,600	27,935,449	27,868,344	27,160,940	27,328,704	27,686,600	27,915,
2009/1	22,600,011	22,684,272	22,693,312	22,630,032	22,991,632	23,538,552	23,323,852	22,709,132	22,611,952	22,980,332	23,475,
2010/1	19,443,223	20,219,008	19,639,600	19,460,722	19,987,633	21,158,115	20,510,656	19,573,493	19,381,005	19,939,025	21,060,
2011/1	13,193,813	15,858,889	15,752,019	15,317,942	15,606,887	17,518,670	16,170,263	15,708,479	15,183,366	15,489,462	17,349,
2012/1	8,670,248	14,418,622	13,809,104	13,445,821	13,455,358	16,737,047	14,219,207	13,682,518	13,274,150	13,204,788	16,431,
			s	ummary Resu	Its Based on Se		oment Factors				
ccident Year	Losses as of	Age-to-Ult	Losses Not	Ultimate	Ultimate	Earned Premium	Earned	Ultimate	Ultimate Frequency	Ultimate Loss	
Ending	6/30/2012	Factor	Developed	Losses	Count		Exposures 657,400	Severity		Cost	Ratio
2002/1	25,586,204	1.0000	2,556,522	28,142,726	622	35,887,014	657,499	45,246	0.946	42.80	78.49
2003/1	33,150,275	0.9926	2,104,612	35,009,575	699	36,815,943	654,397	50,085	1.068	53.50	95.19
2004/1	32,686,507	0.9934	1,512,002	33,982,778	708	44,882,679	649,764	47,998	1.090	52.30	75.79
2005/1	24,546,727	0.9914	1,066,835	25,402,460	602	50,623,267	643,076	42,197	0.936	39.50	50.29
2006/1	29,114,318	0.9946	535,655	29,492,756	629	54,582,337	640,777	46,888	0.982	46.03	54.0%
2007/1	30.592.083	0.9893	2.518.592	32.783.340	706	61.043.418	641 386	46.435	1.101	51.11	53.7%

706

632

566 439

370

61,043,418

60,817,499

55,884,647

48,308,190

41,257,390

35,610,301

46,435

42,963

40,094

44,737

42,573

45,726

641,386

644,528

589,469

510,210

438,986

382,653

1.101

0.981

0.960

0.860

0.843

51.11

42.13

38.50 38.49

35.88

53.7%

44.6%

40.6% 40.7%

38.2%

38.8%

30,592,083

27,960,614

22,600,011

19,443,223

13,193,813

8,670,248

0.9893

0.9711

0.9816

1.0101

1.1555

1.5927

2,518,592

0

509,141

0

506,568

0

32,783,340

27,152,552

22,693,312

19,639,600

15,752,019

13,809,104

2007/1

2008/1

2009/1

2010/1

2011/1

2012/1

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012

With 5 Quarters of Development as of June 30, 2012

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

					Incurred	Losses					
				Incurred C	ost (No Supp)	+ DCC Expense	Amount				
Accident					oot (ito oupp)	Age in Months	741104111				
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	40,321,663	43,034,874	44,353,199	44,308,624	44,477,309	44,251,764	44,330,678	44,343,006	44,379,073	44,374,850	44,371,020
2003/1	45,952,202	49,174,124	49,633,589	50,124,335	50,378,806	50,561,707	50,618,415	50,563,612	50,643,422	50,426,914	
2004/1	47,773,567	47,077,508	48,258,375	48,576,719	49,043,368	49,047,334	49,465,806	49,353,909	49,284,018		='
2005/1	48,037,730	48,065,163	48,248,254	48,875,274	49,180,556	49,028,430	48,936,988	49,022,249			
2006/1	47,694,575	49,317,636	50,392,552	50,618,890	50,769,630	50,847,658	50,820,750				
2007/1	47,373,615	49,538,923	49,911,404	50,253,714	50,574,457	51,748,234					
2008/1	48,951,197	50,537,392	51,121,128	51,499,805	51,611,657						
2009/1	40,671,228	41,564,383	42,066,452	42,217,158							
2010/1	34,311,167	34,472,985	34,700,601								
2011/1	28,906,819	29,428,227									
2012/1	24,026,296										
Accident				Ag		lopment Factors nent Interval	5				1
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	1.0673	1.0306	0.9990	1.0038	0.9949	1.0018	1.0003	1.0008	0.9999	0.9999	
2003/1	1.0701	1.0093	1.0099	1.0051	1.0036	1.0011	0.9989	1.0016	0.9957	1	_
2004/1	0.9854	1.0251	1.0066	1.0096	1.0001	1.0085	0.9977	0.9986			
2005/1	1.0006	1.0038	1.0130	1.0062	0.9969	0.9981	1.0017				
2006/1	1.0340	1.0218	1.0045	1.0030	1.0015	0.9995					
2007/1	1.0457	1.0075	1.0069	1.0064	1.0232		-				
2008/1	1.0324	1.0116	1.0074	1.0022							
2009/1	1.0220	1.0121	1.0036	i l	•						
2010/1	1.0047	1.0066	ı								
2011/1	1.0180		•								
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	1
Latest Year	1.0180	1.0066	1.0036	1.0022	1.0232	0.9995	1.0017	0.9986	0.9957	0.9999	
Age-to-Ult	1.0498	1.0312	1.0244	1.0207	1.0185	0.9954	0.9959	0.9942	0.9956	0.9999	
2-Year Avg	1.0114	1.0094	1.0055	1.0043	1.0124	0.9988	0.9997	1.0001	0.9978	0.9999	
Age-to-Ult	1.0399	1.0282	1.0186	1.0130	1.0087	0.9963	0.9975	0.9978	0.9977	0.9999	
3-Year Avg	1.0149	1.0101	1.0060	1.0039	1.0072	1.0020	0.9994	1.0003	0.9978	0.9999	
Age-to-Ult	1.0422	1.0269	1.0166	1.0105	1.0066	0.9994	0.9974	0.9980	0.9977	0.9999	
4-Year Avg	1.0193	1.0095	1.0056	1.0045	1.0054	1.0018	0.9997	1.0003	0.9978	0.9999	
Age-to-Ult	1.0445	1.0247	1.0151	1.0094	1.0049	0.9995	0.9977	0.9980	0.9977	0.9999	
All-Year Avg	1.0280	1.0143	1.0064	1.0052	1.0034	1.0018	0.9997	1.0003	0.9978	0.9999	
Age-to-Ult	1.0579	1.0291	1.0146	1.0081	1.0029	0.9995	0.9977	0.9980	0.9977	0.9999	
M3 of L5	1.0241	1.0104	1.0063	1.0052	1.0017	1.0008	0.9997	1.0003	0.9978	0.9999	
Age-to-Ult	1.0468	1.0222	1.0117	1.0054	1.0002	0.9985	0.9977	0.9980	0.9977	0.9999	
2-Year LWA	1.0108	1.0096	1.0057	1.0043	1.0124	0.9988	0.9997	1.0001	0.9977	0.9999	
Age-to-Ult	1.0396	1.0285	1.0187	1.0129	1.0086	0.9962	0.9974	0.9977	0.9976	0.9999	
3-Year LWA	1.0152	1.0104	1.0061	1.0038	1.0073	1.0020	0.9995	1.0003	0.9977	0.9999	
Age-to-Ult	1.0429	1.0273	1.0167	1.0105	1.0067	0.9994	0.9974	0.9979	0.9976	0.9999	
4-Year LWA	1.0207	1.0096	1.0057	1.0044	1.0055	1.0018	0.9996	1.0003	0.9977	0.9999	
Age-to-Ult	1.0459	1.0247	1.0150	1.0092	1.0048	0.9993	0.9975	0.9979	0.9976	0.9999	1
All-Year LWA	1.0284	1.0143	1.0065	1.0052	1.0036	1.0018	0.9996	1.0003	0.9977	0.9999	I
Age-to-Ult	1.0584	1.0292	1.0147	1.0081	1.0029	0.9993	0.9975	0.9979	0.9976	0.9999	
Selected	1.0241	1.0104	1.0063	1.0052	1.0017	1.0008	0.9997	1.0003	0.9978	0.9999	Tail Factor
Age-to-Ult	1.0468	1.0222	1.0117	1.0054	1.0002	0.9985	0.9977	0.9980	0.9977	0.9999	1.0000
				Estimat	ted Ultimates U	Jnder Each Algo	rithm				
Accident Year	Losses as of	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
Ending	6/30/2012	44,371,020	44,371,020	44,371,020	44,371,020	44,371,020		44,371,020	44,371,020	44,371,020	44,371,020
2002/1 2003/1	44,371,020 50,426,914						44,371,020			50,421,871	50,421,871
		50,421,871	50,421,871	50,421,871	50,421,871	50,421,871	50,421,871	50,421,871	50,421,871		
2004/1 2005/1	49,284,018 49,022,249	49,067,168 48,737,920	49,170,665 48,914,400	49,170,665 48,924,205	49,170,665 48,924,205	49,170,665 48,924,205	49,170,665	49,165,736 48,909,498	49,165,736 48,919,302	49,165,736 48,919,302	49,165,736 48,919,302
2005/1	50,820,750	50,612,385	50,693,698	50,688,616	50,703,862	50,703,862	48,924,205 50,703,862	50,688,616	50,688,616	50,693,698	50,693,698
2006/1	51,748,234	51,510,192	51,556,766	51,717,185	51,722,360	51,722,360	51,670,612	51,551,591	51,717,185	51,712,010	51,712,010
2007/1	51,748,234	51,510,192 52,566,473	51,556,766	51,717,185	51,722,360 51,864,554	51,722,360 51,761,331	51,670,612	51,551,591 52,055,517	51,717,185	51,712,010	51,712,010
2008/1	42,217,158	43,091,053	42,765,981	42,660,438	42,613,999	42,559,117	42,445,131	42,761,759	42,660,438	42,605,556	42,559,117
2009/1	34,700,601	35,547,296	35,346,032	35,276,631	35,224,580	35,207,230	35,106,598	35,349,502	35,280,101	35,221,110	35,210,700
2010/1	29,428,227	30,346,388	30,258,103	30,219,846	30,155,104	30,284,588	30,081,534	30,266,931	30,231,618	30,155,104	30,287,531
2012/1	24,026,227	25,222,806	24,984,945	25,040,206	25,095,466	25,417,419	25,150,727	24,977,737	25,057,024	25,129,103	25,429,432
		. ,									
Appide=+ \/		Ago t- 111/				elected Develop		1 Iltie	1 Iltie+-	I Iltim ot - 1 -	Illtimate !
Accident Year Ending	Losses as of 6/30/2012	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Cost	Ultimate Loss Ratio
2002/1	44,371,020	1.0000	0	44,371,020	13,929	63,736,679	2,107,011	3,186	6.611	21.06	69.6%
2002/1	50,426,914	0.9999	0	50,421,871	14,809	68,340,117	2,083,042	3,405	7.109	24.21	73.8%
2004/1	49,284,018	0.9977	0	49,170,665	13,768	73,695,342	2,056,752	3,571	6.694	23.91	66.7%
2005/1	49,022,249	0.9980	0	48,924,205	13,291	74,792,563	2,027,299	3,681	6.556	24.13	65.4%
2006/1	50,820,750	0.9977	0	50,703,862	12,951	77,675,640	2,008,056	3,915	6.450	25.25	65.3%
2007/1	51,748,234	0.9985	0	51,670,612	13,675	80,666,112	1,999,533	3,778	6.839	25.84	64.1%

13,675

13,392

10,919

8,901

7,524

6,279

80,666,112

79,736,205

70,836,799

59,561,651

49,940,567

42,451,790

1,999,533

1,998,971

1,827,452

1,583,560

1,363,533

1,189,273

3,778

3,855

3,887

3,944

3,998

6.839

6.699

5.975

5.621

5.518

25.84

25.82

23.23 22.17

22.06

64.1%

64.7%

59.9%

58.9%

60.2%

59.2%

2007/1

2008/1

2009/1

2010/1

2011/1

2012/1

51,748,234

51,611,657

42,217,158

34,700,601

29,428,227

24,026,296

0.9985

1.0002

1.0054

1.0117

1.0222

1.0468

0

0

0

0

51,670,612

51,621,979

42,445,131

35,106,598

30,081,534

25,150,727

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Comprehensive

Paid I neses

					Paid L	osses					
			Dai	d Cost and DC	°C Evnanca An	nount, Excluding	n Cataetropho				
Accident	1		Fai	u cost and be	C Expense An	Age in Months	y Catastrophes	•			
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	35,545,441	35,795,157	35,821,725	35,851,268	35,870,648	35,861,343	35,850,413	35,847,191	35,845,625	35,850,851	35,858,744
2003/1	35,425,333	35,746,825	35,751,360	35,779,103	35,804,957	35,778,545	35,774,835	35,753,922	35,748,963	35,747,623	,-30,1 14
2004/1	36,365,787	36,635,438	36,650,787	36,654,340	36,651,106	36,644,183	36,642,963	36,642,888	36,643,411		•
2005/1	33,331,129	33,572,523	33,579,598	33,564,751	33,553,241	33,535,855	33,533,695	33,535,180		_	
2006/1	33,332,879	33,587,478	33,596,456	33,605,298	33,606,324	33,605,254	33,598,381		<u> </u>		
2007/1	34,783,701	35,319,899	35,283,813	35,274,953	35,273,930	35,275,380		, i			
2008/1	39,289,713	39,748,301	39,801,362	39,796,001	39,801,221		•				
2009/1	36,429,445	36,821,707	36,821,815	36,828,505							
2010/1	28,347,429	28,592,163	28,628,236								
2011/1	27,903,367	28,430,356									
2012/1	25,032,141]									
Accident	1			Ag		lopment Factors nent Interval	i				1
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	1.0070	1.0007	1.0008	1.0005	0.9997	0.9997	0.9999	1.0000	1.0001	1.0002	
2003/1	1.0070	1.0007	1.0008	1.0003	0.9993	0.9999	0.9994	0.9999	1.0001	1.0002	i
2004/1	1.0074	1.0004	1.0001	0.9999	0.9998	1.0000	1.0000	1.0000	1.0000	1	
2005/1	1.0074	1.0002	0.9996	0.9997	0.9995	0.9999	1.0000	1.0000			
2006/1	1.0072	1.0002	1.0003	1.0000	1.0000	0.9998	1.0000	ļi			
2007/1	1.0154	0.9990	0.9997	1.0000	1.0000	0.0000					
2008/1	1.0117	1.0013	0.9999	1.0001							
2009/1	1.0108	1.0000	1.0002		ı						
2010/1	1.0086	1.0013									
2011/1	1.0189		•								
		-									
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	Plected Factors 75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	1
Latest Year	1.0189	1.0013	1.0002	1.0001	1.0000	0.9998	1.0000	1.0000	1.0000	1.0002	1
Age-to-Ult	1.0205	1.0016	1.0003	1.0001	1.0000	1.0000	1.0002	1.0002	1.0002	1.0002	
2-Year Avg	1.0138	1.0007	1.0001	1.0001	1.0000	0.9999	1.0000	1.0000	1.0001	1.0002	
Age-to-Ult	1.0149	1.0011	1.0004	1.0003	1.0002	1.0002	1.0003	1.0003	1.0003	1.0002	
3-Year Avg	1.0128	1.0009	0.9999	1.0000	0.9998	0.9999	0.9998	1.0000	1.0001	1.0002	
Age-to-Ult	1.0134	1.0006	0.9997	0.9998	0.9998	1.0000	1.0001	1.0003	1.0003	1.0002	
4-Year Avg	1.0125	1.0004	1.0000	1.0000	0.9998	0.9999	0.9998	1.0000	1.0001	1.0002	
Age-to-Ult	1.0127	1.0002	0.9998	0.9998	0.9998	1.0000	1.0001	1.0003	1.0003	1.0002	1
All-Year Avg	1.0104	1.0004	1.0002	1.0001	0.9997	0.9999	0.9998	1.0000	1.0001	1.0002	
Age-to-Ult	1.0108	1.0004	1.0000	0.9998	0.9997	1.0000	1.0001	1.0003	1.0003	1.0002	
M3 of L5	1.0126	1.0005	0.9999	1.0000	0.9998	0.9999	0.9998	1.0000	1.0001	1.0002	
Age-to-Ult	1.0128	1.0002	0.9997	0.9998	0.9998	1.0000	1.0001	1.0003	1.0003	1.0002	4
2-Year LWA	1.0137	1.0006	1.0000	1.0001	1.0000	0.9999	1.0000	0.9999	1.0001	1.0002	
Age-to-Ult	1.0145	1.0008	1.0002	1.0002	1.0001	1.0001	1.0002	1.0002	1.0003	1.0002	
3-Year LWA	1.0126	1.0008	0.9999	1.0000	0.9998	0.9999	0.9998	0.9999	1.0001	1.0002	
Age-to-Ult	1.0130	1.0004	0.9996	0.9997	0.9997	0.9999	1.0000	1.0002	1.0003	1.0002	
4-Year LWA	1.0123	1.0004	1.0000	1.0000	0.9998	0.9999	0.9998	0.9999	1.0001	1.0002	
Age-to-Ult	1.0124	1.0001	0.9997	0.9997	0.9997	0.9999	1.0000	1.0002	1.0003	1.0002	
All-Year LWA	1.0103	1.0004	1.0002 0.9999	1.0001 0.9997	0.9997 0.9996	0.9999 0.9999	0.9998	0.9999	1.0001	1.0002	
Age-to-Ult	1.0106	1.0003					1.0000	1.0002	1.0003	1.0002	Tail Factor
Selected Age-to-Ult	1.0128 1.0134	1.0009 1.0006	0.9999 0.9997	1.0000 0.9998	0.9998 0.9998	0.9999 1.0000	0.9998 1.0001	1.0000 1.0003	1.0001 1.0003	1.0002 1.0002	Tail Factor 1.0000
Ago to-oit	1.0104	1.0000	0.0001	0.0330	0.5330	1.0000	1.0001	1.0003	1.0003	1.0002	1.0000
				Estimat	ed Ultimates U	Inder Each Algo	rithm				
Accident Year	Losses as of 6/30/2012	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
Ending 2002/1		35,858,744	35,858,744	35,858,744	35,858,744	35,858,744	35,858,744	35,858,744	35,858,744	35,858,744	35,858,744
2002/1	35,858,744										35,858,744
2003/1	35,747,623 36,643,411	35,754,773 36,650,740	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773 36,654,404	35,754,773
2004/1	33,535,180	33,541,887	33,545,241	33,545,241	33,545,241	33,545,241	33,545,241	33,541,887	33,541,887	33,541,887	33,541,887
2006/1	33,598,381	33,605,101	33,608,461	33,601,741	33,601,741	33,601,741	33,601,741	33,605,101	33,598,381	33,598,381	33,598,381
2007/1	35,275,380	35,275,380	35,282,435	35,275,380	35,275,380	35,275,380	35,275,380	35,278,908	35,271,852	35,271,852	35,271,852
2007/1	39,801,221	39,801,221	39,809,181	39,793,261	39,793,261	39,789,281	39,793,261	39,805,201	39,789,281	39,789,281	39,785,301
2009/1	36,828,505	36,832,188	36,839,554	36,821,139	36,821,139	36,821,139	36,821,139	36,835,871	36,817,456	36,817,456	36,817,456
2010/1	28,628,236	28,636,824	28,639,687	28,619,648	28,622,510	28,628,236	28,619,648	28,633,962	28,616,785	28,619,648	28,625,373
2011/1	28,430,356	28,475,845	28,461,629	28,447,414	28,436,042	28,441,728	28,436,042	28,453,100	28,441,728	28,433,199	28,438,885
2012/1	25,032,141	25,545,300	25,405,120	25,367,572	25,350,049	25,302,488	25,352,552	25,395,107	25,357,559	25,342,540	25,297,482
- A - 21 - 22	I					elected Develop		THE .	1.002	100	100
Accident Year Ending	Losses as of 6/30/2012	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
2002/1	35,858,744	1.0000	0	35,858,744	40,534	60,313,398	635,004	885	63.833	56.47	59.5%
2003/1	35,747,623	1.0002	0	35,754,773	39,984	63,306,340	631,315	894	63.334	56.64	56.5%
2003/1	36,643,411	1.0003	0	36,654,404	40,146	68,116,218	625,633	913	64.169	58.59	53.8%
2005/1	33,535,180	1.0003	0	33,545,241	36,425	69,780,028	619,116	921	58.834	54.18	48.1%
2006/1	33,598,381	1.0001	0	33,601,741	34,619	70,654,181	616,794	971	56.127	54.48	47.6%
2007/1	35,275,380	1.0000	0	35,275,380	34,381	65,370,892	617,705	1,026	55.659	57.11	54.0%
2008/1	39 801 221	0.9998	0	39 793 261	35.853	66 155 425	622 473	1 110	57 598	63 93	60.2%

