

State: Pennsylvania **Filing Company:** Nationwide Affinity Insurance Company of America.
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: PA Rate Rule (NAICOA)/13A-9177PA-RRE(NAICOA)

Filing at a Glance

Company: Nationwide Affinity Insurance Company of America.
 Product Name: Private Passenger Auto
 State: Pennsylvania
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate/Rule
 Date Submitted: 07/01/2013
 SERFF Tr Num: NWPC-129094455
 SERFF Status: Assigned
 State Tr Num:
 State Status: Received Review in Progress
 Co Tr Num: 13A-9177PA-RRE(NAICOA)

Effective Date
 Requested (New):
 Effective Date 12/11/2013
 Requested (Renewal):
 Author(s): Lori Sabatino, Teresa Herderick
 Reviewer(s): Xiaofeng Lu (PC) (primary), Michael McKenney (PC)
 Disposition Date:
 Disposition Status:
 Effective Date (New):
 Effective Date (Renewal):

State Filing Description:

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General Information

Project Name: PA Rate Rule (NAICOA) Status of Filing in Domicile: Not Filed
 Project Number: 13A-9177PA-RRE(NAICOA) Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 07/02/2013
 State Status Changed: 07/02/2013 Deemer Date:
 Created By: Lori Sabatino Submitted By: Lori Sabatino
 Corresponding Filing Tracking Number:

Filing Description:

We are making the following changes to the Pennsylvania Private Passenger Automobiles written in the Nationwide Affinity Insurance Company of America, effective December 11, 2013 for renewal business. These companies do not write new business. We are filing for uniform changes to the territory base rates, revised miscellaneous coverage rates, and for several changes to our current rating plan. The overall rate level change is 4.9 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 Affinity Insurance CoCode: 26093 State of Domicile: Ohio
 Company of America. 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: 48-0470690

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Nationwide Affinity Insurance Company of America.	\$50.00	07/01/2013	71568964

State Specific

State: Pennsylvania **Filing Company:** Nationwide Affinity Insurance Company of America.
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*Filing Fee Amount: \$50.00
*Date Filing Fee Mailed: *Via EFT
*Filing Fee Check Number: *Via EFT
*Filing Fee Check Date: *Via EFT
*NAIC Number: 26093 (NAICOA)

SERFF Tracking #:

NWPC-129094455

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

13A-9177PA-RRE(NAICOA)

State:

Pennsylvania

Filing Company:

Nationwide Affinity Insurance Company of America.

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Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	PA NAICOA Final Manual	Lori Sabatino	07/10/2013	07/10/2013
Supporting Document	Response to July 5 Note to Filer	Lori Sabatino	07/10/2013	07/10/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Clarify	Note To Filer	Xiaofeng Lu (PC)	07/05/2013	07/05/2013

State: Pennsylvania
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Filing Company: Nationwide Affinity Insurance Company of America.

Amendment Letter

Submitted Date: 07/10/2013

Comments:

Please see our attached response to the July 5 Note to Filer.

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	PA NAICOA Final Manual	2, 3, 10, 11, 15, 19, 20, RT TOC, RC1, RC7, RT1, RT2, RT5, RT6, RT14, RT15, RT16, RT22, RT26, RT28	Replacement	13A-8470PA-EH(NAICOA)	07/10/2013 By:
<i>Previous Version</i>					
1	PA NAICOA Final Manual	2, 3, 10, 11, 15, 19, 20, RT TOC, RC1, RC7, RT1, RT2, RT5, RT6, RT14, RT15, RT16, RT22, RT26, RT28	Replacement	13A-8470PA-EH(NAICOA)	07/01/2013 By: Lori Sabatino

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to July 5 Note to Filer
Comments:	
Attachment(s):	Response to 2013_7_5 Obj_NAICOA.pdf

State: Pennsylvania **Filing Company:** Nationwide Affinity Insurance Company of America.
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Project Name/Number: PA Rate Rule (NAICOA)/13A-9177PA-RRE(NAICOA)

Note To Filer

Created By:

Xiaofeng Lu (PC) on 07/05/2013 12:52 PM

Last Edited By:

Xiaofeng Lu (PC)

Submitted On:

07/05/2013 12:53 PM

Subject:

Clarify

Comments:

State: Pennsylvania **Filing Company:** Nationwide Affinity Insurance Company of America.
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The Pennsylvania Insurance Department has begun its review of the above captioned filing. In order to properly review the filing, we are requesting the following information. To facilitate a timely review, we request this information be provided within 14 days of the date of this letter.

1. Confirm that the tier rule has not been changed. Also confirm that:

- A.) Nationwide Affinity Insurance Company of America uses mutually exclusive underwriting characteristics to assign the tiers,
- B.) Tier ratings will not be used in a duplicative manner with the Driving Record Points, Classifications or any other rating characteristics, and
- C.) When a policy tier assignment is being changed, after initially being assigned for new business, that Nationwide Affinity Insurance Company of America will only change the tier to a lower rated tier.

2. Confirm that paid chargeable accident information is used for Accident Free Discount. Chargeable violation, conviction and accident are based upon the parameters defined in PA Title 31 Chapter 67.33, Title 75 Section 1793 and Title 75 Section 1799.

3. Please add "paid chargeable" in front of "accident" for Vanishing Deductible Rule.

4. Please add "paid chargeable" in front of "accident" and "conviction" for Merit Rating Plan Factor.

5. The rates in Pennsylvania must be genderless. Please remove "male" and "female" from the filing.

6. Please provide coverage expense fee information.

7. Identify any changes in the filing that will result in a reduction in coverage for the current policyholders.

8. Identify any instances in the filing where current policyholders are forced to purchase additional coverage for additional premium.

All information should be provided in PDF format.

Upon your response with the above requested information, the Department will continue to review your filing.

If you have any questions or difficulties in responding to the above request, please call me at (717)783-0693.

SERFF Tracking #:

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 3.000%
 Effective Date of Last Rate Revision: 05/06/2013
 Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Affinity Insurance Company of America.	12.800%	4.900%	\$16,320,193	233,543	\$333,065,177	10.000%	-10.000%

SERFF Tracking #:

NWPC-129094455

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA NAICOA Final Manual	2, 3, 10, 11, 15, 19, 20, RT TOC, RC1, RC7, RT1, RT2, RT5, RT6, RT14, RT15, RT16, RT22, RT26, RT28	Replacement	13A-8470PA-EH(NAICOA)	PA NAICOA 12-11-13 Final Manual Changed Pages rev 7_5.pdf

**PENNSYLVANIA
PRIVATE
PASSENGER
AUTOMOBILE
RATING RULE
MANUAL**

Effective – 12/11/2013

NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA

TABLE OF CONTENTS

INTRODUCTION..... 4

DEFINITIONS.....4

PREMIUM MODIFICATION RULES.....4

AVERAGE DRIVER CLASS FACTOR4

RATING TERRITORY SCHEDULE.....4

MISCELLANEOUS COVERAGES4

MISCELLANEOUS VEHICLES4

MISCELLANEOUS RISKS4

GENERAL RULES.....4

DEFINITIONS 5

GENERAL DEFINITIONS.....5

VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS.....7

COVERAGE DESIGNATIONS7

RATE MODIFICATION RULES 8

NATIONWIDE AFFINITY DISCOUNT8

NATIONWIDE ASSOCIATE DISCOUNT8

TIER FACTOR.....8

FARM BUREAU DISCOUNT8

NEW VEHICLE DISCOUNT8

OEM LOSS SETTLEMENT ENDORSEMENT9

VEHICLE USE9

HOUSEHOLD COMPOSITION FACTOR**10

ANTI-THEFT DEVICE DISCOUNT.....10

DRIVER IMPROVEMENT COURSE DISCOUNT11

NO PRIOR INSURANCE SURCHARGE**11

PASSIVE OCCUPANT RESTRAINT DISCOUNT11

MATRIX FACTOR12

TERMS WITH PRIOR CARRIER FACTORS.....12

SELECT RATING FACTOR.....13

PRIOR NATIONWIDE NON-STANDARD AUTO FACTOR.....13

PREMIER INTRA-AGENCY TRANSFER DISCOUNT13

ADVANCE QUOTE DISCOUNT14

NEW BUSINESS HOMEOWNERSHIP DISCOUNT14

HOME AND CAR DISCOUNT14

AUTO FINANCIAL DISCOUNT15

ACCIDENT FORGIVENESS15

VANISHING DEDUCTIBLE**15

TOTAL LOSS DEDUCTIBLE WAIVER.....16

LIMITED TORT OPTION REDUCTION16

EASY PAY SIGN-UP DISCOUNT16

PREFERRED DISCOUNT.....16

PREFERRED BUNDLE DISCOUNT17

RATE STABILITY17

AVERAGE DRIVER CLASS FACTOR 19

DRIVER CLASSIFICATION — DEFINITIONS**19

MERIT RATING PLAN FACTOR20

ACCIDENT FREE DISCOUNT24

SAFE DRIVER DISCOUNT24

UNVERIFIABLE DRIVER RECORD SURCHARGE.....25

TERRITORY 26

RATING TERRITORY SCHEDULE.....26

MISCELLANEOUS COVERAGES	27
FAMILY PROTECTION – UNINSURED/UNDERINSURED MOTORISTS COVERAGE	27
ROADSIDE ASSISTANCE COVERAGE	27
TOWING AND LABOR COVERAGE	27
EXCESS MEDICAL BENEFIT	27
LOSS OF USE COVERAGE	27
ADDITIONAL COVERAGE FOR CUSTOMIZATION	28
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES	28
CONTENTS AND/OR PERSONAL EFFECTS	28
GAP (LOAN/LEASE) COVERAGE	28
NEW CAR REPLACEMENT PLUS COVERAGE	29
VEHICLE VALUE UPGRADE COVERAGE	29
IDENTITY THEFT OR IDENTITY FRAUD EXPENSE COVERAGE	30
MISCELLANEOUS VEHICLES	31
MOTOR HOMES	31
TRAILERS	31
TRUCK CAMPERS	31
ANTIQUE AND CLASSIC AUTOMOBILES	31
MISCELLANEOUS RISKS	33
USE OF OTHER AUTOMOBILE	33
NAMED NON-OWNED COVERAGE	33
COMPREHENSIVE FAMILY LIABILITY	35
GENERAL RULES	38
POLICY TERM	38
PREMIUM ADJUSTMENT	38
CANCELLATIONS	38
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)	39
PAYMENT OPTIONS	39

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

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

EXCEPTIONS —

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

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

HOUSEHOLD COMPOSITION FACTOR**

Eff. 12-11-13

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

The following rules are applicable:

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

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

ANTI-THEFT DEVICE DISCOUNT

Effective 01-31-08

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

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

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

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

DRIVER IMPROVEMENT COURSE DISCOUNT

Eff. 03-09-09

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

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

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

NO PRIOR INSURANCE SURCHARGE**

Effective 12-11-13

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

Prior In-Force rating:

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

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

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

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

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

PASSIVE OCCUPANT RESTRAINT DISCOUNT

Eff. 01-31-08

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

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

AUTO FINANCIAL DISCOUNT

Eff. 11-08-10

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

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

ACCIDENT FORGIVENESS

Eff. 03-09-09

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

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

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

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

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

VANISHING DEDUCTIBLE**

Eff. 12-11-13

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

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

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

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

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

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 to determine the average driver factor.

The following vehicle types are applicable: PPA and AC – Reg.

DRIVER CLASSIFICATION — Definitions**

Eff. 12-11-13

1) "Married" means a married person living with his or her spouse or a person widowed.

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.

- 5) The "Student Away – College Student" classification is applicable provided the owner or operator is age 16 to 24, is unmarried, and is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile. NOTE—such an operator must not have access to any of the vehicles insured under the policy while away at school

MERIT RATING PLAN FACTOR

Eff. 07-01-11

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 paid chargeable accidents and chargeable moving convictions pay lower

**Rating Tables
Table of Contents**

Rate Calculation Tables	
Private Passenger Auto Rate Calculation**	RC 1
Gap (Loan/Lease) Premium Rate Calculation	RC 2
New Car Replacement Premium Rate Calculation	RC 2
Vehicle Value Upgrade Premium Rate Calculation	RC 2
Motorcycle Rate Calculation	RC 3
Recreational Vehicle Rate Calculation	RC 3
Supplemental Vehicle Rate Calculation	RC 4
Named Non-Owner Rate Calculation	RC 4
Motor Home Rate Calculation	RC 5
Antique & Classic Automobiles - Restricted Use Rate Calculation	RC 6
Antique & Classic Automobiles - Regular Use Rate Calculation**	RC 7
Rating Territory Schedule	
Base Rates:	TS 1
Territory Base Rates: BI,PD,MDCL,LOI,AD,FUNRL,COMBL,COMP,COLL, UMBI, UIMBI **	RT 1
Loss of Use Base Rates **	RT 2
Roadside Assistance Base Rates	RT 2
Towing and Labor Base Rates	RT 2
Excess Medical Benefit Base Rates **	RT 2
Additional Coverage for Sound, Picture and Data Devices	RT 2
Factors and Discounts:	
Nationwide Affinity Discount	RT 3
Nationwide Associate Discount	RT 3
Tier Factor	RT 4
Farm Bureau Discount	RT 5
New Vehicle Discount**	RT 5
OEM Loss Settlement Endorsement	RT 5
Vehicle Use Factor	RT 5
Household Composition Factor**	RT 6
Anti-Theft Device Discount	RT 7
Driver Improvement Course Discount	RT 7
No Prior Insurance Surcharge	RT 7
Passive Occupant Restraint Discount	RT 8
Matrix Factor	RT 8
Terms with Prior Carrier Factors	RT 8
Select Rating Factor	RT 9
Prior Nationwide Non-Standard Auto Factor	RT 10
Premier Intra-Agency Transfer Discount	RT 10
Advance Quote Discount	RT 10
New Business Homeownership Discount	RT 10
Home and Car Discount	RT 10
Auto Financial Discount	RT 11
Accident Forgiveness	RT 11
Additional Coverage for Customization	RT 11
Vanishing Deductible Credit	RT 12
Total Loss Deductible Waiver	RT 12
GAP (Loan/Lease) Coverage	RT 13
New Car Replacement Plus Coverage	RT 13
Vehicle Value Upgrade Coverage	RT 13
Limited Tort Option Reduction	RT 13
Easy Pay Sign-up Discount	RT 14
Preferred Discount	RT 14

**Rating Tables
Table of Contents**

Rate Calculation Tables	
Preferred Bundle Discount	RT 14
Rate Stability**	RT 14
Identity Theft or Identity Fraud Expense Coverage	RT 14
Driver Classification Factors - Adult**	RT 15
Driver Classification Factors - Youthful**	RT 16
Violation Surcharges	RT 17
Additional Violations Additive	RT 18
Violations Time Since Factor	RT 18
Chargeable Accidents Additive	RT 18
Accidents Time Since Factor	RT 18
Accident Free Discount	RT 19
Safe Driver Discount	RT 19
Unverifiable Driver Record Surcharge	RT 19
Rate Symbols - Liability	RT 20
Rate Symbols - Physical Damage	RT 21
Model Year Factors**	RT 22
Bodily Injury Limit Factors	RT 23
Property Damage Limit Factors	RT 23
Uninsured/ Underinsured Motorists Coverage Limit Factors	RT 23
Medical Benefits Limit Factors	RT 24
Combined Loss Benefit Limit Factor	RT 24
Accidental Death Benefit Limit Factor	RT 24
Income Loss Benefit Limit Factor	RT 24
Funeral Benefit Limit Factor	RT 24
Comprehensive Deductible Factors	RT 25
Collision Deductible Factors	RT 25
<hr/>	
Expense Fees	RT 25
<hr/>	
<u>Miscellaneous Risks and Vehicles:</u>	
Miscellaneous Vehicles Base Rate Adjustment Factors--A/C, MH, RV, NNO**	RT 26
Comprehensive and Collision Deductible Factors - MH and MC	RT 26
Personal Effects Base Rates	RT 26
Trailer Base Rates--COMP and COLL	RT 27
Motorcycle Base Rate Adjustment	RT 28
Motorcycle Driver Classification Factor	RT 28
Antique and Classic Automobiles Physical Damage Base Rates**	RT 28
Recreational Vehicles Rates and Factors--BI, PD, MDCL, COMP, COLL	RT 29
Comprehensive Family Liability Premium	RT 30
Use of Other Automobile	RT 30

PRIVATE PASSENGER AUTOMOBILES RATE CALCULATION

Eff. 12-11-13

Coverage Level Rate Calculations

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

Policy Level Rate Calculations

41	Total Coverage Premium (step 41)	sum
42	Comprehensive Family Liability	+
43	Semi-Annual Premium	=
44	Rate Stability	*
45	Capped Semi-Annual Premium	=

*Merit Rating Factor = (Violation Factor x Violation Times Since Factor) + (Accident Factor x Accident Time Since Factor)

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

ANTIQUE & CLASSIC AUTOMOBILES - REGULAR USE RATE CALCULATION

Eff. 12-11-13

Coverage Level Rate Calculations

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

P designates use of PPA base rates

Policy Level Rate Calculations

35	Total Coverage Premium (step 35)	sum
36	Comprehensive Family Liability	+
37	Semi-Annual Premium	=
38	Rate Stability	*
39	Capped Semi-Annual Premium	=

*Merit Rating Factor = (Violation Factor x Violation Times Since Factor) + (Accident Factor x Accident Time Since Factor)

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

Territory Base Rates

Effective 12-11-13

BI Rating Territory	BI 50/100
001	\$177.60
002	184.70
003	190.30
004	193.40
005	199.20
006	200.70
007	202.30
008	205.10
009	206.30
010	208.00
011	222.50
012	223.60
013	230.80
014	259.90
015	274.20
016	275.70
017	311.70
018	334.90
019	345.10
020	423.20
021	547.60
022	558.50
023	639.50
024	664.10
025	686.00
999	259.20

PD Rating Territory	PD 25,000
001	\$133.00
002	140.20
003	143.90
004	149.30
005	151.80
006	154.60
007	160.70
008	163.40
009	164.80
010	168.20
011	168.80
012	171.40
013	173.40
014	176.90
015	190.00
016	193.60
017	194.90
018	203.70
019	208.60
020	212.40
021	219.50
022	226.10
023	235.00
024	260.20
025	252.30
026	260.80
999	177.50

MDCL Rating Territory	MDCL 25,000
001	\$256.20
002	276.10
003	318.40
004	333.90
005	338.30
006	342.70
007	369.10
008	371.30
009	387.80
010	384.20
011	393.50
012	395.90
013	420.10
014	435.40
015	503.10
016	535.80
017	512.60
018	586.30
019	580.20
020	613.70
021	675.80
022	1,083.90
023	1,261.60
024	1,268.60
025	1,321.70
999	434.80

MDCL Rating Territory	LOI
001	\$21.60
002	23.50
003	27.10
004	28.40
005	28.70
006	29.20
007	31.50
008	31.60
009	32.90
010	32.60
011	33.50
012	33.60
013	35.80
014	36.90
015	42.80
016	45.70
017	43.60
018	49.80
019	49.60
020	52.30
021	57.50
022	92.30
023	107.40
024	108.00
025	112.30
999	36.90

MDCL Rating Territory	AD	MDCL Rating Territory	FUNRL	MDCL Rating Territory	COMBL
001	\$6.30	001	\$1.10	001	\$335.10
002	7.00	002	1.20	002	360.50
003	7.90	003	1.30	003	415.60
004	8.20	004	1.40	004	436.50
005	8.30	005	1.40	005	441.90
006	8.30	006	1.40	006	447.50
007	9.20	007	1.40	007	482.40
008	9.30	008	1.50	008	485.10
009	9.60	009	1.50	009	506.20
010	9.50	010	1.50	010	502.30
011	9.70	011	1.50	011	514.00
012	9.80	012	1.50	012	516.90
013	10.30	013	1.60	013	548.50
014	10.80	014	1.70	014	568.60
015	12.40	015	2.10	015	657.20
016	13.30	016	2.20	016	699.80
017	12.80	017	2.10	017	669.80
018	14.60	018	2.40	018	765.80
019	14.50	019	2.40	019	757.70
020	15.20	020	2.40	020	801.30
021	16.70	021	2.60	021	882.80
022	26.80	022	4.30	022	1,415.80
023	31.20	023	5.10	023	1,647.70
024	31.30	024	5.20	024	1,656.70
025	32.60	025	5.50	025	1,726.20
999	10.80	999	1.70	999	567.90

COMP Rating Territory	COMP Full Cov.
001	\$75.60
002	81.00
003	83.00
004	88.70
005	96.10
006	100.80
007	99.20
008	106.30
009	104.60
010	108.90
011	113.90
012	122.40
013	114.80
014	120.70
015	128.50
016	124.60
017	140.20
018	157.60
019	148.30
020	167.30
021	177.40
022	180.60
023	176.90
024	185.00
025	187.70
026	155.50
027	169.10
028	197.80
029	169.00
030	182.00
031	202.50
032	188.70
033	237.30
034	223.30
035	194.60
036	226.50
037	236.90
038	237.60
999	116.90

COLL Rating Territory	COLL \$100 Ded.
001	\$272.70
002	282.80
003	289.60
004	297.30
005	298.50
006	299.70
007	306.00
008	303.50
009	309.30
010	310.60
011	319.80
012	318.20
013	323.30
014	326.50
015	341.10
016	341.70
017	353.40
018	360.90
019	361.80
020	385.90
021	388.60
022	392.00
023	412.00
024	420.30
025	376.90
026	422.00
027	402.20
028	444.30
029	458.10
030	491.80
031	477.70
032	523.00
033	507.50
999	334.10

UMC Rating Territory	UMBI 50/100 Unstacked
001	\$13.90
002	14.10
003	13.70
004	13.90
005	13.70
006	26.30
007	13.70
008	15.70
009	14.10
010	19.20
011	38.10
012	57.70
013	25.70
014	14.10
015	22.00
016	19.90
017	22.00
018	22.00
019	149.10
020	16.70
021	19.10
022	13.90
023	13.90
024	13.90
025	27.10
026	35.10
027	53.90
028	20.70
999	25.00

UMC Rating Territory	UIMBI 50/100 Unstacked
001	\$60.40
002	57.50
003	52.50
004	54.80
005	51.30
006	79.00
007	47.20
008	52.90
009	60.60
010	51.10
011	96.40
012	137.10
013	60.60
014	52.60
015	114.40
016	84.80
017	84.80
018	84.80
019	243.50
020	66.90
021	79.80
022	55.40
023	58.30
024	50.30
025	78.40
026	94.60
027	128.40
028	84.80
999	72.10

LOU Base Rates

Effective 12-11-13

Rental Limit per Day	Aggregate Limit	Base Rate
25	800	\$28.90
30	900	\$33.70
40	1,200	\$43.90
50	1,500	\$53.60
60	1,800	\$63.40

The 800 limit is available to Motor Homes

RSA Base Rates

Effective 05/06/13

Coverage	
Basic	\$10.00
Plus	\$20.00

TL Base Rate

Limit*	Base Rate
50	\$2.00

*100 for Motorhomes

EXMDCL Base Rate

Effective 12-11-13

Aggregate Per Claimant Limit	Limit Per Person Per Year	Base Rate
\$1M	\$50,000	\$20.80

Additional Coverage for Sound, Picture and Data Devices

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

Farm Bureau Discount

Farm Bureau Discount	Rate Factor
Yes	0.90
No	1.00

New Vehicle Discount

Effective 12-11-13

Vehicle Age	Factor				
	BI	PD	MDCL, COMBL	COMP	COLL
Less than 0	0.899	0.899	0.827	0.859	0.796
0	0.899	0.899	0.827	0.859	0.796
1	0.912	0.912	0.853	0.921	0.840
2	0.931	0.931	0.888	0.959	0.880
3	0.954	0.954	0.925	0.989	0.921
4	0.977	0.977	0.963	0.998	0.960
5 and older	1.000	1.000	1.000	1.000	1.000

OEM Loss Settlement Endorsement Factor

OEM	COMP	COLL
Yes	1.18	1.11
No	1.00	1.00

Vehicle Use Factor

Vehicle Use	Rate Factor
Business	1.25
Farm	0.90
Pleasure or Work	1.00

Household Composition Factor

Effective 12-11-13

Number of Drivers													
BI / PD		Youth in Household								No Youth in Household			
		Youngest Driver Age 16 - 20				Youngest Driver Age 21-24							
		1	2	3	4	1	2	3	4	1	2	3	4
Number of Vehicles	1	0.99	1.13	1.13	1.13	0.99	1.13	1.13	1.13	1.00	1.07	1.07	1.07
	2	0.98	1.08	1.13	1.13	0.98	1.08	1.13	1.13	0.92	1.00	1.07	1.07
	3	0.98	0.98	1.08	1.13	0.98	0.98	1.08	1.13	0.92	0.92	1.00	1.07
	4+	0.98	0.98	0.98	1.08	0.98	0.98	0.98	1.08	0.92	0.92	0.92	1.00

MDCL/COMBL		Youth in Household								No Youth in Household			
		Youngest Driver Age 16 - 20				Youngest Driver Age 21-24							
		1	2	3	4	1	2	3	4	1	2	3	4
Number of Vehicles	1	0.90	1.02	1.02	1.02	0.97	1.13	1.13	1.13	1.00	1.13	1.13	1.13
	2	0.90	0.90	1.02	1.02	0.92	1.02	1.13	1.13	0.92	1.00	1.13	1.13
	3	0.90	0.90	0.90	1.02	0.92	0.92	1.02	1.13	0.92	0.92	1.00	1.13
	4+	0.90	0.90	0.90	0.90	0.92	0.92	0.92	1.02	0.92	0.92	0.92	1.00

COMP		Youth in Household								No Youth in Household			
		Youngest Driver Age 16 - 20				Youngest Driver Age 21-24							
		1	2	3	4	1	2	3	4	1	2	3	4
Number of Vehicles	1	1.01	1.05	1.05	1.05	1.01	1.05	1.05	1.05	0.96	1.03	1.03	1.03
	2	1.12	1.09	1.09	1.09	1.12	1.09	1.09	1.09	1.09	1.00	1.03	1.03
	3	1.12	1.12	1.11	1.09	1.12	1.12	1.11	1.09	1.09	1.09	1.00	1.03
	4+	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.09	1.09	1.09	1.00

COLL		Youth in Household								No Youth in Household			
		Youngest Driver Age 16 - 20				Youngest Driver Age 21-24							
		1	2	3	4	1	2	3	4	1	2	3	4
Number of Vehicles	1	0.98	1.12	1.12	1.12	0.98	1.12	1.12	1.12	1.00	1.05	1.05	1.05
	2	1.12	1.12	1.12	1.12	1.09	1.12	1.12	1.12	1.01	1.00	1.05	1.05
	3	1.12	1.12	1.12	1.12	1.09	1.09	1.12	1.12	1.01	1.01	1.00	1.05
	4+	1.12	1.12	1.12	1.12	1.09	1.09	1.09	1.12	1.01	1.01	1.01	1.00

Easy Pay Sign-Up Discount

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

Preferred Discount

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

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

Preferred Bundle Discount

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

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

Rate Stability

Effective 12-11-13

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

Identity Theft or Identity Fraud Expense Coverage

Identity Theft Endorsement	Semi-Annual Premium
Yes	\$22.50

Driver Classification Factors - Married Adult

Effective 12-11-13

Marital Status	Driver Age	BI and PD	COMP	COLL	MDCL & COMBL
Married	16-24	See Married Youthful Driver Classification Factors			
Married	25	1.09	0.99	1.09	1.10
Married	26	1.09	0.98	1.09	1.08
Married	27	1.09	0.97	1.09	1.08
Married	28	1.09	0.97	1.09	1.08
Married	29	1.08	0.97	1.08	1.08
Married	30	1.08	0.96	1.08	1.07
Married	31	1.08	0.95	1.08	1.07
Married	32	1.08	0.95	1.08	1.07
Married	33	1.08	0.95	1.08	1.07
Married	34	1.08	0.94	1.08	1.07
Married	35	1.08	0.94	1.08	1.08
Married	36	1.08	0.93	1.08	1.09
Married	37	1.08	0.93	1.08	1.09
Married	38	1.08	0.92	1.08	1.10
Married	39	1.08	0.92	1.08	1.10
Married	40	1.08	0.91	1.08	1.11
Married	41	1.08	0.91	1.07	1.12
Married	42	1.08	0.91	1.07	1.12
Married	43	1.08	0.90	1.06	1.12
Married	44	1.08	0.90	1.06	1.12
Married	45	1.08	0.90	1.06	1.12
Married	46	1.08	0.89	1.06	1.12
Married	47	1.06	0.89	1.05	1.12
Married	48	1.03	0.89	1.03	1.12
Married	49	1.00	0.89	1.00	1.11
Married	50	0.98	0.88	0.98	1.10
Married	51	0.95	0.87	0.95	1.10
Married	52	0.95	0.86	0.95	1.10
Married	53	0.94	0.86	0.94	1.08
Married	54	0.93	0.85	0.93	1.07
Married	55	0.91	0.85	0.91	1.04
Married	56	0.91	0.84	0.91	1.04
Married	57	0.91	0.84	0.91	1.04
Married	58	0.91	0.83	0.91	1.04
Married	59	0.91	0.82	0.91	1.04
Married	60	0.95	0.82	0.95	0.98
Married	61	0.95	0.82	0.95	0.98
Married	62	0.95	0.81	0.95	0.98
Married	63	0.95	0.80	0.95	0.98
Married	64	0.97	0.79	0.97	0.98
Married	65	1.00	0.77	1.00	0.98
Married	66	1.00	0.76	1.00	0.98
Married	67	1.00	0.75	1.00	0.98
Married	68	1.02	0.73	1.02	0.98
Married	69	1.03	0.72	1.03	0.98
Married	70	1.10	0.72	1.08	0.93
Married	71	1.10	0.71	1.10	0.93
Married	72	1.10	0.70	1.10	0.93
Married	73	1.10	0.70	1.10	0.93
Married	74	1.12	0.67	1.12	0.93