39,801,221

36,828,505

28,628,236

28,430,356

25,032,141

0.9998

0.9998

0.9997

1.0006

1.0134

0

0

0

39,793,261

36,821,139

28,619,648

28,447,414

25,367,572

35,853

31,746

27,012

26,070

22,409

66,155,425

62,134,784

54,204,019

46,681,853

40,814,032

622,473

570,226

493,247

424,458

370,984

1,110

1,160 1,060

1,091

57.598

55.673 54.764

61.420

60.404

63.93

64.57 58.02

67.02

60.2%

59.3% 52.8%

60.9%

2008/1

2009/1

2010/1

2011/1

2012/1

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Collision

Paid Losses

					Paid Lo	osses					
				Paid	Cost and DCC	Expense Amou	int				
Accident						Age in Months					
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	81,058,516	79,384,742	79,250,092	79,376,712	79,364,731	79,308,885	79,288,975	79,282,704	79,274,485	79,266,580	79,257,416
2003/1	95,262,262	93,852,993	93,718,490	93,690,652	93,650,508	93,640,363	93,656,322	93,644,212	93,640,618	93,637,202	
2004/1	92,329,005	90,747,267	90,559,410	90,542,938	90,476,581	90,445,535	90,406,998	90,354,671	90,300,943		
2005/1	89,398,076	88,033,319	87,984,853	87,937,323	87,918,564	87,918,177	87,904,385	87,901,925			
2006/1	90,984,600 98,243,185	89,720,907	89,665,385	89,616,862	89,616,096	89,608,492	89,596,582				
2007/1 2008/1		97,097,258	97,070,333 102,724,899	97,067,880 102,664,398	97,039,442 102,671,006	97,019,107	1				
2008/1	103,742,246	102,792,768 91,864,485		91,823,360	102,671,006						
2010/1	92,565,958 76,043,474	75,250,866	91,834,372 75,181,253								
2010/1	65,334,337	64,663,698	73,101,233								
2011/1	55,946,955	04,003,030									
2012/1	00,040,000	1									
				Ag		opment Factors	3				•
Accident	45.07	07.00	00 54	54 00		ent Interval	07.00	00 444	444 400	400 405	
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	0.9794	0.9983	1.0016	0.9998	0.9993	0.9997	0.9999	0.9999	0.9999	0.9999	J
2003/1	0.9852	0.9986	0.9997	0.9996	0.9999	1.0002	0.9999	1.0000	1.0000		
2004/1	0.9829	0.9979	0.9998	0.9993	0.9997	0.9996	0.9994	0.9994			
2005/1	0.9847	0.9994	0.9995	0.9998	1.0000	0.9998	1.0000				
2006/1 2007/1	0.9861 0.9883	0.9994 0.9997	0.9995 1.0000	1.0000 0.9997	0.9999 0.9998	0.9999	1				
2007/1	0.9908	0.9993	0.9994	1.0001	0.3330						
2009/1	0.9908	0.9993	0.9994	1.0001	1						
2010/1	0.9896	0.9991	2.2000	ı							
2011/1	0.9897		1								
		•									
A I:41	45 07	07.00	20 54		Average and Se		07.00	00 444	444 400	400 405	1
Algorithm Latest Year	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75 0.9998	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135 0.9999	
Age-to-Ult	0.9897 0.9878	0.9991	0.9999 0.9990	1.0001 0.9991	0.9998	0.9999 0.9992	1.0000 0.9993	0.9994 0.9993	1.0000 0.9999	0.9999	
		0.9981	0.9990	0.9991	0.9990					0.9999	
2-Year Avg Age-to-Ult	0.9897 0.9878	0.9994 0.9981	0.9997	0.9999	0.9999	0.9999 0.9992	0.9997 0.9993	0.9997 0.9996	1.0000 0.9999	0.9999	
3-Year Avg	0.9906	0.9994	0.9998	0.9999	0.9999	0.9998	0.9998	0.9998	1.0000	0.9999	ł
Age-to-Ult	0.9889	0.9983	0.9989	0.9991	0.9992	0.9993	0.9995	0.9997	0.9999	0.9999	
4-Year Avg	0.9906	0.9995	0.9997	0.9999	0.9999	0.9999	0.9998	0.9998	1.0000	0.9999	1
Age-to-Ult	0.9890	0.9984	0.9989	0.9992	0.9993	0.9994	0.9995	0.9997	0.9999	0.9999	
All-Year Avg	0.9869	0.9990	0.9999	0.9998	0.9998	0.9998	0.9998	0.9998	1.0000	0.9999	1
Age-to-Ult	0.9847	0.9978	0.9988	0.9989	0.9991	0.9993	0.9995	0.9997	0.9999	0.9999	1
M3 of L5	0.9900	0.9995	0.9996	0.9998	0.9999	0.9998	0.9998	0.9998	1.0000	0.9999	1
Age-to-Ult	0.9881	0.9981	0.9986	0.9990	0.9992	0.9993	0.9995	0.9997	0.9999	0.9999]
2-Year LWA	0.9897	0.9994	0.9996	0.9999	0.9999	0.9999	0.9997	0.9997	0.9999	0.9999	1
Age-to-Ult	0.9876	0.9979	0.9985	0.9989	0.9990	0.9991	0.9992	0.9995	0.9998	0.9999	
3-Year LWA	0.9907	0.9994	0.9997	0.9999	0.9999	0.9998	0.9998	0.9998	0.9999	0.9999	
Age-to-Ult	0.9888	0.9981	0.9987	0.9990	0.9991	0.9992	0.9994	0.9996	0.9998	0.9999	
4-Year LWA	0.9908	0.9995	0.9997	0.9999	0.9998	0.9999	0.9998	0.9998	0.9999	0.9999	
Age-to-Ult	0.9890	0.9982	0.9987	0.9990	0.9991	0.9993	0.9994	0.9996	0.9998	0.9999	1
All-Year LWA	0.9869	0.9991	0.9999	0.9998	0.9998	0.9998	0.9998	0.9998	0.9999	0.9999	
Age-to-Ult	0.9847	0.9978	0.9987	0.9988	0.9990	0.9992	0.9994	0.9996	0.9998	0.9999	Toll Feet
Selected Age-to-Ult	0.9906 0.9889	0.9994 0.9983	0.9998 0.9989	0.9999 0.9991	0.9999 0.9992	0.9998 0.9993	0.9998 0.9995	0.9998 0.9997	1.0000 0.9999	0.9999 0.9999	Tail Factor 1.0000
Age to oil	0.3003	0.5505	0.0000	0.0001	0.5552	0.5555	0.5555	0.0001	0.0000	0.5555	1.0000
				Estimat	ted Ultimates U	nder Each Algo	rithm				
ccident Year Ending	Losses as of 6/30/2012	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 LV
2002/1	79,257,416	79,257,416	79,257,416	79,257,416	79,257,416	79,257,416	79,257,416	79,257,416	79,257,416	79,257,416	79,257,41
2003/1	93,637,202	93,627,838	93,627,838	93,627,838	93,627,838	93,627,838	93,627,838	93,627,838	93,627,838	93,627,838	93,627,83
2004/1	90,300,943	90,291,913	90,291,913	90,291,913	90,291,913	90,291,913	90,291,913	90,282,883	90,282,883	90,282,883	90,282,88
2005/1	87,901,925	87,840,394	87,866,764	87,875,554	87,875,554	87,875,554	87,875,554	87,857,974	87,866,764	87,866,764	87,866,76
2006/1	89,596,582	89,533,864	89,533,864	89,551,784	89,551,784	89,551,784	89,551,784	89,524,905	89,542,824	89,542,824	89,542,82
2007/1	97,019,107	96,941,492	96,941,492	96,951,194	96,960,896	96,951,194	96,951,194	96,931,790	96,941,492	96,951,194	96,941,49
2008/1	102,671,006	102,568,335	102,578,602	102,588,869	102,599,136	102,578,602	102,588,869	102,568,335	102,578,602	102,578,602	102,568,3
2009/1	91,823,360	91,740,719	91,731,537	91,740,719	91,749,901	91,722,354	91,731,537	91,722,354	91,731,537	91,731,537	91,713,17
2010/1	75,181,253	75,106,072	75,083,517	75,098,554	75,098,554	75,091,035	75,075,999	75,068,481	75,083,517	75,083,517	75,083,51
2011/1	64,663,698	64,540,837	64,540,837	64,553,770	64,560,236	64,521,438	64,540,837	64,527,904	64,540,837	64,547,303	64,521,43
2012/1	55,946,955	55,264,402	55,264,402	55,325,944	55,331,538	55,090,967	55,281,186	55,253,213	55,320,349	55,331,538	55,090,96
			٩	ummary Resul	Its Based on Sc	elected Develop	ment Factors				
Accident Year	Losses as of	Age-to-Ult	Losses Not	Ultimate	Ultimate	Earned	Earned	Ultimate	Ultimate	Ultimate Loss	Ultimate Lo
Ending	6/30/2012	Factor	Developed	Losses	Count	Premium	Exposures	Severity	Frequency	Cost	Ratio
2002/1	79,257,416	1.0000	0	79,257,416	36,599	129,168,737	572,218	2,166	63.960	138.51	61.4%
2003/1	93,637,202	0.9999	0	93,627,838	39,989	143,700,402	570,388	2,341	70.108	164.15	65.2%
2004/1	90,300,943	0.9999	0	90,291,913	38,318	155,047,512	565,923	2,356	67.709	159.55	58.2%
2005/1	87,901,925	0.9997	0	87,875,554	37,190	159,535,778	561,223	2,363	66.266	156.58	55.1%
2006/1 2007/1	89,596,582 97,019,107	0.9995	0	89,551,784 96,951,194	36,398 38.434	167,444,695 163,599,445	560,037 561,629	2,460 2.523	64.992 68.433	159.90 172.62	53.5% 59.3%
2007/7	97.019.107	0.9993	()	an.aa1.194	30.434	103.099.445	50 Lb29	7.573	pp.433	172.62	59.3%

68.433 71.279

67.112 66.951

65.980

63.782

172.62

180.60

176.48

167.62

167.94

164.72

59.3%

59.9%

56.2% 52.5%

52.0%

50.3%

2,523

2,534

2,630

2,504

2,545

97,019,107

102,671,006

91,823,360

75,181,253

64,663,698

55,946,955

0.9993

0.9992

0.9991

0.9989

0.9983

0.9889

0

0

0

0

96,951,194

102,588,869

91,740,719

75,098,554

64,553,770

55,325,944

38,434

40,490

34,888

29,996

25,361

21,423

163,599,445

171,398,613

163,269,074

143,047,382

124,024,840

110,008,055

561,629

568,048

519,847

448,028

384,376

335,881

2007/1

2008/1

2009/1

2010/1

2011/1

2012/1

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Loss Development for Accident Years Ending March 31, 2012 With 5 Quarters of Development as of June 30, 2012 Loss of Use

Paid Losses

					Paid L	osses					
				Paid	Cost and DC	C Expense Amou	nt				
Accident				Falu	COSt and DC	Age in Months	iii.				
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	4,022,087	3,955,362	3,945,851	3,946,834	3,946,696	3,946,681	3,946,851	3,946,851	3,946,492	3,946,492	3,946,49
2003/1	4,903,268	4,829,734	4,821,311	4,819,518	4,818,462	4,818,062	4,818,062	4,818,015	4,818,015	4,818,015	
2004/1	4,822,101	4,740,475	4,730,679	4,731,521	4,731,257	4,731,257	4,731,346	4,731,346	4,731,493	J	
2005/1	4,725,012	4,619,348	4,603,997	4,601,903	4,601,578	4,601,458	4,601,830	4,602,450			
2006/1	4,869,654	4,780,417	4,782,299	4,779,409	4,779,474	4,779,860	4,779,860				
2007/1	5,631,801	5,572,239	5,569,396	5,570,134	5,569,595	5,569,735					
2008/1	6,414,825	6,355,793	6,346,412	6,346,753	6,359,054						
2009/1 2010/1	5,601,227	5,565,928	5,567,145 4,919,441	5,565,621							
	4,963,932	4,920,137	4,919,441	l							
2011/1	4,245,251	4,230,506	1								
2012/1	3,735,837										
Accident	Г			Ag		elopment Factors ment Interval					1
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	0.9834	0.9976	1.0002	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	
2003/1	0.9850	0.9983	0.9996	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1
2004/1	0.9831	0.9979	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	J	
2004/1	0.9776	0.9967	0.9995	0.9999	1.0000	1.0001	1.0001	1.0000			
2006/1	0.9817	1.0004	0.9994	1.0000	1.0001	1.0000	1.0001				
2006/1	0.9894	0.9995	1.0001	0.9999	1.0001	1.0000					
2007/1	0.9994	0.9985	1.0001	1.0019	1.0000						
2008/1	0.9908	1.0002	0.9997	1.0019	l						
2009/1	0.9937	0.9999	J.3331	ı							
2010/1	0.9912	0.9999	ı								
2011/1	0.5905	l									
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	Average and S 63 - 75	elected Factors 75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	1
Latest Year	0.9965	0.9999	0.9997	1.0019	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	0.9981	1.0016	1.0017	1.0020	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
2-Year Avg	0.9939	1.0001	0.9999	1.0009	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	0.9951	1.0012	1.0011	1.0012	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	
3-Year Avg	0.9938	0.9995	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9939	1.0001	1.0006	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9931	0.9995	0.9998	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9928	0.9997	1.0002	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9872	0.9988	0.9999	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9861	0.9989	1.0001	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9919	0.9999	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9915	0.9996	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9936	1.0000	0.9999	1.0010	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	0.9947	1.0011	1.0011	1.0012	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	
3-Year LWA	0.9937	0.9995	1.0000	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9939	1.0002	1.0007	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9928	0.9995	0.9999	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9927	0.9999	1.0004	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
II-Year LWA	0.9875	0.9988	0.9999	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9865	0.9990	1.0002	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	0.9938	0.9995	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Fac
Age-to-Ult	0.9939	1.0001	1.0006	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.000
				Estimat	ted Ultimates	Under Each Algor	rithm				
ccident Year Ending	Losses as of 6/30/2012	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 L
2002/1	3,946,492	3,946,492	3,946,492	3,946,492	3,946,492	3,946,492	3,946,492	3,946,492	3,946,492	3,946,492	3,946,4
2003/1	4,818,015	4,818,015	4,818,015	4,818,015	4,818,015	4,818,015	4,818,015	4,818,015	4,818,015	4,818,015	4,818,0
2004/1	4,731,493	4,731,493	4,731,493	4,731,493	4,731,493	4,731,493	4,731,493	4,731,493	4,731,493	4,731,493	4,731,4
2005/1	4,602,450	4,602,450	4,602,450	4,602,450	4,602,450	4,602,450	4,602,450	4,602,450	4,602,450	4,602,450	4,602,4
2006/1	4,779,860	4,780,338	4,780,338	4,779,860	4,779,860	4,779,860	4,779,860	4,780,338	4,779,860	4,779,860	4,779,8
2007/1	5,569,735	5,570,292	5,570,849	5,569,735	5,569,735	5,569,735	5,569,735	5,570,292	5,569,735	5,569,735	5,569,7
2008/1	6,359,054	6,359,690	6,360,962	6,359,054	6,359,054	6,359,054	6,359,054	6,360,326	6,359,054	6,359,054	6,359,0
2009/1	5,565,621	5,576,752	5,572,300	5,568,960	5,567,847	5,566,734	5,565,064	5,572,300	5,569,517	5,568,404	5,567,2
2010/1	4,919,441	4,927,804	4,924,852	4,922,393	4,920,425	4,919,933	4,917,965	4,924,852	4,922,885	4,921,409	4,920,4
2011/1	4,230,506	4,237,275	4,235,583	4,230,929	4,229,237	4,225,852	4,228,814	4,235,160	4,231,352	4,230,083	4,226,2
2012/1	3,735,837	3,728,739	3,717,531	3,713,048	3,708,939	3,683,909	3,704,082	3,716,037	3,713,048	3,708,565	3,685,4
	r .					Selected Develop					
ccident Year Ending	Losses as of 6/30/2012	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate I Ratio
2002/1	3,946,492	1.0000	Developed 0	3,946,492	16,495	5,117,293	245,496	239	67.191	16.08	77.19
2002/1		1.0000	0	3,946,492 4,818,015	16,495 18,979	5,117,293 5,469,035	245,496 257,933	239 254	73.581	16.08	88.19
2003/1	4,818,015 4,731,493	1.0000	0	4,818,015	18,979 18,695	5,469,035 6,874,872		254 253	73.581 70.466	18.68	68.89
2004/1	4,731,493	1.0000	0	4,731,493	18,750		265,307 270,802	253 245	69.239	17.83	
2005/1	4,602,450	1.0000	0		18,750 18,998	8,403,821	270,802	245 252	68.068	17.00	54.89 53.99
2006/1				4,779,860		8,864,657					
2007/1	5,569,735	1.0000	0	5,569,735 6,359,054	20,809 22,803	9,204,498	290,667	268	71.591	19.16	60.59
2008/1	6,359,054	1.0000	0		22,803 19,587	9,977,759 9,388,501	304,825	279 284	74.807 69.561	20.86	63.79 59.39
	5,565,621	1.0006		5,568,960			281,579			19.78	
2010/1	4,919,441	1.0006	0	4,922,393	16,651	8,180,797	242,086	296	68.781	20.33	60.2%
2011/1	4,230,506	1.0001	0	4,230,929	14,369	7,049,619	207,490	294	69.252	20.39	60.0%
2012/1	3,735,837	0.9939	0	3,713,048	12,510	6,238,918	180,956	297	69.133	20.52	59.5%

0.9939

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Determination of Catastrophe Load Comprehensive

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
2003/2	177,181	35,764,551	1.000	0.005	0.005	0.000	0	0.000
2004/2	1,390,035	36,008,815	1.000	0.039	0.039	0.000	0	0.000
2005/2	3,494,666	34,149,965	1.000	0.102	0.102	0.000	0	0.000
2006/2	1,191,375	33,434,779	1.000	0.036	0.036	0.000	0	0.000
2007/2	726,148	35,080,207	1.000	0.021	0.021	0.000	0	0.000
2008/2	488,561	40,331,237	1.000	0.012	0.012	0.000	0	0.000
2009/2	754,108	35,425,943	1.000	0.021	0.021	0.000	0	0.000
2010/2	3,311,288	28,540,194	1.000	0.116	0.116	0.000	0	0.000
2011/2	4,034,145	28,853,856	1.000	0.140	0.140	0.000	0	0.000
2012/2	2,004,240	23,865,101	1.000	0.084	0.084	0.000	0	0.000
			·	Average	0.058		Total	0.000

Selected Catastrophe Load = 1.000 + 0.058 + 0.000 = 1.058

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Bodily Injury

	Penr	nsylvania*	ia* Countr				
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)			
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	6.530	11,534	8.663			
2008/1	16,580	6.512	11,706	8.563			
2008/2	16,948	6.710	11,970	8.502			
2008/3	16,968	6.519	12,420	8.382			
2008/4	17,454	6.157	12,745	8.372			
2009/1	16,912	5.978	12,920	8.256			
2009/2	16,917	5.892	13,188	8.400			
2009/3	16,923	6.105	13,372	8.604			
2009/4	16,790	6.164	13,286	8.600			
2010/1	16,463	6.254	13,409	8.716			
2010/2	16,367	6.423	13,325	8.735			
2010/3	16,474	6.382	13,115	8.798			
2010/4	16,671	6.423	13,415	8.855			
2011/1	17,284	6.350	13,339	8.863			
2011/2	17,255	6.199	13,641	8.800			
2011/3	17,255	6.120	13,966	8.764			
2011/4	17,393	6.234	14,052	8.842			
2012/1	16,961	6.413	14,371	9.013			
2012/2	16,745	6.393	14,544	9.076			

^{*} Large losses removed

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

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Property Damage

	Penn	sylvania	Countrywide				
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)			
2006/3	2,390	36.478	2,460	33.799			
2006/4	2,434	36.485	2,471	34.268			
2007/1	2,494	36.830	2,502	34.260			
2007/2	2,532	37.423	2,519	34.745			
2007/3	2,525	37.672	2,525	35.071			
2007/4	2,508	38.235	2,552	35.021			
2008/1	2,511	37.936	2,562	34.947			
2008/2	2,554	37.626	2,590	34.635			
2008/3	2,624	37.688	2,641	34.256			
2008/4	2,706	37.019	2,681	33.750			
2009/1	2,739	37.493	2,702	33.734			
2009/2	2,735	37.535	2,707	33.851			
2009/3	2,763	37.744	2,708	34.171			
2009/4	2,751	38.217	2,701	34.416			
2010/1	2,768	38.457	2,707	34.305			
2010/2	2,751	38.605	2,693	34.383			
2010/3	2,749	39.149	2,689	34.672			
2010/4	2,790	39.518	2,699	35.001			
2011/1	2,793	39.603	2,707	35.100			
2011/2	2,850	39.620	2,746	34.909			
2011/3	2,862	39.300	2,764	34.733			
2011/4	2,865	39.281	2,792	34.758			
2012/1	2,933	39.331	2,834	34.934			
2012/2	2,928	39.530	2,851	35.261			

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Uninsured Motorists - Bodily Injury

	Pen	nsylvania	Cou	ntrywide*
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2006/3	15,250	0.801	10,048	1.030
2006/4	15,458	0.812	10,175	1.051
2007/1	16,448	0.868	10,469	1.014
2007/2	16,219	0.889	10,484	1.002
2007/3	16,926	0.904	10,685	0.962
2007/4	15,458	0.868	11,132	0.948
2008/1	15,890	0.808	11,373	0.957
2008/2	16,426	0.805	11,320	0.941
2008/3	16,778	0.756	11,608	0.924
2008/4	17,365	0.704	14,030	0.965
2009/1	14,822	0.657	15,253	1.000
2009/2	14,567	0.594	16,358	1.074
2009/3	13,045	0.612	17,765	1.113
2009/4	12,607	0.660	17,321	1.121
2010/1	12,097	0.657	17,613	1.109
2010/2	10,693	0.680	18,234	1.084
2010/3	10,283	0.681	17,771	1.094
2010/4	10,840	0.671	18,320	1.072
2011/1	11,183	0.691	18,556	1.086
2011/2	12,731	0.706	18,815	1.072
2011/3	14,441	0.706	19,620	1.095
2011/4	15,086	0.733	19,647	1.098
2012/1	15,495	0.739	20,000	1.108
2012/2	14,707	0.742	19,616	1.156

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

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Underinsured Motorists - Bodily Injury

e Paid Incurred Frequency st (per 1,000) 17 1.168 36 1.189 72 1.221
36 1.189
72 1.221
27 1.222
23 1.256
69 1.264
64 1.186
47 1.167
09 1.166
84 1.033
0.899
78 0.731
59 0.595
31 0.603
22 0.597
11 0.644
45 0.638
49 0.645
43 0.634
49 0.614
09 0.602
96 0.595
30 0.594
79 0.577

^{*} Large losses removed

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

Nationwide Mutual Insurance Company and 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

	Peni	nsylvania	Countrywide*			
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)		
2006/3	3,698	6.576				
2006/4	3,824	6.709				
2007/1	3,807	6.892				
2007/2	3,726	6.869				
2007/3	3,785	6.802				
2007/4	3,689	6.752				
2008/1	3,711	6.699				
2008/2	3,698	6.629				
2008/3	3,647	6.549				
2008/4	3,718	6.621				
2009/1	3,736	6.504				
2009/2	3,826	6.571				
2009/3	3,911	6.740				
2009/4	3,815	6.732				
2010/1	3,772	6.738				
2010/2	3,798	6.746				
2010/3	3,817	6.770				
2010/4	3,898	6.829				
2011/1	3,872	6.894				
2011/2	3,870	6.945				
2011/3	3,788	6.857				
2011/4	3,711	6.769				
2012/1	3,878	6.755				
2012/2	3,779	6.648				

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Comprehensive

	Penns	sylvania*	Cour	ntrywide
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	985	54.302	894	57.519
2006/4	1,013	54.316	909	57.510
2007/1	1,018	54.099	921	56.765
2007/2	1,003	56.025	925	56.924
2007/3	1,057	58.347	955	57.332
2007/4	1,062	58.058	965	57.268
2008/1	1,085	58.049	977	57.715
2008/2	1,137	57.200	1,001	57.483
2008/3	1,132	56.159	1,011	57.232
2008/4	1,183	55.837	1,034	56.915
2009/1	1,181	56.600	1,044	57.068
2009/2	1,177	56.565	1,039	57.355
2009/3	1,163	56.005	1,025	58.028
2009/4	1,128	57.252	996	60.092
2010/1	1,121	56.976	964	62.275
2010/2	1,095	59.240	922	65.753
2010/3	1,088	61.332	892	68.283
2010/4	1,115	61.191	886	68.727
2011/1	1,127	62.454	885	68.303
2011/2	1,184	65.854	924	68.418
2011/3	1,194	67.027	942	69.315
2011/4	1,198	69.134	960	69.944
2012/1	1,210	69.023	984	69.527
2012/2	1,184	63.516	994	66.301

^{*} Catastrophes removed

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Collision

	Penn	sylvania	Cour	ntrywide
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	2,452	64.665	2,679	55.182
2006/4	2,491	64.711	2,670	55.605
2007/1	2,503	66.434	2,678	56.320
2007/2	2,510	68.717	2,681	57.496
2007/3	2,461	69.655	2,667	58.272
2007/4	2,478	70.946	2,676	58.833
2008/1	2,524	71.815	2,693	59.109
2008/2	2,537	70.818	2,699	58.900
2008/3	2,617	70.956	2,729	58.545
2008/4	2,658	70.695	2,758	58.228
2009/1	2,693	70.827	2,765	58.159
2009/2	2,677	71.220	2,754	58.183
2009/3	2,659	71.936	2,739	58.646
2009/4	2,633	71.853	2,716	58.732
2010/1	2,578	72.963	2,679	59.086
2010/2	2,565	73.640	2,663	59.591
2010/3	2,571	74.689	2,656	60.284
2010/4	2,570	75.873	2,650	61.140
2011/1	2,622	75.880	2,665	61.161
2011/2	2,629	75.775	2,681	60.818
2011/3	2,656	75.484	2,716	61.033
2011/4	2,695	75.773	2,749	61.179
2012/1	2,666	74.348	2,756	60.247
2012/2	2,703	74.739	2,797	60.682

Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company of America Loss Trending Data Loss of Use

	Penn	sylvania	Countrywide			
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)		
2006/3	256	67.812	263	56.015		
2006/4	259	67.106	264	55.659		
2007/1	266	66.454	268	56.437		
2007/2	270	70.590	269	59.276		
2007/3	271	71.897	270	60.606		
2007/4	272	74.291	271	61.655		
2008/1	278	75.774	273	61.023		
2008/2	280	74.472	277	61.050		
2008/3	286	74.301	280	61.508		
2008/4	289	72.958	283	61.361		
2009/1	295	72.785	287	62.272		
2009/2	298	72.336	289	60.837		
2009/3	298	72.856	291	60.440		
2009/4	308	74.426	296	61.604		
2010/1	318	76.542	300	61.695		
2010/2	325	76.863	302	62.462		
2010/3	329	78.099	303	63.085		
2010/4	335	79.231	304	63.489		
2011/1	333	77.939	302	63.121		
2011/2	331	77.419	304	62.575		
2011/3	337	78.455	309	64.978		
2011/4	336	78.637	311	64.963		
2012/1	334	81.469	312	66.542		
2012/2	334	81.349	315	67.383		

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

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 759,854
Credibility Constant: 20,000

Pennsylvania Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	2.5%	0.55	0.91		-1.3%	0.32	0.97		1.2%	0.29	0.91	
23 Point Trend	2.3%	0.49	0.92		-1.2%	0.26	0.97		1.1%	0.23	0.91	
22 Point Trend	1.9%	0.42	0.93		-1.0%	0.18	0.97		0.9%	0.16	0.91	
21 Point Trend	1.4%	0.34	0.95		-0.7%	0.10	0.97		0.7%	0.10	0.91	
20 Point Trend	0.9%	0.24	0.96		-0.5%	0.06	0.96		0.4%	0.03	0.92	
19 Point Trend	0.6%	0.13	0.96		-0.4%	0.03	0.94		0.3%	0.01	0.92	
18 Point Trend	0.2%	0.03	0.97	-1.7%	-0.2%	0.00	0.92	0.8%	0.1%	0.00	0.93	-0.9%
17 Point Trend	0.1%	0.00	0.96	-1.9%	0.1%	0.00	0.90	1.1%	0.2%	0.01	0.92	-0.8%
16 Point Trend	0.1%	0.01	0.94	-2.0%	0.8%	0.11	0.91	1.3%	1.0%	0.15	0.95	-0.7%
15 Point Trend	0.2%	0.01	0.94	-1.8%	1.5%	0.37	0.95	1.4%	1.7%	0.45	0.97	-0.4%
14 Point Trend	0.7%	0.13	0.95	-1.4%	1.7%	0.38	0.95	1.1%	2.3%	0.73	0.99	-0.4%
13 Point Trend	0.9%	0.17	0.96	-1.0%	1.4%	0.28	0.92	0.2%	2.3%	0.68	0.99	-0.8%
12 Point Trend	1.1%	0.23	0.96	-0.6%	0.7%	0.10	0.92	-1.0%	1.8%	0.60	0.99	-1.6%
11 Point Trend	1.5%	0.32	0.95	-0.3%	0.3%	0.02	0.93	-2.4%	1.8%	0.53	0.99	-2.7%
10 Point Trend	1.9%	0.38	0.94	-0.2%	-0.2%	0.01	0.94	-3.7%	1.7%	0.42	0.99	-3.9%
9 Point Trend	1.8%	0.28	0.89	-0.1%	-0.7%	0.07	0.95	-4.5%	1.1%	0.23	0.98	-4.7%
8 Point Trend	1.0%	0.10	0.74	-0.8%	-0.3%	0.01	0.95	-5.5%	0.7%	0.10	0.97	-6.2%
7 Point Trend	-0.2%	0.01	0.81	-0.7%	0.2%	0.00	0.95	-5.9%	-0.1%	0.00	0.98	-6.6%
6 Point Trend	-2.3%	0.57	0.85	-0.9%	1.8%	0.19	0.96	-5.8%	-0.5%	0.03	0.93	-6.7%
5 Point Trend	-3.0%	0.63	0.82	-1.2%	4.4%	0.72	0.96	-5.4%	1.3%	0.17	0.95	-6.5%
4 Point Trend	-4.5%	0.76	0.85	0.8%	6.6%	0.86	0.91	-3.1%	1.8%	0.18	0.94	-2.3%
3 Point Trend	-7.3%	0.97	0.95	-0.5%	5.2%	0.66	0.92	-1.2%	-2.5%	0.58	0.99	-1.7%

^{*} Large losses removed

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	3.6%	-5.0%	-1.6%
5 Year Trend	2.4%	-3.7%	-1.4%
4 Year Trend	1.8%	-2.2%	-0.4%
3 Year Trend	3.4%	-2.2%	1.2%

Countrywide Four CQ Ending as of 2012/2		R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	5.3%	0.92		0.3%	0.06		5.6%	0.97	
23 Point Trend	5.3%	0.91		0.4%	0.08		5.7%	0.97	
22 Point Trend	5.1%	0.90		0.6%	0.16		5.8%	0.97	
21 Point Trend	5.0%	0.89		0.9%	0.28		5.9%	0.97	
20 Point Trend	4.7%	0.88		1.2%	0.46		5.9%	0.96	
19 Point Trend	4.3%	0.87		1.5%	0.66		5.9%	0.96	
18 Point Trend	4.0%	0.86	2.6%	1.8%	0.77	0.3%	5.9%	0.95	2.9%
17 Point Trend	3.7%	0.86	2.5%	2.0%	0.83	0.8%	5.7%	0.94	3.2%
16 Point Trend	3.3%	0.85	2.3%	2.2%	0.86	1.3%	5.5%	0.93	3.6%
15 Point Trend	3.1%	0.82	2.2%	2.2%	0.85	1.7%	5.4%	0.92	3.9%
14 Point Trend	3.0%	0.78	2.1%	2.2%	0.82	2.1%	5.3%	0.90	4.2%
13 Point Trend	3.0%	0.74	2.1%	1.9%	0.81	2.2%	5.0%	0.88	4.3%
12 Point Trend	3.3%	0.74	2.2%	1.6%	0.79	2.0%	4.9%	0.85	4.2%
11 Point Trend	3.8%	0.80	2.4%	1.6%	0.73	1.9%	5.4%	0.87	4.3%
10 Point Trend	4.3%	0.83	2.6%	1.4%	0.64	1.8%	5.8%	0.86	4.5%
9 Point Trend	5.2%	0.91	2.6%	1.4%	0.58	1.9%	6.7%	0.91	4.5%
8 Point Trend	6.1%	0.97	2.6%	1.4%	0.49	1.9%	7.6%	0.94	4.5%
7 Point Trend	6.2%	0.96	2.4%	1.6%	0.46	1.5%	7.9%	0.92	3.9%
6 Point Trend	7.0%	0.98	2.0%	2.3%	0.59	1.0%	9.5%	0.97	3.1%
5 Point Trend	6.5%	0.98	1.6%	3.7%	0.85	0.8%	10.4%	0.97	2.4%
4 Point Trend	5.9%	0.96	1.1%	5.1%	0.97	1.6%	11.3%	0.97	2.7%
3 Point Trend	7.1%	0.97	0.3%	5.4%	0.93	2.5%	12.9%	0.96	2.8%

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

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 760,028
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	3.3%	0.93	1.00		1.4%	0.82	1.00		4.8%	0.98	1.00	
23 Point Trend	3.2%	0.93	1.00		1.4%	0.80	1.00		4.6%	0.98	1.00	
22 Point Trend	3.1%	0.92	1.00		1.3%	0.77	1.00		4.5%	0.98	1.00	
21 Point Trend	3.1%	0.91	1.00		1.3%	0.74	1.00		4.4%	0.98	1.00	
20 Point Trend	3.1%	0.90	1.00		1.3%	0.72	1.00		4.5%	0.98	1.00	
19 Point Trend	3.1%	0.88	1.00		1.4%	0.72	1.00		4.5%	0.98	1.00	
18 Point Trend	2.9%	0.86	1.00	1.5%	1.6%	0.79	1.00	0.1%	4.5%	0.97	1.00	1.6%
17 Point Trend	2.6%	0.86	1.00	1.5%	1.7%	0.83	1.00	0.2%	4.4%	0.97	1.00	1.7%
16 Point Trend	2.3%	0.88	1.00	1.5%	1.8%	0.83	1.00	0.3%	4.2%	0.98	1.00	1.8%
15 Point Trend	2.1%	0.87	1.00	1.5%	1.9%	0.83	1.00	0.3%	4.1%	0.98	1.00	1.9%
14 Point Trend	2.2%	0.85	1.00	1.6%	1.8%	0.79	1.00	0.4%	4.0%	0.98	1.00	1.9%
13 Point Trend	2.3%	0.86	1.00	1.7%	1.7%	0.74	1.00	0.2%	4.1%	0.97	1.00	1.9%
12 Point Trend	2.5%	0.85	1.00	1.8%	1.5%	0.68	1.00	0.0%	4.0%	0.96	1.00	1.9%
11 Point Trend	2.8%	0.90	1.00	2.1%	1.2%	0.59	1.00	-0.2%	4.0%	0.96	1.00	1.9%
10 Point Trend	3.1%	0.91	1.00	2.5%	0.9%	0.45	1.00	-0.4%	4.0%	0.94	1.00	2.0%
9 Point Trend	3.5%	0.95	1.00	3.0%	0.6%	0.25	1.00	-0.6%	4.2%	0.93	1.00	2.4%
8 Point Trend	3.7%	0.95	1.00	3.6%	0.1%	0.01	1.00	-0.9%	3.8%	0.90	1.00	2.6%
7 Point Trend	3.6%	0.92	0.99	4.1%	-0.3%	0.20	1.00	-1.3%	3.3%	0.88	1.00	2.7%
6 Point Trend	3.8%	0.89	0.99	4.7%	-0.4%	0.18	1.00	-1.7%	3.4%	0.83	1.00	2.9%
5 Point Trend	3.2%	0.82	0.99	5.1%	-0.2%	0.02	1.00	-1.7%	3.0%	0.70	1.00	3.3%
4 Point Trend	3.7%	0.79	0.99	5.1%	0.8%	0.69	1.00	-1.0%	4.5%	0.85	0.99	4.0%
3 Point Trend	4.4%	0.69	0.99	5.0%	1.3%	0.89	1.00	0.3%	5.8%	0.84	0.96	5.3%

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.7%	-1.4%	1.3%
5 Year Trend	2.8%	-1.5%	1.2%
4 Year Trend	2.3%	-0.6%	1.7%
3 Year Trend	3.3%	-1.0%	2.3%

Countrywide Four CQ Ending as of 2012/2		R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	2.3%	0.91		0.3%	0.17		2.6%	0.95	
23 Point Trend	2.2%	0.90		0.3%	0.11		2.5%	0.95	
22 Point Trend	2.2%	0.89		0.2%	0.09		2.4%	0.95	
21 Point Trend	2.1%	0.87		0.2%	0.07		2.3%	0.95	
20 Point Trend	2.0%	0.85		0.3%	0.10		2.3%	0.94	
19 Point Trend	1.9%	0.83		0.4%	0.21		2.4%	0.94	
18 Point Trend	1.8%	0.80	0.7%	0.6%	0.37	-0.4%	2.4%	0.94	0.3%
17 Point Trend	1.6%	0.77	0.7%	0.8%	0.60	-0.3%	2.5%	0.93	0.4%
16 Point Trend	1.5%	0.73	0.7%	1.0%	0.77	-0.1%	2.5%	0.93	0.6%
15 Point Trend	1.4%	0.68	0.7%	1.2%	0.83	0.1%	2.6%	0.92	0.9%
14 Point Trend	1.5%	0.66	0.8%	1.1%	0.80	0.4%	2.7%	0.91	1.2%
13 Point Trend	1.7%	0.69	1.0%	1.0%	0.75	0.4%	2.8%	0.90	1.4%
12 Point Trend	2.0%	0.75	1.1%	0.9%	0.68	0.4%	2.9%	0.90	1.5%
11 Point Trend	2.3%	0.81	1.4%	0.8%	0.60	0.3%	3.2%	0.91	1.6%
10 Point Trend	2.7%	0.86	1.6%	0.8%	0.53	0.2%	3.6%	0.94	1.8%
9 Point Trend	3.2%	0.94	1.8%	0.7%	0.37	0.4%	3.9%	0.96	2.2%
8 Point Trend	3.6%	0.97	2.0%	0.4%	0.14	0.4%	4.0%	0.95	2.4%
7 Point Trend	4.0%	0.98	2.2%	0.1%	0.01	0.2%	4.1%	0.93	2.4%
6 Point Trend	4.2%	0.99	2.5%	0.3%	0.06	0.0%	4.5%	0.93	2.5%
5 Point Trend	4.1%	0.98	2.6%	1.0%	0.46	-0.1%	5.2%	0.93	2.5%
4 Point Trend	4.4%	0.98	2.7%	2.0%	0.87	0.5%	6.5%	0.99	3.2%
3 Point Trend	4.3%	0.94	3.2%	2.9%	0.97	0.9%	7.3%	0.99	4.2%

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

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 680,755
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend	-4.6%	0.27	0.96		-3.8%	0.34	0.97		-8.2%	0.37	0.98	
23 Point Trend	-4.8%	0.27	0.96		-3.9%	0.32	0.97		-8.5%	0.36	0.98	
22 Point Trend	-5.1%	0.27	0.96		-3.9%	0.30	0.96		-8.8%	0.35	0.98	
21 Point Trend	-5.0%	0.23	0.96		-3.5%	0.23	0.95		-8.3%	0.29	0.98	
20 Point Trend	-4.9%	0.20	0.96		-2.8%	0.15	0.95		-7.5%	0.23	0.98	
19 Point Trend	-4.4%	0.15	0.96		-1.6%	0.06	0.96		-5.9%	0.15	0.98	
18 Point Trend	-4.2%	0.12	0.96		-0.3%	0.00	0.97		-4.5%	0.08	0.98	
17 Point Trend	-3.7%	80.0	0.96		0.9%	0.02	0.98		-2.9%	0.03	0.98	
16 Point Trend	-2.6%	0.04	0.95		2.6%	0.21	0.99		0.0%	0.00	0.98	
15 Point Trend	-0.6%	0.00	0.88		4.4%	0.56	0.99		3.7%	0.05	0.98	
14 Point Trend	2.9%	0.04	0.84		5.9%	0.82	0.99		9.0%	0.29	0.97	
13 Point Trend	5.9%	0.15	0.75		6.8%	0.90	0.99		13.1%	0.49	0.95	
12 Point Trend	10.1%	0.37	0.75		6.1%	0.90	1.00		16.8%	0.61	0.95	
11 Point Trend	14.1%	0.53	0.74		5.2%	0.93	1.00		20.1%	0.67	0.93	
10 Point Trend	19.2%	0.71	0.82		5.5%	0.92	1.00		25.8%	0.80	0.95	
9 Point Trend	25.6%	0.88	0.92		5.4%	0.89	1.00		32.5%	0.90	0.96	
8 Point Trend	28.8%	0.88	0.91		6.2%	0.92	1.00		36.8%	0.91	0.93	
7 Point Trend	28.2%	0.83	0.89		7.0%	0.94	1.00		37.1%	0.88	0.92	
6 Point Trend	25.7%	0.73	0.89		6.3%	0.92	1.00		33.5%	0.80	0.92	
5 Point Trend	15.4%	0.56	0.93		6.0%	0.87	1.00		22.3%	0.69	0.95	
4 Point Trend	3.3%	0.12	0.92		6.5%	0.80	1.00		9.9%	0.40	0.89	
3 Point Trend	-5.0%	0.24	0.96		2.5%	0.96	1.00		-2.7%	0.08	0.36	

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	5.1%	-10.5%	-6.0%
5 Year Trend	8.0%	-8.3%	-0.9%
4 Year Trend	6.3%	-5.2%	0.7%
3 Year Trend	-0.3%	-10.8%	-11.0%

Countrywide Four CQ Ending as of 2012/2		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	15.2%	0.91		2.6%	0.49		18.2%	0.88	
23 Point Trend	15.3%	0.90		2.9%	0.54		18.7%	0.87	
22 Point Trend	15.3%	0.89		3.4%	0.63		19.3%	0.87	
21 Point Trend	15.3%	0.88		3.8%	0.67		19.6%	0.85	
20 Point Trend	15.0%	0.86		4.1%	0.70		19.7%	0.84	
19 Point Trend	14.5%	0.83		4.2%	0.67		19.3%	0.81	
18 Point Trend	13.8%	0.80		4.1%	0.63		18.5%	0.78	
17 Point Trend	12.8%	0.77		4.0%	0.57		17.3%	0.73	
16 Point Trend	11.0%	0.75		3.5%	0.49		14.9%	0.69	
15 Point Trend	8.4%	0.83		2.5%	0.39		11.1%	0.74	
14 Point Trend	7.0%	0.87		1.6%	0.25		8.6%	0.76	
13 Point Trend	5.9%	0.90		0.6%	0.07		6.5%	0.82	
12 Point Trend	5.3%	0.89		0.3%	0.02		5.7%	0.80	
11 Point Trend	5.9%	0.92		0.7%	0.07		6.6%	0.87	
10 Point Trend	5.8%	0.89		1.5%	0.25		7.4%	0.88	
9 Point Trend	5.8%	0.85		2.4%	0.50		8.3%	0.91	
8 Point Trend	6.6%	0.88		2.9%	0.54		9.7%	0.96	
7 Point Trend	5.9%	0.82		4.2%	0.75		10.3%	0.96	
6 Point Trend	5.4%	0.72		4.8%	0.73		10.6%	0.94	
5 Point Trend	4.2%	0.52		6.7%	0.86		11.2%	0.91	
4 Point Trend	0.7%	0.06		7.1%	0.77		7.9%	0.93	
3 Point Trend	-0.3%	0.01		10.8%	0.88		10.6%	1.00	

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company Loss Trend Summary Underinsured Motorists - Bodily Injury

10,000

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 673,800

Credibility Constant:

Pennsylvania Four CQ Ending as of 2012/2	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	-1.9%	0.30	0.98		-4.7%	0.51	0.99		-6.5%	0.51	0.98	
23 Point Trend	-2.1%	0.33	0.98		-4.6%	0.46	0.99		-6.6%	0.49	0.98	
22 Point Trend	-2.3%	0.34	0.98		-4.3%	0.41	0.99		-6.5%	0.45	0.98	
21 Point Trend	-2.5%	0.35	0.97		-3.9%	0.34	0.99		-6.3%	0.40	0.98	
20 Point Trend	-2.7%	0.35	0.96		-3.3%	0.25	0.99		-5.9%	0.34	0.98	
19 Point Trend	-2.6%	0.31	0.96		-2.6%	0.16	0.99		-5.1%	0.26	0.98	
18 Point Trend	-2.0%	0.21	0.96		-1.8%	0.08	0.99		-3.8%	0.16	0.98	
17 Point Trend	-1.3%	0.11	0.97		-0.6%	0.01	1.00		-1.9%	0.05	0.99	
16 Point Trend	-0.4%	0.01	0.98		0.5%	0.01	1.00		0.1%	0.00	0.99	
15 Point Trend	0.7%	0.04	0.98		2.0%	0.11	0.99		2.6%	0.14	0.99	
14 Point Trend	0.8%	0.05	0.98		3.9%	0.47	0.99		4.7%	0.43	0.99	
13 Point Trend	0.3%	0.01	0.98		5.2%	0.65	0.98		5.5%	0.47	0.98	
12 Point Trend	0.3%	0.00	0.98		6.3%	0.76	0.97		6.6%	0.53	0.97	
11 Point Trend	-0.4%	0.01	0.98		7.7%	0.88	0.98		7.2%	0.52	0.97	
10 Point Trend	0.4%	0.01	0.99		8.6%	0.90	0.98		9.1%	0.61	0.97	
9 Point Trend	2.6%	0.29	0.99		9.5%	0.91	0.90		12.3%	0.80	0.97	
8 Point Trend	4.3%	0.53	0.99		11.0%	0.96	0.94		15.7%	0.92	0.98	
7 Point Trend	6.4%	0.79	0.99		10.8%	0.94	0.90		17.9%	0.94	0.96	
6 Point Trend	8.0%	0.85	0.99		10.3%	0.90	0.88		19.1%	0.92	0.94	
5 Point Trend	6.9%	0.73	0.99		12.2%	0.92	0.84		20.0%	0.89	0.92	
4 Point Trend	6.5%	0.56	0.99		9.5%	0.87	0.90		16.7%	0.77	0.89	
3 Point Trend	8.7%	0.49	0.99		7.2%	0.69	0.91		16.5%	0.57	0.88	

^{*} Large losses removed

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.0%	-6.2%	-6.2%
5 Year Trend	1.9%	-5.5%	-3.7%
4 Year Trend	3.5%	-5.9%	-2.6%
3 Year Trend	1.1%	-4.2%	-3.2%

Countrywide Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	-0.9%	0.09		-15.5%	0.82		-16.3%	0.83	
23 Point Trend	-1.3%	0.15		-16.0%	0.82		-17.1%	0.84	
22 Point Trend	-1.8%	0.29		-16.4%	0.82		-17.9%	0.85	
21 Point Trend	-2.4%	0.48		-16.7%	0.80		-18.7%	0.86	
20 Point Trend	-2.8%	0.56		-16.7%	0.78		-19.0%	0.85	
19 Point Trend	-3.1%	0.60		-16.3%	0.74		-18.9%	0.82	
18 Point Trend	-3.4%	0.61		-15.5%	0.70		-18.4%	0.79	
17 Point Trend	-3.7%	0.64		-14.5%	0.64		-17.6%	0.75	
16 Point Trend	-4.0%	0.64		-12.8%	0.57		-16.3%	0.70	
15 Point Trend	-4.5%	0.69		-10.0%	0.49		-14.0%	0.66	
14 Point Trend	-4.7%	0.68		-6.8%	0.40		-11.2%	0.61	
13 Point Trend	-4.8%	0.63		-3.4%	0.30		-8.0%	0.57	
12 Point Trend	-4.7%	0.57		-1.3%	0.11		-6.0%	0.46	
11 Point Trend	-4.8%	0.51		-2.3%	0.26		-7.0%	0.50	
10 Point Trend	-5.3%	0.50		-3.5%	0.45		-8.6%	0.57	
9 Point Trend	-6.0%	0.49		-5.6%	0.93		-11.3%	0.74	
8 Point Trend	-8.7%	0.75		-6.1%	0.94		-14.3%	0.88	
7 Point Trend	-11.0%	0.86		-6.8%	0.96		-17.1%	0.95	
6 Point Trend	-13.1%	0.91		-6.4%	0.93		-18.7%	0.96	
5 Point Trend	-12.6%	0.84		-5.4%	0.93		-17.3%	0.94	
4 Point Trend	-10.2%	0.68		-5.0%	0.85		-14.7%	0.89	
3 Point Trend	-10.0%	0.45		-6.0%	0.79		-15.4%	0.79	

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company Loss Trend Summary

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

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 2,059,935
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/2	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	0.5%	0.20	1.00		0.2%	0.06	1.00		0.7%	0.17	1.00	
23 Point Trend	0.5%	0.16	1.00		0.2%	0.03	1.00		0.6%	0.11	1.00	
22 Point Trend	0.6%	0.22	1.00		0.2%	0.03	1.00		0.7%	0.14	1.00	
21 Point Trend	0.7%	0.29	1.00		0.3%	0.09	1.00		1.0%	0.24	1.00	
20 Point Trend	0.7%	0.27	1.00		0.5%	0.19	1.00		1.2%	0.29	1.00	
19 Point Trend	0.8%	0.31	1.00		0.7%	0.29	1.00		1.5%	0.39	1.00	
18 Point Trend	0.8%	0.25	1.00		0.8%	0.38	1.00		1.6%	0.38	1.00	
17 Point Trend	0.7%	0.20	1.00		0.9%	0.42	1.00		1.7%	0.37	1.00	
16 Point Trend	0.6%	0.13	1.00		1.0%	0.41	1.00		1.6%	0.31	1.00	
15 Point Trend	0.3%	0.03	1.00		0.9%	0.32	1.00		1.2%	0.18	1.00	
14 Point Trend	0.0%	0.00	1.00		0.9%	0.26	1.00		0.8%	0.10	1.00	
13 Point Trend	-0.4%	0.05	1.00		0.5%	0.12	1.00		0.2%	0.00	1.00	
12 Point Trend	-0.5%	0.07	1.00		0.1%	0.01	1.00		-0.3%	0.02	1.00	
11 Point Trend	-0.1%	0.00	1.00		0.0%	0.00	1.00		-0.1%	0.00	1.00	
10 Point Trend	-0.2%	0.01	1.00		-0.2%	0.02	1.00		-0.4%	0.01	1.00	
9 Point Trend	-0.6%	0.07	1.00		-0.6%	0.09	1.00		-1.2%	0.11	1.00	
8 Point Trend	-1.2%	0.18	1.00		-1.2%	0.28	1.00		-2.3%	0.30	1.00	
7 Point Trend	-1.9%	0.31	1.00		-2.1%	0.61	1.00		-3.9%	0.59	1.00	
6 Point Trend	-1.5%	0.17	1.00		-3.1%	0.87	1.00		-4.6%	0.58	1.00	
5 Point Trend	-1.0%	0.04	1.00		-4.0%	0.96	1.00		-4.9%	0.48	1.00	
4 Point Trend	1.5%	0.07	1.00		-3.7%	0.93	1.00		-2.3%	0.11	1.00	
3 Point Trend	3.7%	0.17	1.00		-3.5%	0.83	1.00		0.0%	0.00	1.00	

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.2%	-5.4%	-4.3%
5 Year Trend	1.1%	-5.4%	-4.4%
4 Year Trend	1.0%	-3.8%	-2.8%
3 Year Trend	0.8%	-3.1%	-2.3%

Countrywide Four CQ Ending as of 2012/2	R2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend								
23 Point Trend								
22 Point Trend								
21 Point Trend								
20 Point Trend								
19 Point Trend								
18 Point Trend								
17 Point Trend								
16 Point Trend								
15 Point Trend								
14 Point Trend								
13 Point Trend								
12 Point Trend								
11 Point Trend								
10 Point Trend								
9 Point Trend								
8 Point Trend								
7 Point Trend								
6 Point Trend								
5 Point Trend								
4 Point Trend								
3 Point Trend								

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company Loss Trend Summary Comprehensive