Driver Classification Factors - Married Adult

Effective 12-11-13

Marital Status	Driver Age	BI and PD	COMP	COLL	MDCL & COMBL
Married	75	1.16	0.64	1.16	0.93
Married	76	1.19	0.63	1.19	0.93
Married	77	1.22	0.62	1.22	0.93
Married	78	1.25	0.60	1.25	0.93
Married	79	1.27	0.59	1.27	0.93
Married	80	1.30	0.59	1.30	0.93
Married	81	1.32	0.58	1.32	0.93
Married	82	1.32	0.58	1.32	0.93
Married	83	1.33	0.57	1.33	0.93
Married	84	1.33	0.56	1.33	0.93
Married	85	1.33	0.56	1.33	0.93
Married	86	1.33	0.56	1.33	0.93
Married	87	1.33	0.56	1.33	0.93
Married	88	1.33	0.56	1.33	0.93
Married	89	1.33	0.62	1.33	0.93
Married	90	1.33	0.62	1.33	0.93
Married	91	1.33	0.62	1.33	0.93
Married	92	1.33	0.62	1.33	0.93
Married	93	1.33	0.62	1.33	0.93
Married	94	1.33	0.62	1.33	0.93
Married	95	1.33	0.62	1.33	0.93
Married	96	1.33	0.62	1.33	0.93
Married	97	1.33	0.62	1.33	0.93
Married	98	1.33	0.62	1.33	0.93
Married	99	1.33	0.62	1.33	0.93

Driver Classification Factors - Single Adult

Effective 12-11-13

Marital Status *	Driver Age	BI and PD	COMP	COLL	MDCL & COMBL
Single	16-24	See Single Youthful Driver Classification Factors			
Single	25	1.32	1.02	1.33	1.19
Single	26	1.29	1.01	1.29	1.18
Single	27	1.25	1.01	1.25	1.18
Single	28	1.24	1.01	1.23	1.17
Single	29	1.19	1.01	1.19	1.17
Single	30	1.16	1.01	1.16	1.16
Single	31	1.16	1.01	1.16	1.16
Single	32	1.16	1.01	1.16	1.16
Single	33	1.16	1.01	1.16	1.16
Single	34	1.16	1.00	1.16	1.16
Single	35	1.16	0.99	1.16	1.16
Single	36	1.14	0.99	1.14	1.16
Single	37	1.14	0.99	1.14	1.16
Single	38	1.14	0.97	1.14	1.16
Single	39	1.14	0.97	1.14	1.16
Single	40	1.14	0.96	1.14	1.16
Single	41	1.14	0.95	1.14	1.16
Single	42	1.13	0.95	1.13	1.16
Single	43	1.13	0.95	1.13	1.16
Single	44	1.12	0.94	1.12	1.16
Single	45	1.11	0.94	1.11	1.16
Single	46	1.11	0.93	1.11	1.16
Single	47	1.10	0.93	1.10	1.16
Single	48	1.10	0.91	1.10	1.16
Single	49	1.09	0.91	1.09	1.16
Single	50	1.04	0.89	1.04	1.10
Single	51	1.04	0.88	1.04	1.10
Single	52	1.03	0.88	1.03	1.10
Single	53	1.02	0.86	1.02	1.10
Single	54	1.00	0.85	1.00	1.10
Single	55	0.99	0.84	0.99	1.04
Single	56	0.99	0.84	0.99	1.04
Single	57	0.99	0.82	0.99	1.04
Single	58	0.99	0.82	0.99	1.04
Single	59	0.99	0.81	0.99	1.04
Single	60	1.02	0.80	1.02	0.98
Single	61	1.03	0.80	1.02	0.98
Single	62	1.04	0.79	1.04	0.98
Single	63	1.06	0.78	1.05	0.98
Single	64	1.07	0.78	1.06	0.98
Single	65	1.09	0.78	1.06	0.98
Single	66	1.10	0.78	1.08	0.98
Single	67	1.12	0.78	1.10	0.98
Single	68	1.13	0.77	1.12	0.98
Single	69	1.16	0.76	1.15	0.98
Single	70	1.18	0.75	1.17	0.93
Single	71	1.19	0.74	1.19	0.93
Single	72	1.21	0.72	1.21	0.93
Single	73	1.22	0.71	1.22	0.93
Single	74	1.24	0.70	1.24	0.93

Driver Classification Factors - Single Adult

Effective 12-11-13

Marital Status *	Driver Age	BI and PD	COMP	COLL	MDCL & COMBL
Single	75	1.25	0.64	1.25	0.93
Single	76	1.31	0.64	1.31	0.93
Single	77	1.33	0.64	1.33	0.93
Single	78	1.33	0.64	1.33	0.93
Single	79	1.33	0.64	1.33	0.93
Single	80	1.33	0.64	1.33	0.93
Single	81	1.33	0.64	1.33	0.93
Single	82	1.33	0.64	1.33	0.93
Single	83	1.33	0.64	1.33	0.93
Single	84	1.33	0.64	1.33	0.93
Single	85	1.33	0.64	1.33	0.93
Single	86	1.33	0.63	1.33	0.93
Single	87	1.33	0.63	1.33	0.93
Single	88	1.33	0.60	1.33	0.93
Single	89	1.33	0.60	1.33	0.93
Single	90	1.33	0.60	1.33	0.93
Single	91	1.33	0.60	1.33	0.93
Single	92	1.33	0.60	1.33	0.93
Single	93	1.33	0.60	1.33	0.93
Single	94	1.33	0.60	1.33	0.93
Single	95	1.33	0.60	1.33	0.93
Single	96	1.33	0.60	1.33	0.93
Single	97	1.33	0.60	1.33	0.93
Single	98	1.33	0.60	1.33	0.93
Single	99	1.33	0.60	1.33	0.93

* "Single" includes all drivers not otherwise classified as "Married".

Driver Classification Factors - Married Youthful

Effective 12-11-13

Marital Status*	Driver Age	Good Student	BI and PD	COMP	COLL	MDCL & COMBL
Married	16	Y	1.50	1.01	1.50	1.30
Married	17	Y	1.50	1.01	1.50	1.30
Married	18	Y	1.50	1.01	1.50	1.30
Married	19	Y	1.27	1.01	1.27	1.22
Married	20	Y	1.27	1.01	1.27	1.17
Married	21	Y	1.27	1.00	1.27	1.14
Married	22	Y	1.24	1.00	1.27	1.12
Married	23	Y	1.16	1.00	1.16	1.12
Married	24	Y	1.14	0.99	1.14	1.10
Married	16	N	1.79	1.28	1.79	1.77
Married	17	N	1.79	1.28	1.79	1.77
Married	18	N	1.79	1.28	1.79	1.77
Married	19	N	1.56	1.20	1.56	1.53
Married	20	N	1.56	1.15	1.56	1.34
Married	21	N	1.41	1.09	1.42	1.23
Married	22	N	1.32	1.05	1.32	1.18
Married	23	N	1.23	1.04	1.23	1.15
Married	24	N	1.16	1.01	1.16	1.12

Driver Classification Factors - Single Youthful

Effective 12-11-13

Marital Status*	Driver Age	Good Student	Operator Status	Student Away - College Student	BI and PD	COMP	COLL	MDCL & COMBL
Single	16	Y	Principal	College Student	2.05	1.08	2.08	1.43
Single	17	Y	Principal	College Student	2.05	1.08	2.08	1.43
Single	18	Y	Principal	College Student	2.05	1.08	2.08	1.43
Single	19	Y	Principal	College Student	1.82	1.04	1.83	1.32
Single	20	Y	Principal	College Student	1.64	1.01	1.63	1.23
Single	21	Y	Principal	College Student	1.49	0.97	1.45	1.15
Single	22	Y	Principal	College Student	1.40	0.95	1.40	1.13
Single	23	Y	Principal	College Student	1.32	0.93	1.32	1.11
Single	24	Y	Principal	College Student	1.29	0.93	1.28	1.10
Single	16	N	Principal	College Student	2.48	1.26	2.49	1.75
Single	17	N	Principal	College Student	2.48	1.26	2.49	1.75
Single	18	N	Principal	College Student	2.48	1.26	2.49	1.75
Single	19	N	Principal	College Student	2.12	1.18	2.12	1.55
Single	20	N	Principal	College Student	1.85	1.10	1.83	1.38
Single	21	N	Principal	College Student	1.63	1.03	1.58	1.23
Single	22	N	Principal	College Student	1.50	0.97	1.49	1.17
Single	23	N	Principal	College Student	1.41	0.95	1.42	1.15
Single	24	N	Principal	College Student	1.32	0.94	1.33	1.12
Single	16	Y	Principal	Non College Student	2.28	1.20	2.31	1.59
Single	17	Y	Principal	Non College Student	2.28	1.20	2.31	1.59
Single	18	Y	Principal	Non College Student	2.28	1.20	2.31	1.59
Single	19	Y	Principal	Non College Student	2.02	1.16	2.03	1.47
Single	20	Y	Principal	Non College Student	1.82	1.12	1.81	1.37
Single	21	Y	Principal	Non College Student	1.65	1.08	1.61	1.28
Single	22	Y	Principal	Non College Student	1.56	1.05	1.55	1.25
Single	23	Y	Principal	Non College Student	1.47	1.03	1.47	1.23
Single	24	Y	Principal	Non College Student	1.43	1.03	1.42	1.22
Single	16	N	Principal	Non College Student	2.75	1.40	2.77	1.94
Single	17	N	Principal	Non College Student	2.75	1.40	2.77	1.94
Single	18	N	Principal	Non College Student	2.75	1.40	2.77	1.94
Single	19	N	Principal	Non College Student	2.36	1.31	2.36	1.72
Single	20	N	Principal	Non College Student	2.06	1.22	2.03	1.53
Single	21	N	Principal	Non College Student	1.81	1.14	1.75	1.37
Single	22	N	Principal	Non College Student	1.67	1.08	1.66	1.30
Single	23	N	Principal	Non College Student	1.57	1.05	1.58	1.28
Single	24	N	Principal	Non College Student	1.47	1.04	1.48	1.24
Single	16	Y	Occasional	College Student	1.73	0.98	1.76	1.28
Single	17	Y	Occasional	College Student	1.73	0.98	1.76	1.28
Single	18	Y	Occasional	College Student	1.73	0.98	1.76	1.28
Single	19	Y	Occasional	College Student	1.58	0.97	1.59	1.22
Single	20	Y	Occasional	College Student	1.47	0.96	1.48	1.16
Single	21	Y	Occasional	College Student	1.38	0.95	1.36	1.12
Single	22	Y	Occasional	College Student	1.32	0.94	1.32	1.10
Single	23	Y	Occasional	College Student	1.24	0.93	1.24	1.10
Single	24	Y	Occasional	College Student	1.23	0.92	1.23	1.08
Single	16	N	Occasional	College Student	2.07	1.13	2.10	1.55
Single	17	N	Occasional	College Student	2.07	1.13	2.10	1.55
Single	18	N	Occasional	College Student	2.07	1.13	2.10	1.55
Single	19	N	Occasional	College Student	1.84	1.09	1.85	1.41

Driver Classification Factors - Single Youthful

Effective 12-11-13

Marital Status*	Driver Age	Good Student	Operator Status	Student Away - College Student	BI and PD	COMP	COLL	MDCL & COMBL
Single	20	N	Occasional	College Student	1.65	1.04	1.63	1.29
Single	21	N	Occasional	College Student	1.49	0.98	1.46	1.19
Single	22	N	Occasional	College Student	1.41	0.96	1.40	1.14
Single	23	N	Occasional	College Student	1.34	0.94	1.35	1.13
Single	24	N	Occasional	College Student	1.29	0.93	1.29	1.10
Single	16	Y	Occasional	Non College Student	1.92	1.09	1.96	1.42
Single	17	Y	Occasional	Non College Student	1.92	1.09	1.96	1.42
Single	18	Y	Occasional	Non College Student	1.92	1.09	1.96	1.42
Single	19	Y	Occasional	Non College Student	1.76	1.08	1.77	1.36
Single	20	Y	Occasional	Non College Student	1.63	1.07	1.64	1.29
Single	21	Y	Occasional	Non College Student	1.53	1.05	1.51	1.24
Single	22	Y	Occasional	Non College Student	1.47	1.04	1.47	1.22
Single	23	Y	Occasional	Non College Student	1.38	1.03	1.38	1.22
Single	24	Y	Occasional	Non College Student	1.37	1.02	1.37	1.20
Single	16	N	Occasional	Non College Student	2.30	1.26	2.33	1.72
Single	17	N	Occasional	Non College Student	2.30	1.26	2.33	1.72
Single	18	N	Occasional	Non College Student	2.30	1.26	2.33	1.72
Single	19	N	Occasional	Non College Student	2.04	1.21	2.05	1.57
Single	20	N	Occasional	Non College Student	1.83	1.15	1.81	1.43
Single	21	N	Occasional	Non College Student	1.66	1.09	1.62	1.32
Single	22	N	Occasional	Non College Student	1.57	1.07	1.56	1.27
Single	23	N	Occasional	Non College Student	1.49	1.04	1.50	1.25
Single	24	N	Occasional	Non College Student	1.43	1.03	1.43	1.22

* "Single" includes all drivers not otherwise classified as "Married".

Model Year Factors

Effective 12-11-13

Model Year	BI Factors	PD Factors	MDCL, COMBL Factors	COMP Factors	COLL Factors
2020	1.048	1.048	1.072	1.120	1.192
2019	1.040	1.040	1.060	1.100	1.160
2018	1.032	1.032	1.048	1.080	1.128
2017	1.024	1.024	1.036	1.060	1.096
2016	1.016	1.016	1.024	1.040	1.064
2015	1.008	1.008	1.012	1.020	1.032
2014	1.000	1.000	1.000	1.000	1.000
2013	0.992	0.992	0.988	0.980	0.968
2012	0.983	0.983	0.977	0.960	0.936
2011	0.975	0.975	0.965	0.941	0.905
2010	0.967	0.967	0.954	0.921	0.873
2009	0.958	0.958	0.942	0.901	0.841
2008	0.950	0.950	0.930	0.878	0.803
2007	0.942	0.942	0.916	0.849	0.765
2006	0.933	0.933	0.905	0.820	0.729
2005	0.925	0.925	0.892	0.791	0.691
2004	0.917	0.917	0.880	0.761	0.653
2003	0.908	0.908	0.868	0.732	0.616
2002	0.900	0.900	0.855	0.706	0.579
2001	0.892	0.892	0.842	0.688	0.551
2000	0.883	0.883	0.831	0.669	0.523
1999	0.875	0.875	0.818	0.652	0.495
1998	0.867	0.867	0.806	0.633	0.468
1997	0.858	0.858	0.790	0.616	0.440
1996	0.850	0.850	0.773	0.598	0.412
1995	0.842	0.842	0.769	0.579	0.384
1994	0.833	0.833	0.756	0.561	0.356
1993 & Prior	0.825	0.825	0.744	0.543	0.345

Base Premiums for the next subsequent model year shall be determined by increasing base premiums for the current model year by adding the following factor:

BI	0.008
PD	0.008
MDCL, COMBL	0.012
COMP	0.020
COLL	0.032

Miscellaneous Vehicles Base Rate Adjustment

Effective 12-11-13

Coverage	Motorhome Factor	A/C Restricted Use Factor	A/C Regular Use Factor	RV Factor	NNO Factor
BI	0.38	0.16	0.93	N/A	1.11
PD	0.38	0.16	0.92	N/A	1.11
MDCL	0.24	0.13	0.90	N/A	N/A
COMP	0.32	N/A	N/A	N/A	N/A
COLL	0.38	N/A	N/A	N/A	N/A
UMBI	0.18	0.61	N/A	0.49	0.45
UIMBI	0.17	0.60	N/A	0.49	0.44
LOI	0.24	0.12	N/A	N/A	N/A
AD	0.25	0.12	N/A	N/A	N/A
FUNRL	0.24	0.12	N/A	N/A	N/A
COMBL	0.25	0.14	0.90	N/A	N/A
EXMDCL	0.39	0.15	N/A	N/A	N/A
TL	0.64	0.70	N/A	N/A	N/A
LOU	0.64	N/A	N/A	N/A	N/A

Comprehensive and Collision Deductible Factors - MH and MC

Comprehensive	
Deductible	Factor
Full	1.000
50	0.880
100	0.790
250	0.630
500	0.540
750	0.490
1,000	0.450

Collision	
Deductible	Factor
100	1.000
150	0.970
200	0.940
250	0.905
500	0.800
750	0.700
1000	0.550

PE Base Rate

Coverage Single Limit	Base Rate
500	\$1.00
1,000	\$2.00
1,500	\$3.00
2,000	\$4.00
2,500	\$6.00
3,000	\$7.00
3,500	\$8.00
4,000	\$9.00
4,500	\$10.00
5,000	\$11.00
5,500	\$12.00
6,000	\$13.00
6,500	\$14.00
7,000	\$15.00
7,500	\$16.00
Each Add'l \$500	+ \$1.00

Motorcycle Base Rate Adjustment

CC Code	Size of Engine	BI Rate Factor	PD Rate Factor	COMP Rate Factor	COLL Rate Factor	UMBI/UIM BI Rate Factor
1	0-100cc*	0.38	0.38	0.22	0.21	0.98
2	101-200cc	0.49	0.49	0.35	0.37	0.98
3	201-350cc	0.60	0.60	0.62	0.53	0.98
4	351-500cc	0.71	0.71	0.80	0.80	0.98
5	501-650cc	0.93	0.92	1.02	1.01	0.98
6	651-800cc	0.93	0.92	1.29	1.17	0.98
7	801-950cc	1.15	1.14	1.60	1.34	0.98
8	Over 950cc	1.15	1.14	1.82	1.55	0.98

* Includes mopeds, motor scooters, mini bikes, and motobikes.

MC Driver Classification Factor

Coverage	Operator Under Age 25**	All Other Operators
BI/PD	1.30	1.00
COMP	1.00	1.00
COLL	1.50	1.00

** This classification applies if an individual under age 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

ANTIQUE AND CLASSIC AUTOMOBILES PHYSICAL DAMAGE BASE RATES

Effective 12-11-13

COMPREHENSIVE

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

COLLISION

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

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

SERFF Tracking #:

NWPC-129094455

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

13A-9177PA-RRE(NAICOA)

State:

Pennsylvania

Filing Company:

Nationwide Affinity Insurance Company of America.

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

PA Rate Rule (NAICOA)/13A-9177PA-RRE(NAICOA)

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	FilingMemorandum 12-11-13 _NAICOA.pdf NAICOA Filing Exhibits 12-11-13.xls PARetFiling NAICOA.pdf NAICOA Filing Exhibits 12-11-13.pdf Appendix NAICOA.pdf Appendix NAICOA.xls
Item Status:	
Status Date:	

Satisfied - Item:	Response to July 5 Note to Filer
Comments:	
Attachment(s):	Response to 2013_7_5 Obj_NAICOA.pdf
Item Status:	
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SERFF Tracking #:

NWPC-129094455

State Tracking #:

Company Tracking #:

13A-9177PA-RRE(NAICOA)

State:

Pennsylvania

Filing Company:

Nationwide Affinity Insurance Company of America.

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

PA Rate Rule (NAICOA)/13A-9177PA-RRE(NAICOA)

Attachment NAICOA Filing Exhibits 12-11-13.xls is not a PDF document and cannot be reproduced here.

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Attachment Appendix NAICOA.xls is not a PDF document and cannot be reproduced here.

FILING MEMORANDUM
Pennsylvania Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Pennsylvania Private Passenger Automobile rates and rules written in the Nationwide Affinity Insurance Company of America. Our proposed effective date for this revision is December 11, 2013 for renewal business.

OVERALL RATE LEVEL CHANGES

The indications developed in this filing are based on an assumed effective date of November 13, 2013. **Exhibit I** shows three years of Private Passenger Automobile experience by coverage for the Nationwide Affinity Insurance Company of America ending September 30, 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 September 30, 2012, were evaluated as of December 31, 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 6.6 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 Automobile business and Companywide, respectively, for the past 24 quarters for Bodily Injury, Property Damage, Uninsured/Underinsured Motorists – Bodily Injury, Accidental Death, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits, Comprehensive, Collision, and Loss of Use coverages. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures. **Exhibit VII** shows the calculated loss trend percentages and provides support for the loss trend selections.

We are incorporating the use of both retrospective and prospective trends, as shown on **Exhibit VIII**. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these "current" losses are trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of November 13, 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, Medical Benefits, Collision, Uninsured/Underinsured Motorists – Bodily Injury, Accidental Death, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Excess Medical Benefits and Loss of Use coverages; and row (13) for Comprehensive coverage.

Projected Expense Adjustments

We have projected expenses that are not directly related to premiums separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Adjusting and Other LAE, are calculated as a percentage of Earned Premium and projected to the effective period.

	<u>Liability</u>	<u>Physical Damage</u>
Fixed Expenses	24.8%	23.6%

Financial Needs Model

Exhibit IX is the Company's Financial Needs Model, which demonstrates the need for a -0.5 percent underwriting profit provision for Liability coverages and a 1.5 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 87.5 percent for Liability coverages and 85.5 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

$$\begin{aligned} \text{Liability (100\% - Expenses - 0.5\% Profit)} &= 87.5\% \\ \text{Physical Damage (100\% - Expenses - 1.5\% Profit)} &= 85.5\% \end{aligned}$$

Trended Permissible Loss and ALAE Ratio

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

INDICATED AND PROPOSED CHANGES

The indicated rate changes are based on 36 months of experience. Based on the adjusted loss and fixed expense ratios calculated in Exhibit I and the permissible loss and fixed expense ratio described earlier in this memorandum, the indicated overall change for the Nationwide Affinity Insurance Company of America is 12.8 percent. We are filing for a 4.9 percent change in order to limit the impact to our policyholders. The 4.9 percent premium change will be achieved by revising the NAICOA territory base rates and the miscellaneous coverage rates, as described in the following paragraph. The rate change histogram is provided in **Exhibit XI**. Please note that the changes are uniform by territory.

Nationwide Affinity Insurance Company of America			
Coverage	Projected Current Earned Premium	Indicated Change	Filed Change
Bodily Injury	68,376,086	14.4%	5.8%
Property Damage	62,246,061	19.8%	7.9%
First Party*	32,949,641	22.8%	9.1%
Uninsured Motorists - Bodily Injury	7,069,192	7.8%	3.1%
Underinsured Motorists - Bodily Injury	25,275,990	6.0%	2.4%
Liability Total	195,916,970	16.2%	6.5%
Comprehensive	36,276,649	12.1%	4.0%
Collision	93,198,652	5.4%	1.8%
Physical Damage Total	129,475,301	7.3%	2.4%
Loss of Use	8,012,978	18.6%	6.2%
Minor Coverage Total	8,012,978	18.6%	6.2%
NAICOA Total	333,405,249	12.8%	4.9%

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

Territory Base Rates

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

Miscellaneous Coverages

We are revising the Semi-Annual premium rate for Excess Medical Benefits and Loss of Use as provided in **Exhibit XIII** and in the final manual's Rate Table RT2.

Segmentation Factor Changes

The paragraphs below describe changes made to a number of rating variables for Pennsylvania. These changes are based, in part, on a corporate study as detailed in the attached Appendix.

Driver Class Definitions and Factors

Single, Separated, and Divorced drivers with a resident child will no longer be rated as Married. Also, drivers classified as “Student Away” will now receive a 10% discount from drivers with the same rating characteristics who are not classified as “Student Away,” rather than being classified as Married.

In addition to the changes listed above, we are also moving our current driver class factors toward corporate indicated factors. Support for the corporate indicated factors can be found on *Appendix Exhibit 1*. These factors have been flattened for fixed expenses, and combined for male and female for Pennsylvania, as shown on **Exhibit XIV**

Exhibit XV provides a summary of all driver class changes described above. The premium impacts for this change are being offset in the base rates. Final manual pages 19 and 20, and rate tables RT15 and RT16 have been updated for the above changes.

Household Composition

We are revising the household composition factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, Collision, and Combined Loss Benefits coverages in order to reflect an update to the corporate indicated factors. *Appendix Exhibit 2* provides support for the corporate factors. Please note that the corporate factors have been flattened for fixed expenses for Pennsylvania. To help mitigate policyholder swings, we are not implementing the entire indicated change. **Exhibit XVI** and final manual’s Rate Table RT6 show a summary of the Household Composition Factor analysis for Pennsylvania. Final Manual page 10 was also editorially updated. The premium impact for these changes is offset in the revised base rates.

Model Year

We are revising the model year factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, Collision, and Combined Loss Benefits coverages in order to reflect an update to the indicated factors. In addition, the proposed model year factors are being re-based to 2014. Support for the indicated factors can be found on *Appendix Exhibit 3*. Please note that the corporate factors have been flattened for fixed expenses for Pennsylvania. **Exhibit XVII** summarizes these changes. The final manual’s rate table RT22 also reflects this change. The premium impact for these changes is offset in the revised base rates.

New Vehicle Discount

We are revising the new vehicle discount for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, Collision, and Combined Loss Benefits coverages in order to reflect an update to the indicated factors. Support for the indicated factors can be found on *Appendix Exhibit 4*. Please note that the corporate factors have been flattened for fixed expenses for Pennsylvania. **Exhibit XVIII** summarizes these changes. The final manual’s rate table RT5 also reflects this change. The premium impact for these changes is offset in the revised base rates.

Commuter Surcharge

The Commuter Surcharge is not part of the corporate goal-state rating plan. We are, therefore, removing it from Pennsylvania’s rating plan. Currently 1,207 vehicles in force (0.32%) receive this surcharge. A

premium impact of -0.1% is being offset in the revised base rates. Final manual page 10, rate calculation tables RC 1 and RC 7, and rule table RT6 reflect this change.

Antique and Classic Regular Use Rate Factors

We are revising the base rate adjustment factors for Antique and Classic - Regular Use vehicle types for Bodily Injury, Property Damage, Medical Benefits and Combined Loss Benefits in order to offset the factor changes offbalanced in the Private Passenger Automobile base rates. Antique and Classic – Regular Use vehicle types are not eligible for the model year or new vehicle discounts that generated the Private Passenger Automobile offbalance. Final manual rule table RT26 reflects this change.

The Antique and Classic – Regular Use Comprehensive and Collision base rates are being revised in order to offset the premium impacts created by the revised household composition factors, driver class factors and the removal of the commuter surcharge. These factors are applied to the Antique and Classic – Regular Use vehicle types. Final manual rule table RT28 reflects this change.

Please see **Exhibit XIX** for a summary of these changes.

Rate Stability Caps

In order to control policy-level renewal premium changes, we are revising the Rate Stability caps for 11+ terms to +/-10% to match the caps used for terms 5-10. Final manual's rate table RT14 reflects this change.

Miscellaneous Manual Rule Changes

We are editorially revising the Vanishing Deductible Rule to reflect the endorsement's 30-day holding period that applies when the coverage is first purchased, as shown on the final manual, page 15.

The No Prior Surcharge rule is being editorially updated for greater clarity, as shown on the final manual, page 11.