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 639,964
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	2.8%	0.62	1.00		3.7%	0.73	1.00		6.6%	0.84	0.99	
23 Point Trend	2.6%	0.57	1.00		3.8%	0.72	1.00		6.4%	0.82	0.99	
22 Point Trend	2.4%	0.51	1.00		3.8%	0.70	1.00		6.3%	0.79	0.99	
21 Point Trend	2.1%	0.44	1.00		3.8%	0.67	1.00		6.1%	0.76	0.99	
20 Point Trend	1.7%	0.35	1.00		4.0%	0.66	1.00		5.8%	0.73	0.99	
19 Point Trend	1.4%	0.27	1.00		4.5%	0.71	1.00		6.0%	0.71	0.99	
18 Point Trend	1.1%	0.17	1.00	4.4%	5.0%	0.75	1.00	4.1%	6.1%	0.69	0.99	8.7%
17 Point Trend	0.8%	0.09	1.00	4.5%	5.6%	0.81	1.00	4.6%	6.4%	0.68	0.99	9.4%
16 Point Trend	0.8%	0.08	1.00	4.8%	6.2%	0.84	1.00	5.3%	7.0%	0.69	0.99	10.3%
15 Point Trend	0.7%	0.06	1.00	5.1%	6.6%	0.84	1.00	5.9%	7.4%	0.68	0.99	11.3%
14 Point Trend	1.2%	0.13	1.00	5.5%	6.9%	0.83	1.00	6.4%	8.2%	0.70	0.99	12.3%
13 Point Trend	1.9%	0.25	1.00	6.2%	7.3%	0.83	1.00	7.0%	9.4%	0.75	0.99	13.7%
12 Point Trend	2.8%	0.45	1.00	6.9%	7.7%	0.81	1.00	7.8%	10.7%	0.79	0.99	15.2%
11 Point Trend	3.9%	0.68	1.00	8.0%	7.5%	0.77	1.00	8.6%	11.8%	0.80	0.99	17.3%
10 Point Trend	4.8%	0.76	1.00	9.3%	7.5%	0.71	1.00	9.0%	12.6%	0.78	0.99	19.1%
9 Point Trend	5.7%	0.82	1.00	10.0%	6.5%	0.60	1.00	9.4%	12.6%	0.72	0.99	20.3%
8 Point Trend	5.8%	0.77	0.99	10.2%	5.7%	0.46	0.99	8.6%	11.9%	0.62	0.99	19.8%
7 Point Trend	4.9%	0.66	0.99	9.7%	5.3%	0.33	0.99	9.1%	10.4%	0.47	0.99	19.6%
6 Point Trend	3.7%	0.46	0.99	9.3%	3.0%	0.11	0.99	10.2%	6.7%	0.22	0.99	20.5%
5 Point Trend	0.5%	0.05	0.98	10.6%	-1.7%	0.04	1.00	9.9%	-1.2%	0.01	0.99	21.6%
4 Point Trend	-0.6%	0.05	0.99	8.3%	-6.3%	0.28	0.99	8.4%	-6.9%	0.23	0.99	17.4%
3 Point Trend	-2.3%	0.29	0.99	5.3%	-15.6%	0.76	0.99	5.7%	-17.6%	0.69	0.99	11.3%

^{*} Catastrophes removed

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	1.0%	1.7%	2.7%
5 Year Trend	-0.2%	2.0%	1.7%
4 Year Trend	-0.4%	3.7%	3.2%
3 Year Trend	3.3%	5.0%	8.6%

Countrywide Four CQ Ending as of 2012/2		R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	0.1%	0.00		4.4%	0.78		4.4%	0.93	
23 Point Trend	-0.3%	0.01		4.6%	0.80		4.4%	0.93	
22 Point Trend	-0.6%	0.04		4.9%	0.82		4.3%	0.92	
21 Point Trend	-1.0%	80.0		5.2%	0.82		4.2%	0.90	
20 Point Trend	-1.4%	0.16		5.4%	0.82		4.0%	0.90	
19 Point Trend	-1.7%	0.21		5.7%	0.82		3.9%	0.88	
18 Point Trend	-2.0%	0.25	0.5%	6.0%	0.82	3.8%	3.8%	0.86	4.3%
17 Point Trend	-2.4%	0.28	0.1%	6.3%	0.83	4.0%	3.8%	0.83	4.1%
16 Point Trend	-2.5%	0.27	-0.3%	6.6%	0.82	4.2%	3.9%	0.82	3.9%
15 Point Trend	-2.5%	0.24	-0.2%	6.8%	0.79	4.6%	4.0%	0.80	4.3%
14 Point Trend	-2.2%	0.17	0.2%	6.7%	0.75	5.1%	4.3%	0.79	5.2%
13 Point Trend	-1.5%	0.07	1.1%	6.3%	0.69	5.5%	4.7%	0.81	6.7%
12 Point Trend	-0.4%	0.00	2.5%	5.5%	0.61	5.9%	5.2%	0.82	8.6%
11 Point Trend	1.3%	0.05	4.2%	4.2%	0.50	5.8%	5.6%	0.82	10.3%
10 Point Trend	3.3%	0.32	6.6%	2.7%	0.33	5.5%	6.1%	0.82	12.5%
9 Point Trend	5.6%	0.72	9.1%	0.9%	0.09	5.5%	6.6%	0.80	15.1%
8 Point Trend	7.6%	0.93	12.0%	-0.3%	0.01	5.3%	7.3%	0.80	17.9%
7 Point Trend	8.9%	0.97	14.6%	-0.7%	0.05	5.4%	8.1%	0.78	20.8%
6 Point Trend	9.4%	0.96	15.7%	-1.0%	0.06	5.7%	8.3%	0.70	22.3%
5 Point Trend	7.9%	0.99	15.9%	-2.4%	0.20	5.9%	5.3%	0.47	22.7%
4 Point Trend	7.7%	0.98	8.8%	-5.4%	0.54	3.6%	1.9%	0.08	12.7%
3 Point Trend	7.2%	0.94	3.2%	-10.1%	0.83	0.7%	-3.7%	0.25	3.9%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company Loss Trend Summary Collision

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 585,515
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	1.3%	0.58	1.00		2.5%	0.83	0.99		3.9%	0.88	0.99	
23 Point Trend	1.3%	0.53	1.00		2.3%	0.82	0.99		3.6%	0.88	0.99	
22 Point Trend	1.2%	0.49	1.00		2.1%	0.83	1.00		3.3%	0.89	0.99	
21 Point Trend	1.2%	0.44	1.00		1.9%	0.83	1.00		3.1%	0.89	1.00	
20 Point Trend	1.2%	0.39	1.00		1.8%	0.81	1.00		3.0%	0.87	1.00	
19 Point Trend	1.0%	0.30	1.00		1.8%	0.78	1.00		2.7%	0.87	1.00	
18 Point Trend	0.7%	0.19	1.00	0.1%	1.8%	0.77	1.00	-0.3%	2.5%	0.86	1.00	-0.3%
17 Point Trend	0.5%	0.09	1.00	0.0%	2.0%	0.80	1.00	-0.2%	2.5%	0.83	1.00	-0.2%
16 Point Trend	0.2%	0.02	1.00	0.2%	2.1%	0.77	1.00	-0.1%	2.3%	0.81	1.00	0.1%
15 Point Trend	0.2%	0.01	1.00	0.3%	2.1%	0.75	0.99	0.0%	2.3%	0.77	1.00	0.4%
14 Point Trend	0.3%	0.03	1.00	0.5%	2.0%	0.69	0.99	0.1%	2.3%	0.75	1.00	0.6%
13 Point Trend	0.7%	0.14	1.00	0.8%	1.9%	0.62	0.99	0.1%	2.6%	0.77	1.00	1.0%
12 Point Trend	1.2%	0.34	1.00	1.2%	1.6%	0.52	1.00	0.2%	2.9%	0.79	1.00	1.5%
11 Point Trend	1.8%	0.62	1.00	1.7%	1.4%	0.39	1.00	0.4%	3.2%	0.83	0.99	2.0%
10 Point Trend	2.5%	0.88	1.00	2.3%	0.8%	0.20	1.00	0.4%	3.4%	0.80	0.99	2.7%
9 Point Trend	2.9%	0.92	1.00	3.1%	0.3%	0.03	1.00	0.2%	3.1%	0.73	0.99	3.3%
8 Point Trend	3.0%	0.90	1.00	3.5%	-0.5%	0.14	1.00	-0.1%	2.5%	0.61	0.99	3.4%
7 Point Trend	3.0%	0.86	0.99	3.8%	-1.2%	0.65	1.00	-0.6%	1.8%	0.42	0.99	3.2%
6 Point Trend	2.4%	0.80	0.99	4.2%	-1.5%	0.66	1.00	-0.7%	0.9%	0.14	1.00	3.5%
5 Point Trend	2.4%	0.69	0.99	4.0%	-1.7%	0.61	1.00	-0.8%	0.7%	0.05	1.00	3.1%
4 Point Trend	1.7%	0.41	0.99	3.8%	-1.9%	0.52	1.00	-1.2%	-0.3%	0.01	0.99	2.5%
3 Point Trend	0.6%	0.04	0.99	3.1%	-2.7%	0.49	1.00	-2.1%	-2.1%	0.13	1.00	1.0%

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.2%	-1.7%	-1.4%
5 Year Trend	0.1%	-2.4%	-2.3%
4 Year Trend	-0.4%	-1.7%	-2.0%
3 Year Trend	1.6%	-2.4%	-0.9%

Countrywide Four CQ Ending as of 2012/2	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/1	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/1
24 Point Trend	0.3%	0.12		1.5%	0.79		1.8%	0.81	
23 Point Trend	0.3%	0.10		1.4%	0.78		1.7%	0.80	
22 Point Trend	0.3%	80.0		1.2%	0.76		1.5%	0.79	
21 Point Trend	0.2%	0.06		1.1%	0.73		1.4%	0.77	
20 Point Trend	0.2%	0.04		1.1%	0.69		1.3%	0.73	
19 Point Trend	0.1%	0.01		1.1%	0.68		1.3%	0.69	
18 Point Trend	0.1%	0.00	-0.2%	1.2%	0.70	-1.1%	1.3%	0.66	-1.2%
17 Point Trend	0.0%		-0.1%	1.4%	0.75	-1.0%	1.4%	0.67	-1.1%
16 Point Trend	-0.1%	0.00	0.0%	1.5%	0.78	-0.8%	1.4%	0.66	-0.8%
15 Point Trend	0.0%		0.2%	1.6%	0.78	-0.6%	1.6%	0.67	-0.4%
14 Point Trend	0.2%	0.01	0.4%	1.6%	0.75	-0.3%	1.8%	0.72	0.0%
13 Point Trend	0.5%	80.0	0.7%	1.6%	0.69	-0.2%	2.1%	0.78	0.5%
12 Point Trend	0.9%	0.24	1.0%	1.4%	0.61	0.0%	2.4%	0.83	1.0%
11 Point Trend	1.5%	0.49	1.3%	1.2%	0.50	0.1%	2.8%	0.91	1.5%
10 Point Trend	2.2%	0.75	1.7%	0.9%	0.34	0.3%	3.1%	0.94	2.0%
9 Point Trend	2.7%	0.87	2.2%	0.5%	0.13	0.5%	3.2%	0.93	2.7%
8 Point Trend	3.2%	0.94	2.3%	-0.1%	0.01	0.5%	3.1%	0.90	2.9%
7 Point Trend	3.7%	0.98	2.4%	-0.7%	0.41	0.3%	3.0%	0.85	2.8%
6 Point Trend	3.9%	0.98	2.8%	-0.7%	0.36	0.1%	3.2%	0.80	2.8%
5 Point Trend	4.1%	0.97	2.9%	-0.7%	0.22	-0.2%	3.3%	0.72	2.7%
4 Point Trend	3.7%	0.94	2.9%	-1.3%	0.38	-0.4%	2.3%	0.45	2.5%
3 Point Trend	3.5%	0.86	2.5%	-1.6%	0.28	-1.1%	1.9%	0.17	1.4%

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

Four Quarter Ending Calendar Year Data as of: 2012/2
Latest Four Quarters Ending Exposures: 346,741
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/2	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	5.4%	0.96	0.98		2.9%	0.82	0.99		8.5%	0.95	0.99	
23 Point Trend	5.4%	0.95	0.98		2.8%	0.79	0.99		8.4%	0.95	0.99	
22 Point Trend	5.3%	0.95	0.98		2.7%	0.77	0.99		8.1%	0.95	0.98	
21 Point Trend	5.3%	0.94	0.98		2.3%	0.76	0.99		7.8%	0.94	0.98	
20 Point Trend	5.3%	0.93	0.98		2.2%	0.73	0.99		7.7%	0.94	0.98	
19 Point Trend	5.3%	0.92	0.98		2.2%	0.69	0.99		7.6%	0.93	0.98	
18 Point Trend	5.2%	0.91	0.98		2.4%	0.71	0.99		7.7%	0.91	0.98	
17 Point Trend	5.0%	0.89	0.98		2.8%	0.80	0.99		8.0%	0.91	0.98	
16 Point Trend	4.8%	0.87	0.98		3.1%	0.84	1.00		8.1%	0.90	0.98	
15 Point Trend	4.7%	0.84	0.97		3.4%	0.88	1.00		8.2%	0.89	0.98	
14 Point Trend	4.4%	0.81	0.97		3.5%	0.87	1.00		8.0%	0.86	0.98	
13 Point Trend	4.1%	0.76	0.97		3.5%	0.84	0.99		7.7%	0.83	0.98	
12 Point Trend	3.6%	0.69	0.97		3.2%	0.80	0.99		7.0%	0.78	0.98	
11 Point Trend	2.7%	0.65	0.97		2.8%	0.75	0.99		5.6%	0.78	0.99	
10 Point Trend	1.8%	0.60	0.99		2.3%	0.68	1.00		4.2%	0.78	1.00	
9 Point Trend	1.2%	0.48	0.99		2.3%	0.60	1.00		3.5%	0.71	1.00	
8 Point Trend	0.6%	0.25	1.00		2.2%	0.49	0.99		2.9%	0.59	1.00	
7 Point Trend	0.2%	0.02	1.00		2.7%	0.49	0.99		2.8%	0.47	1.00	
6 Point Trend	0.4%	0.11	0.99		4.3%	0.80	0.99		4.8%	0.83	1.00	
5 Point Trend	0.4%	0.04	0.99		5.6%	0.88	1.00		6.0%	0.87	1.00	
4 Point Trend	-1.3%	0.90	1.00		5.9%	0.81	0.99		4.5%	0.77	0.99	
3 Point Trend	-1.2%	0.75	1.00		7.0%	0.72	0.96		5.8%	0.71	0.84	

Pennsylvania AY's as of 2012/1	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.1%	-1.2%	0.9%
5 Year Trend	1.6%	-1.6%	0.0%
4 Year Trend	1.3%	-0.1%	1.1%
3 Year Trend	0.2%	0.3%	0.5%

Countrywide Four CQ Ending as of 2012/2		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	3.3%	0.98		2.4%	0.81		5.9%	0.96	
23 Point Trend	3.4%	0.98		2.3%	0.78		5.7%	0.96	
22 Point Trend	3.3%	0.97		2.1%	0.77		5.5%	0.96	
21 Point Trend	3.4%	0.97		1.8%	0.76		5.3%	0.97	
20 Point Trend	3.3%	0.97		1.8%	0.73		5.2%	0.97	
19 Point Trend	3.3%	0.96		1.9%	0.72		5.2%	0.96	
18 Point Trend	3.2%	0.96		2.1%	0.76		5.3%	0.96	
17 Point Trend	3.1%	0.96		2.2%	0.76		5.4%	0.95	
16 Point Trend	3.0%	0.95		2.3%	0.77		5.4%	0.94	
15 Point Trend	2.8%	0.95		2.6%	0.79		5.5%	0.93	
14 Point Trend	2.7%	0.94		2.8%	0.81		5.6%	0.92	
13 Point Trend	2.6%	0.93		3.3%	0.89		5.9%	0.93	
12 Point Trend	2.4%	0.92		3.4%	0.89		6.0%	0.92	
11 Point Trend	2.2%	0.91		3.4%	0.86		5.6%	0.89	
10 Point Trend	2.1%	0.88		3.6%	0.84		5.7%	0.87	
9 Point Trend	2.2%	0.86		3.7%	0.80		5.9%	0.84	
8 Point Trend	2.4%	0.87		4.0%	0.78		6.5%	0.83	
7 Point Trend	2.8%	0.90		4.7%	0.81		7.7%	0.86	
6 Point Trend	3.4%	0.96		6.0%	0.90		9.7%	0.94	
5 Point Trend	3.3%	0.93		7.1%	0.92		10.7%	0.93	
4 Point Trend	2.5%	0.96		5.5%	0.89		8.1%	0.95	
3 Point Trend	2.6%	0.92		7.6%	0.97		10.5%	1.00	

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
 Average Loss Date for Fiscal Calendar Year 	9/30/2009	9/30/2010	9/30/2011	
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
4. Selected Severity Trend	1.9%	1.9%	1.9%	
5. Selected Frequency Trend	-0.2%	-0.2%	-0.2%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.7%	1.7%	1.7%	
7. Past-to-Present Factor = [1+(6)](3)	1.034	1.017	1.000	
Propert to February Additional Control				
Present-to-Future Adjustments	0/00/0044	0/00/0044	0/00/0044	
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	1.9%	1.9%	1.9%	
12. Selected Frequency Trend	-0.2%	-0.2%	-0.2%	
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	1.7%	1.7%	1.7%	
14. Present-to-Future Factor = [1+(13)](10)	1.036	1.036	1.036	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.071	1.054	1.036	

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011	
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
Selected Severity Trend	3.1%	3.1%	3.1%	
5. Selected Frequency Trend	1.3%	1.3%	1.3%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	4.4%	4.4%	4.4%	
7. Past-to-Present Factor = [1+(6)](3)	1.090	1.044	1.000	
Present-to-Future Adjustments				
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	3.7%	3.7%	3.7%	
12. Selected Frequency Trend	0.1%	0.1%	0.1%	
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	3.8%	3.8%	3.8%	
14. Present-to-Future Factor = [1+(13)](10)	1.081	1.081	1.081	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.178	1.129	1.081	

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011	
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
Selected Severity Trend	5.0%	5.0%	5.0%	
5. Selected Frequency Trend	0.0%	0.0%	0.0%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	5.0%	5.0%	5.0%	
7. Past-to-Present Factor = [1+(6)](3)	1.103	1.050	1.000	
Present-to-Future Adjustments				
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
9. Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	5.0%	5.0%	5.0%	
12. Selected Frequency Trend	2.0%	2.0%	2.0%	
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	7.1%	7.1%	7.1%	
14. Present-to-Future Factor = [1+(13)](10)	1.155	1.155	1.155	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.274	1.213	1.155	

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

	Fiscal Calendar Year Endi		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
Selected Severity Trend	3.0%	3.0%	3.0%
5. Selected Frequency Trend	2.0%	2.0%	2.0%
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	5.1%	5.1%	5.1%
7. Past-to-Present Factor = [1+(6)](3)	1.105	1.051	1.000
Present-to-Future Adjustments			
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013
10. Years of Trend = (9) - (8)	2.100	2.100	2.100
11. Selected Severity Trend	3.0%	3.0%	3.0%
12. Selected Frequency Trend	3.0%	3.0%	3.0%
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	6.1%	6.1%	6.1%
14. Present-to-Future Factor = [1+(13)](10)	1.132	1.132	1.132
Past-to-Future Adjustments			
15. Loss Projection Factor = $(7) \times (14)$	1.251	1.190	1.132

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company and Nationwide Affinity Insurance Company Determination of Loss Projection Factors

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011	
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
Selected Severity Trend	0.7%	0.7%	0.7%	
5. Selected Frequency Trend	0.7%	0.7%	0.7%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	1.4%	1.4%	1.4%	
7. Past-to-Present Factor = [1+(6)](3)	1.028	1.014	1.000	
Burnett Franklinder				
Present-to-Future Adjustments				
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	0.7%	0.7%	0.7%	
12. Selected Frequency Trend	-0.2%	-0.2%	-0.2%	
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	0.5%	0.5%	0.5%	
14. Present-to-Future Factor = [1+(13)](10)	1.011	1.011	1.011	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.039	1.025	1.011	

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011	
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
Selected Severity Trend	2.8%	2.8%	2.8%	
5. Selected Frequency Trend	4.0%	4.0%	4.0%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	6.9%	6.9%	6.9%	
7. Past-to-Present Factor = [1+(6)](3)	1.143	1.069	1.000	
Present-to-Future Adjustments				
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	3.7%	3.7%	3.7%	
12. Selected Frequency Trend	3.0%	3.0%	3.0%	
13. Selected Pure Premium Trend = $[1+(11)] \times [1+(12)] - 1$	6.8%	6.8%	6.8%	
14. Present-to-Future Factor = [1+(13)](10)	1.148	1.148	1.148	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.312	1.227	1.148	

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011	
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
Selected Severity Trend	1.3%	1.3%	1.3%	
5. Selected Frequency Trend	2.1%	2.1%	2.1%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	3.4%	3.4%	3.4%	
7. Past-to-Present Factor = [1+(6)](3)	1.069	1.034	1.000	
Present-to-Future Adjustments				
Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	3.0%	3.0%	3.0%	
12. Selected Frequency Trend	-0.5%	-0.5%	-0.5%	
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)	1.053	1.053	1.053	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.126	1.089	1.053	

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

	Fiscal Calendar Year Ending			
	2010/1	2011/1	2012/1	
Past-to-Present Adjustments				
Average Loss Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011	
2. Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
3. Years of Trend = (2) - (1)	2.000	1.000	0.000	
Selected Severity Trend	5.0%	5.0%	5.0%	
5. Selected Frequency Trend	2.8%	2.8%	2.8%	
6. Selected Pure Premium Trend = $[1+(4)] \times [1+(5)] - 1$	7.9%	7.9%	7.9%	
7. Past-to-Present Factor = [1+(6)](3)	1.164	1.079	1.000	
Present-to-Future Adjustments				
8. Average Loss Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011	
Average Loss Date for Assumed Effective Period	11/4/2013	11/4/2013	11/4/2013	
10. Years of Trend = (9) - (8)	2.100	2.100	2.100	
11. Selected Severity Trend	2.7%	2.7%	2.7%	
12. Selected Frequency Trend	2.8%	2.8%	2.8%	
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	5.6%	5.6%	5.6%	
14. Present-to-Future Factor = [1+(13)](10)	1.121	1.121	1.121	
Past-to-Future Adjustments				
15. Loss Projection Factor = (7) × (14)	1.305	1.210	1.121	

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:	0.96 to 1.00	1.69 to 1.00
Reserve to Premium Ratio:	1.30 to 1.00	0.31 to 1.00
Investment Yield:	4.7 %	4.4 %
Portion of Assets Available for Investments:	100.0 %	100.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of \$11.29 for liability coverages and an underwriting profit of \$15.42 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 11.29 percent (\$11.29/\$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 15.42 percent (\$15.42/\$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	11.29 %	15.42%
Selected Underwriting Profit Provision	2.5%	4.5%
Rate of Return – Selected Underwriting Profit Provision	7.2%	6.5%

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months		Cash	Flow				
from			Federal		Actual	Excess	Adjusted
Policy	Net	Investment	Income		Cash	Cash	Cash
Inception	Underwriting	Income	Tax	<u>Total</u>	Balance	<u>Flow</u>	Balance
-1	(4.91)	0.00	0.00	(4.91)	0.00	0.00	0.00
0	8.19	0.00	1.65	9.84	9.84	0.00	9.84
3	12.10	0.62	(2.33)	10.39	20.23	0.00	20.23
6	14.79	0.56	(0.42)	14.93	35.16	0.00	35.16
9	7.57	1.01	(2.36)	6.22	41.38	0.00	41.38
12	3.83	0.85	(2.13)	2.55	43.93	0.00	43.93
15	(7.38)	0.63	(0.11)	(6.86)	37.08	0.00	37.08
18	(3.94)	0.50	(0.10)	(3.54)	33.54	0.00	33.54
21	(2.75)	0.41	(0.09)	(2.42)	31.12	0.66	30.46
24	(2.39)	0.35	(0.08)	(2.11)	28.35	2.38	25.96
27	(2.07)	0.30	(0.06)	(1.82)	24.14	2.05	22.09
30	(1.78)	0.26	(0.05)	(1.57)	20.52	1.80	18.72
33	(1.41)	0.22	(0.05)	(1.24)	17.47	1.44	16.04
36	(1.42)	0.19	(0.04)	(1.27)	14.77	1.40	13.37
39	(0.59)	0.16	(0.05)	(0.49)	12.89	0.73	12.16
42	(1.06)	0.14	(0.03)	(0.94)	11.21	1.02	10.19
45	(0.70)	0.14	(0.03)	(0.54) (0.61)	9.58	0.71	8.87
48	(0.40)	0.12	(0.03)	(0.33)	8.54	0.71	8.10
51	(0.40)	0.10	(0.03)	(0.33)	7.77	0.42	7.34
54	(0.36)	0.09	(0.03) (0.02)	(0.34) (0.29)	7.05	0.42	6.65
57	(0.36)	0.09	(0.02) (0.02)	(0.29) (0.30)	6.35	0.40	6.00
60	(0.36)	0.08	(0.02) (0.02)	(0.30)	5.79	0.30	5.51
72	(1.13) (0.34)	0.26	(0.07)	(0.93)	4.57	1.14	3.43
84		0.16	(0.05)	(0.23)	3.20	0.41	2.79
96	(0.33)	0.13	(0.04)	(0.24)	2.56	0.37	2.19
108	(0.33)	0.10	(0.03)	(0.25)	1.93	0.35	1.59
120	(0.13)	0.08	(0.02)	(0.07)	1.51	0.16	1.35
132	(0.13)	0.06	(0.02)	(0.08)	1.27	0.15	1.11
144	(0.13)	0.05	(0.01)	(0.09)	1.02	0.14	0.88
156	(0.25)	0.04	(0.01)	(0.22)	0.66	0.23	0.43
168	0.00	0.02	(0.01)	0.01	0.45	0.01	0.43
180	0.00	0.02	(0.01)	0.02	0.45	0.01	0.44
192	0.00	0.02	(0.01)	0.01	0.45	0.01	0.44
204	(0.11)	0.02	(0.01)	(0.10)	0.34	0.11	0.23
216	(0.04)	0.01	(0.00)	(0.03)	0.20	0.04	0.17
228	(0.11)	0.01	(0.00)	(0.11)	0.06	0.06	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
276	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
288	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
300	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
312	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
360	(0.01)	0.00	0.00	(0.01)	(0.01)	0.00	(0.01)
Total	11.29	7.75	(6.66)	12.37			
			•				

EC - Standard Auto Liability - Countrywide

Assets Required to Support Insurance Operations

	Require	d Assets		_	Available	Assets from C	Operations	_
Unearned	Loss &	Required				Salvage &	Required	Assets
Premium	LAE	Underlying			Premium	Subrogation	Cash	Prior to
Reserve	Reserve	<u>Surplus</u>	Total		Receivable	Receivable	Balance	Infusion
0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
50.00	0.00	40.00	90.00		36.45	0.00	9.84	46.30
25.00	11.69	29.35	66.04		17.03	1.15	20.23	38.41
50.00	19.74	55.79	125.53		36.57	1.86	35.16	73.59
25.00	26.25	41.00	92.26		17.08	2.37	41.38	60.83
0.00	31.42	25.14	56.56		0.12	2.77	43.93	46.82
0.00	25.18	20.15	45.33		0.05	2.27	37.08	39.40
0.00	20.88	16.70	37.58		0.05	1.91	33.54	35.50
0.00	17.86	14.29	32.15		0.05	1.64	30.46	32.15
0.00	15.23	12.18	27.41		0.05	1.40	25.96	27.41
0.00	12.97	10.38	23.35		0.05	1.21	22.09	23.35
0.00	10.98	8.78	19.76		0.05	0.99	18.72	19.76
0.00	9.40	7.52	16.91		0.05	0.82	16.04	16.91
0.00	7.83	6.27	14.10		0.05	0.68	13.37	14.10
0.00	7.06	5.65	12.71		0.05	0.50	12.16	12.71
0.00	5.92	4.74	10.66		0.05	0.42	10.19	10.66
0.00	5.15	4.12	9.27		0.05	0.35	8.87	9.27
0.00	4.69	3.75	8.45		0.05	0.29	8.10	8.45
0.00	4.24	3.39	7.63		0.05	0.24	7.34	7.63
0.00	3.82	3.06	6.88		0.05	0.18	6.65	6.88
0.00	3.45	2.76	6.21		0.05	0.16	6.00	6.21
0.00	3.16	2.53	5.70		0.05	0.14	5.51	5.70
0.00	1.98	1.58	3.56		0.05	0.08	3.43	3.56
0.00	1.61	1.29	2.90		0.05	0.05	2.79	2.90
0.00	1.26	1.01	2.27		0.05	0.04	2.19	2.27
0.00	0.92	0.74	1.66		0.05	0.04	1.59	1.66
0.00	0.79	0.63	1.42		0.05	0.03	1.35	1.42
0.00	0.79	0.63	1.42		0.05	0.02	1.33	1.42
0.00	0.52	0.32	0.94		0.05	0.02	0.88	0.94
0.00	0.32	0.42	0.49		0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49		0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49		0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49		0.05	0.00	0.44	0.49
0.00	0.27	0.22	0.49		0.05	0.00	0.44	0.49
0.00	0.10	0.13	0.29		0.05	0.00	0.23	0.29
0.00 0.00	0.01 0.01	0.04 0.04	0.05 0.05		0.05 0.05	0.00	0.00	0.05 0.05
		0.04						
0.00	0.01		0.05 0.05		0.05	0.00	0.00	0.05
0.00	0.01	0.04			0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05		0.05	0.00	(0.00)	0.05
0.00	0.00	0.05	0.05		0.05	0.00	(0.01)	0.05

EC - Standard Auto Liability - Countrywide Infused and Excess Asset Flows Resulting from Insurance Operations

	Assets	Required	Infused	Excess	Total	Discount	Discounted
Required	Prior to	Infused	Asset	Asset	Asset	Factor at	Asset
<u>Assets</u>	<u>Infusion</u>	Assets	<u>Flow</u>	<u>Flow</u>	<u>Flow</u>	15.0% ROR	<u>Flow</u>
0.00	0.00	0.00	0.00	(4.91)	(4.91)	1.0117	(4.97)
90.00	46.30	43.70	(43.70)	0.00	(43.70)	1.0000	(43.70)
66.04	38.41	27.63	16.07	0.00	16.07	0.9657	15.52
125.53	73.59	51.94	(24.31)	0.00	(24.31)	0.9325	(22.67)
92.26	60.83	31.43	20.51	0.00	20.51	0.9005	18.47
56.56	46.82	9.73	21.70	0.00	21.70	0.8696	18.87
45.33	39.40	5.93	3.81	0.00	3.81	0.8397	3.20
37.58	35.50	2.08	3.85	0.00	3.85	0.8109	3.12
32.15	32.15	0.00	2.08	0.66	2.74	0.7830	2.15
27.41	27.41	0.00	0.00	2.38	2.38	0.7561	1.80
23.35	23.35	0.00	0.00	2.05	2.05	0.7302	1.50
19.76	19.76	0.00	0.00	1.80	1.80	0.7051	1.27
16.91	16.91	0.00	0.00	1.44	1.44	0.6809	0.98
14.10	14.10	0.00	0.00	1.40	1.40	0.6575	0.92
12.71	12.71	0.00	0.00	0.73	0.73	0.6349	0.46
10.66	10.66	0.00	0.00	1.02	1.02	0.6131	0.63
9.27	9.27	0.00	0.00	0.71	0.71	0.5921	0.42
8.45	8.45	0.00	0.00	0.44	0.44	0.5718	0.25
7.63	7.63	0.00	0.00	0.42	0.42	0.5521	0.23
6.88	6.88	0.00	0.00	0.40	0.40	0.5332	0.21
6.21	6.21	0.00	0.00	0.36	0.36	0.5149	0.18
5.70	5.70	0.00	0.00	0.28	0.28	0.4972	0.14
3.56	3.56	0.00	0.00	1.14	1.14	0.4323	0.49
2.90	2.90	0.00	0.00	0.41	0.41	0.3759	0.15
2.27	2.27	0.00	0.00	0.37	0.37	0.3269	0.12
1.66	1.66	0.00	0.00	0.35	0.35	0.2843	0.10
1.42	1.42	0.00	0.00	0.16	0.16	0.2472	0.04
1.18	1.18	0.00	0.00	0.15	0.15	0.2149	0.03
0.94	0.94	0.00	0.00	0.14	0.14	0.1869	0.03
0.49	0.49	0.00	0.00	0.23	0.23	0.1625	0.04
0.49	0.49	0.00	0.00	0.01	0.01	0.1413	0.00
0.49	0.49	0.00	0.00	0.01	0.01	0.1229	0.00
0.49	0.49	0.00	0.00	0.01	0.01	0.1069	0.00
0.29	0.29	0.00	0.00	0.11	0.11	0.0929	0.01
0.22	0.22	0.00	0.00	0.04	0.04	0.0808	0.00
0.05	0.05	0.00	0.00	0.06	0.06	0.0703	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0611	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0531	0.00
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0462	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0402	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0349	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0304	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0264	(0.00)
0.05	0.05	0.00	0.00	0.00	0.00	0.0230	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0200	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0174	0.00
0.05	0.05	0.00	0.00	(0.01)	(0.01)	0.0151	(0.00)
			0.00	12.37	12.37		0.00

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months		Cash l	Flow		_		
from			Federal		Actual	Excess	Adjusted
Policy	Net	Investment	Income		Cash	Cash	Cash
Inception	Underwriting	Income	Tax	<u>Total</u>	Balance	Flow	Balance
-1	(4.94)	0.00	0.00	(4.94)	0.00	0.00	0.00
0	8.17	0.00	1.68	9.85	9.85	0.00	9.85
3	7.37	1.19	(2.74)	5.83	15.68	0.00	15.68
6	9.13	0.78	(0.72)	9.20	24.88	0.00	24.88
9	2.69	1.39	(2.75)	1.34	26.21	0.00	26.21
12	(1.24)	0.82	(2.39)	(2.82)	23.40	8.64	14.75
15	(5.49)	0.16	(0.01)	(5.34)	9.41	7.50	1.92
18	(0.11)	0.02	(0.00)	(0.09)	1.83	0.78	1.05
21	(0.05)	0.01	(0.00)	(0.04)	1.01	0.32	0.68
24	(0.04)	0.01	(0.00)	(0.04)	0.65	0.18	0.46
27	(0.03)	0.01	(0.00)	(0.03)	0.44	0.09	0.34
30	(0.01)	0.00	(0.00)	(0.01)	0.33	0.07	0.26
33	(0.01)	0.00	(0.00)	(0.01)	0.25	0.05	0.20
36	(0.01)	0.00	(0.00)	(0.00)	0.19	0.04	0.16
39	(0.02)	0.00	(0.00)	(0.02)	0.14	0.06	0.08
42	(0.00)	0.00	(0.00)	(0.00)	0.08	0.02	0.05
45	(0.01)	0.00	(0.00)	(0.01)	0.05	0.02	0.03
48	(0.01)	0.00	(0.00)	(0.00)	0.02	0.02	0.00
51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
57	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
60	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
72	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
84	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
108	0.00	0.00	0.00	0.00	0.00	0.00	0.00
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	15.42	4.41	(6.94)	12.89			

EC - Standard Auto Physical Damage - Countrywide

Assets Required to Support Insurance Operations

	Require	ed Assets			Available	Assets from C	Operations	
Unearned	Loss &	Required				Salvage &	Required	Assets
Premium	LAE	Underlying			Premium	Subrogation	Cash	Prior to
Reserve	Reserve	Surplus	<u>Total</u>	1	Receivable	Receivable	Balance	Infusion
0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
50.00	0.00	96.15	146.15		36.45	0.00	9.85	46.30
25.00	5.81	59.25	90.05		17.02	1.04	15.68	33.74
50.00	6.78	109.19	165.98		36.57	1.38	24.88	62.82
25.00	6.96	61.47	93.43		17.07	1.47	26.21	44.76
0.00	5.58	10.74	16.32		0.11	1.45	14.75	16.32
0.00	0.88	1.69	2.56		0.05	0.60	1.92	2.56
0.00	0.48	0.93	1.41		0.05	0.31	1.05	1.41
0.00	0.32	0.62	0.93		0.05	0.20	0.68	0.93
0.00	0.23	0.44	0.67		0.05	0.15	0.46	0.67
0.00	0.18	0.35	0.53		0.05	0.14	0.34	0.53
0.00	0.15	0.28	0.43		0.05	0.11	0.26	0.43
0.00	0.12	0.23	0.35		0.05	0.10	0.20	0.35
0.00	0.10	0.20	0.30		0.05	0.09	0.16	0.30
0.00	0.07	0.14	0.21		0.05	0.08	0.08	0.21
0.00	0.06	0.11	0.17		0.05	0.07	0.05	0.17
0.00	0.05	0.09	0.14		0.05	0.06	0.03	0.14
0.00	0.04	0.07	0.11		0.05	0.06	0.00	0.11
0.00	0.03	0.07	0.10		0.05	0.05	0.00	0.10
0.00	0.03	0.07	0.10		0.05	0.05	(0.00)	0.10
0.00	0.02	0.07	0.10		0.05	0.05	(0.00)	0.10
0.00	0.02	0.08	0.09		0.05	0.04	(0.01)	0.09
0.00	0.01	0.07	0.08		0.05	0.03	(0.00)	0.08
0.00	0.00	0.07	0.08		0.05	0.03	(0.00)	0.08
0.00	0.00	0.07	0.07		0.05	0.02	0.00	0.07
0.00	0.00	0.07	0.07		0.05	0.02	0.00	0.07
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06		0.05	0.00	0.00	0.06
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05		0.05	0.00	0.00	0.05

EC - Standard Auto Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

	Assets	Required	Infused	Excess	Total	Discount	Discounted
Required	Prior to	Infused	Asset	Asset	Asset	Factor at	Asset
Assets	<u>Infusion</u>	Assets	Flow	<u>Flow</u>	Flow	15.0% ROR	<u>Flow</u>
0.00	0.00	0.00	0.00	(4.94)	(4.94)	1.0117	(4.99)
146.15	46.30	99.85	(99.85)	0.00	(99.85)	1.0000	(99.85)
90.05	33.74	56.31	43.54	0.00	43.54	0.9657	42.05
165.98	62.82	103.16	(46.85)	0.00	(46.85)	0.9325	(43.68)
93.43	44.76	48.67	54.49	0.00	54.49	0.9005	49.07
16.32	16.32	0.00	48.67	8.64	57.31	0.8696	49.84
2.56	2.56	0.00	0.00	7.50	7.50	0.8397	6.30
1.41	1.41	0.00	0.00	0.78	0.78	0.8109	0.63
0.93	0.93	0.00	0.00	0.32	0.32	0.7830	0.25
0.67	0.67	0.00	0.00	0.18	0.18	0.7561	0.14
0.53	0.53	0.00	0.00	0.09	0.09	0.7302	0.07
0.43	0.43	0.00	0.00	0.07	0.07	0.7051	0.05
0.35	0.35	0.00	0.00	0.05	0.05	0.6809	0.04
0.30	0.30	0.00	0.00	0.04	0.04	0.6575	0.02
0.21	0.21	0.00	0.00	0.06	0.06	0.6349	0.04
0.17	0.17	0.00	0.00	0.02	0.02	0.6131	0.01
0.14	0.14	0.00	0.00	0.02	0.02	0.5921	0.01
0.11	0.11	0.00	0.00	0.02	0.02	0.5718	0.01
0.10	0.10	0.00	0.00	0.00	0.00	0.5521	0.00
0.10	0.10	0.00	0.00	(0.00)	(0.00)	0.5332	(0.00)
0.10	0.10	0.00	0.00	(0.00)	(0.00)	0.5149	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.4972	(0.00)
0.08	0.08	0.00	0.00	0.00	0.00	0.4323	0.00
0.08	0.08	0.00	0.00	0.00	0.00	0.3759	0.00
0.07	0.07	0.00	0.00	0.00	0.00	0.3269	0.00
0.07	0.07	0.00	0.00	0.00	0.00	0.2843	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.2472	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.2149	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1869	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1625	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1413	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1229	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1069	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.0929	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0808	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0703	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0611	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0531	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0462	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0402	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0349	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0304	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0264	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0230	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0200	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0174	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	12.89	12.89		(0.00)

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	26.6%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	60.6%
Trend	
5. Selected Prospective Loss Trend	1.7%
6. Selected Prospective Premium Trend	-2.5%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/6/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = {[1+(5)] ÷ [1+(6)]} (9)	1.021
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (10)	61.9%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	61.9%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Determination of Trended Permissible Loss and ALAE Ratio Property Damage

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	26.6%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	60.6%
Trend	
5. Selected Prospective Loss Trend	3.8%
6. Selected Prospective Premium Trend	-2.0%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = {[1+(5)] ÷ [1+(6)]} (9)	1.029
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (10)	62.4%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	62.4%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Determination of Trended Permissible Loss and ALAE Ratio Uninsured Motorists - Bodily Injury

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	26.6%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	60.6%
Trend	
5. Selected Prospective Loss Trend	7.1%
6. Selected Prospective Premium Trend	-1.7%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = {[1+(5)] ÷ [1+(6)]} (9)	1.044
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (10)	63.3%
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)	63.3%

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	26.6%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	60.6%
Trend	
5. Selected Prospective Loss Trend	6.1%
6. Selected Prospective Premium Trend	-0.6%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = {[1+(5)] ÷ [1+(6)]} (9)	1.033
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (10)	62.6%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	62.6%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company

Determination of Trended Permissible Loss and ALAE Ratio

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	26.6%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	60.6%
Trend	
5. Selected Prospective Loss Trend	0.5%
6. Selected Prospective Premium Trend	-3.2%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.019
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (10)	61.8%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	61.8%

Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Determination of Trended Permissible Loss and ALAE Ratio Comprehensive

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	3.4%
3. Fixed Expense Ratio	24.0%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	59.3%
Trend	
5. Selected Prospective Loss Trend	6.8%
6. Selected Prospective Premium Trend	-0.5%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.036
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (10)	61.4%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = (11) \times (12) \times (13)	61.4%

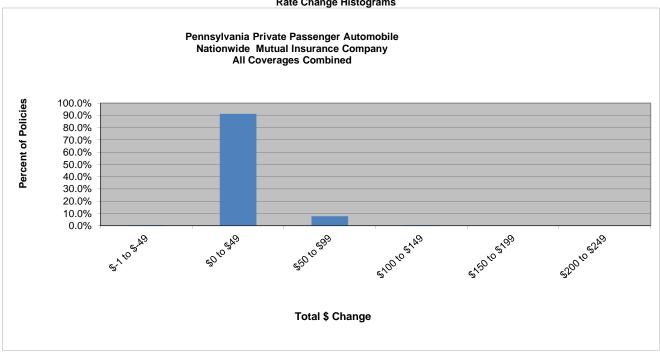
Pennsylvania Personal Automobile Nationwide Mutual Insurance Company Determination of Trended Permissible Loss and ALAE Ratio Collision

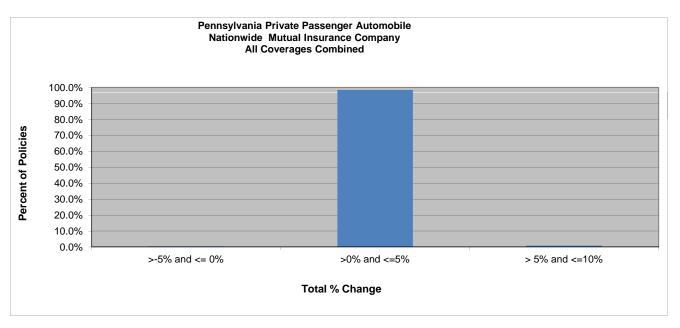
Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	3.4%
3. Fixed Expense Ratio	24.0%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	59.3%
Trend	
5. Selected Prospective Loss Trend	2.5%
6. Selected Prospective Premium Trend	0.9%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
9. Years of Trend = (7) - (8)	0.50
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\}$ (9)	1.008
Trended Permissible Loss and DCC Expense Ratio	
11. Trended Permissible Loss and DCC Expense Ratio = (4) x (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 Mutual Insurance Company Determination of Trended Permissible Loss and ALAE Ratio Loss of Use

Permissible Loss and DCC Expense Ratio Underlying Current Rates	
1. Variable Expense Ratio	13.3%
2. Underwriting Profit Provision	3.4%
3. Fixed Expense Ratio	24.0%
4. Permissible Loss and DCC Expense Ratio = 100% - (1) - (2) - (3)	59.3%
Trend	
5. Selected Prospective Loss Trend	5.6%
6. Selected Prospective Premium Trend	0.7%
7. Average Earned Date Underlying Proposed Rates	11/4/2013
Average Earned Date Underlying Current Rates	5/7/2013
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) x (10)	60.7%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	60.7%

Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company Rate Change Histograms





Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company

Current and Revised Territory Base Rates

			odily Injury	·		
		Premium				
	Indicated	Impacts				
	Change	from Factor	Current	Revised	Base Rate	Total
Terr	Factor	Changes	Rate	Rate	Change	Change
3	1.016	1.000	149.90	152.30	1.6%	1.6%
18	1.016	1.000	171.10	173.80	1.6%	1.6%
21	1.016	1.000	246.50	250.40	1.6%	1.6%
30	1.016	1.000	147.10	149.50	1.6%	1.6%
33	1.016	1.000	196.00	199.10	1.6%	1.6%
43	1.016	1.000	155.30	157.80	1.6%	1.6%
46	1.016	1.000	201.70	204.90	1.6%	1.6%
77	1.016	1.000	198.50	201.70	1.6%	1.6%
78	1.016	1.000	184.50	187.50	1.6%	1.6%
79	1.016	1.000	193.50	196.60	1.6%	1.6%
81	1.016	1.000	183.40	186.30	1.6%	1.6%
84	1.016	1.000	164.50	167.10	1.6%	1.6%
88	1.016	1.000	212.60	216.00	1.6%	1.6%
89	1.016	1.000	215.20	218.60	1.6%	1.6%
94	1.016	1.000	191.80	194.90	1.6%	1.6%
100	1.016	1.000	197.30	200.50	1.6%	1.6%
108	1.016	1.000	151.80	154.20	1.6%	1.6%
109	1.016	1.000	158.20	160.70	1.6%	1.6%
112	1.016	1.000	196.80	199.90	1.6%	1.6%
113	1.016	1.000	224.00	227.60	1.6%	1.6%
114	1.016	1.000	247.90	251.90	1.6%	1.6%
126	1.016	1.000	418.20	424.90	1.6%	1.6%
127	1.016	1.000	348.60	354.20	1.6%	1.6%
132	1.016	1.000	181.30	184.20	1.6%	1.6%
135	1.016	1.000	164.70	167.30	1.6%	1.6%
139 142	1.016	1.000	313.80	318.80	1.6% 1.6%	1.6% 1.6%
	1.016	1.000	512.50	520.70		
143 144	1.016	1.000	643.40	653.70	1.6% 1.6%	1.6%
	1.016	1.000	549.00 589.20	557.80		1.6%
146 147	1.016 1.016	1.000 1.000	649.40	598.60 659.80	1.6% 1.6%	1.6% 1.6%
147	1.016	1.000	542.10	550.80	1.6%	1.6%
149	1.016	1.000	602.60	612.20	1.6%	1.6%
150	1.016	1.000	585.00	594.40	1.6%	1.6%
151	1.016	1.000	604.70	614.40	1.6%	1.6%
152	1.016	1.000	648.10	658.50	1.6%	1.6%
153	1.016	1.000	618.80	628.70	1.6%	1.6%
154	1.016	1.000	172.50	175.30	1.6%	1.6%
155	1.016	1.000	160.80	163.40	1.6%	1.6%
156	1.016	1.000	159.00	161.50	1.6%	1.6%
157	1.016	1.000	157.40	159.90	1.6%	1.6%
158	1.016	1.000	160.70	163.30	1.6%	1.6%
159	1.016	1.000	159.00	163.50	1.6%	1.6%
160	1.016	1.000	175.70	178.50	1.6%	1.6%
161	1.016	1.000	162.30	164.90	1.6%	1.6%
162	1.016	1.000	186.30	189.30	1.6%	1.6%
163	1.016	1.000	162.00	164.60	1.6%	1.6%
164	1.016	1.000	179.40	182.30	1.6%	1.6%
165	1.016	1.000	180.30	183.20	1.6%	1.6%
168	1.016	1.000	225.80	229.40	1.6%	1.6%
169	1.016	1.000	252.90	256.90	1.6%	1.6%
170	1.016	1.000	266.00	270.30	1.6%	1.6%