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

Exhibit I	Indications
Exhibit II	Premium Trend Summaries
Exhibit III	Determination of Premium Projection Factors
Exhibit IV	Loss Development
Exhibit V	Determination of Catastrophe Load
Exhibit VI	Loss Trend Data
Exhibit VII	Loss Trend Summaries
Exhibit VIII	Determination of Loss Projection Factors
Exhibit IX	Financial Needs Model
Exhibit X	Determination of Trended Permissible Loss and ALAE Ratio
Exhibit XI	Histogram
Exhibit XII	Territory Base Rates
Exhibit XIII	Miscellaneous Coverage Rates
Exhibit XIV	DCF - Calculation of Flattened, Genderless Goal State Factors
Exhibit XV	Driver Class Factors - Proposed Factors
Exhibit XVI	Household Composition Factors
Exhibit XVII	Model Year Factors
Exhibit XVIII	New Vehicle Discount
Exhibit XIX	Antique and Classic Regular Use

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Bodily Injury**

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	232,302	304,356	354,193	658,549	890,851
2. Historical Earned Premium	40,302,958	52,237,819	63,180,442		
3. Current Level Earned Premium	52,635,663	65,819,652	72,973,411		
4. Selected Retrospective Premium Trend	-3.0%	-3.0%	-3.0%		
5. Selected Prospective Premium Trend	-3.0%	-3.0%	-3.0%		
6. Premium Projection Factor	0.882	0.909	0.937		
7. Projected Current Level Earned Premium = (3) x (6)	46,424,655	59,830,064	68,376,086	128,206,150	174,630,805
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	37,155,091	45,074,720	55,345,998		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	37,155,091	45,074,720	55,345,998		
10. Selected Retrospective Loss Cost Trend	0.7%	0.7%	0.7%		
11. Selected Prospective Loss Cost Trend	0.1%	0.1%	0.1%		
12. Loss Projection Factor	1.016	1.009	1.002		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	37,749,572	45,480,392	55,456,690	101,026,446	138,656,859
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	81.3%	76.0%	81.1%	78.8%	79.4%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	48.2%	54.9%	58.6%	72.5%	78.1%
17. Trended Permissible Loss and DCC Expense Ratio	63.7%	63.7%	63.7%	63.7%	63.7%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	72.2%	70.5%	73.9%	74.6%	76.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	33,518,601	42,180,195	50,529,928	95,641,788	132,719,412
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	6,257,093	8,197,879	9,540,247		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(9.7%)	4,019,457	5,266,187	6,128,503		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	10,965,079	14,366,159	16,718,557	31,084,716	42,049,795
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	48,714,651	59,846,551	72,175,247	132,111,162	180,706,654
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	44,483,680	56,546,354	67,248,485	126,726,504	174,769,207
27. Permissible Loss, DCC and Fixed Expense Ratio	87.5%	87.5%	87.5%	87.5%	87.5%
28. Experience Required Premium = (25) ÷ (27)	55,673,887	68,396,058	82,485,997	150,984,185	206,521,890
29. Required Premium = (26) ÷ (27)	50,838,491	64,624,405	76,855,411	144,830,290	199,736,237
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	19.9%	14.3%	20.6%	17.8%	18.3%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	9.5%	8.0%	12.4%	13.0%	14.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Property Damage**

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	232,395	304,440	354,313	658,753	891,148
2. Historical Earned Premium	34,784,997	45,965,526	56,441,145		
3. Current Level Earned Premium	46,333,616	59,065,701	66,431,228		
4. Selected Retrospective Premium Trend	-3.0%	-3.0%	-3.0%		
5. Selected Prospective Premium Trend	-3.0%	-3.0%	-3.0%		
6. Premium Projection Factor	0.882	0.909	0.937		
7. Projected Current Level Earned Premium = (3) x (6)	40,866,249	53,690,722	62,246,061	115,936,783	156,803,032
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	31,361,996	41,182,649	47,964,579		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	31,361,996	41,182,649	47,964,579		
10. Selected Retrospective Loss Cost Trend	3.9%	3.9%	3.9%		
11. Selected Prospective Loss Cost Trend	1.2%	1.2%	1.2%		
12. Loss Projection Factor	1.108	1.066	1.026		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	34,749,092	43,900,704	49,211,658	93,097,237	127,794,471
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	85.0%	81.8%	79.1%	80.3%	81.5%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	88.6%	91.0%	92.2%	95.6%	96.7%
17. Trended Permissible Loss and DCC Expense Ratio	64.1%	64.1%	64.1%	64.1%	64.1%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	82.6%	80.2%	77.9%	79.6%	80.9%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	33,755,522	43,059,959	48,489,682	92,285,679	126,853,653
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	5,590,008	7,322,972	8,522,613		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(9.7%)	3,590,932	4,704,161	5,474,791		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	9,796,063	12,832,951	14,935,230	27,768,181	37,564,244
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	44,545,155	56,733,655	64,146,888	120,865,418	165,358,715
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	43,551,585	55,892,910	63,424,912	120,053,860	164,417,897
27. Permissible Loss, DCC and Fixed Expense Ratio	87.5%	87.5%	87.5%	87.5%	87.5%
28. Experience Required Premium = (25) ÷ (27)	50,908,749	64,838,463	73,310,729	138,131,906	188,981,389
29. Required Premium = (26) ÷ (27)	49,773,240	63,877,611	72,485,614	137,204,411	187,906,168
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	24.6%	20.8%	17.8%	19.1%	20.5%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	21.8%	19.0%	16.5%	18.3%	19.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013**

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

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	602,598	796,348	932,810	1,729,158	2,331,756
2. Historical Earned Premium	19,760,422	24,973,018	30,059,866		
3. Current Level Earned Premium	26,538,247	33,214,114	36,733,156		
4. Selected Retrospective Premium Trend	-5.0%	-5.0%	-5.0%		
5. Selected Prospective Premium Trend	-5.0%	-5.0%	-5.0%		
6. Premium Projection Factor	0.809	0.852	0.897		
7. Projected Current Level Earned Premium = (3) x (6)	21,469,442	28,298,425	32,949,641	61,248,066	82,717,508
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	22,956,484	26,986,231	29,621,036		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	22,956,484	26,986,231	29,621,036		
10. Selected Retrospective Loss Cost Trend	-1.8%	-1.8%	-1.8%		
11. Selected Prospective Loss Cost Trend	-4.1%	-4.1%	-4.1%		
12. Loss Projection Factor	0.882	0.899	0.915		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	20,247,619	24,260,622	27,103,248	51,325,879	71,550,644
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	94.3%	85.7%	82.3%	83.8%	86.5%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	63.3%	69.5%	72.7%	83.2%	86.9%
17. Trended Permissible Loss and DCC Expense Ratio	63.0%	63.0%	63.0%	63.0%	63.0%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	82.8%	78.8%	77.0%	80.3%	83.4%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	17,776,698	22,299,159	25,371,224	49,182,197	68,986,402
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	2,932,233	3,875,018	4,539,040		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(9.7%)	1,883,620	2,489,250	2,915,807		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	5,138,516	6,790,674	7,954,322	14,744,996	19,883,512
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	25,386,135	31,051,296	35,057,570	66,070,875	91,434,156
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	22,915,214	29,089,833	33,325,546	63,927,193	88,869,914
27. Permissible Loss, DCC and Fixed Expense Ratio	87.5%	87.5%	87.5%	87.5%	87.5%
28. Experience Required Premium = (25) ÷ (27)	29,012,726	35,487,195	40,065,794	75,509,571	104,496,178
29. Required Premium = (26) ÷ (27)	26,188,816	33,245,523	38,086,338	73,059,649	101,565,616
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	35.1%	25.4%	21.6%	23.3%	26.3%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	22.0%	17.5%	15.6%	19.3%	22.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	204,706	269,206	314,777	583,983	788,689
2. Historical Earned Premium	5,584,354	6,937,615	7,425,684		
3. Current Level Earned Premium	5,483,836	6,812,738	7,544,495		
4. Selected Retrospective Premium Trend	-3.0%	-3.0%	-3.0%		
5. Selected Prospective Premium Trend	-3.0%	-3.0%	-3.0%		
6. Premium Projection Factor	0.882	0.909	0.937		
7. Projected Current Level Earned Premium = (3) x (6)	4,836,743	6,192,779	7,069,192	13,261,971	18,098,714
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	3,072,888	3,920,256	4,533,654		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	3,072,888	3,920,256	4,533,654		
10. Selected Retrospective Loss Cost Trend	-4.5%	-4.5%	-4.5%		
11. Selected Prospective Loss Cost Trend	5.0%	5.0%	5.0%		
12. Loss Projection Factor	1.011	1.059	1.109		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	3,106,690	4,151,551	5,027,822	9,190,546	12,289,027
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	64.2%	67.0%	71.1%	69.3%	67.9%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	36.9%	43.5%	47.4%	62.5%	69.3%
17. Trended Permissible Loss and DCC Expense Ratio	65.3%	65.3%	65.3%	65.3%	65.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	64.9%	66.0%	68.0%	67.8%	67.1%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	3,139,046	4,087,234	4,807,051	8,991,616	12,144,237
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	729,190	958,948	1,121,278		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(9.7%)	468,420	616,013	720,291		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	1,277,850	1,680,484	1,964,954	3,645,438	4,923,288
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	4,384,540	5,832,035	6,992,776	12,835,984	17,212,315
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	4,416,896	5,767,718	6,772,005	12,637,054	17,067,525
27. Permissible Loss, DCC and Fixed Expense Ratio	87.5%	87.5%	87.5%	87.5%	87.5%
28. Experience Required Premium = (25) ÷ (27)	5,010,903	6,665,183	7,991,744	14,669,696	19,671,217
29. Required Premium = (26) ÷ (27)	5,047,881	6,591,678	7,739,434	14,442,347	19,505,743
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	3.6%	7.6%	13.1%	10.6%	8.7%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	4.4%	6.4%	9.5%	8.9%	7.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Underinsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	202,558	266,305	311,460	577,765	780,323
2. Historical Earned Premium	18,574,724	23,685,106	26,922,574		
3. Current Level Earned Premium	18,203,230	23,211,404	26,384,123		
4. Selected Retrospective Premium Trend	-2.0%	-2.0%	-2.0%		
5. Selected Prospective Premium Trend	-2.0%	-2.0%	-2.0%		
6. Premium Projection Factor	0.920	0.939	0.958		
7. Projected Current Level Earned Premium = (3) x (6)	16,746,972	21,795,508	25,275,990	47,071,498	63,818,470
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	10,973,792	11,473,436	14,386,651		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	10,973,792	11,473,436	14,386,651		
10. Selected Retrospective Loss Cost Trend	-1.2%	-1.2%	-1.2%		
11. Selected Prospective Loss Cost Trend	6.1%	6.1%	6.1%		
12. Loss Projection Factor	1.107	1.120	1.134		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	12,147,988	12,850,248	16,314,462	29,184,329	41,226,732
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	72.5%	59.0%	64.5%	62.0%	64.6%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	36.7%	43.2%	47.1%	62.3%	69.0%
17. Trended Permissible Loss and DCC Expense Ratio	65.3%	65.3%	65.3%	65.3%	65.3%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	67.9%	62.6%	64.9%	63.2%	64.8%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	11,371,194	13,643,988	16,404,118	29,749,187	41,354,369
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	2,643,874	3,475,927	4,065,309		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(9.7%)	1,698,382	2,232,880	2,611,490		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	4,633,188	6,091,297	7,124,145	13,215,442	17,848,630
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	16,781,176	18,941,545	23,438,607	42,399,771	59,075,362
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	16,004,382	19,735,285	23,528,263	42,964,629	59,202,999
27. Permissible Loss, DCC and Fixed Expense Ratio	87.5%	87.5%	87.5%	87.5%	87.5%
28. Experience Required Premium = (25) ÷ (27)	19,178,487	21,647,480	26,786,979	48,456,881	67,514,699
29. Required Premium = (26) ÷ (27)	18,290,722	22,554,611	26,889,443	49,102,433	67,660,570
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	14.5%	-0.7%	6.0%	2.9%	5.8%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	9.2%	3.5%	6.4%	4.3%	6.0%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Comprehensive**

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	187,310	245,533	288,575	534,108	721,418
2. Historical Earned Premium	18,534,516	25,084,550	31,299,956		
3. Current Level Earned Premium	23,557,370	30,904,166	36,276,649		
4. Selected Retrospective Premium Trend	0.0%	0.0%	0.0%		
5. Selected Prospective Premium Trend	0.0%	0.0%	0.0%		
6. Premium Projection Factor	1.000	1.000	1.000		
7. Projected Current Level Earned Premium = (3) x (6)	23,557,370	30,904,166	36,276,649	67,180,815	90,738,185
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	15,108,430	23,225,659	24,978,399		
9. Catastrophe Load	1.066	1.066	1.066		
10. Adjusted Estimated Ultimate Losses and DCC Expenses = (8) x (9)	16,105,586	24,758,552	26,626,973		
11. Selected Retrospective Loss Cost Trend	2.4%	2.4%	2.4%		
12. Selected Prospective Loss Cost Trend	-0.6%	-0.6%	-0.6%		
13. Loss Projection Factor	1.035	1.011	0.987		
14. Projected Estimated Ultimate Losses and DCC Expenses = (10) x (13)	16,669,282	25,030,896	26,280,822	51,258,962	68,053,639
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	70.8%	81.0%	72.4%	76.3%	75.0%
16. Experience Year Weights Used Above				45/55	25/35/40
17. Credibility Assigned to Experience	78.9%	83.1%	85.2%	91.4%	93.5%
18. Trended Permissible Loss and DCC Expense Ratio	61.7%	61.7%	61.7%	61.7%	61.7%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1 - (17)] x (18)	68.9%	77.7%	70.8%	75.0%	74.1%
20. Credibility-Weighted Losses and DCC Expenses = (7) x (19)	16,231,028	24,012,537	25,683,867	50,385,611	67,236,995
Fixed Expenses					
21. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	3,067,771	4,021,349	4,726,293		
22. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(8.5%)	1,726,891	2,263,673	2,660,496		
23. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
24. Fixed Expense Projection Factor	1.067	1.067	1.067		
25. Projected Total Fixed Expenses	5,115,905	6,706,118	7,881,704	14,587,822	19,703,727
Indication					
26. Projected Experience Losses, DCC and Fixed Expenses = (14) + (25)	21,785,187	31,737,014	34,162,526	65,846,784	87,757,366
27. Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (25)	21,346,933	30,718,655	33,565,571	64,973,433	86,940,722
28. Permissible Loss, DCC and Fixed Expense Ratio	85.5%	85.5%	85.5%	85.5%	85.5%
29. Experience Required Premium = (26) ÷ (28)	25,479,751	37,119,315	39,956,171	77,013,782	102,640,194
30. Required Premium = (27) ÷ (28)	24,967,173	35,928,251	39,257,978	75,992,319	101,685,055
31. Experience Indicated Rate Level Change = (29) ÷ (7) - 1	8.2%	20.1%	10.1%	14.6%	13.1%
32. Credibility-Weighted Indicated Rate Level Change = (30) ÷ (7) - 1	6.0%	16.3%	8.2%	13.1%	12.1%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Collision**

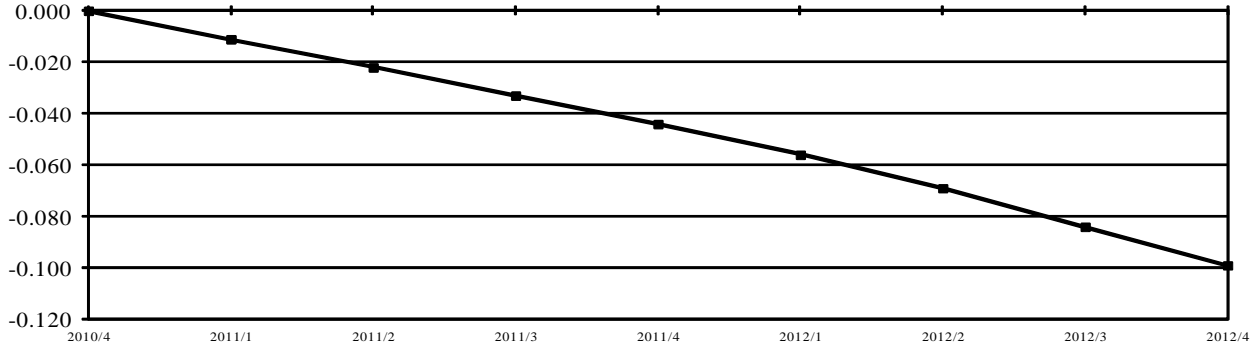
Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	174,442	227,881	267,403	495,284	669,726
2. Historical Earned Premium	51,090,127	68,918,604	85,646,986		
3. Current Level Earned Premium	60,541,800	79,394,232	93,012,627		
4. Selected Retrospective Premium Trend	0.1%	0.1%	0.1%		
5. Selected Prospective Premium Trend	0.1%	0.1%	0.1%		
6. Premium Projection Factor	1.004	1.003	1.002		
7. Projected Current Level Earned Premium = (3) x (6)	60,783,967	79,632,415	93,198,652	172,831,067	233,615,034
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	43,907,364	57,073,107	66,372,873		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	43,907,364	57,073,107	66,372,873		
10. Selected Retrospective Loss Cost Trend	-1.5%	-1.5%	-1.5%		
11. Selected Prospective Loss Cost Trend	-2.3%	-2.3%	-2.3%		
12. Loss Projection Factor	0.923	0.938	0.952		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	40,526,497	53,534,574	63,186,975	116,660,970	157,222,918
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	66.7%	67.2%	67.8%	67.5%	67.3%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	85.3%	88.4%	89.9%	94.3%	95.7%
17. Trended Permissible Loss and DCC Expense Ratio	61.1%	61.1%	61.1%	61.1%	61.1%
18. Credibility-Weighted Loss and DCC Expense Ratio = (16) x (14) + [1 - (16)] x (17)	65.9%	66.5%	67.1%	67.1%	67.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	40,056,634	52,955,556	62,536,295	115,969,646	156,522,073
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	8,436,724	11,021,251	12,932,695		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(8.5%)	4,749,149	6,204,015	7,279,994		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	14,069,327	18,379,359	21,566,940	39,946,299	54,015,626
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	54,595,824	71,913,933	84,753,915	156,607,269	211,238,544
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	54,125,961	71,334,915	84,103,235	155,915,945	210,537,699
27. Permissible Loss, DCC and Fixed Expense Ratio	85.5%	85.5%	85.5%	85.5%	85.5%
28. Experience Required Premium = (25) ÷ (27)	63,854,765	84,109,863	99,127,386	183,166,396	247,062,625
29. Required Premium = (26) ÷ (27)	63,305,218	83,432,649	98,366,357	182,357,830	246,242,923
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	5.1%	5.6%	6.4%	6.0%	5.8%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	4.1%	4.8%	5.5%	5.5%	5.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Calculation of Indicated Rate-Level Change Assumed Effective November 13, 2013
Loss of Use**

Fiscal Accident Year Ending	2010/3	2011/3	2012/3	2-Year	3-Year
Premium					
1. Earned Exposures	118,534	151,972	175,660	327,632	446,166
2. Historical Earned Premium	4,318,394	5,490,786	6,831,183		
3. Current Level Earned Premium	5,449,813	6,929,372	8,012,978		
4. Selected Retrospective Premium Trend	0.0%	0.0%	0.0%		
5. Selected Prospective Premium Trend	0.0%	0.0%	0.0%		
6. Premium Projection Factor	1.000	1.000	1.000		
7. Projected Current Level Earned Premium = (3) x (6)	5,449,813	6,929,372	8,012,978	14,942,350	20,392,163
Experience Losses and Defense and Cost Containment Expenses					
8. Estimated Ultimate Losses and DCC Expenses	4,145,949	5,266,113	5,809,651		
9. Adjusted Estimated Ultimate Losses and DCC Expenses = (8)	4,145,949	5,266,113	5,809,651		
10. Selected Retrospective Loss Cost Trend	2.4%	2.4%	2.4%		
11. Selected Prospective Loss Cost Trend	2.4%	2.4%	2.4%		
12. Loss Projection Factor	1.104	1.077	1.052		
13. Projected Estimated Ultimate Losses and DCC Expenses = (9) x (12)	4,577,128	5,671,604	6,111,753	11,774,572	16,354,515
14. Projected Loss and DCC Expense Ratio = (13) ÷ (7)	84.0%	81.8%	76.3%	78.8%	80.2%
15. Experience Year Weights Used Above				45/55	25/35/40
16. Credibility Assigned to Experience	96.4%	97.2%	97.6%	98.7%	99.0%
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)	83.2%	81.3%	76.0%	78.6%	80.0%
19. Credibility-Weighted Losses and DCC Expenses = (7) x (18)	4,534,244	5,633,579	6,089,863	11,744,687	16,313,730
Fixed Expenses					
20. Est. General & Other Acquisition = 2012/3 Avg Hist Premx(1)x(15.1%)	696,054	892,409	1,031,509		
21. Est. Adjusting and Other Loss Adjustment = 2012/3 Avg Hist Premx(1)x(8.5%)	391,819	502,349	580,651		
22. Selected Fixed Expense Trend	3.1%	3.1%	3.1%		
23. Fixed Expense Projection Factor	1.067	1.067	1.067		
24. Projected Total Fixed Expenses	1,160,761	1,488,206	1,720,175	3,208,381	4,369,142
Indication					
25. Projected Experience Losses, DCC and Fixed Expenses = (13) + (24)	5,737,889	7,159,810	7,831,928	14,982,953	20,723,657
26. Credibility-Weighted Losses, DCC and Fixed Expenses = (19) + (24)	5,695,005	7,121,785	7,810,038	14,953,068	20,682,872
27. Permissible Loss, DCC and Fixed Expense Ratio	85.5%	85.5%	85.5%	85.5%	85.5%
28. Experience Required Premium = (25) ÷ (27)	6,710,981	8,374,047	9,160,150	17,523,922	24,238,195
29. Required Premium = (26) ÷ (27)	6,660,825	8,329,573	9,134,547	17,488,968	24,190,494
30. Experience Indicated Rate Level Change = (28) ÷ (7) - 1	23.1%	20.8%	14.3%	17.3%	18.9%
31. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1	22.2%	20.2%	14.0%	17.0%	18.6%

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

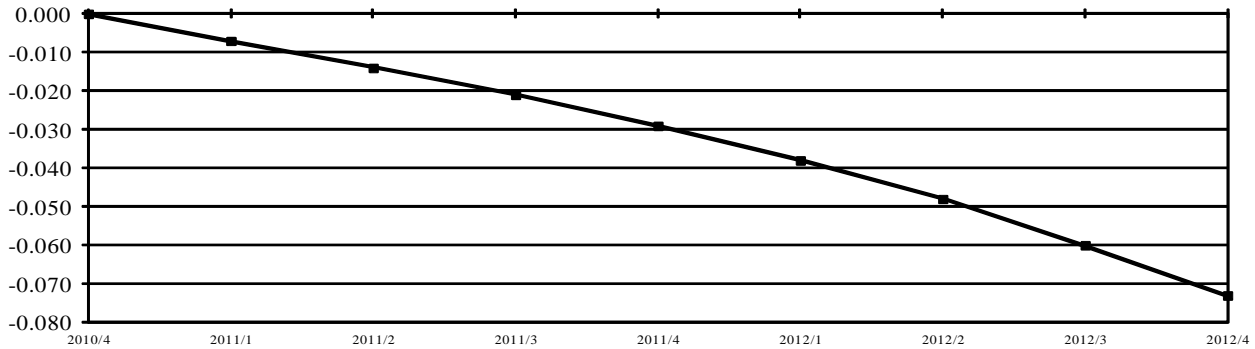
Rerated Premium Trend Index



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
Average Premium	222.45	220.04	217.54	215.15	212.73	210.10	207.12	203.80	200.39
Index	0.000	-0.011	-0.022	-0.033	-0.044	-0.056	-0.069	-0.084	-0.099
Trend	-5.0%	-5.1%	-5.3%	-5.5%	-5.8%	-6.1%	-6.4%	-6.5%	

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

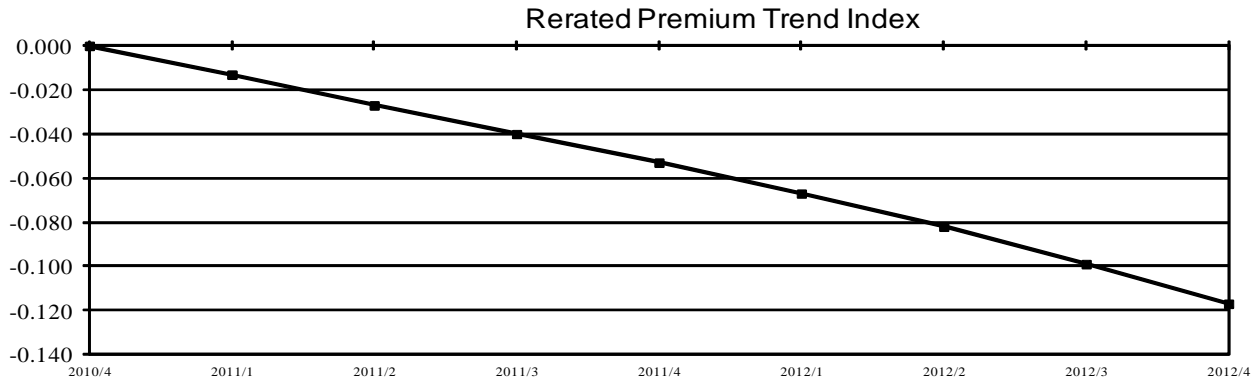
Rerated Premium Trend Index



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
Average Premium	197.70	196.37	194.95	193.54	192.04	190.28	188.20	185.82	183.27
Index	0.000	-0.007	-0.014	-0.021	-0.029	-0.038	-0.048	-0.060	-0.073
Trend	-3.6%	-3.8%	-4.0%	-4.3%	-4.6%	-4.9%	-5.2%	-5.4%	

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

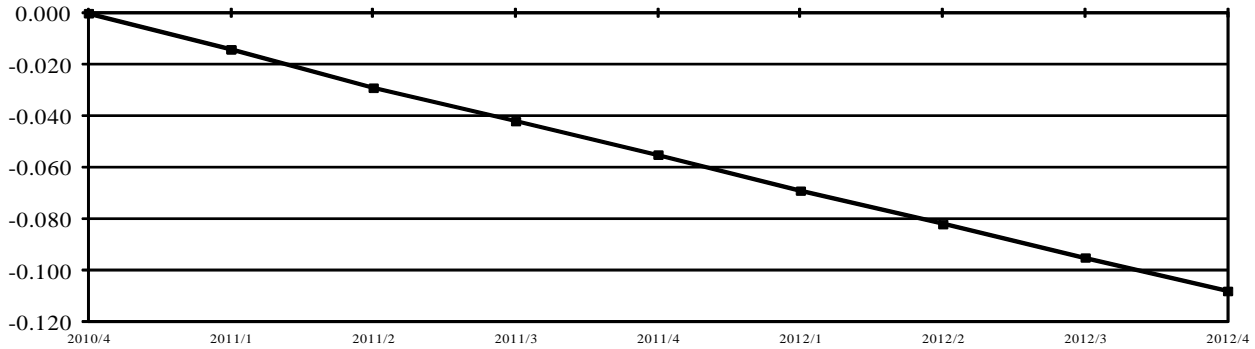
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits, Medical Benefits, Excess Medical Benefits



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
Average Premium	101.56	100.25	98.84	97.50	96.16	94.77	93.26	91.55	89.71
Index	0.000	-0.013	-0.027	-0.040	-0.053	-0.067	-0.082	-0.099	-0.117
Trend	-5.9%	-6.0%	-6.2%	-6.4%	-6.7%	-7.1%	-7.5%	-7.8%	

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

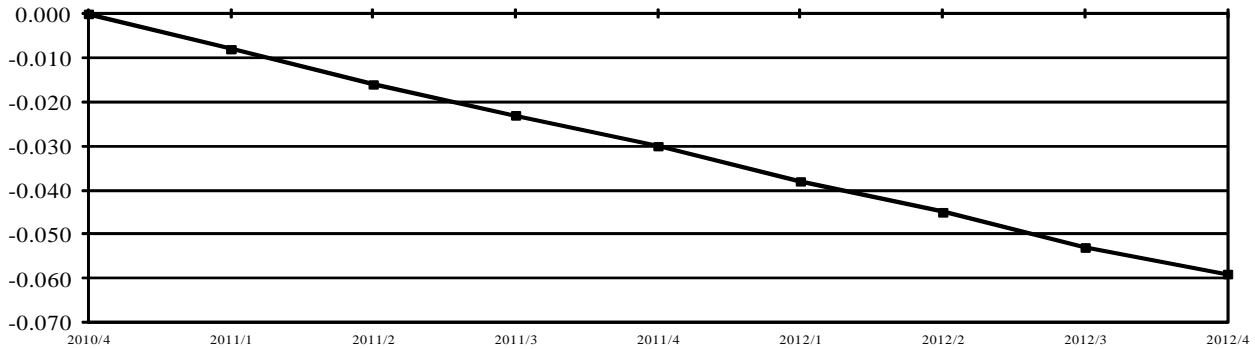
Rerated Premium Trend Index



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
■ Average Premium	26.22	25.85	25.47	25.12	24.78	24.42	24.08	23.72	23.39
Index	0.000	-0.014	-0.029	-0.042	-0.055	-0.069	-0.082	-0.095	-0.108
Trend		-5.5%	-5.5%	-5.5%	-5.6%	-5.6%	-5.6%	-5.6%	-5.4%

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

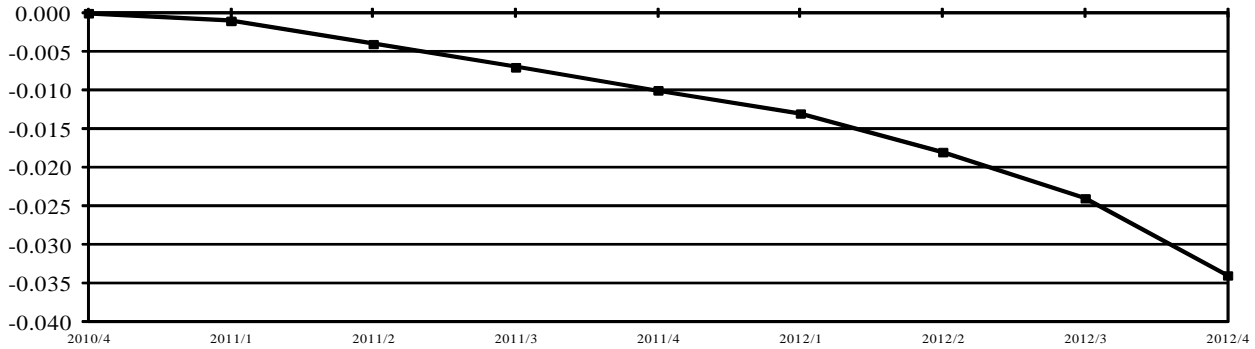
Rerated Premium Trend Index



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
■ Average Premium	88.70	87.99	87.29	86.67	86.02	85.35	84.67	84.02	83.46
Index	0.000	-0.008	-0.016	-0.023	-0.030	-0.038	-0.045	-0.053	-0.059
Trend	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-2.8%	-2.6%	

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

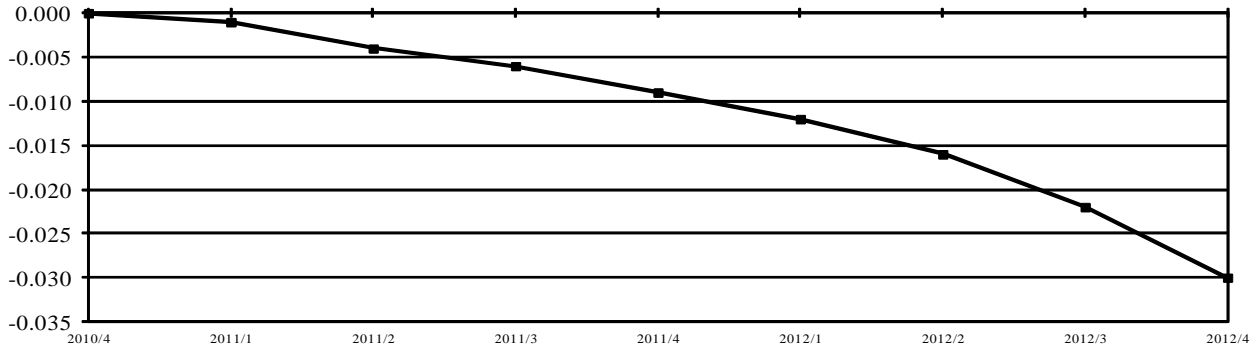
Rerated Premium Trend Index



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
■ Average Premium	125.41	125.23	124.91	124.55	124.14	123.72	123.18	122.39	121.19
Index	0.000	-0.001	-0.004	-0.007	-0.010	-0.013	-0.018	-0.024	-0.034
Trend	-1.6%	-1.7%	-1.9%	-2.1%	-2.3%	-2.7%	-3.2%	-3.9%	

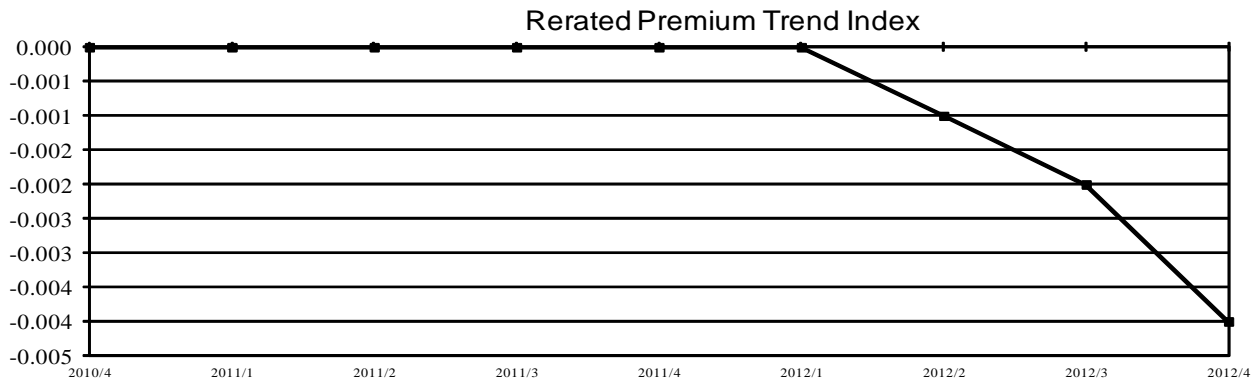
**Pennsylvania Personal Auto
Voluntary
Nationwide Affinity Insurance Company Of America
Premium Trend Summary
Collision**