173	1.016	1.000	162.60	165.20	1.6%	1.6%
174	1.016	1.000	187.40	190.40	1.6%	1.6%
175	1.016	1.000	194.10	197.20	1.6%	1.6%
176	1.016	1.000	208.50	211.80	1.6%	1.6%
177	1.016	1.000	190.60	193.60	1.6%	1.6%
178	1.016	1.000	201.10	204.30	1.6%	1.6%
179	1.016	1.000	174.30	177.10	1.6%	1.6%
180	1.016	1.000	161.50	164.10	1.6%	1.6%
181	1.016	1.000	343.60	349.10	1.6%	1.6%
182	1.016	1.000	399.90	406.30	1.6%	1.6%
183	1.016	1.000	391.10	397.40	1.6%	1.6%
184	1.016	1.000	325.70	330.90	1.6%	1.6%
185	1.016	1.000	276.30	280.70	1.6%	1.6%
186	1.016	1.000	289.80	294.40	1.6%	1.6%
187	1.016	1.000	294.90	299.60	1.6%	1.6%
188	1.016	1.000	272.80	277.20	1.6%	1.6%
191	1.016	1.000	183.80	186.70	1.6%	1.6%
192	1.016	1.000	164.20	166.80	1.6%	1.6%
193	1.016	1.000	182.60	185.50	1.6%	1.6%
193	1.016	1.000	189.40	192.40	1.6%	1.6%
		1.000	408.80		1.6%	
195	1.016			415.30		1.6%
196	1.016	1.000	336.00	341.40	1.6%	1.6%
197	1.016	1.000	342.00	347.50	1.6%	1.6%
198	1.016	1.000	417.20	423.90	1.6%	1.6%
199	1.016	1.000	444.30	451.40	1.6%	1.6%
201	1.016	1.000	357.40	363.10	1.6%	1.6%
202	1.016	1.000	215.80	219.30	1.6%	1.6%
203	1.016	1.000	196.40	199.50	1.6%	1.6%
204	1.016	1.000	213.40	216.80	1.6%	1.6%
205	1.016	1.000	189.70	192.70	1.6%	1.6%
206	1.016	1.000	174.60	177.40	1.6%	1.6%
207	1.016	1.000	175.70	178.50	1.6%	1.6%
208	1.016	1.000	182.30	185.20	1.6%	1.6%
210	1.016	1.000	182.30	185.20	1.6%	1.6%
212	1.016	1.000	187.50	190.50	1.6%	1.6%
213	1.016	1.000	333.20	338.50	1.6%	1.6%
214	1.016	1.000	253.20	257.30	1.6%	1.6%
215	1.016	1.000	180.80	183.70	1.6%	1.6%
217	1.016	1.000	186.00	189.00	1.6%	1.6%
218	1.016	1.000	180.40	183.30	1.6%	1.6%
221	1.016	1.000	192.50	195.60	1.6%	1.6%
222	1.016	1.000	195.40	198.50	1.6%	1.6%
223	1.016	1.000	188.10	191.10	1.6%	1.6%
224	1.016	1.000	184.90	187.90	1.6%	1.6%
225	1.016	1.000	188.00	191.00	1.6%	1.6%
226	1.016	1.000	194.40	197.50	1.6%	1.6%
227	1.016	1.000	188.00	191.00	1.6%	1.6%
228	1.016	1.000	168.90	171.60	1.6%	1.6%
229	1.016	1.000	155.40	157.90	1.6%	1.6%
999	1.016	1.000	229.70	233.40	1.6%	1.6%

Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company

Current and Revised Territory Base Rates

Property Damage						
		Premium				
	Indicated	Impacts				
	Change	from Factor	Current	Revised	Base Rate	Total
Terr	Factor	Changes	Rate	Rate	Change	Change
3	1.047	1.000	146.40	153.30	4.7%	4.7%
18	1.047	1.000	110.40	115.60	4.7%	4.7%
21	1.047	1.000	152.40	159.60	4.7%	4.7%
30	1.047	1.000	133.50	139.80	4.7%	4.7%
33	1.047	1.000	135.60	142.00	4.7%	4.7%
43	1.047	1.000	155.80	163.10	4.7%	4.7%
46	1.047	1.000	142.70	149.40	4.7%	4.7%
77	1.047	1.000	156.70	164.10	4.7%	4.7%
78	1.047	1.000	149.20	156.20	4.7%	4.7%
79	1.047	1.000	142.80	149.50	4.7%	4.7%
81	1.047	1.000	136.70	143.10	4.7%	4.7%
84	1.047	1.000	159.60	167.10	4.7%	4.7%
88	1.047	1.000	135.50	141.90	4.7%	4.7%
89	1.047	1.000	137.40	143.90	4.7%	4.7%
94	1.047	1.000	125.70	131.60	4.7%	4.7%
100	1.047	1.000	167.70	175.60	4.7%	4.7%
108	1.047	1.000	131.30	137.50	4.7%	4.7%
109	1.047	1.000	120.50	126.20	4.7%	4.7%
						4.7%
112	1.047	1.000	134.60	140.90	4.7%	,
113	1.047	1.000	140.10	146.70	4.7%	4.7%
114	1.047	1.000	155.80	163.10	4.7%	4.7%
126	1.047	1.000	238.50	249.70	4.7%	4.7%
127	1.047	1.000	209.20	219.00	4.7%	4.7%
132	1.047	1.000	153.90	161.10	4.7%	4.7%
135	1.047	1.000	148.80	155.80	4.7%	4.7%
139	1.047	1.000	210.30	220.20	4.7%	4.7%
142	1.047	1.000	200.70	210.10	4.7%	4.7%
143	1.047	1.000	227.10	237.80	4.7%	4.7%
144	1.047	1.000	233.10	244.10	4.7%	4.7%
146	1.047	1.000	205.10	214.70	4.7%	4.7%
147	1.047	1.000	206.30	216.00	4.7%	4.7%
148	1.047	1.000	224.70	235.30	4.7%	4.7%
149	1.047	1.000	181.30	189.80	4.7%	4.7%
150	1.047	1.000	180.90	189.40	4.7%	4.7%
151	1.047	1.000	187.80	196.60	4.7%	4.7%
152	1.047	1.000	194.30	203.40	4.7%	4.7%
153	1.047	1.000	180.60	189.10	4.7%	4.7%
154	1.047	1.000	139.30	145.80	4.7%	4.7%
155	1.047	1.000	136.10	142.50	4.7%	4.7%
156	1.047	1.000	123.70	129.50	4.7%	4.7%
157	1.047	1.000	152.10	159.20	4.7%	4.7%
158	1.047	1.000	171.70	179.80	4.7%	4.7%
159	1.047	1.000	122.90	128.70	4.7%	4.7%
160	1.047	1.000	124.20	130.00	4.7%	4.7%
161	1.047	1.000	152.70	159.90	4.7%	4.7%
162	1.047	1.000	166.30	174.10	4.7%	4.7%
163	1.047	1.000	143.00	149.70	4.7%	4.7%
164	1.047	1.000	128.90	135.00	4.7%	4.7%
165	1.047	1.000	135.60	142.00	4.7%	4.7%
168	1.047	1.000	179.30	187.70	4.7%	4.7%
169	1.047	1.000	200.60	210.00	4.7%	4.7%
103	1.047	1.000	193.40	202.50	4.7%	4.7%

173	1.047	1.000	143.50	150.20	4.7%	4.7%
174	1.047	1.000	176.80	185.10	4.7%	4.7%
175	1.047	1.000	174.70	182.90	4.7%	4.7%
176	1.047	1.000	157.90	165.30	4.7%	4.7%
177	1.047	1.000	168.50	176.40	4.7%	4.7%
178	1.047	1.000	160.70	168.30	4.7%	4.7%
179	1.047	1.000	167.50	175.40	4.7%	4.7%
180	1.047	1.000	159.50	167.00	4.7%	4.7%
181	1.047	1.000	214.60	224.70	4.7%	4.7%
182	1.047	1.000	216.00	226.20	4.7%	4.7%
183	1.047	1.000	218.70	229.00	4.7%	4.7%
184	1.047	1.000	189.60	198.50	4.7%	4.7%
185	1.047	1.000	190.30	199.20	4.7%	4.7%
186	1.047	1.000	186.10	194.80	4.7%	4.7%
187	1.047	1.000	197.80	207.10	4.7%	4.7%
188	1.047	1.000	196.60	205.80	4.7%	4.7%
191	1.047	1.000	145.00	151.80	4.7%	4.7%
192	1.047	1.000	149.50	156.50	4.7%	4.7%
193	1.047	1.000	141.80	148.50	4.7%	4.7%
194	1.047	1.000	139.90	146.50	4.7%	4.7%
195	1.047	1.000	202.70	212.20	4.7%	4.7%
196	1.047	1.000	199.50	208.90	4.7%	4.7%
197	1.047	1.000	205.60	215.30	4.7%	4.7%
198	1.047	1.000	226.20	236.80	4.7%	4.7%
199	1.047	1.000	233.50	244.50	4.7%	4.7%
201	1.047	1.000	215.50	225.60	4.7%	4.7%
201	1.047	1.000	172.40	180.50	4.7%	4.7%
202	1.047	1.000	152.30	159.50	4.7%	4.7%
203	1.047	1.000	150.30	157.40	4.7%	4.7%
205	1.047	1.000	132.80	139.00	4.7%	4.7%
205	1.047	1.000	170.30	178.30	4.7%	4.7%
206			144.80		4.7%	4.7%
207	1.047 1.047	1.000 1.000	173.80	151.60 182.00	4.7%	4.7%
210	1.047	1.000	153.60	160.80	4.7%	4.7%
210	1.047				4.7%	4.7%
	-	1.000	166.00	173.80		
213	1.047	1.000	217.90	228.10	4.7%	4.7%
214	1.047	1.000	194.90	204.10	4.7%	4.7%
215	1.047	1.000	150.00	157.10	4.7%	4.7%
217	1.047	1.000	169.60	177.60	4.7%	4.7%
218	1.047	1.000	137.80	144.30	4.7%	4.7%
221	1.047	1.000	132.20	138.40	4.7%	4.7%
222	1.047	1.000	148.80	155.80	4.7%	4.7%
223	1.047	1.000	144.20	151.00	4.7%	4.7%
224	1.047	1.000	148.90	155.90	4.7%	4.7%
225	1.047	1.000	144.20	151.00	4.7%	4.7%
226	1.047	1.000	154.90	162.20	4.7%	4.7%
227	1.047	1.000	144.20	151.00	4.7%	4.7%
228	1.047	1.000	149.70	156.70	4.7%	4.7%
229	1.047	1.000	133.00	139.30	4.7%	4.7%
999	1.047	1.000	165.00	172.80	4.7%	4.7%

Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company

Current and Revised Territory Base Rates

Medical Benefits						
		Premium				
	Indicated	Impacts				
	Change	from Factor	Current	Revised	Base Rate	Total
Terr	Factor	Changes	Rate	Rate	Change	Change
3	0.965	1.000	186.70	180.20	-3.5%	-3.5%
18	0.965	1.000	202.20	195.10	-3.5%	-3.5%
21	0.965	1.000	251.30	242.50	-3.5%	-3.5%
30	0.965	1.000	174.10	168.00	-3.5%	-3.5%
33	0.965	1.000	235.80	227.50	-3.5%	-3.5%
43	0.965	1.000	206.70	199.50	-3.5%	-3.5%
46	0.965	1.000	251.60	242.80	-3.5%	-3.5%
77	0.965	1.000	233.60	225.40	-3.5%	-3.5%
78	0.965	1.000	197.50	190.60	-3.5%	-3.5%
79	0.965	1.000	209.50	202.20	-3.5%	-3.5%
81	0.965	1.000	215.10	207.60	-3.5%	-3.5%
84	0.965	1.000	174.30	168.20	-3.5%	-3.5%
88	0.965	1.000	217.50	209.90	-3.5%	-3.5%
89	0.965	1.000	233.20	225.00	-3.5%	-3.5%
94	0.965	1.000	178.60	172.30	-3.5%	-3.5%
100	0.965	1.000	200.80	193.80	-3.5%	-3.5%
108	0.965	1.000	143.10	138.10	-3.5%	-3.5%
109	0.965	1.000	150.80	145.50	-3.5%	-3.5%
112	0.965	1.000	215.40	207.90	-3.5%	-3.5%
113	0.965	1.000	327.70	316.20	-3.5%	-3.5%
114	0.965	1.000	336.60	324.80	-3.5%	-3.5%
126	0.965	1.000	470.10	453.60	-3.5%	-3.5%
127	0.965	1.000	347.50	335.30	-3.5%	-3.5%
132	0.965	1.000	201.40	194.40	-3.5%	-3.5%
135	0.965	1.000	196.90	190.00	-3.5%	-3.5%
139	0.965	1.000	310.80	299.90	-3.5%	-3.5%
142	0.965	1.000	673.60	650.00	-3.5%	-3.5%
143	0.965	1.000	834.90	805.70	-3.5%	-3.5%
144	0.965	1.000	673.70	650.10	-3.5%	-3.5%
146	0.965	1.000	856.00	826.00	-3.5%	-3.5%
147	0.965	1.000	736.20	710.40	-3.5%	-3.5%
148	0.965	1.000	673.70	650.10	-3.5%	-3.5%
149	0.965	1.000	780.60	753.30	-3.5%	-3.5%
150	0.965	1.000	712.50	687.60	-3.5%	-3.5%
151	0.965	1.000	720.30	695.10	-3.5%	-3.5%
152	0.965	1.000	789.70	762.10	-3.5%	-3.5%
153	0.965	1.000	896.30	864.90	-3.5%	-3.5%
154	0.965	1.000	173.80	167.70	-3.5%	-3.5%
155	0.965	1.000	174.10	168.00	-3.5%	-3.5%
156	0.965	1.000	211.40	204.00	-3.5%	-3.5%
157	0.965	1.000	186.90	180.40	-3.5%	-3.5%
158	0.965	1.000	273.40	263.80	-3.5%	-3.5%
159	0.965	1.000	170.60	164.60	-3.5%	-3.5%
160	0.965	1.000	177.20	171.00	-3.5%	-3.5%
161	0.965	1.000	152.20	146.90	-3.5%	-3.5%
162	0.965	1.000	204.60	197.40	-3.5%	-3.5%
163	0.965	1.000	169.10	163.20	-3.5%	-3.5%
164	0.965	1.000	232.40	224.30	-3.5%	-3.5%
165	0.965	1.000	237.50	229.20	-3.5%	-3.5%
168	0.965	1.000	238.70	230.30	-3.5%	-3.5%
169	0.965	1.000	229.30	221.30	-3.5%	-3.5%
170	0.965	1.000	264.30	255.00	-3.5%	-3.5%

173	0.965	1.000	147.70	142.50	-3.5%	-3.5%
174	0.965	1.000	247.00	238.40	-3.5%	-3.5%
175	0.965	1.000	207.90	200.60	-3.5%	-3.5%
176	0.965	1.000	211.50	204.10	-3.5%	-3.5%
177	0.965	1.000	209.90	202.60	-3.5%	-3.5%
178	0.965	1.000	206.90	199.70	-3.5%	-3.5%
179	0.965	1.000	202.20	195.10	-3.5%	-3.5%
180	0.965	1.000	189.70	183.10	-3.5%	-3.5%
181	0.965	1.000	355.60	343.20	-3.5%	-3.5%
182	0.965	1.000	446.40	430.80	-3.5%	-3.5%
183	0.965	1.000	411.80	397.40	-3.5%	-3.5%
184	0.965	1.000	345.70	333.60	-3.5%	-3.5%
185	0.965	1.000	265.40	256.10	-3.5%	-3.5%
186	0.965	1.000	270.50	261.00	-3.5%	-3.5%
187	0.965	1.000	308.80	298.00	-3.5%	-3.5%
188	0.965	1.000	293.50	283.20	-3.5%	-3.5%
191	0.965	1.000	230.80	222.70	-3.5%	-3.5%
192	0.965	1.000	190.20	183.50	-3.5%	-3.5%
193	0.965	1.000	193.30	186.50	-3.5%	-3.5%
194	0.965	1.000	228.20	220.20	-3.5%	-3.5%
195	0.965	1.000	479.90	463.10	-3.5%	-3.5%
196	0.965	1.000	345.80	333.70	-3.5%	-3.5%
197	0.965	1.000	325.60	314.20	-3.5%	-3.5%
198	0.965	1.000	403.80	389.70	-3.5%	-3.5%
199	0.965	1.000	496.10	478.70	-3.5%	-3.5%
201	0.965	1.000	302.00	291.40	-3.5%	-3.5%
202	0.965	1.000	231.10	223.00	-3.5%	-3.5%
203	0.965	1.000	209.00	201.70	-3.5%	-3.5%
204	0.965	1.000	223.20	215.40	-3.5%	-3.5%
205	0.965	1.000	202.60	195.50	-3.5%	-3.5%
206	0.965	1.000	218.80	211.10	-3.5%	-3.5%
207	0.965	1.000	200.30	193.30	-3.5%	-3.5%
208	0.965	1.000	204.90	197.70	-3.5%	-3.5%
210	0.965	1.000	225.70	217.80	-3.5%	-3.5%
212	0.965	1.000	214.70	207.20	-3.5%	-3.5%
213	0.965	1.000	348.80	336.60	-3.5%	-3.5%
214	0.965	1.000	261.80	252.60	-3.5%	-3.5%
215	0.965	1.000	200.30	193.30	-3.5%	-3.5%
217	0.965	1.000	215.30	207.80	-3.5%	-3.5%
218	0.965	1.000	192.80	186.10	-3.5%	-3.5%
221	0.965	1.000	238.70	230.30	-3.5%	-3.5%
222	0.965	1.000	253.50	244.60	-3.5%	-3.5%
223	0.965	1.000	224.70	216.80	-3.5%	-3.5%
224	0.965	1.000	210.50	203.10	-3.5%	-3.5%
225	0.965	1.000	224.60	216.70	-3.5%	-3.5%
226	0.965	1.000	209.00	201.70	-3.5%	-3.5%
227	0.965	1.000	224.60	216.70	-3.5%	-3.5%
228	0.965	1.000	202.20	195.10	-3.5%	-3.5%
229	0.965	1.000	189.00	182.40	-3.5%	-3.5%
999	0.965	1.000	254.00	245.10	-3.5%	-3.5%

Funeral Benefits								
		Premium						
	Indicated	Impacts						
	Change	from Factor	Current	Revised	Base Rate	Total		
Terr	Factor	Changes	Rate	Rate	Change	Change		
3	0.965	1.000	1.40	1.40	0.0%	0.0%		
18	0.965	1.000	1.40	1.40	0.0%	0.0%		
21	0.965	1.000	1.30	1.30	0.0%	0.0%		
30	0.965	1.000	1.40	1.40	0.0%	0.0%		
33	0.965	1.000	1.40	1.40	0.0%	0.0%		
43	0.965	1.000	1.40	1.40	0.0%	0.0%		
46	0.965	1.000	1.40	1.40	0.0%	0.0%		
77	0.965	1.000	1.40	1.40	0.0%	0.0%		
78	0.965	1.000	1.40	1.40	0.0%	0.0%		
79	0.965	1.000	1.30	1.30	0.0%	0.0%		
81	0.965	1.000	1.40	1.40	0.0%	0.0%		
84	0.965	1.000	1.40	1.40	0.0%	0.0%		
88	0.965	1.000	1.40	1.40	0.0%	0.0%		
89	0.965	1.000	1.40	1.40	0.0%	0.0%		
94	0.965	1.000	1.40	1.40	0.0%	0.0%		
100	0.965	1.000	1.40	1.40	0.0%	0.0%		
108	0.965	1.000	1.40	1.40	0.0%	0.0%		
109	0.965	1.000	1.40	1.40	0.0%	0.0%		
112	0.965	1.000	1.40	1.40	0.0%	0.0%		
113	0.965	1.000	1.40	1.40	0.0%	0.0%		
114	0.965	1.000	1.40	1.40	0.0%	0.0%		
126	0.965	1.000	1.40	1.40	0.0%	0.0%		
127	0.965	1.000	1.30	1.30	0.0%	0.0%		
132	0.965	1.000	1.40	1.40	0.0%	0.0%		
135	0.965	1.000	1.40	1.40	0.0%	0.0%		
139	0.965	1.000	1.40	1.40	0.0%	0.0%		
142	0.965	1.000	1.40	1.40	0.0%	0.0%		
143	0.965	1.000	1.40	1.40	0.0%	0.0%		
144	0.965	1.000	1.40	1.40	0.0%	0.0%		
146	0.965	1.000	1.40	1.40	0.0%	0.0%		
147	0.965	1.000	1.40	1.40	0.0%	0.0%		
148	0.965	1.000	1.40	1.40	0.0%	0.0%		
149	0.965	1.000	1.40	1.40	0.0%	0.0%		
150	0.965	1.000	1.40	1.40	0.0%	0.0%		
151	0.965	1.000	1.40	1.40	0.0%	0.0%		
152	0.965	1.000	1.40	1.40	0.0%	0.0%		
153	0.965	1.000	1.40	1.40	0.0%	0.0%		
154	0.965	1.000	1.30	1.30	0.0%	0.0%		
155	0.965	1.000	1.40	1.40	0.0%	0.0%		
156	0.965	1.000	1.40	1.40	0.0%	0.0%		
157	0.965	1.000	1.40	1.40	0.0%	0.0%		
158	0.965	1.000	1.40	1.40	0.0%	0.0%		
159	0.965	1.000	1.40	1.40	0.0%	0.0%		
160	0.965	1.000	1.40	1.40	0.0%	0.0%		
161	0.965	1.000	1.40	1.40	0.0%	0.0%		
162 163	0.965	1.000	1.30	1.30	0.0%	0.0%		
	0.965	1.000	1.40	1.40	0.0%	0.0%		
164	0.965	1.000	1.30	1.30	0.0%	0.0%		
165	0.965	1.000	1.30	1.30	0.0%	0.0%		
168	0.965	1.000	1.40	1.40	0.0%	0.0%		
169	0.965	1.000	1.40	1.40	0.0%	0.0%		
170 173	0.965	1.000 1.000	1.30	1.30	0.0% 0.0%	0.0% 0.0%		
173 174	0.965 0.965	1.000	1.40 1.30	1.40 1.30	0.0%	0.0%		
174	0.965	1.000	1.30	1.30	0.0%	0.0%		
176	0.965	1.000	1.30	1.30	0.0%	0.0%		
177	0.965	1.000	1.30	1.30	0.0%	0.0%		
177	0.965							
		1.000	1.40	1.40	0.0%	0.0%		
179 180	0.965	1.000 1.000	1.40 1.30	1.40 1.30	0.0% 0.0%	0.0% 0.0%		
	0.965 0.965							
181		1.000 1.000	1.40 1.30	1.40 1.30	0.0%	0.0% 0.0%		
100			1.30	ı 1.3U	0.0%	U.U%		
182 183	0.965 0.965	1.000	1.40	1.40	0.0%	0.0%		

185	0.965	1.000	1.40	1.40	0.0%	0.0%
186	0.965	1.000	1.40	1.40	0.0%	0.0%
187	0.965	1.000	1.40	1.40	0.0%	0.0%
188	0.965	1.000	1.40	1.40	0.0%	0.0%
191	0.965	1.000	1.40	1.40	0.0%	0.0%
192	0.965	1.000	1.40	1.40	0.0%	0.0%
193	0.965	1.000	1.40	1.40	0.0%	0.0%
194	0.965	1.000	1.40	1.40	0.0%	0.0%
195	0.965	1.000	1.40	1.40	0.0%	0.0%
196	0.965	1.000	1.40	1.40	0.0%	0.0%
197	0.965	1.000	1.30	1.30	0.0%	0.0%
198	0.965	1.000	1.40	1.40	0.0%	0.0%
199	0.965	1.000	1.40	1.40	0.0%	0.0%
201	0.965	1.000	1.30	1.30	0.0%	0.0%
202	0.965	1.000	1.40	1.40	0.0%	0.0%
203	0.965	1.000	1.30	1.30	0.0%	0.0%
204	0.965	1.000	1.40	1.40	0.0%	0.0%
205	0.965	1.000	1.40	1.40	0.0%	0.0%
206	0.965	1.000	1.40	1.40	0.0%	0.0%
207	0.965	1.000	1.40	1.40	0.0%	0.0%
208	0.965	1.000	1.40	1.40	0.0%	0.0%
210	0.965	1.000	1.40	1.40	0.0%	0.0%
212	0.965	1.000	1.30	1.30	0.0%	0.0%
213	0.965	1.000	1.40	1.40	0.0%	0.0%
214	0.965	1.000	1.30	1.30	0.0%	0.0%
215	0.965	1.000	1.40	1.40	0.0%	0.0%
217	0.965	1.000	1.40	1.40	0.0%	0.0%
218	0.965	1.000	1.40	1.40	0.0%	0.0%
221	0.965	1.000	1.40	1.40	0.0%	0.0%
222	0.965	1.000	1.40	1.40	0.0%	0.0%
223	0.965	1.000	1.30	1.30	0.0%	0.0%
224	0.965	1.000	1.30	1.30	0.0%	0.0%
225	0.965	1.000	1.40	1.40	0.0%	0.0%
226	0.965	1.000	1.30	1.30	0.0%	0.0%
227	0.965	1.000	1.40	1.40	0.0%	0.0%
228	0.965	1.000	1.30	1.30	0.0%	0.0%
229	0.965	1.000	1.40	1.40	0.0%	0.0%
999	0.965	1.000	1.40	1.40	0.0%	0.0%