Rerated Premium Trend Index



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
■ Average Premium	346.81	346.32	345.57	344.70	343.69	342.63	341.13	339.05	336.43
Index	0.000	-0.001	-0.004	-0.006	-0.009	-0.012	-0.016	-0.022	-0.030
Trend	-1.4%	-1.6%	-1.7%	-1.9%	-2.1%	-2.4%	-2.7%	-3.1%	

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



Four Quarters Ending	2010/4	2011/1	2011/2	2011/3	2011/4	2012/1	2012/2	2012/3	2012/4
Average Premium	45.65	45.64	45.63	45.63	45.64	45.64	45.61	45.56	45.49
Index	0.000	0.000	0.000	0.000	0.000	0.000	-0.001	-0.002	-0.004
Trend	-0.1%	-0.2%	-0.2%	-0.2%	-0.3%	-0.4%	-0.5%	-0.6%	

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-3.0%	-3.0%	-3.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.941	0.970	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	-3.0%	-3.0%	-3.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.937	0.937	0.937
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.882	0.909	0.937

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-3.0%	-3.0%	-3.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.941	0.970	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	-3.0%	-3.0%	-3.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.937	0.937	0.937
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.882	0.909	0.937

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

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-5.0%	-5.0%	-5.0%
5. Past-to-Present Factor = [1+(4)](3)	0.902	0.950	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	-5.0%	-5.0%	-5.0%
10. Present-to-Future Factor = [1+(9)](8)	0.897	0.897	0.897
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) x (10)	0.809	0.852	0.897

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-3.0%	-3.0%	-3.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.941	0.970	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	-3.0%	-3.0%	-3.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.937	0.937	0.937
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.882	0.909	0.937

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-2.0%	-2.0%	-2.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.960	0.980	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
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) × (10)	0.920	0.939	0.958

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	0.0%	0.0%	0.0%
10. Present-to-Future Factor = $[1+(9)](8)$	1.000	1.000	1.000
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.000	1.000	1.000

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	0.1%	0.1%	0.1%
5. Past-to-Present Factor = $[1+(4)](3)$	1.002	1.001	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	0.1%	0.1%	0.1%
10. Present-to-Future Factor = $[1+(9)](8)$	1.002	1.002	1.002
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.004	1.003	1.002

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = $[1+(4)](3)$	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
7. Average Earned Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
8. Years of Trend = (7) - (6)	2.122	2.122	2.122
9. Selected Premium Trend	0.0%	0.0%	0.0%
10. Present-to-Future Factor = $[1+(9)](8)$	1.000	1.000	1.000
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.000	1.000	1.000

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Bodily Injury**

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/500000

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	4,142,111	4,485,330	5,050,219	5,064,310	5,058,907						
2009/3	17,492,798	19,857,845	21,725,627	22,095,180							
2010/3	28,703,194	33,798,116	35,781,961								
2011/3	38,529,820	41,612,555									
2012/3	44,797,023										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.0829	1.1259	1.0028	0.9989						
2009/3	1.1352	1.0941	1.0170							
2010/3	1.1775	1.0587								
2011/3	1.0800									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0800	1.0587	1.0170	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1615	1.0755	1.0159	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.1288	1.0764	1.0099	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2258	1.0859	1.0088	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.1309	1.0929	1.0099	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2468	1.1025	1.0088	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1189	1.0929	1.0099	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2336	1.1025	1.0088	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1189	1.0929	1.0099	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2336	1.1025	1.0088	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.1189	1.0929	1.0099	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2336	1.1025	1.0088	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.1216	1.0718	1.0143	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2179	1.0859	1.0132	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.1244	1.0760	1.0143	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2258	1.0902	1.0132	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.1225	1.0760	1.0143	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2237	1.0902	1.0132	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.1225	1.0760	1.0143	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2237	1.0902	1.0132	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.1303	1.0574	1.0148	1.0033	1.0017	1.0035	1.0008	1.0002	1.0003	0.9997	Tail Factor
Age-to-Ult	1.2243	1.0832	1.0244	1.0095	1.0062	1.0045	1.0010	1.0002	1.0000	0.9997	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907	5,058,907
2009/3	22,095,180	22,578,410	22,578,410	22,578,410	22,578,410	22,578,410	22,578,410	22,578,410	22,578,410	22,578,410	22,578,410
2010/3	35,781,961	36,850,944	36,596,892	36,596,892	36,596,892	36,596,892	36,596,892	36,754,333	36,754,333	36,754,333	36,754,333
2011/3	41,612,555	44,754,303	45,187,073	45,877,842	45,877,842	45,877,842	45,877,842	45,187,073	45,366,007	45,366,007	45,366,007
2012/3	44,797,023	52,532,745	55,413,194	56,353,931	55,762,611	55,762,611	55,762,611	55,059,297	55,413,194	55,319,120	55,319,120

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0								
2003/3	0	0.9997	0								
2004/3	0	1.0000	0								
2005/3	0	1.0002	0								
2006/3	0	1.0010	0								
2007/3	0	1.0045	0								
2008/3	5,058,907	1.0062	0	5,090,272	289	5,554,091	32,632	17,613	8,856	155.99	91.6%
2009/3	22,095,180	1.0095	507,535	22,812,619	1,241	23,781,454	139,902	18,382	8,870	163.06	95.9%
2010/3	35,781,961	1.0244	500,050	37,155,091	1,985	40,302,958	232,302	18,718	8,545	159.94	92.2%
2011/3	41,612,555	1.0832	0	45,074,720	2,365	52,237,819	304,356	19,059	7,771	148.10	86.3%
2012/3	44,797,023	1.2243	501,003	55,345,998	2,761	63,180,442	354,193	20,046	7,795	156.26	87.6%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Property Damage**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	3,754,932	4,335,122	4,401,125	4,457,237	4,457,772						
2009/3	16,732,539	18,284,772	18,404,256	18,423,703							
2010/3	29,020,166	31,058,251	31,290,029								
2011/3	37,554,037	40,835,547									
2012/3	44,255,932										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.1545	1.0152	1.0127	1.0001						
2009/3	1.0928	1.0065	1.0011							
2010/3	1.0702	1.0075								
2011/3	1.0874									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0874	1.0075	1.0011	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0969	1.0087	1.0012	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0788	1.0070	1.0069	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0939	1.0140	1.0070	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0835	1.0097	1.0069	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1017	1.0168	1.0070	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1012	1.0097	1.0069	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1197	1.0168	1.0070	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1012	1.0097	1.0069	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1197	1.0168	1.0070	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.1012	1.0097	1.0069	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1197	1.0168	1.0070	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0799	1.0071	1.0033	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0912	1.0105	1.0034	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0825	1.0078	1.0033	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0946	1.0112	1.0034	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0856	1.0078	1.0033	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0978	1.0112	1.0034	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0856	1.0078	1.0033	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0978	1.0112	1.0034	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0747	1.0062	1.0017	1.0004	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0838	1.0085	1.0023	1.0006	1.0002	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772	4,457,772
2009/3	18,423,703	18,425,545	18,425,545	18,425,545	18,425,545	18,425,545	18,425,545	18,425,545	18,425,545	18,425,545	18,425,545
2010/3	31,290,029	31,327,577	31,509,059	31,509,059	31,509,059	31,509,059	31,509,059	31,396,415	31,396,415	31,396,415	31,396,415
2011/3	40,835,547	41,190,816	41,407,245	41,521,584	41,521,584	41,521,584	41,521,584	41,264,320	41,292,905	41,292,905	41,292,905
2012/3	44,255,932	48,544,332	48,411,564	48,756,760	49,553,367	49,553,367	49,553,367	48,292,073	48,442,543	48,584,162	48,584,162

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0	0	0	0	0	0	0	0	0
2003/3	0	1.0000	0	0	0	0	0	0	0	0	0
2004/3	0	1.0000	0	0	0	0	0	0	0	0	0
2005/3	0	1.0000	0	0	0	0	0	0	0	0	0
2006/3	0	1.0001	0	0	0	0	0	0	0	0	0
2007/3	0	1.0002	0	0	0	0	0	0	0	0	0
2008/3	4,457,772	1.0002	0	4,458,664	1,582	4,689,295	32,658	2,818	48.441	136.53	95.1%
2009/3	18,423,703	1.0006	0	18,434,757	6,588	20,147,503	139,973	2,798	47.066	131.70	91.5%
2010/3	31,290,029	1.0023	0	31,361,996	11,080	34,784,997	232,395	2,831	47.677	134.95	90.2%
2011/3	40,835,547	1.0085	0	41,182,649	14,149	45,965,526	304,440	2,911	46.475	135.27	89.6%
2012/3	44,255,932	1.0838	0	47,964,579	15,747	56,441,145	354,313	3,046	44.444	135.37	85.0%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012**

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

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	3,153,612	3,189,907	3,246,383	3,276,305	3,291,333						
2009/3	13,032,021	12,877,496	13,152,473	13,271,857							
2010/3	22,198,659	22,392,480	22,655,170								
2011/3	25,891,845	26,302,369									
2012/3	28,178,307										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.0115	1.0177	1.0092	1.0046						
2009/3	0.9881	1.0214	1.0091							
2010/3	1.0087	1.0117								
2011/3	1.0159									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0159	1.0117	1.0091	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0419	1.0256	1.0137	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0123	1.0166	1.0092	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0433	1.0306	1.0138	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0042	1.0169	1.0092	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0352	1.0309	1.0138	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0061	1.0169	1.0092	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0372	1.0309	1.0138	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0061	1.0169	1.0092	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0372	1.0309	1.0138	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0061	1.0169	1.0092	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0372	1.0309	1.0138	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0126	1.0152	1.0091	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0421	1.0291	1.0137	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0074	1.0154	1.0091	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0369	1.0293	1.0137	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0076	1.0154	1.0091	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0371	1.0293	1.0137	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0076	1.0154	1.0091	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0371	1.0293	1.0137	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0246	1.0125	1.0025	1.0031	1.0120	1.0002	0.9991	1.0003	0.9998	0.9964	Tail Factor
Age-to-Ult	1.0512	1.0260	1.0133	1.0108	1.0077	0.9958	0.9956	0.9965	0.9962	0.9964	1.0000

Comments: None

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333	3,291,333
2009/3	13,271,857	13,332,908	13,332,908	13,332,908	13,332,908	13,332,908	13,332,908	13,332,908	13,332,908	13,332,908	13,332,908
2010/3	22,655,170	22,965,546	22,967,811	22,967,811	22,967,811	22,967,811	22,967,811	22,965,546	22,965,546	22,965,546	22,965,546
2011/3	26,302,369	26,975,710	27,107,221	27,115,112	27,115,112	27,115,112	27,115,112	27,067,768	27,073,028	27,073,028	27,073,028
2012/3	28,178,307	29,358,978	29,398,428	29,170,183	29,226,540	29,226,540	29,226,540	29,364,614	29,218,087	29,223,722	29,223,722

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0								
2003/3	0	0.9964	0								
2004/3	0	0.9962	0								
2005/3	0	0.9965	0								
2006/3	0	0.9956	0								
2007/3	0	0.9958	0								
2008/3	3,291,333	1.0077	0	3,316,676	880	2,793,290	83,081	3,769	10.592	39.92	118.7%
2009/3	13,271,857	1.0108	0	13,415,193	3,646	11,757,922	357,938	3,679	10.186	37.48	114.1%
2010/3	22,655,170	1.0133	0	22,956,484	5,725	19,760,422	602,598	4,010	9.501	38.10	116.2%
2011/3	26,302,369	1.0260	0	26,986,231	7,245	24,973,018	796,348	3,725	9.098	33.89	108.1%
2012/3	28,178,307	1.0512	0	29,621,036	7,866	30,059,866	932,810	3,766	8.433	31.75	98.5%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Uninsured Motorists - Bodily Injury**

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/500000

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	398,607	452,722	526,616	505,170	505,892						
2009/3	1,269,931	1,518,039	1,716,591	1,665,302							
2010/3	2,202,135	2,846,217	2,876,967								
2011/3	3,279,160	3,232,934									
2012/3	3,200,829										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.1358	1.1632	0.9593	1.0014						
2009/3	1.1954	1.1308	0.9701							
2010/3	1.2925	1.0108								
2011/3	0.9859									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9859	1.0108	0.9701	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9682	0.9820	0.9715	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.1392	1.0708	0.9647	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1785	1.0345	0.9661	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.1579	1.1016	0.9647	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2324	1.0643	0.9661	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.1524	1.1016	0.9647	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2265	1.0643	0.9661	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.1524	1.1016	0.9647	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2265	1.0643	0.9661	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.1524	1.1016	0.9647	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.2265	1.0643	0.9661	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.1091	1.0525	0.9676	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1312	1.0199	0.9690	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.1253	1.0629	0.9676	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1591	1.0300	0.9690	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.1259	1.0629	0.9676	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1597	1.0300	0.9690	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.1259	1.0629	0.9676	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.1597	1.0300	0.9690	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.1681	1.1353	1.0332	1.0271	1.0081	1.0017	0.9989	0.9981	0.9999	0.9998	Tail Factor
Age-to-Ult	1.4164	1.2126	1.0681	1.0338	1.0065	0.9984	0.9967	0.9978	0.9997	0.9998	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892	505,892
2009/3	1,665,302	1,667,633	1,667,633	1,667,633	1,667,633	1,667,633	1,667,633	1,667,633	1,667,633	1,667,633	1,667,633
2010/3	2,876,967	2,794,973	2,779,438	2,779,438	2,779,438	2,779,438	2,779,438	2,787,781	2,787,781	2,787,781	2,787,781
2011/3	3,232,934	3,174,741	3,344,470	3,440,812	3,440,812	3,440,812	3,440,812	3,297,269	3,329,922	3,329,922	3,329,922
2012/3	3,200,829	3,099,043	3,772,177	3,944,702	3,925,817	3,925,817	3,925,817	3,620,778	3,710,081	3,712,001	3,712,001

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0	0	0	0	0	0	0	0	0
2003/3	0	0.9998	0	0	0	0	0	0	0	0	0
2004/3	0	0.9997	0	0	0	0	0	0	0	0	0
2005/3	0	0.9978	0	0	0	0	0	0	0	0	0
2006/3	0	0.9967	0	0	0	0	0	0	0	0	0
2007/3	0	0.9984	0	0	0	0	0	0	0	0	0
2008/3	505,892	1.0065	0	509,180	28	831,032	28,330	18,185	0.988	17.97	61.3%
2009/3	1,665,302	1.0338	0	1,721,589	139	3,483,874	122,266	12,386	1.137	14.08	49.4%
2010/3	2,876,967	1.0681	0	3,072,888	220	5,584,354	204,706	13,968	1.075	15.01	55.0%
2011/3	3,232,934	1.2126	0	3,920,256	283	6,937,615	269,206	13,852	1.051	14.56	56.5%
2012/3	3,200,829	1.4164	0	4,533,654	283	7,425,684	314,777	16,020	0.899	14.40	61.1%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Underinsured Motorists - Bodily Injury**

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/500000

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	835,409	1,015,204	1,046,898	1,014,856	1,024,117						
2009/3	3,800,687	4,532,416	5,612,508	5,706,964							
2010/3	5,532,894	8,545,615	10,270,278								
2011/3	6,699,925	9,599,595									
2012/3	8,158,010										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.2152	1.0312	0.9694	1.0091						
2009/3	1.1925	1.2383	1.0168							
2010/3	1.5445	1.2018								
2011/3	1.4328									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.4328	1.2018	1.0168	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7669	1.2332	1.0261	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.4887	1.2201	0.9931	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8202	1.2227	1.0021	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.3899	1.1571	0.9931	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.6116	1.1595	1.0021	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.3463	1.1571	0.9931	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5610	1.1595	1.0021	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.3463	1.1571	0.9931	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5610	1.1595	1.0021	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.3463	1.1571	0.9931	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.5610	1.1595	1.0021	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.4833	1.2145	1.0094	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.8350	1.2371	1.0186	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.4144	1.2013	1.0094	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7307	1.2236	1.0186	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.4045	1.2013	1.0094	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7185	1.2236	1.0186	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.4045	1.2013	1.0094	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.7185	1.2236	1.0186	1.0091	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.4755	1.1186	1.0568	1.0041	1.0050	0.9987	1.0013	1.0041	1.0004	0.9975	Tail Factor
Age-to-Ult	1.7635	1.1952	1.0685	1.0111	1.0070	1.0020	1.0033	1.0020	0.9979	0.9975	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117	1,024,117
2009/3	5,706,964	5,758,897	5,758,897	5,758,897	5,758,897	5,758,897	5,758,897	5,758,897	5,758,897	5,758,897	5,758,897
2010/3	10,270,278	10,538,332	10,291,846	10,291,846	10,291,846	10,291,846	10,291,846	10,461,305	10,461,305	10,461,305	10,461,305
2011/3	9,599,595	11,838,221	11,737,425	11,130,730	11,130,730	11,130,730	11,130,730	11,875,659	11,746,064	11,746,064	11,746,064
2012/3	8,158,010	14,414,388	14,849,210	13,147,449	12,734,654	12,734,654	12,734,654	14,969,948	14,119,068	14,019,540	14,019,540

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0								
2003/3	0	0.9975	0								
2004/3	0	0.9979	0								
2005/3	0	1.0020	0								
2006/3	0	1.0033	0								
2007/3	0	1.0020	0								
2008/3	1,024,117	1.0070	0	1,031,286	32	2,654,600	28,043	32,228	1.141	36.78	38.8%
2009/3	5,706,964	1.0111	0	5,770,311	159	11,296,611	120,984	36,291	1.314	47.69	51.1%
2010/3	10,270,278	1.0685	0	10,973,792	271	18,574,724	202,558	40,494	1.338	54.18	59.1%
2011/3	9,599,595	1.1952	0	11,473,436	350	23,685,106	266,305	32,781	1.314	43.08	48.4%
2012/3	8,158,010	1.7635	0	14,386,651	349	26,922,574	311,460	41,222	1.121	46.19	53.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Comprehensive**

Paid Losses

Paid Cost and DCC Expense Amount, Excluding Catastrophes

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	2,146,313	2,214,242	2,212,378	2,212,653	2,206,863						
2009/3	9,310,642	9,444,031	9,478,591	9,477,403							
2010/3	14,935,173	15,103,530	15,115,988								
2011/3	23,018,894	23,227,982									
2012/3	24,819,554										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	1.0316	0.9992	1.0001	0.9974						
2009/3	1.0143	1.0037	0.9999							
2010/3	1.0113	1.0008								
2011/3	1.0091									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0091	1.0008	0.9999	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0072	0.9981	0.9973	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0102	1.0023	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0099	0.9997	0.9974	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0116	1.0012	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0102	0.9986	0.9974	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0166	1.0012	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0152	0.9986	0.9974	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0166	1.0012	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0152	0.9986	0.9974	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0166	1.0012	1.0000	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0152	0.9986	0.9974	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0099	1.0019	0.9999	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0091	0.9992	0.9973	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0108	1.0017	0.9999	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0098	0.9990	0.9973	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0117	1.0017	0.9999	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0107	0.9990	0.9973	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0117	1.0017	0.9999	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0107	0.9990	0.9973	0.9974	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0065	1.0004	1.0001	0.9997	0.9999	0.9998	1.0000	1.0000	1.0001	0.9999	Tail Factor
Age-to-Ult	1.0064	0.9999	0.9995	0.9994	0.9997	0.9998	1.0000	1.0000	1.0000	0.9999	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863	2,206,863
2009/3	9,477,403	9,452,762	9,452,762	9,452,762	9,452,762	9,452,762	9,452,762	9,452,762	9,452,762	9,452,762	9,452,762
2010/3	15,115,988	15,075,175	15,076,686	15,076,686	15,076,686	15,076,686	15,076,686	15,075,175	15,075,175	15,075,175	15,075,175
2011/3	23,227,982	23,183,849	23,221,014	23,195,463	23,195,463	23,195,463	23,195,463	23,209,400	23,204,754	23,204,754	23,204,754
2012/3	24,819,554	24,998,255	25,065,268	25,072,713	25,196,811	25,196,811	25,196,811	25,045,412	25,062,786	25,085,123	25,085,123

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0								
2003/3	0	0.9999	0								
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	0.9998	0								
2008/3	2,206,863	0.9997	0	2,206,201	1,672	2,415,003	26,196	1,319	63.827	84.22	91.4%
2009/3	9,477,403	0.9994	0	9,471,717	7,210	10,657,906	112,508	1,314	64.084	84.19	88.9%
2010/3	15,115,988	0.9995	0	15,108,430	12,648	18,534,516	187,310	1,195	67.524	80.66	81.5%
2011/3	23,227,982	0.9999	0	23,225,659	18,182	25,084,550	245,533	1,277	74.051	94.59	92.6%
2012/3	24,819,554	1.0064	0	24,978,399	19,187	31,299,956	288,575	1,302	66.489	86.56	79.8%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Collision**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	6,205,594	6,036,657	6,033,028	6,031,033	6,027,282						
2009/3	28,412,461	27,970,170	27,983,469	27,963,602							
2010/3	44,821,791	43,985,209	43,968,920								
2011/3	57,988,089	57,181,752									
2012/3	67,308,461										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	0.9728	0.9994	0.9997	0.9994						
2009/3	0.9844	1.0005	0.9993							
2010/3	0.9813	0.9996								
2011/3	0.9861									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9861	0.9996	0.9993	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9844	0.9983	0.9987	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9837	1.0001	0.9995	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9827	0.9990	0.9989	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9839	0.9998	0.9995	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9826	0.9987	0.9989	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9812	0.9998	0.9995	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9799	0.9987	0.9989	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9812	0.9998	0.9995	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9799	0.9987	0.9989	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9812	0.9998	0.9995	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9799	0.9987	0.9989	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9840	1.0000	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9828	0.9988	0.9988	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9841	0.9999	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9828	0.9987	0.9988	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9836	0.9999	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9823	0.9987	0.9988	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9836	0.9999	0.9994	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9823	0.9987	0.9988	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	0.9880	0.9995	0.9998	0.9998	0.9998	0.9997	0.9998	0.9998	0.9999	1.0000	Tail Factor
Age-to-Ult	0.9861	0.9981	0.9986	0.9988	0.9990	0.9992	0.9995	0.9997	0.9999	1.0000	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282	6,027,282
2009/3	27,963,602	27,946,824	27,946,824	27,946,824	27,946,824	27,946,824	27,946,824	27,946,824	27,946,824	27,946,824	27,946,824
2010/3	43,968,920	43,911,760	43,920,554	43,920,554	43,920,554	43,920,554	43,920,554	43,916,157	43,916,157	43,916,157	43,916,157
2011/3	57,181,752	57,084,543	57,124,570	57,107,416	57,107,416	57,107,416	57,107,416	57,113,134	57,107,416	57,107,416	57,107,416
2012/3	67,308,461	66,258,449	66,144,025	66,137,294	65,955,561	65,955,561	65,955,561	66,150,755	66,150,755	66,117,101	66,117,101

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0								
2003/3	0	1.0000	0								
2004/3	0	0.9999	0								
2005/3	0	0.9997	0								
2006/3	0	0.9995	0								
2007/3	0	0.9992	0								
2008/3	6,027,282	0.9990	0	6,021,255	2,167	6,860,833	24,625	2,779	88.000	244.52	87.8%
2009/3	27,963,602	0.9988	0	27,930,046	9,844	29,963,769	105,322	2,837	93.466	265.19	93.2%
2010/3	43,968,920	0.9986	0	43,907,364	16,209	51,090,127	174,442	2,709	92.919	251.70	85.9%
2011/3	57,181,752	0.9981	0	57,073,107	20,675	68,918,604	227,881	2,760	90.727	250.45	82.8%
2012/3	67,308,461	0.9861	0	66,372,873	23,323	85,646,986	267,403	2,846	87.220	248.21	77.5%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Development for Accident Years Ending September 30, 2012
With 5 Quarters of Development as of December 31, 2012
Loss of Use**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	533,234	524,007	524,002	524,007	524,007						
2009/3	2,449,170	2,413,712	2,411,442	2,410,273							
2010/3	4,196,769	4,146,969	4,143,877								
2011/3	5,306,779	5,268,747									
2012/3	5,860,639										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/3										
2003/3										
2004/3										
2005/3										
2006/3										
2007/3										
2008/3	0.9827	1.0000	1.0000	1.0000						
2009/3	0.9855	0.9991	0.9995							
2010/3	0.9881	0.9993								
2011/3	0.9928									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9928	0.9993	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9916	0.9988	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	0.9905	0.9992	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9895	0.9990	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	0.9888	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9881	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9873	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9866	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9873	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9866	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9873	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9866	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	0.9908	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9896	0.9988	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	0.9897	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9885	0.9988	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9894	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9882	0.9988	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9894	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9882	0.9988	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	0.9918	0.9990	0.9999	0.9999	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9913	0.9995	1.0005	1.0006	1.0007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Comments: [None](#)

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	0	0	0	0	0	0	0	0	0	0
2003/3	0	0	0	0	0	0	0	0	0	0	0
2004/3	0	0	0	0	0	0	0	0	0	0	0
2005/3	0	0	0	0	0	0	0	0	0	0	0
2006/3	0	0	0	0	0	0	0	0	0	0	0
2007/3	0	0	0	0	0	0	0	0	0	0	0
2008/3	524,007	524,007	524,007	524,007	524,007	524,007	524,007	524,007	524,007	524,007	524,007
2009/3	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273	2,410,273
2010/3	4,143,877	4,141,805	4,143,048	4,143,048	4,143,048	4,143,048	4,143,048	4,142,219	4,142,219	4,142,219	4,142,219
2011/3	5,268,747	5,262,425	5,263,478	5,265,059	5,265,059	5,265,059	5,265,059	5,262,425	5,262,425	5,262,425	5,262,425
2012/3	5,860,639	5,811,410	5,799,102	5,790,897	5,782,106	5,782,106	5,782,106	5,799,688	5,793,242	5,791,483	5,791,483

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2012	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
2002/3	0	1.0000	0								
2003/3	0	1.0000	0								
2004/3	0	1.0000	0								
2005/3	0	1.0000	0								
2006/3	0	1.0000	0								
2007/3	0	1.0000	0								
2008/3	524,007	1.0007	0	524,374	1,515	627,785	17,244	346	87.857	30.41	83.5%
2009/3	2,410,273	1.0006	0	2,411,719	6,952	2,669,587	73,186	347	94.991	32.95	90.3%
2010/3	4,143,877	1.0005	0	4,145,949	11,029	4,318,394	118,534	376	93.045	34.98	96.0%
2011/3	5,268,747	0.9995	0	5,266,113	14,275	5,490,786	151,972	369	93.932	34.65	95.9%
2012/3	5,860,639	0.9913	0	5,809,651	16,147	6,831,183	175,660	360	91.922	33.07	85.0%

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

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
2003/4	0	0	1.000	0.000	0.000	0.000	0	0.000
2004/4	0	0	1.000	0.000	0.000	0.000	0	0.000
2005/4	0	0	1.000	0.000	0.000	0.000	0	0.000
2006/4	0	0	1.000	0.000	0.000	0.000	0	0.000
2007/4	0	0	1.000	0.000	0.000	0.000	0	0.000
2008/4	42,486	3,963,495	1.000	0.011	0.011	0.000	0	0.000
2009/4	194,496	10,773,370	1.000	0.018	0.018	0.000	0	0.000
2010/4	1,613,038	16,747,919	1.000	0.096	0.096	0.000	0	0.000
2011/4	3,660,416	24,920,134	1.000	0.147	0.147	0.000	0	0.000
2012/4	3,571,158	25,357,260	1.000	0.141	0.141	0.000	0	0.000
				Average	0.066		Total	0.000

Selected Catastrophe Load = 1.000 + 0.066 + 0.000 = 1.066

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

Four Quarters Ending	Pennsylvania*		Countrywide	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2007/1	0	0.000	10,954	8.923
2007/2	0	0.000	10,945	8.913
2007/3	0	0.000	11,143	8.839
2007/4	0	0.000	11,534	8.663
2008/1	648	13.627	11,706	8.563
2008/2	1,679	12.233	11,970	8.502
2008/3	2,202	11.063	12,420	8.382
2008/4	3,105	10.511	12,745	8.372
2009/1	4,117	9.762	12,920	8.256
2009/2	5,877	9.553	13,188	8.400
2009/3	7,407	9.628	13,372	8.604
2009/4	8,096	9.418	13,286	8.600
2010/1	8,899	9.014	13,409	8.716
2010/2	9,395	9.023	13,325	8.735
2010/3	10,469	8.829	13,115	8.798
2010/4	11,218	8.878	13,415	8.855
2011/1	12,284	8.595	13,339	8.863
2011/2	13,132	8.229	13,641	8.800
2011/3	13,400	8.046	13,966	8.764
2011/4	14,161	7.906	14,052	8.842
2012/1	13,374	8.019	14,371	9.013
2012/2	13,367	8.028	14,544	9.076
2012/3	13,336	7.905	14,544	9.158
2012/4	14,204	7.522	14,537	9.070