Accidental Death Benefits								
Premium Indicated Improcess								
	Indicated	Impacts						
_	Change	from Factor	Current	Revised	Base Rate	Total		
Terr	Factor	Changes	Rate	Rate	Change	Change		
3	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
18	0.965	1.000	9.10	8.80	-3.3%	-3.3%		
21	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
30	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
33	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
43	0.965	1.000	8.90	8.60	-3.4%	-3.4%		
46	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
77	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
78	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
79	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
81	0.965	1.000	9.00	8.70	-3.3%	-3.3%		
84	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
88	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
89	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
94	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
100	0.965	1.000	8.90	8.60	-3.4%	-3.4%		
108	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
109	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
112	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
113	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
114	0.965	1.000	8.90	8.60	-3.4%	-3.4%		
126	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
127	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
132	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
135	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
139	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
142	0.965	1.000	8.90	8.60	-3.4%	-3.4%		
143	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
144	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
146	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
147	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
148	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
149	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
150	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
151	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
152	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
153	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
154	0.965	1.000	8.70	8.40	-3.4%	-3.4%		
155	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
156	0.965	1.000	9.20	8.90	-3.3%	-3.3%		
157	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
158	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
159	0.965	1.000	9.10	8.80	-3.3%	-3.3%		
160	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
161	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
162	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
163	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
164	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
165	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
168	0.965	1.000	8.90	8.60	-3.4%	-3.4%		
169	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
170	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
173	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
174	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
175	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
176	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
177	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
178	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
179	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
180	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
181	0.965	1.000	8.80	8.50	-3.4%	-3.4%		
182	0.965	1.000	8.80	8.50 8.50	-3.4% -3.4%	-3.4%		
102		1.000	8.80	8.50 8.50	-3.4% -3.4%	-3.4%		
183	0.965							

185	0.965	1.000	8.80	8.50	-3.4%	-3.4%
186	0.965	1.000	8.80	8.50	-3.4%	-3.4%
187	0.965	1.000	8.80	8.50	-3.4%	-3.4%
188	0.965	1.000	8.80	8.50	-3.4%	-3.4%
191	0.965	1.000	9.20	8.90	-3.3%	-3.3%
192	0.965	1.000	8.80	8.50	-3.4%	-3.4%
193	0.965	1.000	8.80	8.50	-3.4%	-3.4%
194	0.965	1.000	8.80	8.50	-3.4%	-3.4%
195	0.965	1.000	8.80	8.50	-3.4%	-3.4%
196	0.965	1.000	8.80	8.50	-3.4%	-3.4%
197	0.965	1.000	8.80	8.50	-3.4%	-3.4%
198	0.965	1.000	8.80	8.50	-3.4%	-3.4%
199	0.965	1.000	8.90	8.60	-3.4%	-3.4%
201	0.965	1.000	8.80	8.50	-3.4%	-3.4%
202	0.965	1.000	8.80	8.50	-3.4%	-3.4%
203	0.965	1.000	8.80	8.50	-3.4%	-3.4%
204	0.965	1.000	8.80	8.50	-3.4%	-3.4%
205	0.965	1.000	8.90	8.60	-3.4%	-3.4%
206	0.965	1.000	8.80	8.50	-3.4%	-3.4%
207	0.965	1.000	8.80	8.50	-3.4%	-3.4%
208	0.965	1.000	8.80	8.50	-3.4%	-3.4%
210	0.965	1.000	8.80	8.50	-3.4%	-3.4%
212	0.965	1.000	8.80	8.50	-3.4%	-3.4%
213	0.965	1.000	8.80	8.50	-3.4%	-3.4%
214	0.965	1.000	8.80	8.50	-3.4%	-3.4%
215	0.965	1.000	8.80	8.50	-3.4%	-3.4%
217	0.965	1.000	9.00	8.70	-3.3%	-3.3%
218	0.965	1.000	9.10	8.80	-3.3%	-3.3%
221	0.965	1.000	8.80	8.50	-3.4%	-3.4%
222	0.965	1.000	8.80	8.50	-3.4%	-3.4%
223	0.965	1.000	8.80	8.50	-3.4%	-3.4%
224	0.965	1.000	8.80	8.50	-3.4%	-3.4%
225	0.965	1.000	8.80	8.50	-3.4%	-3.4%
226	0.965	1.000	8.80	8.50	-3.4%	-3.4%
227	0.965	1.000	8.80	8.50	-3.4%	-3.4%
228	0.965	1.000	8.80	8.50	-3.4%	-3.4%
229	0.965	1.000	9.00	8.70	-3.3%	-3.3%
999	0.965	1.000	8.80	8.50	-3.4%	-3.4%

Loss of Income Benefits Premium								
Indicated Impacts								
			0	Davisasi	D D-4-	T-4-1		
_	Change	from Factor	Current	Revised	Base Rate	Total		
Terr	Factor	Changes	Rate	Rate	Change	Change		
3	0.965	1.000	19.90	19.20	-3.5%	-3.5%		
18	0.965	1.000	26.30	25.40	-3.4%	-3.4%		
21	0.965	1.000	28.60	27.60	-3.5%	-3.5%		
30	0.965	1.000	19.40	18.70	-3.6%	-3.6%		
33	0.965	1.000	25.40	24.50	-3.5%	-3.5%		
43	0.965	1.000	20.90	20.20	-3.3%	-3.3%		
46	0.965	1.000	27.30	26.30	-3.7%	-3.7%		
77	0.965	1.000	29.20	28.20	-3.4%	-3.4%		
78	0.965	1.000	26.90	26.00	-3.3%	-3.3%		
79	0.965	1.000	28.20	27.20	-3.5%	-3.5%		
81	0.965	1.000	22.50	21.70	-3.6%	-3.6%		
84	0.965	1.000	22.40	21.60	-3.6%	-3.6%		
88	0.965	1.000	27.60	26.60	-3.6%	-3.6%		
89	0.965	1.000	31.40	30.30	-3.5%	-3.5%		
94	0.965	1.000	25.50	24.60	-3.5%	-3.5%		
100	0.965	1.000	23.90	23.10	-3.3%	-3.3%		
108	0.965	1.000	22.00	21.20	-3.6%	-3.6%		
109	0.965	1.000	21.70	20.90	-3.7%	-3.7%		
112	0.965	1.000	32.70	31.60	-3.4%	-3.4%		
113	0.965	1.000	34.70	33.50	-3.5%	-3.5%		
114	0.965	1.000	37.80	36.50	-3.4%	-3.4%		
126	0.965	1.000	37.60	36.30	-3.5%	-3.5%		
127	0.965	1.000	30.80	29.70	-3.6%	-3.6%		
132	0.965	1.000	22.80	22.00	-3.5%	-3.5%		
135	0.965	1.000	22.50	21.70	-3.6%	-3.6%		
139	0.965	1.000	29.10	28.10	-3.4%	-3.4%		
142								
	0.965	1.000	60.10	58.00	-3.5%	-3.5% -3.4%		
143	0.965	1.000	61.20	59.10	-3.4%			
144	0.965	1.000	60.10	58.00	-3.5%	-3.5%		
146	0.965	1.000	73.60	71.00	-3.5%	-3.5%		
147	0.965	1.000	74.70	72.10	-3.5%	-3.5%		
148	0.965	1.000	60.10	58.00	-3.5%	-3.5%		
149	0.965	1.000	75.40	72.80	-3.4%	-3.4%		
150	0.965	1.000	81.90	79.00	-3.5%	-3.5%		
151	0.965	1.000	92.70	89.50	-3.5%	-3.5%		
152	0.965	1.000	94.50	91.20	-3.5%	-3.5%		
153	0.965	1.000	75.80	73.10	-3.6%	-3.6%		
154	0.965	1.000	20.80	20.10	-3.4%	-3.4%		
155	0.965	1.000	22.50	21.70	-3.6%	-3.6%		
156	0.965	1.000	23.90	23.10	-3.3%	-3.3%		
157	0.965	1.000	24.90	24.00	-3.6%	-3.6%		
158	0.965	1.000	29.40	28.40	-3.4%	-3.4%		
159	0.965	1.000	21.70	20.90	-3.7%	-3.7%		
160	0.965	1.000	22.40	21.60	-3.6%	-3.6%		
161	0.965	1.000	21.50	20.70	-3.7%	-3.7%		
162	0.965	1.000	24.00	23.20	-3.3%	-3.3%		
163	0.965	1.000	22.30	21.50	-3.6%	-3.6%		
164	0.965	1.000	30.80	29.70	-3.6%	-3.6%		
165	0.965	1.000	30.70	29.60	-3.6%	-3.6%		
168	0.965	1.000	21.60	20.80	-3.7%	-3.7%		
169	0.965	1.000	21.30	20.60	-3.3%	-3.3%		
170	0.965	1.000	22.10	21.30	-3.6%	-3.6%		
173	0.965	1.000	21.60	20.80	-3.7%	-3.7%		
174	0.965	1.000	29.40	28.40	-3.4%	-3.4%		
175	0.965	1.000	26.10	25.20	-3.4%	-3.4%		
176	0.965	1.000	25.80	24.90	-3.5%	-3.5%		
177	0.965	1.000	27.60	26.60	-3.6%	-3.6%		
						-3.6%		
178	0.965	1.000	27.60	26.60	-3.6%			
179	0.965	1.000	28.00	27.00	-3.6%	-3.6%		
180	0.965	1.000	23.20	22.40	-3.4%	-3.4%		
181	0.965	1.000	31.70	30.60	-3.5%	-3.5%		
182	0.965	1.000	40.60	39.20	-3.4%	-3.4%		
183	0.965	1.000	44.10	42.60	-3.4%	-3.4%		
184	0.965	1.000	32.70	31.60	-3.4%	-3.4%		

185	0.965	1.000	27.50	26.50	-3.6%	-3.6%
186	0.965	1.000	25.00	24.10	-3.6%	-3.6%
187	0.965	1.000	27.90	26.90	-3.6%	-3.6%
188	0.965	1.000	28.20	27.20	-3.5%	-3.5%
191	0.965	1.000	24.00	23.20	-3.3%	-3.3%
192	0.965	1.000	23.00	22.20	-3.5%	-3.5%
193	0.965	1.000	24.40	23.50	-3.7%	-3.7%
194	0.965	1.000	26.50	25.60	-3.4%	-3.4%
195	0.965	1.000	39.20	37.80	-3.6%	-3.6%
196	0.965	1.000	27.30	26.30	-3.7%	-3.7%
197	0.965	1.000	30.20	29.10	-3.6%	-3.6%
198	0.965	1.000	37.00	35.70	-3.5%	-3.5%
199	0.965	1.000	38.00	36.70	-3.4%	-3.4%
201	0.965	1.000	26.50	25.60	-3.4%	-3.4%
202	0.965	1.000	27.60	26.60	-3.6%	-3.6%
203	0.965	1.000	26.00	25.10	-3.5%	-3.5%
204	0.965	1.000	26.40	25.50	-3.4%	-3.4%
205	0.965	1.000	26.20	25.30	-3.4%	-3.4%
206	0.965	1.000	25.30	24.40	-3.6%	-3.6%
207	0.965	1.000	23.50	22.70	-3.4%	-3.4%
208	0.965	1.000	23.80	23.00	-3.4%	-3.4%
210	0.965	1.000	24.60	23.70	-3.7%	-3.7%
212	0.965	1.000	24.00	23.20	-3.3%	-3.3%
213	0.965	1.000	31.80	30.70	-3.5%	-3.5%
214	0.965	1.000	24.70	23.80	-3.6%	-3.6%
215	0.965	1.000	23.90	23.10	-3.3%	-3.3%
217	0.965	1.000	24.00	23.20	-3.3%	-3.3%
218	0.965	1.000	25.70	24.80	-3.5%	-3.5%
221	0.965	1.000	28.10	27.10	-3.6%	-3.6%
222	0.965	1.000	27.00	26.10	-3.3%	-3.3%
223	0.965	1.000	25.90	25.00	-3.5%	-3.5%
224	0.965	1.000	24.00	23.20	-3.3%	-3.3%
225	0.965	1.000	24.70	23.80	-3.6%	-3.6%
226	0.965	1.000	24.30	23.40	-3.7%	-3.7%
227	0.965	1.000	24.70	23.80	-3.6%	-3.6%
228	0.965	1.000	25.30	24.40	-3.6%	-3.6%
229	0.965	1.000	26.10	25.20	-3.4%	-3.4%
999	0.965	1.000	26.40	25.50	-3.4%	-3.4%

Combined Loss Benefits Premium								
Indicated Impacts								
	Change	from Factor	Current	Revised	Base Rate	Total		
Terr	Factor	Changes	Rate	Rate	Change	Change		
3	0.965	1.000	251.70	242.90	-3.5%	-3.5%		
18	0.965	1.000	299.20	288.70	-3.5%	-3.5%		
21	0.965	1.000	325.80	314.40	-3.5%	-3.5%		
30	0.965	1.000	346.80	334.70	-3.5%	-3.5%		
33	0.965	1.000	339.20	327.30	-3.5%	-3.5%		
43	0.965	1.000	295.70	285.40	-3.5%	-3.5%		
46	0.965	1.000	451.10	435.30	-3.5%	-3.5%		
77	0.965	1.000	321.20	310.00	-3.5%	-3.5%		
78	0.965	1.000	316.00	304.90	-3.5%	-3.5%		
79	0.965	1.000	323.00	311.70	-3.5%	-3.5%		
81	0.965	1.000	289.80	279.70	-3.5%	-3.5%		
84	0.965	1.000	288.40	278.30	-3.5%	-3.5%		
88	0.965	1.000	334.90	323.20	-3.5%	-3.5%		
89	0.965	1.000	362.20	349.50	-3.5%	-3.5%		
94	0.965	1.000	289.80	279.70	-3.5%	-3.5%		
100	0.965	1.000	292.40	282.20	-3.5%	-3.5%		
108	0.965	1.000	237.00	228.70	-3.5%	-3.5%		
109	0.965	1.000	246.50	237.90	-3.5%	-3.5%		
112	0.965	1.000	384.20	370.80	-3.5%	-3.5%		
113	0.965	1.000	453.60	437.70	-3.5%	-3.5%		
114	0.965	1.000	436.00	420.70	-3.5%	-3.5%		
126	0.965	1.000	627.80	605.80	-3.5%	-3.5%		
127	0.965	1.000	543.80	524.80	-3.5%	-3.5%		
132	0.965	1.000	278.60	268.80	-3.5%	-3.5%		
135	0.965	1.000	301.80	291.20	-3.5%	-3.5%		
139	0.965	1.000	503.60	486.00	-3.5%	-3.5%		
142	0.965	1.000	1,112.70	1,073.80	-3.5%	-3.5%		
143	0.965	1.000	1,221.10	1,178.40	-3.5%	-3.5%		
144 146	0.965	1.000	1,102.40	1,063.80	-3.5%	-3.5%		
	0.965	1.000	1,185.70	1,144.20	-3.5%	-3.5%		
147 148	0.965	1.000	1,256.20	1,212.20	-3.5% -3.5%	-3.5%		
149	0.965 0.965	1.000 1.000	1,323.60 1,190.30	1,277.30 1,148.60	-3.5%	-3.5% -3.5%		
150	0.965	1.000	1,190.30	1,049.20	-3.5%	-3.5% -3.5%		
151	0.965	1.000	1,087.50	1,049.20	-3.5%	-3.5%		
152	0.965	1.000	1,205.60	1,163.40	-3.5%	-3.5%		
153	0.965	1.000	1,186.50	1,145.00	-3.5%	-3.5%		
154	0.965	1.000	267.90	258.50	-3.5%	-3.5%		
155	0.965	1.000	260.70	251.60	-3.5%	-3.5%		
156	0.965	1.000	261.80	252.60	-3.5%	-3.5%		
157	0.965	1.000	252.20	243.40	-3.5%	-3.5%		
158	0.965	1.000	297.00	286.60	-3.5%	-3.5%		
159	0.965	1.000	251.80	243.00	-3.5%	-3.5%		
160	0.965	1.000	255.30	246.40	-3.5%	-3.5%		
161	0.965	1.000	260.30	251.20	-3.5%	-3.5%		
162	0.965	1.000	306.00	295.30	-3.5%	-3.5%		
163	0.965	1.000	257.40	248.40	-3.5%	-3.5%		
164	0.965	1.000	389.90	376.30	-3.5%	-3.5%		
165	0.965	1.000	389.90	376.30	-3.5%	-3.5%		
168	0.965	1.000	340.90	329.00	-3.5%	-3.5%		
169	0.965	1.000	360.50	347.90	-3.5%	-3.5%		
170	0.965	1.000	357.00	344.50	-3.5%	-3.5%		
173	0.965	1.000	224.50	216.60	-3.5%	-3.5%		
174	0.965	1.000	363.40	350.70	-3.5%	-3.5%		
175	0.965	1.000	327.80	316.30	-3.5%	-3.5%		
176	0.965	1.000	324.10	312.80	-3.5%	-3.5%		
177	0.965	1.000	332.90	321.20	-3.5%	-3.5%		
178	0.965	1.000	325.60	314.20	-3.5%	-3.5%		
179	0.965	1.000	324.00	312.70	-3.5%	-3.5%		
180	0.965	1.000	312.70	301.80	-3.5%	-3.5%		
181	0.965	1.000	498.40	481.00	-3.5%	-3.5%		
182	0.965	1.000	603.80	582.70	-3.5%	-3.5%		
183	0.965	1.000	668.80	645.40	-3.5%	-3.5%		
184	0.965	1.000	469.30	452.90	-3.5%	-3.5%		

185	0.965	1.000	434.40	419.20	-3.5%	-3.5%
186	0.965	1.000	423.30	408.50	-3.5%	-3.5%
187	0.965	1.000	447.20	431.50	-3.5%	-3.5%
188	0.965	1.000	444.60	429.00	-3.5%	-3.5%
191	0.965	1.000	310.00	299.20	-3.5%	-3.5%
192	0.965	1.000	310.00	299.20	-3.5%	-3.5%
193	0.965	1.000	310.00	299.20	-3.5%	-3.5%
194	0.965	1.000	328.40	316.90	-3.5%	-3.5%
195	0.965	1.000	687.00	663.00	-3.5%	-3.5%
196	0.965	1.000	485.80	468.80	-3.5%	-3.5%
197	0.965	1.000	496.30	478.90	-3.5%	-3.5%
198	0.965	1.000	667.00	643.70	-3.5%	-3.5%
199	0.965	1.000	686.60	662.60	-3.5%	-3.5%
201	0.965	1.000	479.10	462.30	-3.5%	-3.5%
202	0.965	1.000	333.80	322.10	-3.5%	-3.5%
203	0.965	1.000	332.20	320.60	-3.5%	-3.5%
204	0.965	1.000	328.40	316.90	-3.5%	-3.5%
205	0.965	1.000	328.40	316.90	-3.5%	-3.5%
206	0.965	1.000	332.00	320.40	-3.5%	-3.5%
207	0.965	1.000	361.40	348.80	-3.5%	-3.5%
208	0.965	1.000	335.20	323.50	-3.5%	-3.5%
210	0.965	1.000	303.50	292.90	-3.5%	-3.5%
212	0.965	1.000	309.80	299.00	-3.5%	-3.5%
213	0.965	1.000	496.80	479.40	-3.5%	-3.5%
214	0.965	1.000	414.50	400.00	-3.5%	-3.5%
215	0.965	1.000	312.90	301.90	-3.5%	-3.5%
217	0.965	1.000	323.10	311.80	-3.5%	-3.5%
218	0.965	1.000	323.40	312.10	-3.5%	-3.5%
221	0.965	1.000	366.80	354.00	-3.5%	-3.5%
222	0.965	1.000	357.80	345.30	-3.5%	-3.5%
223	0.965	1.000	363.90	351.20	-3.5%	-3.5%
224	0.965	1.000	350.50	338.20	-3.5%	-3.5%
225	0.965	1.000	363.90	351.20	-3.5%	-3.5%
226	0.965	1.000	357.00	344.50	-3.5%	-3.5%
227	0.965	1.000	363.90	351.20	-3.5%	-3.5%
228	0.965	1.000	309.60	298.80	-3.5%	-3.5%
229	0.965	1.000	309.30	298.50	-3.5%	-3.5%
999	0.965	1.000	347.00	334.90	-3.5%	-3.5%

Comprehensive								
		Premium						
	Indicated	Impacts						
	Change	from Factor	Current	Revised	Base Rate	Total		
Terr	Factor	Changes	Rate	Rate	Change	Change		
3	1.128	1.000	75.20	84.80	12.8%	12.8%		
18	1.128	1.000	125.80	141.90	12.8%	12.8%		
21	1.128	1.000	49.20	55.50	12.8%	12.8%		
30	1.128	1.000	66.70	75.20	12.7%	12.7%		
33	1.128	1.000	70.30	79.30	12.8%	12.8%		
43	1.128	1.000	69.50	78.40	12.8%	12.8%		
46	1.128	1.000	74.60	84.10	12.7%	12.7%		
77	1.128	1.000	80.20	90.50	12.7 %	12.7 %		
78	1.128	1.000	70.10	79.10	12.8%	12.8%		
79	1.128	1.000	89.60	101.10	12.8%	12.8%		
81	1.128	1.000	90.00	101.10	12.8%	12.8%		
84	1.128	1.000	56.20	63.40	12.8%	12.8%		
88	1.128	1.000	82.20	92.70	12.8%	12.8%		
89	1.128	1.000	52.30	59.00	12.8%	12.8%		
94	1.128	1.000	124.50	140.40	12.8%	12.8%		
100	1.128	1.000	64.50	72.80	12.9%	12.9%		
108	1.128	1.000	65.10	73.40	12.7%	12.7%		
109	1.128	1.000	72.90	82.20	12.8%	12.8%		
112	1.128	1.000	126.80	143.00	12.8%	12.8%		
113	1.128	1.000	114.30	128.90	12.8%	12.8%		
114	1.128	1.000	101.30	114.30	12.8%	12.8%		
126	1.128	1.000	70.10	79.10	12.8%	12.8%		
127	1.128	1.000	57.20	64.50	12.8%	12.8%		
132	1.128	1.000	55.10	62.20	12.9%	12.9%		
135	1.128	1.000	49.60	55.90	12.7%	12.7%		
139	1.128	1.000	57.50	64.90	12.9%	12.9%		
142	1.128	1.000	124.90	140.90	12.8%	12.8%		
143	1.128	1.000	124.90	140.90	12.8%	12.8%		
144	1.128	1.000	128.10	144.50	12.8%	12.8%		
146	1.128	1.000	175.10	197.50	12.8%	12.8%		
147	1.128	1.000	139.00	156.80	12.8%	12.8%		
148	1.128	1.000	124.30	140.20	12.8%	12.8%		
149	1.128	1.000	170.80	192.70	12.8%	12.8%		
150	1.128	1.000	145.20	163.80	12.8%	12.8%		
151	1.128	1.000	154.90	174.70	12.8%	12.8%		
152	1.128	1.000	150.10	169.30	12.8%	12.8%		
153	1.128	1.000	178.40	201.20	12.8%	12.8%		
154	1.128	1.000	56.00	63.20	12.9%	12.9%		
155	1.128	1.000	71.60	80.80	12.8%	12.8%		
156	1.128	1.000	89.10	100.50	12.8%	12.8%		
157	1.128	1.000	55.50	62.60	12.8%	12.8%		
158	1.128	1.000	58.80	66.30	12.8%	12.8%		
159	1.128	1.000	68.80	77.60	12.8%	12.8%		
160	1.128	1.000	86.90	98.00	12.8%	12.8%		
161	1.128	1.000	46.70	52.70	12.8%	12.8%		
162	1.128	1.000	65.70	74.10	12.8%	12.8%		
162					12.8%	12.8%		
	1.128	1.000	54.90	61.90	, .			
164	1.128	1.000	102.90	116.10	12.8%	12.8%		
165	1.128	1.000	117.50	132.50	12.8%	12.8%		
168	1.128	1.000	73.80	83.20	12.7%	12.7%		
169	1.128	1.000	72.30	81.60	12.9%	12.9%		
170	1.128	1.000	73.10	82.50	12.9%	12.9%		
173	1.128	1.000	56.60	63.80	12.7%	12.7%		
174	1.128	1.000	61.70	69.60	12.8%	12.8%		
175	1.128	1.000	54.60	61.60	12.8%	12.8%		
176	1.128	1.000	61.90	69.80	12.8%	12.8%		
177	1.128	1.000	78.90	89.00	12.8%	12.8%		
178	1.128	1.000	71.90	81.10	12.8%	12.8%		
179	1.128	1.000	69.20	78.10	12.9%	12.9%		
180	1.128	1.000	66.20	74.70	12.8%	12.8%		
181	1.128	1.000	65.50	73.90	12.8%	12.8%		
182	1.128	1.000	74.90	84.50	12.8%	12.8%		
183	1.128	1.000	74.80	84.40	12.8%	12.8%		
184	1.128	1.000	72.60	81.90	12.8%	12.8%		