* Large losses removed

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

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/1	0	0.000	2,504	34.389
2007/2	0	0.000	2,520	34.883
2007/3	0	0.000	2,525	35.243
2007/4	0	0.000	2,552	35.209
2008/1	2,263	16.420	2,563	35.148
2008/2	2,376	31.399	2,592	34.843
2008/3	2,314	35.457	2,640	34.465
2008/4	2,424	36.796	2,679	33.962
2009/1	2,469	40.320	2,700	33.953
2009/2	2,534	42.097	2,705	34.091
2009/3	2,618	43.044	2,708	34.382
2009/4	2,612	44.165	2,701	34.627
2010/1	2,664	45.107	2,704	34.498
2010/2	2,650	44.650	2,687	34.559
2010/3	2,695	45.388	2,684	34.833
2010/4	2,783	45.669	2,694	35.135
2011/1	2,800	45.885	2,703	35.236
2011/2	2,836	45.750	2,744	35.018
2011/3	2,848	44.978	2,761	34.855
2011/4	2,853	44.628	2,790	34.875
2012/1	2,939	44.282	2,833	35.048
2012/2	2,970	44.200	2,849	35.383
2012/3	3,003	43.984	2,904	35.416
2012/4	3,055	42.627	2,941	35.283

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

Pennsylvania		
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)
2007/1	0	0.000
2007/2	0	0.000
2007/3	0	0.000
2007/4	0	0.000
2008/1	12,621	7.786
2008/2	4,750	10.080
2008/3	5,138	10.111
2008/4	4,801	10.685
2009/1	4,410	10.482
2009/2	4,206	10.283
2009/3	3,998	10.125
2009/4	3,717	10.056
2010/1	3,670	9.638
2010/2	3,641	9.431
2010/3	3,769	9.494
2010/4	3,882	9.544
2011/1	3,913	9.484
2011/2	3,867	9.378
2011/3	3,748	9.105
2011/4	3,701	8.864
2012/1	3,760	8.746
2012/2	3,628	8.512
2012/3	3,615	8.317
2012/4	3,656	8.003

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

Four Quarters Ending	Pennsylvania*		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2007/1	0	0.000	10,268	1.030
2007/2	0	0.000	10,308	1.017
2007/3	0	0.000	10,476	0.977
2007/4	0	0.000	10,954	0.961
2008/1	2,140	0.923	11,238	0.965
2008/2	1,778	1.183	11,165	0.948
2008/3	3,216	1.059	11,485	0.936
2008/4	3,046	1.166	13,737	0.977
2009/1	2,740	1.257	14,880	1.011
2009/2	4,372	1.248	16,016	1.081
2009/3	4,730	1.235	17,391	1.117
2009/4	5,341	1.100	16,976	1.125
2010/1	6,424	0.927	17,265	1.116
2010/2	5,992	0.950	17,770	1.090
2010/3	5,898	1.001	17,300	1.095
2010/4	7,139	1.050	17,853	1.072
2011/1	7,489	1.096	18,093	1.083
2011/2	9,934	1.091	18,395	1.069
2011/3	11,249	1.044	19,155	1.094
2011/4	12,235	1.035	19,169	1.095
2012/1	12,645	1.066	19,451	1.102
2012/2	12,239	1.029	19,115	1.150
2012/3	12,098	0.972	18,846	1.143
2012/4	12,100	0.817	18,875	1.187

* Large losses removed

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

Four Quarters Ending	Pennsylvania*		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2007/1	0	0.000	37,140	1.176
2007/2	0	0.000	39,633	1.177
2007/3	0	0.000	40,285	1.205
2007/4	0	0.000	40,898	1.214
2008/1	0	0.000	40,664	1.134
2008/2	0	0.256	40,955	1.117
2008/3	50,000	0.392	40,890	1.124
2008/4	28,750	0.599	41,961	0.998
2009/1	25,833	0.562	42,444	0.882
2009/2	43,724	0.560	42,373	0.726
2009/3	42,288	0.670	40,427	0.594
2009/4	32,428	0.657	39,099	0.601
2010/1	31,297	0.681	39,326	0.592
2010/2	27,020	0.689	37,414	0.637
2010/3	27,709	0.681	39,096	0.629
2010/4	30,612	0.729	40,126	0.640
2011/1	30,412	0.862	40,725	0.625
2011/2	34,370	0.916	39,581	0.601
2011/3	38,476	1.006	37,117	0.596
2011/4	40,566	1.028	36,634	0.592
2012/1	41,967	1.033	34,077	0.598
2012/2	39,044	1.030	34,897	0.587
2012/3	37,036	1.002	36,070	0.593
2012/4	36,811	1.057	35,394	0.609

* Large losses removed

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

Four Quarters Ending	Pennsylvania*		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/1	0	0.000	925	57.115
2007/2	0	0.000	929	57.303
2007/3	0	0.000	958	57.730
2007/4	0	0.000	969	57.687
2008/1	642	37.438	981	58.168
2008/2	1,143	50.925	1,005	57.906
2008/3	1,242	53.329	1,016	57.695
2008/4	1,467	57.548	1,039	57.379
2009/1	1,412	60.308	1,050	57.554
2009/2	1,353	60.541	1,045	57.888
2009/3	1,321	60.893	1,030	58.509
2009/4	1,296	62.416	1,000	60.584
2010/1	1,254	62.346	967	62.781
2010/2	1,202	65.160	924	66.267
2010/3	1,174	66.152	894	68.836
2010/4	1,253	65.746	889	69.292
2011/1	1,269	66.313	888	68.846
2011/2	1,294	70.723	927	68.955
2011/3	1,286	72.291	946	69.871
2011/4	1,289	74.643	963	70.490
2012/1	1,280	74.728	987	70.048
2012/2	1,259	68.885	997	66.799
2012/3	1,304	66.371	1,032	64.216
2012/4	1,344	63.719	1,050	62.197

* Catastrophes removed

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

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/1	0	0.000	2,685	56.557
2007/2	0	0.000	2,687	57.778
2007/3	0	0.000	2,673	58.567
2007/4	0	0.000	2,682	59.147
2008/1	3,241	48.845	2,698	59.436
2008/2	2,928	64.354	2,704	59.199
2008/3	3,029	73.987	2,734	58.866
2008/4	3,125	77.845	2,760	58.551
2009/1	3,202	87.069	2,767	58.535
2009/2	3,058	88.893	2,754	58.584
2009/3	2,951	89.022	2,739	59.040
2009/4	2,907	88.107	2,715	59.119
2010/1	2,809	91.671	2,678	59.467
2010/2	2,766	90.387	2,661	59.935
2010/3	2,762	90.162	2,654	60.603
2010/4	2,737	90.409	2,647	61.442
2011/1	2,812	90.882	2,661	61.425
2011/2	2,786	90.298	2,676	61.115
2011/3	2,801	89.467	2,711	61.373
2011/4	2,822	89.452	2,744	61.509
2012/1	2,808	87.461	2,750	60.576
2012/2	2,832	87.318	2,793	61.010
2012/3	2,845	86.461	2,833	60.826
2012/4	2,873	84.464	2,863	60.824

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

Four Quarters Ending	Pennsylvania		Countrywide	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/1	0	0.000	269	56.873
2007/2	0	0.000	269	59.751
2007/3	0	0.000	270	61.073
2007/4	0	0.000	271	62.120
2008/1	344	17.978	273	61.537
2008/2	358	49.078	277	61.591
2008/3	377	62.630	280	62.072
2008/4	358	69.662	283	61.919
2009/1	378	78.578	288	62.871
2009/2	365	83.717	289	61.495
2009/3	356	85.126	291	61.139
2009/4	360	87.204	297	62.298
2010/1	368	91.216	300	62.370
2010/2	372	90.499	302	63.048
2010/3	374	89.628	304	63.628
2010/4	380	90.471	305	64.074
2011/1	379	89.571	303	63.663
2011/2	370	88.277	305	63.078
2011/3	373	89.457	309	65.672
2011/4	369	89.629	311	65.649
2012/1	367	92.648	312	67.224
2012/2	366	91.735	315	68.132
2012/3	363	90.902	319	67.652
2012/4	362	89.526	321	66.970

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 361,883
Credibility Constant: 20,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	65.7%	0.76	0.20		-9.3%	0.87	0.40		50.2%	0.73	0.18	
19 Point Trend	52.3%	0.80	0.21		-8.3%	0.91	0.54		39.7%	0.76	0.23	
18 Point Trend	45.0%	0.79	0.19		-7.5%	0.94	0.71		34.2%	0.73	0.24	
17 Point Trend	37.6%	0.80	0.23		-7.0%	0.95	0.82		28.0%	0.72	0.29	
16 Point Trend	31.1%	0.81	0.30	-0.7%	-6.6%	0.96	0.88	0.0%	22.5%	0.71	0.38	-0.7%
15 Point Trend	25.2%	0.85	0.45	-0.4%	-6.6%	0.95	0.83	-0.8%	16.9%	0.75	0.52	-1.2%
14 Point Trend	21.5%	0.86	0.53	0.0%	-6.7%	0.94	0.78	-1.7%	13.4%	0.76	0.65	-1.7%
13 Point Trend	19.5%	0.83	0.49	0.2%	-6.5%	0.93	0.80	-2.8%	11.7%	0.70	0.63	-2.6%
12 Point Trend	17.2%	0.80	0.48	0.3%	-6.3%	0.91	0.81	-3.6%	9.8%	0.63	0.66	-3.3%
11 Point Trend	14.8%	0.74	0.39	0.4%	-6.4%	0.90	0.81	-4.0%	7.4%	0.52	0.63	-3.6%
10 Point Trend	11.5%	0.69	0.39	0.1%	-6.3%	0.86	0.81	-4.4%	4.5%	0.38	0.71	-4.3%
9 Point Trend	8.5%	0.59	0.48	0.4%	-6.2%	0.82	0.81	-4.5%	1.7%	0.14	0.85	-4.1%
8 Point Trend	5.0%	0.44	0.64	0.6%	-5.2%	0.76	0.83	-4.2%	-0.5%	0.02	0.92	-3.6%
7 Point Trend	2.4%	0.17	0.64	0.8%	-4.1%	0.65	0.82	-3.4%	-1.7%	0.26	0.95	-2.6%
6 Point Trend	1.3%	0.04	0.54	2.2%	-3.8%	0.50	0.81	-1.9%	-2.5%	0.35	0.95	0.2%
5 Point Trend	0.1%	0.00	0.53	2.3%	-4.5%	0.46	0.79	-1.2%	-4.3%	0.60	0.97	1.0%
4 Point Trend	7.4%	0.56	0.42	2.6%	-8.0%	0.77	0.77	-1.6%	-1.2%	0.21	0.97	0.9%
3 Point Trend	12.9%	0.72	0.00	5.7%	-12.2%	0.92	0.88	-2.2%	-0.9%	0.06	0.91	3.3%

* Large losses removed

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	3.0%	-3.8%	-0.9%
4 Year Trend	2.8%	-4.7%	-2.0%
3 Year Trend	3.5%	-4.5%	-1.2%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend	4.9%	0.91		0.8%	0.29		5.8%	0.98	
23 Point Trend	4.8%	0.90		1.1%	0.41		5.9%	0.97	
22 Point Trend	4.5%	0.90		1.3%	0.57		5.9%	0.97	
21 Point Trend	4.2%	0.90		1.6%	0.74		5.9%	0.97	
20 Point Trend	4.0%	0.89	2.5%	1.8%	0.82	0.7%	5.9%	0.96	3.2%
19 Point Trend	3.7%	0.89	2.4%	2.0%	0.87	1.1%	5.8%	0.96	3.5%
18 Point Trend	3.4%	0.89	2.3%	2.2%	0.89	1.5%	5.6%	0.95	3.8%
17 Point Trend	3.2%	0.88	2.1%	2.2%	0.88	1.9%	5.5%	0.94	4.1%
16 Point Trend	3.2%	0.85	2.1%	2.2%	0.86	2.1%	5.4%	0.93	4.2%
15 Point Trend	3.2%	0.83	2.1%	1.9%	0.86	2.2%	5.2%	0.92	4.4%
14 Point Trend	3.4%	0.83	2.1%	1.7%	0.85	2.1%	5.2%	0.90	4.3%
13 Point Trend	3.8%	0.87	2.2%	1.7%	0.81	2.1%	5.6%	0.91	4.3%
12 Point Trend	4.2%	0.88	2.4%	1.6%	0.76	2.1%	5.9%	0.91	4.5%
11 Point Trend	4.7%	0.93	2.3%	1.7%	0.73	2.1%	6.5%	0.93	4.5%
10 Point Trend	5.2%	0.95	2.3%	1.7%	0.68	2.1%	7.0%	0.94	4.5%
9 Point Trend	5.0%	0.93	2.1%	1.9%	0.67	2.0%	7.0%	0.92	4.1%
8 Point Trend	5.2%	0.91	1.9%	2.3%	0.73	1.8%	7.7%	0.93	3.7%
7 Point Trend	4.5%	0.88	1.6%	3.0%	0.82	1.9%	7.6%	0.89	3.6%
6 Point Trend	3.7%	0.84	1.4%	3.3%	0.80	2.5%	7.1%	0.83	4.0%
5 Point Trend	3.2%	0.72	1.3%	2.7%	0.65	3.1%	6.0%	0.70	4.4%
4 Point Trend	1.4%	0.57	1.6%	1.1%	0.30	3.4%	2.5%	0.47	5.0%
3 Point Trend	-0.1%	0.75	2.4%	-0.1%	0.00	2.9%	-0.2%	0.01	5.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Property Damage**

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 361,999
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	6.1%	0.97	1.00		10.1%	0.37	0.57		16.8%	0.58	0.69	
19 Point Trend	5.9%	0.97	1.00		5.0%	0.45	0.76		11.2%	0.76	0.88	
18 Point Trend	5.9%	0.97	1.00		3.4%	0.38	0.75		9.5%	0.76	0.91	
17 Point Trend	5.5%	0.98	1.00		2.3%	0.27	0.77		7.9%	0.76	0.94	
16 Point Trend	5.3%	0.98	1.00	1.8%	1.0%	0.12	0.87	0.3%	6.4%	0.80	0.97	2.1%
15 Point Trend	5.2%	0.98	1.00	1.9%	0.2%	0.01	0.91	0.0%	5.3%	0.82	0.98	1.9%
14 Point Trend	5.1%	0.98	1.00	2.1%	-0.5%	0.05	0.93	0.0%	4.6%	0.82	0.99	2.1%
13 Point Trend	5.2%	0.98	1.00	2.3%	-1.1%	0.30	0.95	-0.2%	4.0%	0.79	0.99	2.2%
12 Point Trend	5.2%	0.97	1.00	2.6%	-1.7%	0.53	0.97	-0.4%	3.5%	0.75	0.98	2.2%
11 Point Trend	5.4%	0.97	1.00	2.9%	-2.0%	0.59	0.97	-0.5%	3.3%	0.68	0.97	2.4%
10 Point Trend	5.1%	0.96	0.99	3.3%	-2.7%	0.81	0.98	-0.6%	2.3%	0.63	0.99	2.7%
9 Point Trend	4.8%	0.96	0.99	3.5%	-3.2%	0.89	0.99	-0.8%	1.5%	0.56	0.99	2.7%
8 Point Trend	5.1%	0.96	0.99	3.7%	-3.6%	0.92	0.99	-0.9%	1.3%	0.43	0.99	2.8%
7 Point Trend	5.4%	0.95	0.99	3.6%	-3.7%	0.89	0.99	-0.7%	1.5%	0.38	0.98	2.9%
6 Point Trend	6.1%	0.96	0.99	3.2%	-3.5%	0.82	0.98	0.1%	2.3%	0.58	0.95	3.3%
5 Point Trend	6.5%	0.96	0.99	2.5%	-3.9%	0.77	0.98	0.9%	2.4%	0.47	0.95	3.4%
4 Point Trend	5.2%	0.98	1.00	1.7%	-4.7%	0.74	0.98	0.3%	0.3%	0.02	0.97	2.0%
3 Point Trend	5.8%	0.98	1.00	-0.4%	-7.0%	0.85	0.88	1.7%	-1.6%	0.32	0.99	1.3%

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	2.0%	-1.8%	0.1%
4 Year Trend	2.9%	-2.0%	0.9%
3 Year Trend	3.7%	-3.5%	0.2%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend	2.3%	0.90		0.3%	0.16		2.6%	0.93	
23 Point Trend	2.3%	0.88		0.3%	0.13		2.6%	0.92	
22 Point Trend	2.3%	0.87		0.3%	0.16		2.6%	0.91	
21 Point Trend	2.2%	0.85		0.4%	0.27		2.6%	0.91	
20 Point Trend	2.1%	0.83	0.9%	0.6%	0.43	-0.1%	2.7%	0.90	0.8%
19 Point Trend	2.1%	0.80	0.9%	0.8%	0.65	0.0%	2.8%	0.90	0.9%
18 Point Trend	2.0%	0.76	0.9%	0.9%	0.79	0.2%	2.9%	0.90	1.1%
17 Point Trend	2.0%	0.73	0.9%	1.0%	0.84	0.4%	3.0%	0.90	1.3%
16 Point Trend	2.2%	0.74	1.0%	1.0%	0.81	0.6%	3.1%	0.89	1.6%
15 Point Trend	2.4%	0.77	1.1%	0.9%	0.77	0.6%	3.3%	0.89	1.8%
14 Point Trend	2.7%	0.81	1.3%	0.8%	0.72	0.7%	3.5%	0.89	2.0%
13 Point Trend	3.0%	0.86	1.5%	0.7%	0.66	0.6%	3.8%	0.91	2.1%
12 Point Trend	3.4%	0.90	1.7%	0.7%	0.61	0.6%	4.2%	0.94	2.3%
11 Point Trend	3.9%	0.95	1.8%	0.6%	0.50	0.8%	4.5%	0.96	2.7%
10 Point Trend	4.3%	0.98	2.0%	0.5%	0.34	0.9%	4.7%	0.96	2.9%
9 Point Trend	4.5%	0.98	2.0%	0.4%	0.21	0.9%	5.0%	0.95	3.0%
8 Point Trend	4.8%	0.99	2.2%	0.6%	0.29	1.0%	5.4%	0.96	3.1%
7 Point Trend	4.8%	0.98	2.1%	1.0%	0.64	1.2%	5.9%	0.97	3.3%
6 Point Trend	5.2%	0.99	2.0%	1.3%	0.76	1.8%	6.6%	0.99	3.9%
5 Point Trend	5.3%	0.98	1.9%	1.4%	0.65	2.4%	6.8%	0.99	4.3%
4 Point Trend	5.4%	0.96	1.4%	0.8%	0.33	2.7%	6.3%	0.98	4.1%
3 Point Trend	6.6%	0.99	0.3%	-0.6%	0.52	4.0%	6.0%	0.95	4.4%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary**

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

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 954,346
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	-11.2%	0.39	1.00		-3.5%	0.34	1.00		-14.2%	0.69	1.00	
19 Point Trend	-5.9%	0.64	1.00		-5.3%	0.89	1.00		-10.9%	0.87	1.00	
18 Point Trend	-5.6%	0.58	1.00		-5.7%	0.92	1.00		-11.0%	0.85	1.00	
17 Point Trend	-4.4%	0.53	1.00		-6.2%	0.96	1.00		-10.3%	0.83	1.00	
16 Point Trend	-3.2%	0.47	1.00		-6.1%	0.95	1.00		-9.1%	0.84	1.00	
15 Point Trend	-2.2%	0.36	1.00		-6.2%	0.94	1.00		-8.2%	0.82	1.00	
14 Point Trend	-1.4%	0.21	1.00		-6.2%	0.93	1.00		-7.5%	0.78	1.00	
13 Point Trend	-0.7%	0.07	1.00		-6.3%	0.91	1.00		-7.0%	0.73	1.00	
12 Point Trend	-1.0%	0.11	1.00		-6.2%	0.89	1.00		-7.2%	0.69	1.00	
11 Point Trend	-1.7%	0.25	1.00		-6.7%	0.89	1.00		-8.3%	0.74	1.00	
10 Point Trend	-3.0%	0.65	1.00		-7.6%	0.95	1.00		-10.4%	0.90	1.00	
9 Point Trend	-3.9%	0.84	1.00		-8.5%	0.98	1.00		-12.1%	0.97	1.00	
8 Point Trend	-4.2%	0.81	1.00		-9.1%	0.99	1.00		-12.9%	0.98	1.00	
7 Point Trend	-3.7%	0.71	1.00		-9.5%	0.99	1.00		-12.8%	0.97	1.00	
6 Point Trend	-2.6%	0.55	1.00		-9.4%	0.98	1.00		-11.8%	0.96	1.00	
5 Point Trend	-2.5%	0.39	1.00		-9.7%	0.97	1.00		-12.0%	0.93	1.00	
4 Point Trend	-3.4%	0.40	1.00		-10.9%	0.99	1.00		-14.0%	0.95	1.00	
3 Point Trend	1.5%	0.45	1.00		-11.6%	0.98	1.00		-10.2%	1.00	1.00	

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	0.1%	-5.5%	-5.4%
4 Year Trend	0.0%	-5.9%	-6.0%
3 Year Trend	-3.1%	-5.8%	-8.7%

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

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

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 322,104
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	50.6%	0.93	0.98		-3.4%	0.21	0.83		45.5%	0.89	0.99	
19 Point Trend	49.9%	0.92	0.98		-4.8%	0.41	0.88		42.7%	0.88	0.99	
18 Point Trend	45.7%	0.93	0.98		-4.9%	0.38	0.87		38.6%	0.87	0.98	
17 Point Trend	46.2%	0.92	0.95		-5.8%	0.45	0.84		37.8%	0.85	0.97	
16 Point Trend	44.9%	0.91	0.91		-6.0%	0.42	0.80		36.2%	0.82	0.93	
15 Point Trend	39.7%	0.92	0.88		-5.3%	0.33	0.76		32.3%	0.79	0.84	
14 Point Trend	39.1%	0.90	0.84		-4.2%	0.21	0.79		33.3%	0.77	0.80	
13 Point Trend	38.1%	0.88	0.82		-2.4%	0.08	0.82		34.8%	0.75	0.73	
12 Point Trend	37.7%	0.85	0.81		-1.6%	0.03	0.78		35.5%	0.71	0.69	
11 Point Trend	40.0%	0.83	0.81		-3.7%	0.14	0.74		34.9%	0.64	0.62	
10 Point Trend	38.5%	0.78	0.81		-6.5%	0.35	0.76		29.5%	0.53	0.51	
9 Point Trend	31.3%	0.71	0.79		-9.3%	0.55	0.71		19.1%	0.35	0.57	
8 Point Trend	24.7%	0.58	0.79		-11.8%	0.65	0.73		9.9%	0.13	0.61	
7 Point Trend	11.1%	0.48	0.89		-13.5%	0.65	0.62		-3.9%	0.04	0.76	
6 Point Trend	3.5%	0.17	0.84		-15.3%	0.61	0.64		-12.3%	0.33	0.67	
5 Point Trend	-2.6%	0.34	0.96		-20.2%	0.70	0.63		-22.3%	0.70	0.82	
4 Point Trend	-5.6%	0.79	0.96		-29.0%	0.87	0.80		-32.9%	0.94	0.95	
3 Point Trend	-2.3%	0.74	0.99		-37.0%	0.92	0.88		-38.3%	0.94	0.98	

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	-1.4%	-2.6%	-4.0%
4 Year Trend	7.9%	-7.0%	0.4%
3 Year Trend	7.1%	-8.6%	-2.1%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	13.4%	0.86		3.1%	0.65		16.9%	0.85	
23 Point Trend	13.2%	0.84		3.4%	0.69		17.1%	0.84	
22 Point Trend	12.8%	0.82		3.7%	0.72		17.0%	0.82	
21 Point Trend	12.2%	0.79		3.8%	0.70		16.4%	0.79	
20 Point Trend	11.5%	0.76		3.7%	0.66		15.6%	0.76	
19 Point Trend	10.5%	0.72		3.6%	0.61		14.5%	0.72	
18 Point Trend	8.9%	0.70		3.2%	0.54		12.4%	0.69	
17 Point Trend	6.8%	0.77		2.5%	0.47		9.5%	0.74	
16 Point Trend	5.6%	0.79		1.8%	0.36		7.5%	0.77	
15 Point Trend	4.6%	0.82		1.2%	0.23		5.9%	0.84	
14 Point Trend	4.0%	0.80		1.2%	0.18		5.3%	0.83	
13 Point Trend	4.3%	0.79		1.6%	0.26		6.0%	0.88	
12 Point Trend	4.1%	0.74		2.3%	0.44		6.5%	0.89	
11 Point Trend	3.8%	0.66		3.2%	0.64		7.2%	0.91	
10 Point Trend	4.0%	0.61		3.9%	0.71		8.0%	0.94	
9 Point Trend	3.0%	0.47		4.9%	0.85		8.0%	0.92	
8 Point Trend	2.0%	0.27		5.5%	0.85		7.7%	0.88	
7 Point Trend	0.6%	0.03		6.7%	0.91		7.3%	0.82	
6 Point Trend	-1.6%	0.43		6.8%	0.87		5.1%	0.80	
5 Point Trend	-2.5%	0.59		8.2%	0.89		5.5%	0.74	
4 Point Trend	-4.1%	0.85		9.1%	0.84		4.5%	0.51	
3 Point Trend	-2.5%	0.66		6.5%	0.61		3.9%	0.23	

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Underinsured Motorists - Bodily Injury**

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 318,737
Credibility Constant: 10,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend												
19 Point Trend					26.9%	0.82	0.98					
18 Point Trend	2.2%	0.02	0.57		22.0%	0.89	0.99		24.7%	0.71	0.96	
17 Point Trend	5.9%	0.18	0.67		19.5%	0.92	0.99		26.6%	0.72	0.94	
16 Point Trend	5.3%	0.13	0.67		20.5%	0.92	0.98		26.9%	0.68	0.89	
15 Point Trend	3.0%	0.05	0.68		20.4%	0.90	0.91		24.0%	0.62	0.75	
14 Point Trend	6.8%	0.21	0.75		19.4%	0.88	0.75		27.5%	0.65	0.62	
13 Point Trend	11.9%	0.57	0.87		20.5%	0.88	0.74		34.8%	0.79	0.72	
12 Point Trend	14.3%	0.65	0.88		20.7%	0.85	0.70		38.0%	0.79	0.71	
11 Point Trend	16.7%	0.69	0.90		20.8%	0.82	0.54		41.0%	0.78	0.66	
10 Point Trend	15.1%	0.59	0.85		19.8%	0.76	0.54		37.9%	0.70	0.61	
9 Point Trend	11.8%	0.44	0.84		15.8%	0.68	0.61		29.4%	0.60	0.63	
8 Point Trend	8.9%	0.26	0.85		9.7%	0.65	0.71		19.5%	0.43	0.67	
7 Point Trend	1.3%	0.01	0.89		6.2%	0.50	0.60		7.6%	0.15	0.67	
6 Point Trend	-6.3%	0.35	0.93		1.9%	0.21	0.82		-4.5%	0.15	0.77	
5 Point Trend	-12.0%	0.79	0.97		1.0%	0.04	0.81		-11.1%	0.60	0.83	
4 Point Trend	-16.3%	0.90	0.94		1.7%	0.06	0.81		-14.9%	0.64	0.34	
3 Point Trend	-11.1%	0.83	0.97		5.3%	0.23	0.31		-6.4%	0.17	0.43	

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	4.0%	-0.4%	3.6%
4 Year Trend	1.7%	-4.8%	-3.2%
3 Year Trend	0.9%	-8.5%	-7.7%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	-2.3%	0.43		-14.0%	0.79		-16.0%	0.84	
23 Point Trend	-2.8%	0.60		-14.1%	0.76		-16.5%	0.84	
22 Point Trend	-3.2%	0.65		-13.9%	0.73		-16.7%	0.82	
21 Point Trend	-3.5%	0.69		-13.5%	0.70		-16.4%	0.79	
20 Point Trend	-3.7%	0.70		-12.6%	0.65		-15.8%	0.76	
19 Point Trend	-4.0%	0.72		-11.6%	0.59		-15.1%	0.72	
18 Point Trend	-4.3%	0.74		-10.1%	0.52		-13.9%	0.68	
17 Point Trend	-4.6%	0.75		-7.7%	0.44		-11.9%	0.63	
16 Point Trend	-4.7%	0.72		-5.1%	0.35		-9.5%	0.59	
15 Point Trend	-4.6%	0.67		-2.4%	0.25		-6.9%	0.57	
14 Point Trend	-4.2%	0.60		-0.8%	0.08		-5.0%	0.50	
13 Point Trend	-4.3%	0.55		-1.3%	0.18		-5.5%	0.51	
12 Point Trend	-4.8%	0.56		-1.8%	0.28		-6.5%	0.57	
11 Point Trend	-5.1%	0.54		-2.9%	0.61		-7.9%	0.67	
10 Point Trend	-6.7%	0.70		-2.8%	0.52		-9.3%	0.73	
9 Point Trend	-7.7%	0.73		-2.6%	0.41		-10.1%	0.71	
8 Point Trend	-7.8%	0.66		-1.3%	0.18		-9.0%	0.59	
7 Point Trend	-6.1%	0.49		0.3%	0.02		-5.8%	0.39	
6 Point Trend	-2.9%	0.19		1.1%	0.16		-1.9%	0.07	
5 Point Trend	-0.5%	0.00		1.9%	0.30		1.4%	0.04	
4 Point Trend	6.0%	0.63		2.6%	0.29		8.8%	0.89	
3 Point Trend	2.9%	0.18		7.6%	0.94		10.7%	0.86	

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Comprehensive**

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 295,753
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	4.0%	0.12	0.97		8.6%	0.60	0.99		12.9%	0.36	0.77	
19 Point Trend	-0.1%	0.00	0.99		6.2%	0.68	1.00		6.1%	0.48	0.93	
18 Point Trend	-1.0%	0.06	1.00		5.4%	0.62	1.00		4.4%	0.42	0.95	
17 Point Trend	-1.5%	0.13	1.00		4.6%	0.56	1.00		3.0%	0.31	0.97	
16 Point Trend	-0.6%	0.03	1.00	4.4%	4.2%	0.48	1.00	4.1%	3.6%	0.36	0.97	8.7%
15 Point Trend	0.3%	0.01	1.00	5.5%	4.0%	0.41	1.00	4.3%	4.4%	0.43	0.97	10.0%
14 Point Trend	1.2%	0.12	1.00	6.2%	3.6%	0.32	1.00	4.5%	4.9%	0.45	0.97	11.0%
13 Point Trend	2.1%	0.32	1.00	6.7%	3.0%	0.22	1.00	4.6%	5.2%	0.42	0.97	11.6%
12 Point Trend	3.0%	0.56	1.00	6.8%	2.4%	0.13	0.99	4.1%	5.5%	0.40	0.97	11.2%
11 Point Trend	3.7%	0.65	0.99	7.1%	1.2%	0.03	0.99	3.5%	5.0%	0.30	0.97	10.9%
10 Point Trend	3.5%	0.56	0.98	6.9%	0.3%	0.00	0.99	2.0%	3.8%	0.17	0.97	9.0%
9 Point Trend	2.0%	0.43	0.97	5.7%	-0.9%	0.01	0.99	1.1%	1.1%	0.02	0.98	6.9%
8 Point Trend	1.8%	0.30	0.97	4.4%	-3.5%	0.14	0.99	-0.2%	-1.7%	0.04	0.98	4.2%
7 Point Trend	1.7%	0.21	0.91	4.2%	-7.7%	0.53	0.99	-2.8%	-6.2%	0.49	0.99	1.3%
6 Point Trend	2.8%	0.34	0.92	1.6%	-11.5%	0.76	0.99	-7.0%	-9.0%	0.68	0.98	-5.5%
5 Point Trend	4.2%	0.44	0.93	-1.6%	-16.0%	0.94	0.99	-11.9%	-12.5%	0.82	0.97	-13.3%
4 Point Trend	7.5%	0.70	0.96	-4.2%	-18.6%	0.96	0.97	-18.6%	-12.5%	0.69	0.94	-22.0%
3 Point Trend	14.0%	1.00	1.00	-7.5%	-14.4%	1.00	1.00	-21.8%	-2.5%	0.87	1.00	-27.7%

* Catastrophes removed

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	-0.5%	2.3%	1.7%
4 Year Trend	0.4%	2.0%	2.5%
3 Year Trend	4.4%	-0.8%	3.6%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend	0.1%	0.00		3.9%	0.66		4.0%	0.90	
23 Point Trend	-0.2%	0.00		4.0%	0.64		3.8%	0.89	
22 Point Trend	-0.4%	0.02		4.1%	0.62		3.6%	0.88	
21 Point Trend	-0.6%	0.03		4.2%	0.61		3.5%	0.86	
20 Point Trend	-0.8%	0.04	1.0%	4.3%	0.58	3.1%	3.4%	0.84	4.1%
19 Point Trend	-0.9%	0.05	0.8%	4.3%	0.55	3.2%	3.4%	0.81	4.0%
18 Point Trend	-0.9%	0.04	0.6%	4.3%	0.51	3.2%	3.4%	0.79	3.8%
17 Point Trend	-0.7%	0.02	0.7%	4.2%	0.45	3.4%	3.4%	0.76	4.1%
16 Point Trend	-0.3%	0.00	1.1%	3.8%	0.37	3.6%	3.5%	0.75	4.8%
15 Point Trend	0.6%	0.01	2.0%	3.2%	0.27	3.8%	3.8%	0.74	5.8%
14 Point Trend	1.7%	0.10	3.1%	2.2%	0.15	3.8%	4.0%	0.74	7.0%
13 Point Trend	3.2%	0.31	4.4%	0.9%	0.03	3.5%	4.1%	0.71	8.0%
12 Point Trend	4.9%	0.59	6.0%	-0.6%	0.02	2.9%	4.3%	0.67	9.1%
11 Point Trend	6.8%	0.85	7.5%	-2.3%	0.24	2.5%	4.3%	0.61	10.2%
10 Point Trend	8.3%	0.96	9.0%	-3.7%	0.47	1.8%	4.3%	0.54	10.9%
9 Point Trend	9.1%	0.98	9.8%	-4.6%	0.54	1.1%	4.1%	0.44	11.1%
8 Point Trend	9.4%	0.98	9.3%	-5.6%	0.60	0.4%	3.3%	0.28	9.7%
7 Point Trend	8.7%	0.99	7.8%	-7.3%	0.71	-0.9%	0.7%	0.02	6.9%
6 Point Trend	8.8%	0.99	3.0%	-9.9%	0.87	-3.7%	-1.9%	0.19	-0.8%
5 Point Trend	9.1%	0.98	-0.7%	-12.6%	0.97	-6.8%	-4.7%	0.73	-7.5%
4 Point Trend	9.2%	0.96	-1.5%	-14.7%	0.99	-9.8%	-6.8%	0.88	-11.1%
3 Point Trend	10.9%	0.96	-5.9%	-13.3%	1.00	-14.0%	-3.8%	0.93	-19.1%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Loss Trend Summary
Collision**

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 273,928
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	-2.4%	0.50	0.99		6.2%	0.34	0.59		3.7%	0.18	0.73	
19 Point Trend	-2.0%	0.41	0.99		3.3%	0.27	0.74		1.2%	0.05	0.83	
18 Point Trend	-2.2%	0.44	0.99		1.6%	0.14	0.85		-0.7%	0.04	0.92	
17 Point Trend	-2.2%	0.40	0.99		0.4%	0.02	0.91		-1.8%	0.39	0.96	
16 Point Trend	-1.9%	0.30	0.99	1.0%	-0.8%	0.18	0.97	0.0%	-2.6%	0.70	0.98	1.0%
15 Point Trend	-1.0%	0.15	0.99	1.2%	-1.2%	0.36	0.98	-0.3%	-2.1%	0.67	0.98	0.9%
14 Point Trend	-0.2%	0.01	0.99	1.8%	-1.4%	0.45	0.98	0.0%	-1.6%	0.64	0.99	1.8%
13 Point Trend	0.4%	0.06	1.00	2.2%	-1.8%	0.55	0.98	0.1%	-1.3%	0.55	0.98	2.3%
12 Point Trend	1.2%	0.59	1.00	2.5%	-2.4%	0.82	0.99	-0.1%	-1.3%	0.47	0.97	2.4%
11 Point Trend	1.5%	0.81	1.00	3.0%	-2.5%	0.80	0.99	-0.5%	-1.0%	0.33	0.97	2.4%
10 Point Trend	1.7%	0.81	1.00	3.3%	-2.9%	0.84	0.98	-0.6%	-1.2%	0.37	0.97	2.7%
9 Point Trend	1.8%	0.78	0.99	3.4%	-3.4%	0.90	0.97	-0.8%	-1.6%	0.49	0.98	2.5%
8 Point Trend	1.4%	0.73	0.99	3.4%	-3.9%	0.94	0.98	-1.0%	-2.5%	0.85	0.99	2.3%
7 Point Trend	1.8%	0.90	1.00	3.0%	-4.1%	0.94	0.99	-1.4%	-2.3%	0.77	0.99	1.5%
6 Point Trend	1.8%	0.85	1.00	2.9%	-4.4%	0.92	0.99	-1.4%	-2.6%	0.74	0.99	1.4%
5 Point Trend	2.0%	0.79	1.00	2.3%	-4.9%	0.92	0.99	-1.5%	-3.0%	0.72	0.99	0.8%
4 Point Trend	3.0%	0.98	1.00	1.3%	-4.5%	0.85	0.96	-2.9%	-1.6%	0.45	0.98	-1.6%
3 Point Trend	2.9%	0.96	0.99	1.0%	-6.4%	0.95	0.87	0.0%	-3.7%	0.94	0.49	1.1%

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	0.2%	-0.5%	-0.3%
4 Year Trend	0.3%	-2.3%	-2.0%
3 Year Trend	2.5%	-3.1%	-0.7%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track as of 2012/3	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track as of 2012/3
24 Point Trend	0.5%	0.20		1.1%	0.75		1.6%	0.80	
23 Point Trend	0.5%	0.19		1.0%	0.73		1.5%	0.78	
22 Point Trend	0.5%	0.17		1.0%	0.70		1.5%	0.75	
21 Point Trend	0.5%	0.14		1.0%	0.67		1.5%	0.72	
20 Point Trend	0.5%	0.12	0.2%	1.0%	0.68	-0.9%	1.5%	0.70	-0.7%
19 Point Trend	0.5%	0.11	0.3%	1.1%	0.71	-0.8%	1.6%	0.71	-0.6%
18 Point Trend	0.5%	0.10	0.4%	1.2%	0.71	-0.7%	1.7%	0.72	-0.3%
17 Point Trend	0.6%	0.12	0.6%	1.2%	0.69	-0.5%	1.9%	0.73	0.1%
16 Point Trend	0.9%	0.20	0.8%	1.2%	0.64	-0.3%	2.1%	0.77	0.5%
15 Point Trend	1.2%	0.33	1.1%	1.1%	0.57	-0.2%	2.4%	0.83	1.0%
14 Point Trend	1.7%	0.49	1.4%	0.9%	0.47	0.0%	2.6%	0.87	1.4%
13 Point Trend	2.2%	0.67	1.7%	0.8%	0.35	0.1%	3.0%	0.93	1.7%
12 Point Trend	2.8%	0.83	2.0%	0.5%	0.20	0.2%	3.3%	0.96	2.2%
11 Point Trend	3.2%	0.91	2.3%	0.2%	0.03	0.3%	3.4%	0.96	2.6%
10 Point Trend	3.7%	0.95	2.4%	-0.2%	0.09	0.3%	3.4%	0.94	2.7%
9 Point Trend	4.1%	0.98	2.5%	-0.6%	0.52	0.2%	3.5%	0.93	2.7%
8 Point Trend	4.3%	0.99	2.7%	-0.6%	0.45	0.0%	3.7%	0.91	2.7%
7 Point Trend	4.5%	0.98	2.7%	-0.6%	0.34	-0.1%	3.9%	0.89	2.6%
6 Point Trend	4.5%	0.98	2.6%	-0.8%	0.42	-0.1%	3.6%	0.83	2.5%
5 Point Trend	4.7%	0.96	2.3%	-0.7%	0.26	-0.2%	3.9%	0.77	2.1%
4 Point Trend	5.5%	0.99	2.0%	0.4%	0.17	-0.6%	5.9%	0.96	1.4%
3 Point Trend	5.1%	0.99	2.2%	-0.6%	0.76	1.4%	4.4%	1.00	3.6%

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

Four Quarter Ending Calendar Year Data as of: 2012/4
Latest Four Quarters Ending Exposures: 179,266
Credibility Constant: 1,000

Pennsylvania Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Z	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Z	Annualized Non-NW Fast Track
24 Point Trend												
23 Point Trend												
22 Point Trend												
21 Point Trend												
20 Point Trend	0.5%	0.09	0.94		17.2%	0.39	0.44		17.8%	0.38	0.30	
19 Point Trend	0.1%	0.01	0.95		8.7%	0.51	0.71		8.8%	0.49	0.59	
18 Point Trend	-0.1%	0.00	0.95		5.8%	0.52	0.84		5.7%	0.50	0.76	
17 Point Trend	0.1%	0.01	0.94		4.0%	0.49	0.90		4.1%	0.42	0.83	
16 Point Trend	-0.1%	0.01	0.94		2.5%	0.50	0.96		2.3%	0.37	0.93	
15 Point Trend	0.1%	0.00	0.94		1.6%	0.43	0.97		1.7%	0.25	0.93	
14 Point Trend	0.0%	0.00	0.93		1.1%	0.30	0.98		1.1%	0.12	0.94	
13 Point Trend	-0.5%	0.09	0.94		0.6%	0.14	0.98		0.1%	0.00	0.96	
12 Point Trend	-1.1%	0.44	0.97		0.2%	0.02	0.99		-0.9%	0.24	0.99	
11 Point Trend	-1.6%	0.68	0.98		0.5%	0.08	0.99		-1.1%	0.27	0.99	
10 Point Trend	-2.0%	0.82	0.99		0.7%	0.14	0.99		-1.3%	0.28	0.99	
9 Point Trend	-2.4%	0.91	0.99		0.8%	0.12	0.99		-1.6%	0.33	0.98	
8 Point Trend	-2.3%	0.88	0.96		1.2%	0.22	0.99		-1.1%	0.15	0.98	
7 Point Trend	-1.8%	0.87	0.98		1.4%	0.20	0.99		-0.4%	0.02	0.98	
6 Point Trend	-2.3%	0.96	0.99		0.4%	0.02	0.98		-1.9%	0.29	0.97	
5 Point Trend	-2.0%	0.98	1.00		-0.8%	0.05	0.99		-2.8%	0.37	0.97	
4 Point Trend	-2.0%	0.95	0.99		-4.4%	0.99	1.00		-6.2%	0.99	1.00	
3 Point Trend	-2.2%	0.92	0.99		-4.8%	0.98	0.96		-6.8%	1.00	1.00	

Pennsylvania AY's as of 2012/3	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend			
5 Year Trend	1.4%	0.8%	2.2%
4 Year Trend	0.9%	-0.9%	0.0%
3 Year Trend	-2.2%	-0.6%	-2.8%

Countrywide Four CQ Ending as of 2012/4	Annualized Average Paid Cost	R2	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R2	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R2	Annualized Non-NW Fast Track
24 Point Trend	3.3%	0.98		2.2%	0.82		5.6%	0.97	
23 Point Trend	3.3%	0.97		2.0%	0.83		5.4%	0.98	
22 Point Trend	3.3%	0.97		2.0%	0.80		5.3%	0.97	
21 Point Trend	3.3%	0.97		2.0%	0.79		5.4%	0.97	
20 Point Trend	3.2%	0.96		2.2%	0.82		5.4%	0.97	
19 Point Trend	3.1%	0.96		2.3%	0.82		5.4%	0.96	
18 Point Trend	3.0%	0.96		2.4%	0.82		5.4%	0.96	
17 Point Trend	2.9%	0.96		2.6%	0.84		5.5%	0.95	
16 Point Trend	2.7%	0.96		2.7%	0.84		5.6%	0.94	
15 Point Trend	2.7%	0.95		3.1%	0.90		5.9%	0.95	
14 Point Trend	2.6%	0.95		3.2%	0.89		5.8%	0.94	
13 Point Trend	2.4%	0.95		3.1%	0.86		5.6%	0.93	
12 Point Trend	2.4%	0.93		3.2%	0.84		5.7%	0.92	
11 Point Trend	2.5%	0.92		3.3%	0.81		5.8%	0.90	
10 Point Trend	2.6%	0.92		3.4%	0.78		6.1%	0.89	
9 Point Trend	2.9%	0.95		3.6%	0.76		6.7%	0.89	
8 Point Trend	3.3%	0.99		4.1%	0.75		7.5%	0.91	
7 Point Trend	3.3%	0.98		4.0%	0.66		7.5%	0.87	
6 Point Trend	3.2%	0.97		2.3%	0.49		5.6%	0.88	
5 Point Trend	3.5%	0.97		1.9%	0.27		5.4%	0.80	
4 Point Trend	4.0%	0.99		-0.7%	0.10		3.3%	0.64	
3 Point Trend	3.8%	0.96		-3.4%	0.99		0.4%	0.11	

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	1.2%	1.2%	1.2%
5. Selected Frequency Trend	-0.5%	-0.5%	-0.5%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	0.7%	0.7%	0.7%
7. Past-to-Present Factor = [1+(6)](3)	1.014	1.007	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	0.6%	0.6%	0.6%
12. Selected Frequency Trend	-0.5%	-0.5%	-0.5%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	0.1%	0.1%	0.1%
14. Present-to-Future Factor = [1+(13)](10)	1.002	1.002	1.002
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.016	1.009	1.002

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	2.8%	2.8%	2.8%
5. Selected Frequency Trend	1.1%	1.1%	1.1%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	3.9%	3.9%	3.9%
7. Past-to-Present Factor = [1+(6)](3)	1.080	1.039	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	3.0%	3.0%	3.0%
12. Selected Frequency Trend	-1.7%	-1.7%	-1.7%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	1.2%	1.2%	1.2%
14. Present-to-Future Factor = [1+(13)](10)	1.026	1.026	1.026
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.108	1.066	1.026

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	0.7%	0.7%	0.7%
5. Selected Frequency Trend	-2.5%	-2.5%	-2.5%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	-1.8%	-1.8%	-1.8%
7. Past-to-Present Factor = [1+(6)](3)	0.964	0.982	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	0.7%	0.7%	0.7%
12. Selected Frequency Trend	-4.8%	-4.8%	-4.8%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	-4.1%	-4.1%	-4.1%
14. Present-to-Future Factor = [1+(13)](10)	0.915	0.915	0.915
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	0.882	0.899	0.915

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	-3.0%	-3.0%	-3.0%
5. Selected Frequency Trend	-1.5%	-1.5%	-1.5%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	-4.5%	-4.5%	-4.5%
7. Past-to-Present Factor = [1+(6)](3)	0.912	0.955	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	4.0%	4.0%	4.0%
12. Selected Frequency Trend	1.0%	1.0%	1.0%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	5.0%	5.0%	5.0%
14. Present-to-Future Factor = [1+(13)](10)	1.109	1.109	1.109
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.011	1.059	1.109

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	0.8%	0.8%	0.8%
5. Selected Frequency Trend	-2.0%	-2.0%	-2.0%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	-1.2%	-1.2%	-1.2%
7. Past-to-Present Factor = [1+(6)](3)	0.976	0.988	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
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)] x [1+(12)] - 1	6.1%	6.1%	6.1%
14. Present-to-Future Factor = [1+(13)](10)	1.134	1.134	1.134
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.107	1.120	1.134

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	1.2%	1.2%	1.2%
5. Selected Frequency Trend	1.2%	1.2%	1.2%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	2.4%	2.4%	2.4%
7. Past-to-Present Factor = [1+(6)](3)	1.049	1.024	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	3.0%	3.0%	3.0%
12. Selected Frequency Trend	-3.5%	-3.5%	-3.5%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	-0.6%	-0.6%	-0.6%
14. Present-to-Future Factor = [1+(13)](10)	0.987	0.987	0.987
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.035	1.011	0.987

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	0.0%	0.0%	0.0%
5. Selected Frequency Trend	-1.5%	-1.5%	-1.5%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	-1.5%	-1.5%	-1.5%
7. Past-to-Present Factor = [1+(6)](3)	0.970	0.985	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	1.8%	1.8%	1.8%
12. Selected Frequency Trend	-4.0%	-4.0%	-4.0%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	-2.3%	-2.3%	-2.3%
14. Present-to-Future Factor = [1+(13)](10)	0.952	0.952	0.952
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	0.923	0.938	0.952

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

	Fiscal Calendar Year Ending		
	2010/3	2011/3	2012/3
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	3/31/2010	3/31/2011	3/31/2012
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Severity Trend	1.2%	1.2%	1.2%
5. Selected Frequency Trend	1.2%	1.2%	1.2%
6. Selected Pure Premium Trend = [1+(4)] x [1+(5)] - 1	2.4%	2.4%	2.4%
7. Past-to-Present Factor = [1+(6)](3)	1.049	1.024	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2012	3/31/2012	3/31/2012
9. Average Loss Date for Assumed Effective Period	5/14/2014	5/14/2014	5/14/2014
10. Years of Trend = (9) - (8)	2.122	2.122	2.122
11. Selected Severity Trend	1.2%	1.2%	1.2%
12. Selected Frequency Trend	1.2%	1.2%	1.2%
13. Selected Pure Premium Trend = [1+(11)] x [1+(12)] - 1	2.4%	2.4%	2.4%
14. Present-to-Future Factor = [1+(13)](10)	1.052	1.052	1.052
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) x (14)	1.104	1.077	1.052

Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

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

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

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

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.96 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	-0.5%	1.5%
Rate of Return – Selected Underwriting Profit Provision	5.2%	4.3%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	(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)	0.12	(0.03)	(0.61)	9.58	0.71	8.87
48	(0.40)	0.10	(0.03)	(0.33)	8.54	0.44	8.10
51	(0.40)	0.09	(0.03)	(0.34)	7.77	0.42	7.34
54	(0.36)	0.09	(0.02)	(0.29)	7.05	0.40	6.65
57	(0.36)	0.08	(0.02)	(0.30)	6.35	0.36	6.00
60	(0.26)	0.07	(0.02)	(0.21)	5.79	0.28	5.51
72	(1.13)	0.26	(0.07)	(0.93)	4.57	1.14	3.43
84	(0.34)	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			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Assets Required to Support Insurance Operations

Required Assets				Available Assets from Operations			Assets Prior to Infusion
Unearned Premium <u>Reserve</u>	Loss & LAE <u>Reserve</u>	Required Underlying <u>Surplus</u>	<u>Total</u>	Premium <u>Receivable</u>	Salvage & Subrogation <u>Receivable</u>	Required Cash <u>Balance</u>	
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	0.03	1.59	1.66
0.00	0.79	0.63	1.42	0.05	0.02	1.35	1.42
0.00	0.66	0.52	1.18	0.05	0.02	1.11	1.18
0.00	0.52	0.42	0.94	0.05	0.01	0.88	0.94
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	0.01	0.44	0.49
0.00	0.27	0.22	0.49	0.05	0.00	0.44	0.49
0.00	0.16	0.13	0.29	0.05	0.00	0.23	0.29
0.00	0.12	0.10	0.22	0.05	0.00	0.17	0.22
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	0.01	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

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(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

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-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			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required <u>Assets</u>	Assets Prior to <u>Infusion</u>	Required <u>Infused</u> <u>Assets</u>	Infused <u>Asset</u> <u>Flow</u>	Excess <u>Asset</u> <u>Flow</u>	Total <u>Asset</u> <u>Flow</u>	Discount Factor at <u>15.0% ROR</u>	Discounted <u>Asset</u> <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 Affinity Insurance Company of America
Determination of Trended Permissible Loss and ALAE Ratio
Bodily Injury**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	24.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.7%

Trend

5. Selected Prospective Loss Trend	0.1%
6. Selected Prospective Premium Trend	-3.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.016

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	63.7%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	63.7%

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	24.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.7%

Trend

5. Selected Prospective Loss Trend	1.2%
6. Selected Prospective Premium Trend	-3.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.022

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	64.1%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	64.1%

**Pennsylvania Personal Automobile
Nationwide Affinity Insurance Company of America
Determination of Trended Permissible Loss and ALAE Ratio
Accidental Death Benefits, Combined Loss Benefits, Funeral Benefits, Loss of Income Benefits,
Medical Benefits, Excess Medical Benefits**

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	24.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.7%

Trend

5. Selected Prospective Loss Trend	-4.1%
6. Selected Prospective Premium Trend	-5.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.005

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	63.0%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	63.0%

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	24.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.7%

Trend

5. Selected Prospective Loss Trend	5.0%
6. Selected Prospective Premium Trend	-3.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.042

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	65.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	65.3%

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	-0.5%
3. Fixed Expense Ratio	24.8%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	62.7%

Trend

5. Selected Prospective Loss Trend	6.1%
6. Selected Prospective Premium Trend	-2.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.042

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	65.3%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	65.3%

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.5%
3. Fixed Expense Ratio	23.6%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.9%

Trend

5. Selected Prospective Loss Trend	-0.6%
6. Selected Prospective Premium Trend	0.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	0.997

Trended Permissible Loss and DCC Expense Ratio

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

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.5%
3. Fixed Expense Ratio	23.6%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.9%

Trend

5. Selected Prospective Loss Trend	-2.3%
6. Selected Prospective Premium Trend	0.1%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	0.987

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	61.1%
12. Adjustment for Coverage Change	1.0000
13. Adjustment for Rate Inadequacy	1.0000
14. Adjusted Trended Permissible Loss and DCC Expense Ratio = $(11) \times (12) \times (13)$	61.1%

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

Permissible Loss and DCC Expense Ratio Underlying Current Rates

1. Variable Expense Ratio	13.0%
2. Underwriting Profit Provision	1.5%
3. Fixed Expense Ratio	23.6%
4. Permissible Loss and DCC Expense Ratio = $100\% - (1) - (2) - (3)$	61.9%

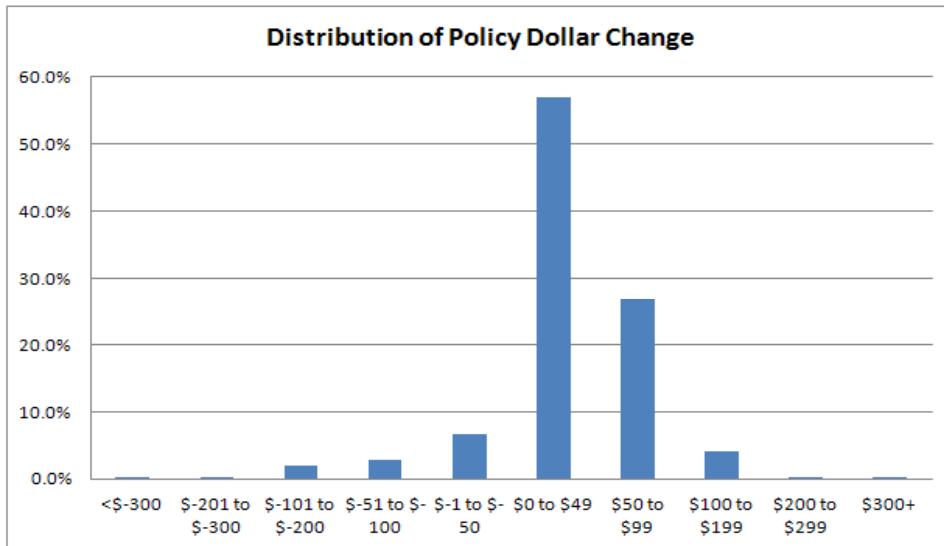
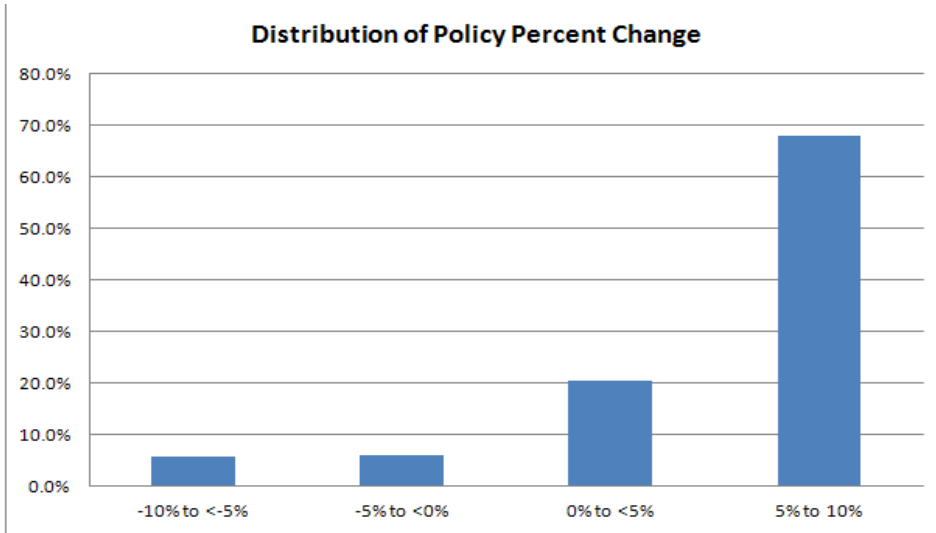
Trend

5. Selected Prospective Loss Trend	2.4%
6. Selected Prospective Premium Trend	0.0%
7. Average Earned Date Underlying Proposed Rates	5/14/2014
8. Average Earned Date Underlying Current Rates	11/4/2013
9. Years of Trend = $(7) - (8)$	0.52
10. Trend Factor = $\{[1+(5)] \div [1+(6)]\} (9)$	1.012

Trended Permissible Loss and DCC Expense Ratio

11. Trended Permissible Loss and DCC Expense Ratio = $(4) \times (10)$	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 Private Passenger Automobile
 Nationwide Affinity Insurance Company of America
 Rate Change Histograms
 All Coverages Combined**



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

Bodily Injury							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.058	1.058	166.00	177.62	177.60	0.0%	5.8%
2	1.058	1.058	172.60	184.68	184.70	0.0%	5.8%
3	1.058	1.058	177.90	190.35	190.30	0.0%	5.7%
4	1.058	1.058	180.80	193.46	193.40	0.0%	5.7%
5	1.058	1.058	186.20	199.23	199.20	0.0%	5.8%
6	1.058	1.058	187.60	200.73	200.70	0.0%	5.8%
7	1.058	1.058	189.10	202.34	202.30	0.0%	5.7%
8	1.058	1.058	191.70	205.12	205.10	0.0%	5.8%
9	1.058	1.058	192.80	206.30	206.30	0.0%	5.8%
10	1.058	1.058	194.40	208.01	208.00	0.0%	5.8%
11	1.058	1.058	208.00	222.56	222.50	0.0%	5.7%
12	1.058	1.058	209.00	223.63	223.60	0.0%	5.8%
13	1.058	1.058	215.70	230.80	230.80	0.0%	5.8%
14	1.058	1.058	242.90	259.90	259.90	0.0%	5.8%
15	1.058	1.058	256.30	274.24	274.20	0.0%	5.8%
16	1.058	1.058	257.70	275.74	275.70	0.0%	5.8%
17	1.058	1.058	291.30	311.69	311.70	0.0%	5.8%
18	1.058	1.058	313.00	334.91	334.90	0.0%	5.8%
19	1.058	1.058	322.50	345.08	345.10	0.0%	5.8%
20	1.058	1.058	395.50	423.19	423.20	0.0%	5.8%
21	1.058	1.058	511.80	547.63	547.60	0.0%	5.8%
22	1.058	1.058	522.00	558.54	558.50	0.0%	5.8%
23	1.058	1.058	597.70	639.54	639.50	0.0%	5.8%
24	1.058	1.058	620.70	664.15	664.10	0.0%	5.8%
25	1.058	1.058	641.20	686.08	686.00	0.0%	5.8%
999	1.058	1.058	242.30	259.26	259.20	0.0%	5.7%