185	1.128	1.000	61.00	68.80	12.8%	12.8%
186	1.128	1.000	66.40	74.90	12.8%	12.8%
187	1.128	1.000	58.80	66.30	12.8%	12.8%
188	1.128	1.000	62.20	70.20	12.9%	12.9%
191	1.128	1.000	93.10	105.00	12.8%	12.8%
192	1.128	1.000	93.10	105.00	12.8%	12.8%
193	1.128	1.000	113.90	128.50	12.8%	12.8%
194	1.128	1.000	112.50	126.90	12.8%	12.8%
195	1.128	1.000	81.60	92.00	12.7%	12.7%
196	1.128	1.000	69.90	78.80	12.7%	12.7%
197	1.128	1.000	73.20	82.60	12.8%	12.8%
198	1.128	1.000	82.40	92.90	12.7%	12.7%
199	1.128	1.000	96.50	108.90	12.8%	12.8%
201	1.128	1.000	67.20	75.80	12.8%	12.8%
202	1.128	1.000	67.70	76.40	12.9%	12.9%
203	1.128	1.000	85.50	96.40	12.7%	12.7%
204	1.128	1.000	92.20	104.00	12.8%	12.8%
205	1.128	1.000	113.00	127.50	12.8%	12.8%
206	1.128	1.000	64.80	73.10	12.8%	12.8%
207	1.128	1.000	57.00	64.30	12.8%	12.8%
208	1.128	1.000	60.30	68.00	12.8%	12.8%
210	1.128	1.000	57.30	64.60	12.7%	12.7%
212	1.128	1.000	58.60	66.10	12.8%	12.8%
213	1.128	1.000	64.10	72.30	12.8%	12.8%
214	1.128	1.000	59.30	66.90	12.8%	12.8%
215	1.128	1.000	69.00	77.80	12.8%	12.8%
217	1.128	1.000	53.70	60.60	12.8%	12.8%
218	1.128	1.000	71.30	80.40	12.8%	12.8%
221	1.128	1.000	92.00	103.80	12.8%	12.8%
222	1.128	1.000	110.20	124.30	12.8%	12.8%
223	1.128	1.000	85.40	96.30	12.8%	12.8%
224	1.128	1.000	72.90	82.20	12.8%	12.8%
225	1.128	1.000	85.30	96.20	12.8%	12.8%
226	1.128	1.000	89.60	101.10	12.8%	12.8%
227	1.128	1.000	85.30	96.20	12.8%	12.8%
228	1.128	1.000	81.10	91.50	12.8%	12.8%
229	1.128	1.000	113.90	128.50	12.8%	12.8%
999	1.128	1.000	80.80	91.10	12.7%	12.7%

Collision								
Premium								
	Indicated	Impacts		١				
_	Change	from Factor	Current	Revised	Base Rate	Total		
Terr	Factor	Changes	Rate	Rate	Change	Change		
3	0.961	1.000	217.10	208.60	-3.9%	-3.9%		
18	0.961	1.000	234.10	225.00	-3.9%	-3.9%		
21	0.961	1.000	221.30	212.70	-3.9%	-3.9%		
30	0.961	1.000	232.90	223.80	-3.9%	-3.9%		
33	0.961	1.000	222.80	214.10	-3.9%	-3.9%		
43	0.961	1.000	237.30	228.00	-3.9%	-3.9%		
46	0.961	1.000	223.90	215.20	-3.9%	-3.9%		
77	0.961	1.000	250.50	240.70	-3.9%	-3.9%		
78	0.961	1.000	223.20	214.50	-3.9%	-3.9%		
79	0.961	1.000	239.20	229.90	-3.9%	-3.9%		
81	0.961	1.000	233.30	224.20	-3.9%	-3.9%		
84	0.961	1.000	209.40	201.20	-3.9%	-3.9%		
88	0.961	1.000	229.10	220.20	-3.9%	-3.9%		
89	0.961	1.000	223.20	214.50	-3.9%	-3.9%		
94	0.961	1.000	229.00	220.10	-3.9%	-3.9%		
100	0.961	1.000	252.30	242.50	-3.9%	-3.9%		
108	0.961	1.000	202.20	194.30	-3.9%	-3.9%		
109	0.961	1.000	201.10	193.30	-3.9%	-3.9%		
112	0.961	1.000	291.90	280.50	-3.9%	-3.9%		
113	0.961	1.000	267.80	257.40	-3.9%	-3.9%		
114	0.961	1.000	303.10	291.30	-3.9%	-3.9%		
126	0.961	1.000	315.00	302.70	-3.9%	-3.9%		
127	0.961	1.000	259.80	249.70	-3.9%	-3.9%		
132	0.961	1.000	257.20	247.20	-3.9%	-3.9%		
135	0.961	1.000	207.20	199.10	-3.9%	-3.9%		
139	0.961	1.000	273.80	263.10	-3.9%	-3.9%		
142	0.961	1.000	325.10	312.40	-3.9%	-3.9%		
143	0.961	1.000	349.10	335.50	-3.9%	-3.9%		
144	0.961	1.000	360.70	346.60	-3.9%	-3.9%		
146	0.961	1.000	424.80	408.20	-3.9%	-3.9%		
147	0.961	1.000	375.30	360.70	-3.9%	-3.9%		
148	0.961	1.000	315.70	303.40	-3.9%	-3.9%		
149	0.961	1.000	402.70	387.00	-3.9%	-3.9%		
150	0.961	1.000	356.10	342.20	-3.9%	-3.9%		
151	0.961	1.000	387.10	372.00	-3.9%	-3.9%		
152	0.961	1.000	361.50	347.40	-3.9%	-3.9%		
153	0.961	1.000	437.90	420.80	-3.9%	-3.9%		
154	0.961	1.000	214.60	206.20	-3.9%	-3.9%		
155	0.961	1.000	243.10	233.60	-3.9%	-3.9%		
156	0.961	1.000	229.60	220.60	-3.9%	-3.9%		
157	0.961	1.000	217.80	209.30	-3.9%	-3.9%		
158	0.961	1.000	254.60	244.70	-3.9%	-3.9%		
159	0.961	1.000	208.40	200.30	-3.9%	-3.9%		
160	0.961	1.000	233.50	224.40	-3.9%	-3.9%		
161	0.961	1.000	189.10	181.70	-3.9%	-3.9%		
162	0.961	1.000	227.10	218.20	-3.9%	-3.9%		
163	0.961	1.000	204.60	196.60	-3.9%	-3.9%		
164	0.961	1.000	227.50	218.60	-3.9%	-3.9%		
165	0.961	1.000	247.80	238.10	-3.9%	-3.9%		
168	0.961	1.000	282.40	271.40	-3.9%	-3.9%		
169	0.961	1.000	282.40	271.40	-3.9%	-3.9%		
170	0.961	1.000	282.60	271.60	-3.9%	-3.9%		
173	0.961	1.000	225.70	216.90	-3.9%	-3.9%		
174	0.961	1.000	265.90	255.50	-3.9%	-3.9%		
175	0.961	1.000	234.10	225.00	-3.9%	-3.9%		
176	0.961	1.000	219.80	211.20	-3.9%	-3.9%		
177	0.961	1.000	263.90	253.60	-3.9%	-3.9%		
178	0.961	1.000	240.50	231.10	-3.9%	-3.9%		
179	0.961	1.000	248.20	238.50	-3.9%	-3.9%		
180	0.961	1.000	219.40	210.80	-3.9%	-3.9%		
181	0.961	1.000	304.50	292.60	-3.9%	-3.9%		
182	0.961	1.000	303.00	291.20	-3.9%	-3.9%		
183	0.961	1.000	286.60	275.40	-3.9%	-3.9%		
184	0.961	1.000	267.60	257.20	-3.9%	-3.9%		

185	0.961	1.000	301.90	290.10	-3.9%	-3.9%
186	0.961	1.000	266.10	255.70	-3.9%	-3.9%
187	0.961	1.000	248.70	239.00	-3.9%	-3.9%
188	0.961	1.000	252.90	243.00	-3.9%	-3.9%
191	0.961	1.000	263.30	253.00	-3.9%	-3.9%
192	0.961	1.000	234.00	224.90	-3.9%	-3.9%
193	0.961	1.000	255.30	245.30	-3.9%	-3.9%
194	0.961	1.000	230.00	221.00	-3.9%	-3.9%
195	0.961	1.000	342.60	329.20	-3.9%	-3.9%
196	0.961	1.000	285.50	274.40	-3.9%	-3.9%
197	0.961	1.000	295.80	284.30	-3.9%	-3.9%
198	0.961	1.000	309.30	297.20	-3.9%	-3.9%
199	0.961	1.000	349.50	335.90	-3.9%	-3.9%
201	0.961	1.000	291.60	280.20	-3.9%	-3.9%
202	0.961	1.000	234.40	225.30	-3.9%	-3.9%
203	0.961	1.000	216.80	208.30	-3.9%	-3.9%
204	0.961	1.000	255.10	245.20	-3.9%	-3.9%
205	0.961	1.000	213.30	205.00	-3.9%	-3.9%
206	0.961	1.000	250.90	241.10	-3.9%	-3.9%
207	0.961	1.000	217.30	208.80	-3.9%	-3.9%
208	0.961	1.000	234.90	225.70	-3.9%	-3.9%
210	0.961	1.000	229.80	220.80	-3.9%	-3.9%
212	0.961	1.000	234.60	225.50	-3.9%	-3.9%
213	0.961	1.000	293.50	282.10	-3.9%	-3.9%
214	0.961	1.000	253.10	243.20	-3.9%	-3.9%
215	0.961	1.000	227.30	218.40	-3.9%	-3.9%
217	0.961	1.000	220.10	211.50	-3.9%	-3.9%
218	0.961	1.000	250.50	240.70	-3.9%	-3.9%
221	0.961	1.000	223.40	214.70	-3.9%	-3.9%
222	0.961	1.000	271.30	260.70	-3.9%	-3.9%
223	0.961	1.000	239.70	230.40	-3.9%	-3.9%
224	0.961	1.000	234.50	225.40	-3.9%	-3.9%
225	0.961	1.000	239.70	230.40	-3.9%	-3.9%
226	0.961	1.000	225.60	216.80	-3.9%	-3.9%
227	0.961	1.000	239.70	230.40	-3.9%	-3.9%
228	0.961	1.000	222.30	213.60	-3.9%	-3.9%
229	0.961	1.000	227.00	218.10	-3.9%	-3.9%
999	0.961	1.000	249.50	239.80	-3.9%	-3.9%

			UN	I Stacked Curr	ent		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	74.10	26.70	18.20	10.10	12.90	8.70	6.30
25/50	85.30	30.70	20.90	11.50	14.80	10.00	7.40
50/100	99.70	36.00	24.50	13.50	17.20	11.60	8.70
100/300	117.00	42.20	28.60	16.10	20.20	13.70	10.00
300/300	124.60	44.90	30.40	16.70	21.60	14.70	10.70
250/500	128.90	46.40	31.60	17.60	22.30	15.10	11.10
300/500	129.90	46.80	31.80	17.90	22.40	15.20	11.20
500/500	133.50	48.10	32.60	18.30	23.20	15.60	11.60
500/1000	139.90	50.30	34.30	19.10	24.10	16.40	12.00

			UM	Unstacked Cur	rrent		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	54.40	19.50	13.30	7.60	9.40	6.30	4.70
25/50	64.10	23.10	15.80	8.80	11.10	7.40	5.50
50/100	76.80	27.70	18.90	10.30	13.30	8.90	6.50
100/300	93.30	33.70	23.00	12.80	16.10	10.90	8.10
300/300	99.40	35.70	24.50	13.20	17.20	11.60	8.50
250/500	102.80	37.00	25.30	14.10	17.70	12.00	8.80
300/500	103.60	37.20	25.50	14.20	18.00	12.10	8.90
500/500	106.50	38.40	26.20	14.50	18.50	12.40	9.20
500/1000	111.60	40.10	27.50	15.20	19.20	13.30	9.70
1000/1000	115.10	41.40	28.50	15.60	20.00	13.40	9.90

			UIN	A Stacked Cur	rent		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
•	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	85.60	52.80	40.80	35.90	28.00	22.60	21.40
25/50	119.60	73.80	57.00	52.40	39.20	31.90	29.70
50/100	176.00	108.60	84.00	82.10	57.60	49.00	43.80
100/300	274.90	169.80	131.00	139.70	90.20	80.00	68.40
300/300	322.60	199.20	153.80	170.20	105.70	96.00	80.40
250/500	348.70	215.30	166.30	188.70	114.40	104.70	86.80
300/500	356.70	220.50	170.20	193.40	116.90	107.30	88.70
500/500	382.80	236.60	182.60	211.90	125.60	116.20	95.30
500/1000	429.20	265.30	204.50	243.90	140.60	132.20	106.60

			UIM	Unstacked Cu	rrent		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	48.20	29.80	23.00	20.30	15.80	12.70	11.90
25/50	70.60	43.50	33.60	30.80	23.10	18.80	17.60
50/100	109.60	67.70	52.20	51.40	36.10	30.50	27.10
100/300	178.80	110.30	85.10	90.80	58.70	51.90	44.40
300/300	209.40	129.30	100.00	110.70	69.00	62.30	52.00
250/500	226.50	139.70	108.10	122.40	74.30	67.90	56.00
300/500	231.70	142.80	110.50	125.60	76.10	69.90	57.60
500/500	248.60	153.30	118.50	137.50	81.70	75.40	61.70
500/1000	278.60	172.20	133.00	158.50	91.60	86.00	69.10
1000/1000	313.60	193.50	149.50	178.30	103.00	95.90	77.90

			UM	Stacked Propo	osed		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
•	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	76.20	27.40	18.70	10.40	13.30	8.90	6.50
25/50	87.70	31.60	21.50	11.80	15.20	10.30	7.60
50/100	102.50	37.00	25.20	13.90	17.70	11.90	8.90
100/300	120.30	43.40	29.40	16.60	20.80	14.10	10.30
300/300	128.10	46.20	31.30	17.20	22.20	15.10	11.00
250/500	132.50	47.70	32.50	18.10	22.90	15.50	11.40
300/500	133.50	48.10	32.70	18.40	23.00	15.60	11.50
500/500	137.20	49.40	33.50	18.80	23.80	16.00	11.90
500/1000	143.80	51.70	35.30	19.60	24.80	16.90	12.30

			UM	Unstacked Pro	posed		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	55.90	20.00	13.70	7.80	9.70	6.50	4.80
25/50	65.90	23.70	16.20	9.00	11.40	7.60	5.70
50/100	79.00	28.50	19.40	10.60	13.70	9.10	6.70
100/300	95.90	34.60	23.60	13.20	16.60	11.20	8.30
300/300	102.20	36.70	25.20	13.60	17.70	11.90	8.70
250/500	105.70	38.00	26.00	14.50	18.20	12.30	9.00
300/500	106.50	38.20	26.20	14.60	18.50	12.40	9.10
500/500	109.50	39.50	26.90	14.90	19.00	12.70	9.50
500/1000	114.70	41.20	28.30	15.60	19.70	13.70	10.00
1000/1000	118.30	42.60	29.30	16.00	20.60	13.80	10.20

			UIM	I Stacked Prop	osed		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	88.90	54.90	42.40	37.30	29.10	23.50	22.20
25/50	124.30	76.70	59.20	54.40	40.70	33.10	30.90
50/100	182.90	112.80	87.30	85.30	59.80	50.90	45.50
100/300	285.60	176.40	136.10	145.10	93.70	83.10	71.10
300/300	335.20	207.00	159.80	176.80	109.80	99.70	83.50
250/500	362.30	223.70	172.80	196.10	118.90	108.80	90.20
300/500	370.60	229.10	176.80	200.90	121.50	111.50	92.20
500/500	397.70	245.80	189.70	220.20	130.50	120.70	99.00
500/1000	445.90	275.60	212.50	253.40	146.10	137.40	110.80

			UIM	Unstacked Pro	posed		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
•	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	50.10	31.00	23.90	21.10	16.40	13.20	12.40
25/50	73.40	45.20	34.90	32.00	24.00	19.50	18.30
50/100	113.90	70.30	54.20	53.40	37.50	31.70	28.20
100/300	185.80	114.60	88.40	94.30	61.00	53.90	46.10
300/300	217.60	134.30	103.90	115.00	71.70	64.70	54.00
250/500	235.30	145.10	112.30	127.20	77.20	70.50	58.20
300/500	240.70	148.40	114.80	130.50	79.10	72.60	59.80
500/500	258.30	159.30	123.10	142.90	84.90	78.30	64.10
500/1000	289.50	178.90	138.20	164.70	95.20	89.40	71.80
1000/1000	325.80	201.00	155.30	185.30	107.00	99.60	80.90

			UM S	Stacked Rate C	hange		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
•	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	2.8%	2.6%	2.7%	3.0%	3.1%	2.3%	3.2%
25/50	2.8%	2.9%	2.9%	2.6%	2.7%	3.0%	2.7%
50/100	2.8%	2.8%	2.9%	3.0%	2.9%	2.6%	2.3%
100/300	2.8%	2.8%	2.8%	3.1%	3.0%	2.9%	3.0%
300/300	2.8%	2.9%	3.0%	3.0%	2.8%	2.7%	2.8%
250/500	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	2.7%
300/500	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	2.7%
500/500	2.8%	2.7%	2.8%	2.7%	2.6%	2.6%	2.6%
500/1000	2.8%	2.8%	2.9%	2.6%	2.9%	3.0%	2.5%

			UM U	nstacked Rate (Change		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	2.8%	2.6%	3.0%	2.6%	3.2%	3.2%	2.1%
25/50	2.8%	2.6%	2.5%	2.3%	2.7%	2.7%	3.6%
50/100	2.9%	2.9%	2.6%	2.9%	3.0%	2.2%	3.1%
100/300	2.8%	2.7%	2.6%	3.1%	3.1%	2.8%	2.5%
300/300	2.8%	2.8%	2.9%	3.0%	2.9%	2.6%	2.4%
250/500	2.8%	2.7%	2.8%	2.8%	2.8%	2.5%	2.3%
300/500	2.8%	2.7%	2.7%	2.8%	2.8%	2.5%	2.2%
500/500	2.8%	2.9%	2.7%	2.8%	2.7%	2.4%	3.3%
500/1000	2.8%	2.7%	2.9%	2.6%	2.6%	3.0%	3.1%
1000/1000	2.8%	2.9%	2.8%	2.6%	3.0%	3.0%	3.0%

			UIM	Stacked Rate C	hange		
Group	1	2	3	4	5	6	7
Territory		126,181-			127,168,169,17		
-	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17	
	153	9,213	201	12,113,114	188,214	9	ROS
15/30	3.9%	4.0%	3.9%	3.9%	3.9%	4.0%	3.7%
25/50	3.9%	3.9%	3.9%	3.8%	3.8%	3.8%	4.0%
50/100	3.9%	3.9%	3.9%	3.9%	3.8%	3.9%	3.9%
100/300	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
300/300	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
250/500	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
300/500	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
500/500	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
500/1000	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%

	UIM Unstacked Rate Change								
Group	1	2	3	4	5	6	7		
Territory		126,181-			127,168,169,17				
•	142-144, 146-	184,195,198,19	139,196,197,	21,33,88,89,1	0,185,186,187,	175,177,178,17			
	153	9,213	201	12,113,114	188,214	9	ROS		
15/30	3.9%	4.0%	3.9%	3.9%	3.8%	3.9%	4.29		
25/50	4.0%	3.9%	3.9%	3.9%	3.9%	3.7%	4.0%		
50/100	3.9%	3.8%	3.8%	3.9%	3.9%	3.9%	4.19		
100/300	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.89		
300/300	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.89		
250/500	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.99		
300/500	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.89		
500/500	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.99		
500/1000	3.9%	3.9%	3.9%	3.9%	3.9%	4.0%	3.99		
1000/1000	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.99		

Base Rates for Miscellaneous Coverages

Excess Medical Benefits

Indicated						
Current	Change	Revised				
Rate	Factor	Rate				
17.70	-3.5%	17.10				

Loss of Use

		Indicated			
Per	Total	Current	Change	Revised	
Day	Limit	Rate	Factor	Rate	
15	300	6.80	1.6%	6.90	
20	700	14.30	1.6%	14.50	
25	800	17.10	1.6%	17.40	
30	900	20.10	1.6%	20.40	
40	1,100	25.90	1.6%	26.30	
50	1,300	31.80	1.6%	32.30	
60	1,500	37.60	1.6%	38.20	

Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company Revised Roadside Assistance Rates

		Current	Revised	
Package	# Drivers	Rate	Rate	
Basic	1	5.00	10.00	
Basic	>1	10.00	10.00	
Plus	1	10.00	20.00	
Plus	>1	20.00	20.00	

Pennsylvania Private Passenger Automobile Nationwide Mutual Insurance Company Rate Stability Caps

					Current			Revised	
Premium	Products					Terms			
Change	Purchased	Experience	Tier	Terms 1-4	Terms 5-10	11+	Terms 1-4	Terms 5-10	Terms 11+
Increase	NW auto only	No new acc/viol	A-D	8%	10%	15%	8%	10%	15%
			E-H	8%	10%	15%	8%	10%	15%
			I-N	8%	10%	15%	8%	10%	15%
		New acc/viol	A-D	8%	10%	15%	40%	40%	40%
			E-H	8%	10%	15%	40%	40%	40%
			I-N	8%	10%	15%	40%	40%	40%
	NW auto & Home	No new acc/viol	A-D	8%	10%	15%	8%	10%	15%
			E-H	8%	10%	15%	8%	10%	15%
			I-N	8%	10%	15%	8%	10%	15%
		New acc/viol	A-D	8%	10%	15%	40%	40%	40%
			E-H	8%	10%	15%	40%	40%	40%
			I-N	8%	10%	15%	40%	40%	40%
Decrease	NW auto only	No new acc/viol	A-D	-8.0%	-10.0%	-15.0%	-8.0%	-10.0%	-15.0%
			E-H	-8.0%	-10.0%	-15.0%	-8.0%	-10.0%	-15.0%
			I-N	-8.0%	-10.0%	-15.0%	-8.0%	-10.0%	-15.0%
		Expiring acc/viol	A-D	-8.0%	-10.0%	-15.0%	-40.0%	-40.0%	-40.0%
			E-H	-8.0%	-10.0%	-15.0%	-40.0%	-40.0%	-40.0%
			I-N	-8.0%	-10.0%	-15.0%	-40.0%	-40.0%	-40.0%
	NW auto & Home	No new acc/viol	A-D	-8.0%	-10.0%	-15.0%	-8.0%	-10.0%	-15.0%
			E-H	-8.0%	-10.0%	-15.0%	-8.0%	-10.0%	-15.0%
			I-N	-8.0%	-10.0%	-15.0%	-8.0%	-10.0%	-15.0%
		Expiring acc/viol	A-D	-8.0%	-10.0%	-15.0%	-40.0%	-40.0%	-40.0%
			E-H	-8.0%	-10.0%	-15.0%	-40.0%	-40.0%	-40.0%
			I-N	-8.0%	-10.0%	-15.0%	-40.0%	-40.0%	-40.0%



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 # 23787 CHECK AMOUNT \$50.00						
DATE CHECK MAILED Via EFT CHECK DATE Via EFT						
FILING INFORMATION						
COMPANY FILING # 13A-8470PA-EH (Mutual) FILER PHONE #	614-249-3965					
SERFF TRACKING # NWPC-128762871						
CREATOR OF SERFF FILING Isabatino/Teresa Herderick TYPE OF FILING:						
DATE SERFF FILING SUBMITTED 11/19/12	□ A&H □ LIFE □ P&C					