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

Property Damage							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.079	1.016	119.30	125.15	133.00	6.3%	8.0%
2	1.079	1.016	125.80	131.96	140.20	6.2%	7.9%
3	1.079	1.016	129.10	135.43	143.90	6.3%	7.9%
4	1.079	1.016	134.00	140.57	149.30	6.2%	7.9%
5	1.079	1.016	136.20	142.87	151.80	6.3%	7.9%
6	1.079	1.016	138.70	145.50	154.60	6.3%	7.9%
7	1.079	1.016	144.20	151.27	160.70	6.2%	7.9%
8	1.079	1.016	146.60	153.78	163.40	6.3%	7.9%
9	1.079	1.016	147.90	155.15	164.80	6.2%	7.9%
10	1.079	1.016	150.90	158.29	168.20	6.3%	7.9%
11	1.079	1.016	151.50	158.92	168.80	6.2%	7.9%
12	1.079	1.016	153.80	161.34	171.40	6.2%	7.9%
13	1.079	1.016	155.60	163.22	173.40	6.2%	7.9%
14	1.079	1.016	158.70	166.48	176.90	6.3%	7.9%
15	1.079	1.016	170.50	178.85	190.00	6.2%	7.9%
16	1.079	1.016	173.70	182.21	193.60	6.3%	7.9%
17	1.079	1.016	174.90	183.47	194.90	6.2%	7.9%
18	1.079	1.016	182.80	191.76	203.70	6.2%	7.9%
19	1.079	1.016	187.20	196.37	208.60	6.2%	7.9%
20	1.079	1.016	190.60	199.94	212.40	6.2%	7.9%
21	1.079	1.016	197.00	206.65	219.50	6.2%	7.9%
22	1.079	1.016	202.90	212.84	226.10	6.2%	7.9%
23	1.079	1.016	210.90	221.23	235.00	6.2%	7.9%
24	1.079	1.016	233.50	244.94	260.20	6.2%	7.9%
25	1.079	1.016	226.40	237.49	252.30	6.2%	7.9%
26	1.079	1.016	234.00	245.47	260.80	6.2%	7.9%
999	1.079	1.016	159.30	167.11	177.50	6.2%	7.9%

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

Medical Benefits							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.091	1.007	210.10	236.36	256.20	8.4%	9.1%
2	1.091	1.007	226.40	254.70	276.10	8.4%	9.1%
3	1.091	1.007	261.10	293.74	318.40	8.4%	9.1%
4	1.091	1.007	273.80	308.03	333.90	8.4%	9.1%
5	1.091	1.007	277.40	312.08	338.30	8.4%	9.1%
6	1.091	1.007	281.00	316.13	342.70	8.4%	9.1%
7	1.091	1.007	302.70	340.54	369.10	8.4%	9.1%
8	1.091	1.007	304.50	342.56	371.30	8.4%	9.1%
9	1.091	1.007	318.00	357.75	387.80	8.4%	9.1%
10	1.091	1.007	315.10	354.49	384.20	8.4%	9.1%
11	1.091	1.007	322.70	363.04	393.50	8.4%	9.1%
12	1.091	1.007	324.70	365.29	395.90	8.4%	9.1%
13	1.091	1.007	344.50	387.56	420.10	8.4%	9.1%
14	1.091	1.007	357.10	401.74	435.40	8.4%	9.1%
15	1.091	1.007	412.60	464.18	503.10	8.4%	9.1%
16	1.091	1.007	439.40	494.33	535.80	8.4%	9.1%
17	1.091	1.007	420.40	472.95	512.60	8.4%	9.1%
18	1.091	1.007	480.80	540.90	586.30	8.4%	9.1%
19	1.091	1.007	475.80	535.28	580.20	8.4%	9.1%
20	1.091	1.007	503.30	566.21	613.70	8.4%	9.1%
21	1.091	1.007	554.20	623.48	675.80	8.4%	9.1%
22	1.091	1.007	888.90	1,000.01	1,083.90	8.4%	9.1%
23	1.091	1.007	1,034.60	1,163.93	1,261.60	8.4%	9.1%
24	1.091	1.007	1,040.40	1,170.45	1,268.60	8.4%	9.1%
25	1.091	1.007	1,083.90	1,219.39	1,321.70	8.4%	9.1%
999	1.091	1.007	356.60	401.18	434.80	8.4%	9.1%

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

Uninsured Motorist - Bodily Injury							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.031	0.999	13.50	13.50	13.90	3.0%	2.9%
2	1.031	0.999	13.70	13.70	14.10	2.9%	2.8%
3	1.031	0.999	13.30	13.30	13.70	3.0%	2.9%
4	1.031	0.999	13.50	13.50	13.90	3.0%	2.9%
5	1.031	0.999	13.30	13.30	13.70	3.0%	2.9%
6	1.031	0.999	25.50	25.50	26.30	3.1%	3.0%
7	1.031	0.999	13.30	13.30	13.70	3.0%	2.9%
8	1.031	0.999	15.20	15.20	15.70	3.3%	3.2%
9	1.031	0.999	13.70	13.70	14.10	2.9%	2.8%
10	1.031	0.999	18.60	18.60	19.20	3.2%	3.1%
11	1.031	0.999	36.90	36.90	38.10	3.3%	3.1%
12	1.031	0.999	55.90	55.90	57.70	3.2%	3.1%
13	1.031	0.999	24.90	24.90	25.70	3.2%	3.1%
14	1.031	0.999	13.70	13.70	14.10	2.9%	2.8%
15	1.031	0.999	21.30	21.30	22.00	3.3%	3.2%
16	1.031	0.999	19.30	19.30	19.90	3.1%	3.0%
17	1.031	0.999	21.30	21.30	22.00	3.3%	3.2%
18	1.031	0.999	21.30	21.30	22.00	3.3%	3.2%
19	1.031	0.999	144.40	144.40	149.10	3.3%	3.2%
20	1.031	0.999	16.20	16.20	16.70	3.1%	3.0%
21	1.031	0.999	18.50	18.50	19.10	3.2%	3.1%
22	1.031	0.999	13.50	13.50	13.90	3.0%	2.9%
23	1.031	0.999	13.50	13.50	13.90	3.0%	2.9%
24	1.031	0.999	13.50	13.50	13.90	3.0%	2.9%
25	1.031	0.999	26.30	26.30	27.10	3.0%	2.9%
26	1.031	0.999	34.00	34.00	35.10	3.2%	3.1%
27	1.031	0.999	52.20	52.20	53.90	3.3%	3.2%
28	1.031	0.999	20.10	20.10	20.70	3.0%	2.9%
999	1.031	0.999	24.20	24.20	25.00	3.3%	3.2%

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

Underinsured Motorist - Bodily Injury							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.024	0.999	58.90	58.90	60.40	2.5%	2.4%
2	1.024	0.999	56.10	56.10	57.50	2.5%	2.4%
3	1.024	0.999	51.20	51.20	52.50	2.5%	2.4%
4	1.024	0.999	53.50	53.50	54.80	2.4%	2.3%
5	1.024	0.999	50.00	50.00	51.30	2.6%	2.5%
6	1.024	0.999	77.10	77.10	79.00	2.5%	2.4%
7	1.024	0.999	46.00	46.00	47.20	2.6%	2.5%
8	1.024	0.999	51.60	51.60	52.90	2.5%	2.4%
9	1.024	0.999	59.10	59.10	60.60	2.5%	2.4%
10	1.024	0.999	49.90	49.90	51.10	2.4%	2.3%
11	1.024	0.999	94.00	94.00	96.40	2.6%	2.5%
12	1.024	0.999	133.80	133.80	137.10	2.5%	2.4%
13	1.024	0.999	59.10	59.10	60.60	2.5%	2.4%
14	1.024	0.999	51.30	51.30	52.60	2.5%	2.4%
15	1.024	0.999	111.60	111.60	114.40	2.5%	2.4%
16	1.024	0.999	82.70	82.70	84.80	2.5%	2.4%
17	1.024	0.999	82.70	82.70	84.80	2.5%	2.4%
18	1.024	0.999	82.70	82.70	84.80	2.5%	2.4%
19	1.024	0.999	237.60	237.60	243.50	2.5%	2.4%
20	1.024	0.999	65.30	65.30	66.90	2.5%	2.3%
21	1.024	0.999	77.90	77.90	79.80	2.4%	2.3%
22	1.024	0.999	54.00	54.00	55.40	2.6%	2.5%
23	1.024	0.999	56.90	56.90	58.30	2.5%	2.4%
24	1.024	0.999	49.10	49.10	50.30	2.4%	2.3%
25	1.024	0.999	76.50	76.50	78.40	2.5%	2.4%
26	1.024	0.999	92.30	92.30	94.60	2.5%	2.4%
27	1.024	0.999	125.30	125.30	128.40	2.5%	2.4%
28	1.024	0.999	82.70	82.70	84.80	2.5%	2.4%
999	1.024	0.999	70.30	70.30	72.10	2.6%	2.5%

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

Funeral Benefits							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.091	1.000	1.00	1.00	1.10	10.0%	10.0%
2	1.091	1.000	1.10	1.10	1.20	9.1%	9.1%
3	1.091	1.000	1.20	1.20	1.30	8.3%	8.3%
4	1.091	1.000	1.30	1.30	1.40	7.7%	7.7%
5	1.091	1.000	1.30	1.30	1.40	7.7%	7.7%
6	1.091	1.000	1.30	1.30	1.40	7.7%	7.7%
7	1.091	1.000	1.30	1.30	1.40	7.7%	7.7%
8	1.091	1.000	1.40	1.40	1.50	7.1%	7.1%
9	1.091	1.000	1.40	1.40	1.50	7.1%	7.1%
10	1.091	1.000	1.40	1.40	1.50	7.1%	7.1%
11	1.091	1.000	1.40	1.40	1.50	7.1%	7.1%
12	1.091	1.000	1.40	1.40	1.50	7.1%	7.1%
13	1.091	1.000	1.50	1.50	1.60	6.7%	6.7%
14	1.091	1.000	1.60	1.60	1.70	6.3%	6.3%
15	1.091	1.000	1.90	1.90	2.10	10.5%	10.5%
16	1.091	1.000	2.00	2.00	2.20	10.0%	10.0%
17	1.091	1.000	1.90	1.90	2.10	10.5%	10.5%
18	1.091	1.000	2.20	2.20	2.40	9.1%	9.1%
19	1.091	1.000	2.20	2.20	2.40	9.1%	9.1%
20	1.091	1.000	2.20	2.20	2.40	9.1%	9.1%
21	1.091	1.000	2.40	2.40	2.60	8.3%	8.3%
22	1.091	1.000	3.90	3.90	4.30	10.3%	10.3%
23	1.091	1.000	4.70	4.70	5.10	8.5%	8.5%
24	1.091	1.000	4.80	4.80	5.20	8.3%	8.3%
25	1.091	1.000	5.00	5.00	5.50	10.0%	10.0%
999	1.091	1.000	1.60	1.60	1.70	6.3%	6.3%

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

Accidental Death Benefits							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.091	1.000	5.80	5.80	6.30	8.6%	8.6%
2	1.091	1.000	6.40	6.40	7.00	9.4%	9.4%
3	1.091	1.000	7.20	7.20	7.90	9.7%	9.7%
4	1.091	1.000	7.50	7.50	8.20	9.3%	9.3%
5	1.091	1.000	7.60	7.60	8.30	9.2%	9.2%
6	1.091	1.000	7.60	7.60	8.30	9.2%	9.2%
7	1.091	1.000	8.40	8.40	9.20	9.5%	9.5%
8	1.091	1.000	8.50	8.50	9.30	9.4%	9.4%
9	1.091	1.000	8.80	8.80	9.60	9.1%	9.1%
10	1.091	1.000	8.70	8.70	9.50	9.2%	9.2%
11	1.091	1.000	8.90	8.90	9.70	9.0%	9.0%
12	1.091	1.000	9.00	9.00	9.80	8.9%	8.9%
13	1.091	1.000	9.40	9.40	10.30	9.6%	9.6%
14	1.091	1.000	9.90	9.90	10.80	9.1%	9.1%
15	1.091	1.000	11.40	11.40	12.40	8.8%	8.8%
16	1.091	1.000	12.20	12.20	13.30	9.0%	9.0%
17	1.091	1.000	11.70	11.70	12.80	9.4%	9.4%
18	1.091	1.000	13.40	13.40	14.60	9.0%	9.0%
19	1.091	1.000	13.30	13.30	14.50	9.0%	9.0%
20	1.091	1.000	13.90	13.90	15.20	9.4%	9.4%
21	1.091	1.000	15.30	15.30	16.70	9.2%	9.2%
22	1.091	1.000	24.60	24.60	26.80	8.9%	8.9%
23	1.091	1.000	28.60	28.60	31.20	9.1%	9.1%
24	1.091	1.000	28.70	28.70	31.30	9.1%	9.1%
25	1.091	1.000	29.90	29.90	32.60	9.0%	9.0%
999	1.091	1.000	9.90	9.90	10.80	9.1%	9.1%

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

Loss of Income Benefits							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.091	0.999	19.80	19.80	21.60	9.1%	9.0%
2	1.091	0.999	21.50	21.50	23.50	9.3%	9.2%
3	1.091	0.999	24.80	24.80	27.10	9.3%	9.2%
4	1.091	0.999	26.00	26.00	28.40	9.2%	9.1%
5	1.091	0.999	26.30	26.30	28.70	9.1%	9.0%
6	1.091	0.999	26.70	26.70	29.20	9.4%	9.3%
7	1.091	0.999	28.80	28.80	31.50	9.4%	9.3%
8	1.091	0.999	28.90	28.90	31.60	9.3%	9.2%
9	1.091	0.999	30.10	30.10	32.90	9.3%	9.2%
10	1.091	0.999	29.80	29.80	32.60	9.4%	9.3%
11	1.091	0.999	30.70	30.70	33.50	9.1%	9.0%
12	1.091	0.999	30.80	30.80	33.60	9.1%	9.0%
13	1.091	0.999	32.80	32.80	35.80	9.1%	9.0%
14	1.091	0.999	33.80	33.80	36.90	9.2%	9.1%
15	1.091	0.999	39.20	39.20	42.80	9.2%	9.1%
16	1.091	0.999	41.80	41.80	45.70	9.3%	9.2%
17	1.091	0.999	39.90	39.90	43.60	9.3%	9.2%
18	1.091	0.999	45.60	45.60	49.80	9.2%	9.1%
19	1.091	0.999	45.40	45.40	49.60	9.3%	9.1%
20	1.091	0.999	47.90	47.90	52.30	9.2%	9.1%
21	1.091	0.999	52.60	52.60	57.50	9.3%	9.2%
22	1.091	0.999	84.50	84.50	92.30	9.2%	9.1%
23	1.091	0.999	98.30	98.30	107.40	9.3%	9.1%
24	1.091	0.999	98.90	98.90	108.00	9.2%	9.1%
25	1.091	0.999	102.80	102.80	112.30	9.2%	9.1%
999	1.091	0.999	33.80	33.80	36.90	9.2%	9.1%

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

Combined Loss Benefits							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.091	0.993	271.00	304.88	335.10	9.9%	9.1%
2	1.091	0.993	291.50	327.94	360.50	9.9%	9.1%
3	1.091	0.993	336.10	378.11	415.60	9.9%	9.1%
4	1.091	0.993	353.00	397.13	436.50	9.9%	9.1%
5	1.091	0.993	357.40	402.08	441.90	9.9%	9.1%
6	1.091	0.993	361.90	407.14	447.50	9.9%	9.1%
7	1.091	0.993	390.10	438.86	482.40	9.9%	9.1%
8	1.091	0.993	392.30	441.34	485.10	9.9%	9.1%
9	1.091	0.993	409.40	460.58	506.20	9.9%	9.1%
10	1.091	0.993	406.20	456.98	502.30	9.9%	9.1%
11	1.091	0.993	415.70	467.66	514.00	9.9%	9.1%
12	1.091	0.993	418.00	470.25	516.90	9.9%	9.1%
13	1.091	0.993	443.60	499.05	548.50	9.9%	9.1%
14	1.091	0.993	459.80	517.28	568.60	9.9%	9.1%
15	1.091	0.993	531.50	597.94	657.20	9.9%	9.1%
16	1.091	0.993	565.90	636.64	699.80	9.9%	9.1%
17	1.091	0.993	541.70	609.41	669.80	9.9%	9.1%
18	1.091	0.993	619.30	696.71	765.80	9.9%	9.1%
19	1.091	0.993	612.80	689.40	757.70	9.9%	9.1%
20	1.091	0.993	648.00	729.00	801.30	9.9%	9.1%
21	1.091	0.993	713.90	803.14	882.80	9.9%	9.1%
22	1.091	0.993	1,145.00	1,288.13	1,415.80	9.9%	9.1%
23	1.091	0.993	1,332.50	1,499.06	1,647.70	9.9%	9.1%
24	1.091	0.993	1,339.80	1,507.28	1,656.70	9.9%	9.1%
25	1.091	0.993	1,396.00	1,570.50	1,726.20	9.9%	9.1%
999	1.091	0.993	459.30	516.71	567.90	9.9%	9.1%

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

Comprehensive							
Terr	Indicated Change Factor	Premium Impacts from Factor Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.040	0.958	59.50	69.56	75.60	8.7%	4.1%
2	1.040	0.958	63.80	74.58	81.00	8.6%	4.0%
3	1.040	0.958	65.40	76.45	83.00	8.6%	4.0%
4	1.040	0.958	69.90	81.71	88.70	8.6%	4.0%
5	1.040	0.958	75.70	88.49	96.10	8.6%	4.0%
6	1.040	0.958	79.40	92.82	100.80	8.6%	4.0%
7	1.040	0.958	78.10	91.30	99.20	8.7%	4.1%
8	1.040	0.958	83.70	97.85	106.30	8.6%	4.1%
9	1.040	0.958	82.40	96.33	104.60	8.6%	4.0%
10	1.040	0.958	85.80	100.30	108.90	8.6%	4.0%
11	1.040	0.958	89.70	104.86	113.90	8.6%	4.0%
12	1.040	0.958	96.40	112.69	122.40	8.6%	4.0%
13	1.040	0.958	90.40	105.68	114.80	8.6%	4.0%
14	1.040	0.958	95.10	111.17	120.70	8.6%	4.0%
15	1.040	0.958	101.20	118.30	128.50	8.6%	4.0%
16	1.040	0.958	98.10	114.68	124.60	8.7%	4.1%
17	1.040	0.958	110.40	129.06	140.20	8.6%	4.0%
18	1.040	0.958	124.10	145.07	157.60	8.6%	4.1%
19	1.040	0.958	116.80	136.54	148.30	8.6%	4.0%
20	1.040	0.958	131.80	154.07	167.30	8.6%	4.0%
21	1.040	0.958	139.70	163.31	177.40	8.6%	4.0%
22	1.040	0.958	142.20	166.23	180.60	8.6%	4.1%
23	1.040	0.958	139.30	162.84	176.90	8.6%	4.1%
24	1.040	0.958	145.70	170.32	185.00	8.6%	4.0%
25	1.040	0.958	147.80	172.78	187.70	8.6%	4.1%
26	1.040	0.958	122.50	143.20	155.50	8.6%	4.0%
27	1.040	0.958	133.20	155.71	169.10	8.6%	4.0%
28	1.040	0.958	155.80	182.13	197.80	8.6%	4.0%
29	1.040	0.958	133.10	155.59	169.00	8.6%	4.0%
30	1.040	0.958	143.30	167.52	182.00	8.6%	4.1%
31	1.040	0.958	159.50	186.46	202.50	8.6%	4.0%
32	1.040	0.958	148.60	173.71	188.70	8.6%	4.0%
33	1.040	0.958	186.90	218.49	237.30	8.6%	4.0%
34	1.040	0.958	175.90	205.63	223.30	8.6%	4.0%
35	1.040	0.958	153.30	179.21	194.60	8.6%	4.0%
36	1.040	0.958	178.40	208.55	226.50	8.6%	4.0%
37	1.040	0.958	186.60	218.14	236.90	8.6%	4.0%
38	1.040	0.958	187.10	218.72	237.60	8.6%	4.0%
999	1.040	0.958	92.10	107.66	116.90	8.6%	4.0%

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

Collision							
Terr	Indicated Change Factor	Premium Impacts from Changes	Current Rate	Curr Rate @ 2014 MY	Revised Rate	Base Rate Change	Total Change
1	1.018	1.053	221.40	282.06	272.70	-3.3%	1.8%
2	1.018	1.053	229.60	292.51	282.80	-3.3%	1.8%
3	1.018	1.053	235.10	299.52	289.60	-3.3%	1.8%
4	1.018	1.053	241.40	307.54	297.30	-3.3%	1.8%
5	1.018	1.053	242.30	308.69	298.50	-3.3%	1.8%
6	1.018	1.053	243.30	309.96	299.70	-3.3%	1.8%
7	1.018	1.053	248.40	316.46	306.00	-3.3%	1.8%
8	1.018	1.053	246.40	313.91	303.50	-3.3%	1.8%
9	1.018	1.053	251.10	319.90	309.30	-3.3%	1.8%
10	1.018	1.053	252.20	321.30	310.60	-3.3%	1.8%
11	1.018	1.053	259.60	330.73	319.80	-3.3%	1.8%
12	1.018	1.053	258.30	329.07	318.20	-3.3%	1.8%
13	1.018	1.053	262.50	334.43	323.30	-3.3%	1.8%
14	1.018	1.053	265.10	337.74	326.50	-3.3%	1.8%
15	1.018	1.053	276.90	352.77	341.10	-3.3%	1.8%
16	1.018	1.053	277.40	353.41	341.70	-3.3%	1.8%
17	1.018	1.053	286.90	365.51	353.40	-3.3%	1.8%
18	1.018	1.053	293.00	373.28	360.90	-3.3%	1.8%
19	1.018	1.053	293.70	374.17	361.80	-3.3%	1.8%
20	1.018	1.053	313.30	399.14	385.90	-3.3%	1.8%
21	1.018	1.053	315.50	401.95	388.60	-3.3%	1.8%
22	1.018	1.053	318.20	405.39	392.00	-3.3%	1.8%
23	1.018	1.053	334.50	426.15	412.00	-3.3%	1.8%
24	1.018	1.053	341.20	434.69	420.30	-3.3%	1.8%
25	1.018	1.053	306.00	389.84	376.90	-3.3%	1.8%
26	1.018	1.053	342.60	436.47	422.00	-3.3%	1.8%
27	1.018	1.053	326.50	415.96	402.20	-3.3%	1.8%
28	1.018	1.053	360.70	459.53	444.30	-3.3%	1.8%
29	1.018	1.053	371.90	473.80	458.10	-3.3%	1.8%
30	1.018	1.053	399.30	508.71	491.80	-3.3%	1.8%
31	1.018	1.053	387.80	494.06	477.70	-3.3%	1.8%
32	1.018	1.053	424.60	540.94	523.00	-3.3%	1.8%
33	1.018	1.053	412.00	524.89	507.50	-3.3%	1.8%
999	1.018	1.053	271.20	345.51	334.10	-3.3%	1.8%

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

Excess Medical Benefits

Current Rate	Indicated Change Factor	Premium Impacts from Factor Changes	Revised Rate
19.00	9.1%	0.999	20.80

Loss of Use

Per Day	Total Limit	Current Rate	Indicated Change Factor	Revised Rate
25	800	27.20	6.2%	28.90
30	900	31.70	6.2%	33.70
40	1,200	41.30	6.2%	43.90
50	1,500	50.50	6.2%	53.60
60	1,800	59.70	6.2%	63.40

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Bodily Injury and Property Damage

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	16	Applies	Principal	3.06	2.45	2.77	2.28
S	17	Applies	Principal	3.06	2.45	2.77	2.28
S	18	Applies	Principal	3.06	2.45	2.77	2.28
S	19	Applies	Principal	2.65	2.09	2.38	2.02
S	20	Applies	Principal	2.27	1.89	2.09	1.82
S	21	Applies	Principal	1.95	1.71	1.84	1.65
S	22	Applies	Principal	1.81	1.58	1.70	1.56
S	23	Applies	Principal	1.70	1.47	1.59	1.49
S	24	Applies	Principal	1.60	1.38	1.50	1.43
S	16	Does Not Apply	Principal	3.92	2.98	3.47	2.75
S	17	Does Not Apply	Principal	3.92	2.98	3.47	2.75
S	18	Does Not Apply	Principal	3.92	2.98	3.47	2.75
S	19	Does Not Apply	Principal	3.29	2.46	2.90	2.36
S	20	Does Not Apply	Principal	2.71	2.17	2.45	2.06
S	21	Does Not Apply	Principal	2.23	1.91	2.08	1.81
S	22	Does Not Apply	Principal	2.01	1.72	1.87	1.67
S	23	Does Not Apply	Principal	1.84	1.56	1.71	1.57
S	24	Does Not Apply	Principal	1.70	1.43	1.57	1.47
S	25			1.42	1.28	1.35	1.32
S	26			1.38	1.22	1.30	1.29
S	27			1.34	1.14	1.24	1.25
S	28			1.30	1.13	1.22	1.24
S	29			1.17	1.13	1.15	1.19
S	30			1.16	1.13	1.15	1.19
S	31			1.16	1.13	1.15	1.19
S	32			1.16	1.13	1.15	1.19
S	33			1.16	1.13	1.15	1.19
S	34			1.16	1.13	1.15	1.19
S	35			1.15	1.13	1.14	1.18
S	36			1.14	1.13	1.14	1.18
S	37			1.13	1.13	1.13	1.18
S	38			1.12	1.13	1.12	1.17
S	39			1.12	1.13	1.12	1.17
S	40			1.11	1.13	1.12	1.17
S	41			1.11	1.13	1.12	1.17
S	42			1.11	1.12	1.11	1.16
S	43			1.10	1.11	1.10	1.16
S	44			1.10	1.10	1.10	1.16
S	45			1.10	1.08	1.09	1.15
S	46			1.10	1.07	1.09	1.15
S	47			1.09	1.05	1.07	1.14
S	48			1.09	1.04	1.07	1.14
S	49			1.08	1.02	1.05	1.12
S	50			1.06	1.01	1.04	1.12
S	51			1.03	1.00	1.02	1.10
S	52			1.01	0.99	1.00	1.09
S	53			0.99	0.97	0.98	1.08
S	54			0.98	0.96	0.97	1.07
S	55			0.95	0.95	0.95	1.06
S	56			0.93	0.95	0.94	1.05
S	57			0.92	0.95	0.93	1.04
S	58			0.92	0.95	0.93	1.04
S	59			0.91	0.95	0.93	1.04
S	60			0.91	0.96	0.93	1.04

Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America

Driver Class Factors
Calculation of Flattened, Genderless Factors

Bodily Injury and Property Damage

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	61			0.92	0.97	0.94	1.05
S	62			0.95	0.98	0.96	1.06
S	63			0.98	0.99	0.98	1.08
S	64			1.01	1.01	1.01	1.10
S	65			1.05	1.03	1.04	1.12
S	66			1.09	1.06	1.08	1.14
S	67			1.13	1.09	1.11	1.16
S	68			1.18	1.12	1.15	1.19
S	69			1.22	1.14	1.18	1.21
S	70			1.26	1.17	1.22	1.24
S	71			1.30	1.19	1.25	1.26
S	72			1.36	1.21	1.29	1.28
S	73			1.42	1.23	1.33	1.31
S	74			1.50	1.25	1.38	1.34
S	75			1.55	1.27	1.42	1.37
S	76			1.61	1.33	1.48	1.41
S	77			1.66	1.39	1.53	1.45
S	78			1.71	1.43	1.58	1.48
S	79			1.76	1.47	1.62	1.51
S	80			1.82	1.51	1.67	1.54
S	81			1.82	1.51	1.67	1.54
S	82			1.82	1.51	1.67	1.54
S	83			1.82	1.51	1.67	1.54
S	84			1.82	1.51	1.67	1.54
S	85			1.82	1.51	1.67	1.54
S	86			1.82	1.51	1.67	1.54
S	87			1.82	1.51	1.67	1.54
S	88			1.82	1.51	1.67	1.54
S	89			1.82	1.51	1.67	1.54
S	90			1.82	1.51	1.67	1.54
S	91			1.82	1.51	1.67	1.54
S	92			1.82	1.51	1.67	1.54
S	93			1.82	1.51	1.67	1.54
S	94			1.82	1.51	1.67	1.54
S	95			1.82	1.51	1.67	1.54
S	96			1.82	1.51	1.67	1.54
S	97			1.82	1.51	1.67	1.54
S	98			1.82	1.51	1.67	1.54
S	99			1.82	1.51	1.67	1.54
S	16	Applies	Occasional	2.47	1.98	2.24	1.92
S	17	Applies	Occasional	2.47	1.98	2.24	1.92
S	18	Applies	Occasional	2.47	1.98	2.24	1.92
S	19	Applies	Occasional	2.21	1.77	2.00	1.76
S	20	Applies	Occasional	1.96	1.65	1.81	1.63
S	21	Applies	Occasional	1.76	1.54	1.66	1.53
S	22	Applies	Occasional	1.67	1.46	1.57	1.47
S	23	Applies	Occasional	1.60	1.40	1.50	1.43
S	24	Applies	Occasional	1.54	1.34	1.44	1.39
S	16	Does Not Apply	Occasional	3.17	2.41	2.81	2.30
S	17	Does Not Apply	Occasional	3.17	2.41	2.81	2.30
S	18	Does Not Apply	Occasional	3.17	2.41	2.81	2.30
S	19	Does Not Apply	Occasional	2.73	2.06	2.41	2.04
S	20	Does Not Apply	Occasional	2.32	1.87	2.11	1.83
S	21	Does Not Apply	Occasional	1.99	1.70	1.85	1.66
S	22	Does Not Apply	Occasional	1.83	1.57	1.71	1.57
S	23	Does Not Apply	Occasional	1.71	1.47	1.60	1.49
S	24	Does Not Apply	Occasional	1.62	1.38	1.51	1.43
M	16	Applies		2.18	1.44	1.83	1.65
M	17	Applies		2.18	1.44	1.83	1.65
M	18	Applies		2.18	1.44	1.83	1.65
M	19	Applies		1.90	1.33	1.63	1.51
M	20	Applies		1.63	1.24	1.44	1.39
M	21	Applies		1.45	1.15	1.31	1.30
M	22	Applies		1.35	1.10	1.23	1.24
M	23	Applies		1.28	1.08	1.18	1.21

Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America

Driver Class Factors
Calculation of Flattened, Genderless Factors

Bodily Injury and Property Damage

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	24	Applies		1.19	1.06	1.13	1.18
M	16	Does Not Apply		2.83	1.87	2.37	2.01
M	17	Does Not Apply		2.83	1.87	2.37	2.01
M	18	Does Not Apply		2.83	1.87	2.37	2.01
M	19	Does Not Apply		2.38	1.64	2.03	1.78
M	20	Does Not Apply		1.95	1.45	1.71	1.57
M	21	Does Not Apply		1.66	1.27	1.47	1.41
M	22	Does Not Apply		1.51	1.16	1.34	1.32
M	23	Does Not Apply		1.40	1.12	1.27	1.27
M	24	Does Not Apply		1.25	1.07	1.16	1.20
M	25			1.09	1.05	1.07	1.14
M	26			1.08	1.05	1.07	1.14
M	27			1.08	1.05	1.07	1.14
M	28			1.07	1.04	1.06	1.13
M	29			1.06	1.03	1.05	1.12
M	30			1.05	1.02	1.04	1.12
M	31			1.03	1.02	1.03	1.11
M	32			1.02	1.01	1.02	1.10
M	33			1.01	1.01	1.01	1.10
M	34			1.01	1.01	1.01	1.10
M	35			1.00	1.00	1.00	1.09
M	36			1.00	1.00	1.00	1.09
M	37			1.00	0.99	1.00	1.09
M	38			1.00	0.99	1.00	1.09
M	39			1.00	0.98	0.99	1.08
M	40			1.00	0.98	0.99	1.08
M	41			1.00	0.97	0.99	1.08
M	42			1.00	0.96	0.98	1.08
M	43			1.00	0.95	0.98	1.08
M	44			1.00	0.95	0.98	1.08
M	45			1.00	0.95	0.98	1.08
M	46			1.00	0.95	0.98	1.08
M	47			1.00	0.93	0.97	1.07
M	48			1.00	0.90	0.95	1.06
M	49			1.00	0.89	0.95	1.06
M	50			1.00	0.88	0.94	1.05
M	51			1.00	0.87	0.94	1.05
M	52			1.00	0.87	0.94	1.05
M	53			0.98	0.86	0.92	1.04
M	54			0.96	0.85	0.91	1.03
M	55			0.92	0.84	0.88	1.01
M	56			0.91	0.84	0.88	1.01
M	57			0.91	0.84	0.88	1.01
M	58			0.90	0.84	0.87	1.00
M	59			0.91	0.84	0.88	1.01
M	60			0.90	0.84	0.87	1.00
M	61			0.90	0.85	0.88	1.01
M	62			0.91	0.87	0.89	1.02
M	63			0.93	0.88	0.91	1.03
M	64			0.96	0.90	0.93	1.04
M	65			0.98	0.91	0.95	1.06
M	66			1.01	0.93	0.97	1.07
M	67			1.04	0.96	1.00	1.09
M	68			1.08	0.97	1.03	1.11
M	69			1.12	0.98	1.05	1.12
M	70			1.17	1.00	1.09	1.15
M	71			1.21	1.02	1.12	1.17
M	72			1.26	1.04	1.16	1.20
M	73			1.31	1.07	1.20	1.22
M	74			1.38	1.10	1.25	1.26
M	75			1.44	1.14	1.30	1.29
M	76			1.50	1.19	1.35	1.32
M	77			1.58	1.23	1.41	1.36
M	78			1.66	1.26	1.47	1.41
M	79			1.74	1.29	1.53	1.45

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Bodily Injury and Property Damage

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	80			1.84	1.32	1.59	1.49
M	81			1.84	1.32	1.59	1.49
M	82			1.84	1.32	1.59	1.49
M	83			1.84	1.32	1.59	1.49
M	84			1.84	1.32	1.59	1.49
M	85			1.84	1.32	1.59	1.49
M	86			1.84	1.32	1.59	1.49
M	87			1.84	1.32	1.59	1.49
M	88			1.84	1.32	1.59	1.49
M	89			1.84	1.32	1.59	1.49
M	90			1.84	1.32	1.59	1.49
M	91			1.84	1.32	1.59	1.49
M	92			1.84	1.32	1.59	1.49
M	93			1.84	1.32	1.59	1.49
M	94			1.84	1.32	1.59	1.49
M	95			1.84	1.32	1.59	1.49
M	96			1.84	1.32	1.59	1.49
M	97			1.84	1.32	1.59	1.49
M	98			1.84	1.32	1.59	1.49
M	99			1.84	1.32	1.59	1.49

* Weights used to Combine Male and Female:

Female 52.43%
Male 47.57%

** Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	<u>Liability</u>	<u>Phys Dam</u>
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Comprehensive

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	16	Applies	Principal	1.69	0.99	1.37	1.20
S	17	Applies	Principal	1.69	0.99	1.37	1.20
S	18	Applies	Principal	1.69	0.99	1.37	1.20
S	19	Applies	Principal	1.59	0.99	1.31	1.16
S	20	Applies	Principal	1.48	0.98	1.25	1.12
S	21	Applies	Principal	1.37	0.98	1.19	1.08
S	22	Applies	Principal	1.30	0.98	1.15	1.05
S	23	Applies	Principal	1.24	0.98	1.12	1.03
S	24	Applies	Principal	1.23	0.98	1.11	1.03
S	16	Does Not Apply	Principal	2.04	1.22	1.66	1.40
S	17	Does Not Apply	Principal	2.04	1.22	1.66	1.40
S	18	Does Not Apply	Principal	2.04	1.22	1.66	1.40
S	19	Does Not Apply	Principal	1.87	1.14	1.53	1.31
S	20	Does Not Apply	Principal	1.67	1.07	1.39	1.22
S	21	Does Not Apply	Principal	1.48	1.03	1.27	1.14
S	22	Does Not Apply	Principal	1.36	1.00	1.19	1.08
S	23	Does Not Apply	Principal	1.27	1.00	1.15	1.05
S	24	Does Not Apply	Principal	1.25	1.00	1.13	1.04
S	25			1.21	0.98	1.10	1.02
S	26			1.16	1.00	1.09	1.01
S	27			1.15	1.01	1.09	1.01
S	28			1.16	1.02	1.10	1.01
S	29			1.16	1.02	1.10	1.01
S	30			1.15	1.03	1.09	1.01
S	31			1.15	1.03	1.09	1.01
S	32			1.14	1.03	1.09	1.01
S	33			1.13	1.03	1.08	1.01
S	34			1.12	1.02	1.07	1.00
S	35			1.11	1.01	1.06	0.99
S	36			1.10	1.01	1.06	0.99
S	37			1.09	1.00	1.05	0.99
S	38			1.07	0.99	1.03	0.97
S	39			1.06	0.97	1.02	0.97
S	40			1.05	0.96	1.01	0.96
S	41			1.04	0.96	1.00	0.95
S	42			1.02	0.96	0.99	0.95
S	43			1.01	0.96	0.99	0.95
S	44			1.00	0.96	0.98	0.94
S	45			0.99	0.96	0.98	0.94
S	46			0.98	0.95	0.97	0.93
S	47			0.97	0.94	0.96	0.93
S	48			0.96	0.92	0.94	0.91
S	49			0.95	0.90	0.93	0.91
S	50			0.94	0.88	0.91	0.89
S	51			0.93	0.86	0.90	0.88
S	52			0.92	0.85	0.89	0.88
S	53			0.91	0.82	0.87	0.86
S	54			0.90	0.80	0.85	0.85
S	55			0.89	0.78	0.84	0.84
S	56			0.88	0.77	0.83	0.84
S	57			0.87	0.75	0.81	0.82
S	58			0.86	0.74	0.80	0.82
S	59			0.85	0.73	0.79	0.81
S	60			0.84	0.72	0.78	0.80

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Comprehensive

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	61			0.82	0.71	0.77	0.80
S	62			0.81	0.70	0.76	0.79
S	63			0.81	0.69	0.75	0.78
S	64			0.81	0.69	0.75	0.78
S	65			0.81	0.68	0.75	0.78
S	66			0.80	0.67	0.74	0.78
S	67			0.80	0.67	0.74	0.78
S	68			0.79	0.67	0.73	0.77
S	69			0.78	0.65	0.72	0.76
S	70			0.76	0.64	0.70	0.75
S	71			0.74	0.62	0.68	0.74
S	72			0.72	0.60	0.66	0.72
S	73			0.70	0.58	0.64	0.71
S	74			0.68	0.56	0.62	0.70
S	75			0.67	0.55	0.61	0.69
S	76			0.65	0.53	0.59	0.68
S	77			0.63	0.52	0.58	0.67
S	78			0.61	0.51	0.56	0.65
S	79			0.61	0.50	0.56	0.65
S	80			0.60	0.49	0.55	0.65
S	81			0.60	0.49	0.55	0.65
S	82			0.60	0.49	0.55	0.65
S	83			0.60	0.49	0.55	0.65
S	84			0.60	0.49	0.55	0.65
S	85			0.60	0.49	0.55	0.65
S	86			0.60	0.49	0.55	0.65
S	87			0.60	0.49	0.55	0.65
S	88			0.60	0.49	0.55	0.65
S	89			0.60	0.49	0.55	0.65
S	90			0.60	0.49	0.55	0.65
S	91			0.60	0.49	0.55	0.65
S	92			0.60	0.49	0.55	0.65
S	93			0.60	0.49	0.55	0.65
S	94			0.60	0.49	0.55	0.65
S	95			0.60	0.49	0.55	0.65
S	96			0.60	0.49	0.55	0.65
S	97			0.60	0.49	0.55	0.65
S	98			0.60	0.49	0.55	0.65
S	99			0.60	0.49	0.55	0.65
S	16	Applies	Occasional	1.48	0.87	1.20	1.09
S	17	Applies	Occasional	1.48	0.87	1.20	1.09
S	18	Applies	Occasional	1.48	0.87	1.20	1.09
S	19	Applies	Occasional	1.43	0.91	1.19	1.08
S	20	Applies	Occasional	1.36	0.94	1.17	1.07
S	21	Applies	Occasional	1.30	0.96	1.14	1.05
S	22	Applies	Occasional	1.26	0.97	1.13	1.04
S	23	Applies	Occasional	1.23	0.97	1.11	1.03
S	24	Applies	Occasional	1.22	0.97	1.10	1.02
S	16	Does Not Apply	Occasional	1.79	1.07	1.46	1.26
S	17	Does Not Apply	Occasional	1.79	1.07	1.46	1.26
S	18	Does Not Apply	Occasional	1.79	1.07	1.46	1.26
S	19	Does Not Apply	Occasional	1.67	1.04	1.38	1.21
S	20	Does Not Apply	Occasional	1.53	1.01	1.29	1.15
S	21	Does Not Apply	Occasional	1.40	1.00	1.21	1.09
S	22	Does Not Apply	Occasional	1.32	0.99	1.17	1.07
S	23	Does Not Apply	Occasional	1.25	0.99	1.13	1.04
S	24	Does Not Apply	Occasional	1.24	0.99	1.12	1.03
M	16	Applies		1.24	0.92	1.09	1.01
M	17	Applies		1.24	0.92	1.09	1.01
M	18	Applies		1.24	0.92	1.09	1.01
M	19	Applies		1.22	0.93	1.09	1.01
M	20	Applies		1.20	0.93	1.08	1.01
M	21	Applies		1.18	0.94	1.07	1.00
M	22	Applies		1.17	0.95	1.07	1.00
M	23	Applies		1.17	0.95	1.07	1.00

Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America

Driver Class Factors
Calculation of Flattened, Genderless Factors

Comprehensive

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	24	Applies		1.16	0.95	1.06	0.99
M	16	Does Not Apply		1.69	1.25	1.49	1.28
M	17	Does Not Apply		1.69	1.25	1.49	1.28
M	18	Does Not Apply		1.69	1.25	1.49	1.28
M	19	Does Not Apply		1.56	1.16	1.37	1.20
M	20	Does Not Apply		1.46	1.09	1.29	1.15
M	21	Does Not Apply		1.36	1.02	1.20	1.09
M	22	Does Not Apply		1.29	0.99	1.15	1.05
M	23	Does Not Apply		1.25	0.98	1.13	1.04
M	24	Does Not Apply		1.19	0.95	1.08	1.01
M	25			1.15	0.95	1.06	0.99
M	26			1.11	0.95	1.04	0.98
M	27			1.10	0.95	1.03	0.97
M	28			1.09	0.95	1.03	0.97
M	29			1.08	0.95	1.02	0.97
M	30			1.07	0.95	1.01	0.96
M	31			1.05	0.94	1.00	0.95
M	32			1.05	0.94	1.00	0.95
M	33			1.05	0.93	0.99	0.95
M	34			1.04	0.92	0.98	0.94
M	35			1.03	0.92	0.98	0.94
M	36			1.03	0.91	0.97	0.93
M	37			1.02	0.90	0.96	0.93
M	38			1.01	0.89	0.95	0.92
M	39			1.01	0.89	0.95	0.92
M	40			1.00	0.88	0.94	0.91
M	41			0.99	0.87	0.93	0.91
M	42			0.99	0.86	0.93	0.91
M	43			0.98	0.86	0.92	0.90
M	44			0.97	0.86	0.92	0.90
M	45			0.97	0.86	0.92	0.90
M	46			0.96	0.86	0.91	0.89
M	47			0.95	0.86	0.91	0.89
M	48			0.95	0.86	0.91	0.89
M	49			0.95	0.86	0.91	0.89
M	50			0.95	0.81	0.89	0.88
M	51			0.95	0.80	0.88	0.87
M	52			0.94	0.79	0.87	0.86
M	53			0.93	0.79	0.87	0.86
M	54			0.91	0.78	0.85	0.85
M	55			0.91	0.77	0.85	0.85
M	56			0.90	0.76	0.84	0.84
M	57			0.90	0.75	0.83	0.84
M	58			0.89	0.74	0.82	0.83
M	59			0.89	0.72	0.81	0.82
M	60			0.89	0.71	0.81	0.82
M	61			0.88	0.70	0.80	0.82
M	62			0.88	0.68	0.79	0.81
M	63			0.87	0.67	0.78	0.80
M	64			0.86	0.65	0.76	0.79
M	65			0.86	0.64	0.76	0.79
M	66			0.85	0.62	0.74	0.78
M	67			0.84	0.60	0.73	0.77
M	68			0.83	0.59	0.72	0.76
M	69			0.82	0.57	0.70	0.75
M	70			0.80	0.55	0.68	0.74
M	71			0.78	0.53	0.66	0.72
M	72			0.77	0.51	0.65	0.72
M	73			0.74	0.50	0.63	0.70
M	74			0.72	0.48	0.61	0.69
M	75			0.69	0.45	0.58	0.67
M	76			0.66	0.43	0.55	0.65
M	77			0.65	0.42	0.54	0.64
M	78			0.64	0.41	0.53	0.63
M	79			0.64	0.39	0.52	0.63

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Comprehensive

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	80			0.63	0.39	0.52	0.63
M	81			0.63	0.39	0.52	0.63
M	82			0.63	0.39	0.52	0.63
M	83			0.63	0.39	0.52	0.63
M	84			0.63	0.39	0.52	0.63
M	85			0.63	0.39	0.52	0.63
M	86			0.63	0.39	0.52	0.63
M	87			0.63	0.39	0.52	0.63
M	88			0.63	0.39	0.52	0.63
M	89			0.63	0.39	0.52	0.63
M	90			0.63	0.39	0.52	0.63
M	91			0.63	0.39	0.52	0.63
M	92			0.63	0.39	0.52	0.63
M	93			0.63	0.39	0.52	0.63
M	94			0.63	0.39	0.52	0.63
M	95			0.63	0.39	0.52	0.63
M	96			0.63	0.39	0.52	0.63
M	97			0.63	0.39	0.52	0.63
M	98			0.63	0.39	0.52	0.63
M	99			0.63	0.39	0.52	0.63

* Weights used to Combine Male and Female:

Female 53.75%
Male 46.25%

** Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	<u>Liability</u>	<u>Phys Dam</u>
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Collision

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	16	Applies	Principal	3.10	2.46	2.81	2.31
S	17	Applies	Principal	3.10	2.46	2.81	2.31
S	18	Applies	Principal	3.10	2.46	2.81	2.31
S	19	Applies	Principal	2.67	2.08	2.40	2.03
S	20	Applies	Principal	2.29	1.81	2.07	1.81
S	21	Applies	Principal	1.94	1.59	1.78	1.61
S	22	Applies	Principal	1.83	1.52	1.69	1.55
S	23	Applies	Principal	1.73	1.47	1.61	1.50
S	24	Applies	Principal	1.61	1.38	1.50	1.42
S	16	Does Not Apply	Principal	3.92	2.98	3.49	2.77
S	17	Does Not Apply	Principal	3.92	2.98	3.49	2.77
S	18	Does Not Apply	Principal	3.92	2.98	3.49	2.77
S	19	Does Not Apply	Principal	3.29	2.43	2.89	2.36
S	20	Does Not Apply	Principal	2.71	2.04	2.40	2.03
S	21	Does Not Apply	Principal	2.19	1.73	1.98	1.75
S	22	Does Not Apply	Principal	2.03	1.63	1.85	1.66
S	23	Does Not Apply	Principal	1.88	1.55	1.73	1.58
S	24	Does Not Apply	Principal	1.70	1.43	1.58	1.48
S	25			1.42	1.28	1.36	1.33
S	26			1.38	1.22	1.31	1.29
S	27			1.34	1.14	1.25	1.25
S	28			1.30	1.13	1.22	1.23
S	29			1.17	1.13	1.15	1.19
S	30			1.16	1.13	1.15	1.19
S	31			1.16	1.13	1.15	1.19
S	32			1.16	1.13	1.15	1.19
S	33			1.16	1.13	1.15	1.19
S	34			1.16	1.13	1.15	1.19
S	35			1.16	1.13	1.15	1.19
S	36			1.16	1.13	1.15	1.19
S	37			1.14	1.13	1.14	1.18
S	38			1.14	1.13	1.14	1.18
S	39			1.13	1.12	1.13	1.17
S	40			1.13	1.10	1.12	1.17
S	41			1.13	1.09	1.11	1.16
S	42			1.12	1.07	1.10	1.15
S	43			1.12	1.06	1.09	1.15
S	44			1.12	1.04	1.08	1.14
S	45			1.10	1.02	1.06	1.12
S	46			1.09	1.01	1.05	1.12
S	47			1.08	0.99	1.04	1.11
S	48			1.07	0.98	1.03	1.10
S	49			1.06	0.96	1.01	1.09
S	50			1.05	0.95	1.00	1.08
S	51			1.03	0.94	0.99	1.08
S	52			1.01	0.93	0.97	1.06
S	53			0.99	0.92	0.96	1.06
S	54			0.98	0.91	0.95	1.05
S	55			0.95	0.90	0.93	1.04
S	56			0.93	0.90	0.92	1.03
S	57			0.92	0.89	0.91	1.02
S	58			0.92	0.89	0.91	1.02
S	59			0.91	0.89	0.90	1.02
S	60			0.91	0.90	0.91	1.02

Pennsylvania Private Passenger Automobile
Nationwide Affinity Insurance Company of America

Driver Class Factors
Calculation of Flattened, Genderless Factors

Collision

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	61			0.92	0.90	0.91	1.02
S	62			0.95	0.91	0.93	1.04
S	63			0.97	0.92	0.95	1.05
S	64			0.97	0.94	0.96	1.06
S	65			0.97	0.96	0.97	1.06
S	66			0.99	0.98	0.99	1.08
S	67			1.03	1.00	1.02	1.10
S	68			1.07	1.02	1.05	1.12
S	69			1.12	1.05	1.09	1.15
S	70			1.17	1.08	1.13	1.17
S	71			1.22	1.11	1.17	1.20
S	72			1.26	1.15	1.21	1.23
S	73			1.31	1.18	1.25	1.25
S	74			1.36	1.22	1.30	1.29
S	75			1.41	1.26	1.34	1.31
S	76			1.45	1.30	1.38	1.34
S	77			1.50	1.34	1.43	1.38
S	78			1.55	1.38	1.47	1.40
S	79			1.60	1.41	1.51	1.43
S	80			1.73	1.44	1.60	1.49
S	81			1.73	1.44	1.60	1.49
S	82			1.73	1.44	1.60	1.49
S	83			1.73	1.44	1.60	1.49
S	84			1.73	1.44	1.60	1.49
S	85			1.73	1.44	1.60	1.49
S	86			1.73	1.44	1.60	1.49
S	87			1.73	1.44	1.60	1.49
S	88			1.73	1.44	1.60	1.49
S	89			1.73	1.44	1.60	1.49
S	90			1.73	1.44	1.60	1.49
S	91			1.73	1.44	1.60	1.49
S	92			1.73	1.44	1.60	1.49
S	93			1.73	1.44	1.60	1.49
S	94			1.73	1.44	1.60	1.49
S	95			1.73	1.44	1.60	1.49
S	96			1.73	1.44	1.60	1.49
S	97			1.73	1.44	1.60	1.49
S	98			1.73	1.44	1.60	1.49
S	99			1.73	1.44	1.60	1.49
S	16	Applies	Occasional	2.52	2.01	2.29	1.96
S	17	Applies	Occasional	2.52	2.01	2.29	1.96
S	18	Applies	Occasional	2.52	2.01	2.29	1.96
S	19	Applies	Occasional	2.24	1.77	2.02	1.77
S	20	Applies	Occasional	1.99	1.61	1.82	1.64
S	21	Applies	Occasional	1.76	1.47	1.63	1.51
S	22	Applies	Occasional	1.69	1.43	1.57	1.47
S	23	Applies	Occasional	1.62	1.40	1.52	1.44
S	24	Applies	Occasional	1.54	1.34	1.45	1.39
S	16	Does Not Apply	Occasional	3.19	2.43	2.84	2.33
S	17	Does Not Apply	Occasional	3.19	2.43	2.84	2.33
S	18	Does Not Apply	Occasional	3.19	2.43	2.84	2.33
S	19	Does Not Apply	Occasional	2.75	2.06	2.43	2.05
S	20	Does Not Apply	Occasional	2.33	1.79	2.08	1.81
S	21	Does Not Apply	Occasional	1.97	1.58	1.79	1.62
S	22	Does Not Apply	Occasional	1.85	1.52	1.70	1.56
S	23	Does Not Apply	Occasional	1.75	1.46	1.62	1.50
S	24	Does Not Apply	Occasional	1.62	1.38	1.51	1.43
M	16	Applies		2.32	1.53	1.96	1.73
M	17	Applies		2.32	1.53	1.96	1.73
M	18	Applies		2.32	1.53	1.96	1.73
M	19	Applies		2.00	1.40	1.72	1.57
M	20	Applies		1.70	1.29	1.51	1.43
M	21	Applies		1.51	1.18	1.36	1.33
M	22	Applies		1.42	1.10	1.27	1.27
M	23	Applies		1.32	1.08	1.21	1.23

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Collision

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	24	Applies		1.20	1.06	1.14	1.18
M	16	Does Not Apply		2.83	1.87	2.39	2.02
M	17	Does Not Apply		2.83	1.87	2.39	2.02
M	18	Does Not Apply		2.83	1.87	2.39	2.02
M	19	Does Not Apply		2.38	1.64	2.04	1.79
M	20	Does Not Apply		1.95	1.45	1.72	1.57
M	21	Does Not Apply		1.68	1.27	1.49	1.42
M	22	Does Not Apply		1.56	1.14	1.37	1.33
M	23	Does Not Apply		1.41	1.10	1.27	1.27
M	24	Does Not Apply		1.25	1.07	1.17	1.20
M	25			1.09	1.05	1.07	1.13
M	26			1.08	1.04	1.06	1.12
M	27			1.08	1.03	1.06	1.12
M	28			1.07	1.02	1.05	1.12
M	29			1.06	1.02	1.04	1.11
M	30			1.05	1.01	1.03	1.10
M	31			1.05	1.01	1.03	1.10
M	32			1.05	1.01	1.03	1.10
M	33			1.05	1.00	1.03	1.10
M	34			1.05	1.00	1.03	1.10
M	35			1.04	1.00	1.02	1.10
M	36			1.03	0.99	1.01	1.09
M	37			1.02	0.99	1.01	1.09
M	38			1.01	0.99	1.00	1.08
M	39			1.01	0.98	1.00	1.08
M	40			1.00	0.98	0.99	1.08
M	41			0.99	0.97	0.98	1.07
M	42			0.99	0.96	0.98	1.07
M	43			0.98	0.95	0.97	1.06
M	44			0.98	0.95	0.97	1.06
M	45			0.97	0.95	0.96	1.06
M	46			0.97	0.95	0.96	1.06
M	47			0.96	0.93	0.95	1.05
M	48			0.96	0.90	0.93	1.04
M	49			0.95	0.89	0.92	1.03
M	50			0.94	0.88	0.91	1.02
M	51			0.94	0.87	0.91	1.02
M	52			0.93	0.86	0.90	1.02
M	53			0.93	0.85	0.89	1.01
M	54			0.93	0.84	0.89	1.01
M	55			0.92	0.84	0.88	1.00
M	56			0.91	0.83	0.87	1.00
M	57			0.91	0.83	0.87	1.00
M	58			0.90	0.82	0.86	0.99
M	59			0.91	0.82	0.87	0.99
M	60			0.90	0.82	0.86	0.99
M	61			0.90	0.82	0.86	0.99
M	62			0.91	0.83	0.87	1.00
M	63			0.93	0.83	0.88	1.00
M	64			0.94	0.84	0.89	1.01
M	65			0.95	0.85	0.90	1.02
M	66			0.97	0.86	0.92	1.03
M	67			0.99	0.88	0.94	1.04
M	68			1.01	0.90	0.96	1.06
M	69			1.03	0.92	0.98	1.07
M	70			1.06	0.94	1.00	1.08
M	71			1.10	0.97	1.04	1.11
M	72			1.14	1.00	1.08	1.14
M	73			1.19	1.03	1.12	1.17
M	74			1.24	1.07	1.16	1.19
M	75			1.31	1.11	1.22	1.23
M	76			1.38	1.16	1.28	1.27
M	77			1.47	1.20	1.35	1.32
M	78			1.57	1.25	1.42	1.37
M	79			1.69	1.29	1.51	1.43

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Collision

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	80			1.82	1.32	1.59	1.48
M	81			1.82	1.32	1.59	1.48
M	82			1.82	1.32	1.59	1.48
M	83			1.82	1.32	1.59	1.48
M	84			1.82	1.32	1.59	1.48
M	85			1.82	1.32	1.59	1.48
M	86			1.82	1.32	1.59	1.48
M	87			1.82	1.32	1.59	1.48
M	88			1.82	1.32	1.59	1.48
M	89			1.82	1.32	1.59	1.48
M	90			1.82	1.32	1.59	1.48
M	91			1.82	1.32	1.59	1.48
M	92			1.82	1.32	1.59	1.48
M	93			1.82	1.32	1.59	1.48
M	94			1.82	1.32	1.59	1.48
M	95			1.82	1.32	1.59	1.48
M	96			1.82	1.32	1.59	1.48
M	97			1.82	1.32	1.59	1.48
M	98			1.82	1.32	1.59	1.48
M	99			1.82	1.32	1.59	1.48

* Weights used to Combine Male and Female:

Female	53.98%
Male	46.02%

** Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	<u>Liability</u>	<u>Phys Dam</u>
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Medical Benefits and Combined Loss Benefits

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	16	Applies	Principal	1.73	1.86	1.79	1.59
S	17	Applies	Principal	1.73	1.86	1.79	1.59
S	18	Applies	Principal	1.73	1.86	1.79	1.59
S	19	Applies	Principal	1.52	1.74	1.62	1.47
S	20	Applies	Principal	1.34	1.61	1.47	1.37
S	21	Applies	Principal	1.25	1.44	1.34	1.28
S	22	Applies	Principal	1.20	1.38	1.29	1.25
S	23	Applies	Principal	1.16	1.38	1.26	1.23
S	24	Applies	Principal	1.13	1.37	1.24	1.22
S	16	Does Not Apply	Principal	2.31	2.33	2.32	1.94
S	17	Does Not Apply	Principal	2.31	2.33	2.32	1.94
S	18	Does Not Apply	Principal	2.31	2.33	2.32	1.94
S	19	Does Not Apply	Principal	1.90	2.10	1.99	1.72
S	20	Does Not Apply	Principal	1.56	1.86	1.70	1.53
S	21	Does Not Apply	Principal	1.40	1.54	1.47	1.37
S	22	Does Not Apply	Principal	1.30	1.44	1.37	1.30
S	23	Does Not Apply	Principal	1.23	1.44	1.33	1.28
S	24	Does Not Apply	Principal	1.16	1.41	1.28	1.24
S	25			1.09	1.32	1.20	1.19
S	26			1.07	1.32	1.19	1.18
S	27			1.06	1.32	1.18	1.18
S	28			1.04	1.32	1.17	1.17
S	29			1.03	1.32	1.17	1.17
S	30			1.02	1.32	1.16	1.16
S	31			1.01	1.32	1.16	1.16
S	32			1.01	1.32	1.16	1.16
S	33			1.01	1.32	1.16	1.16
S	34			1.01	1.32	1.16	1.16
S	35			1.01	1.32	1.16	1.16
S	36			1.01	1.32	1.16	1.16
S	37			1.02	1.32	1.16	1.16
S	38			1.02	1.32	1.16	1.16
S	39			1.02	1.32	1.16	1.16
S	40			1.02	1.32	1.16	1.16
S	41			1.02	1.32	1.16	1.16
S	42			1.02	1.32	1.16	1.16
S	43			1.02	1.32	1.16	1.16
S	44			1.02	1.32	1.16	1.16
S	45			1.02	1.32	1.16	1.16
S	46			1.02	1.32	1.16	1.16
S	47			1.02	1.32	1.16	1.16
S	48			1.02	1.32	1.16	1.16
S	49			1.01	1.32	1.16	1.16
S	50			0.98	1.32	1.14	1.15
S	51			0.97	1.32	1.14	1.15
S	52			0.95	1.29	1.11	1.13
S	53			0.94	1.27	1.10	1.12
S	54			0.92	1.24	1.07	1.10
S	55			0.91	1.21	1.05	1.09
S	56			0.91	1.19	1.04	1.08
S	57			0.91	1.17	1.03	1.08
S	58			0.91	1.15	1.02	1.07
S	59			0.91	1.15	1.02	1.07
S	60			0.92	1.14	1.02	1.07

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Medical Benefits and Combined Loss Benefits

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
S	61			0.92	1.14	1.02	1.07
S	62			0.93	1.14	1.03	1.07
S	63			0.94	1.14	1.03	1.07
S	64			0.94	1.13	1.03	1.07
S	65			0.97	1.10	1.03	1.07
S	66			0.97	1.07	1.02	1.07
S	67			0.97	1.07	1.02	1.07
S	68			0.97	1.07	1.02	1.07
S	69			0.98	1.07	1.02	1.07
S	70			0.98	1.07	1.02	1.07
S	71			0.98	1.08	1.03	1.08
S	72			0.98	1.09	1.03	1.08
S	73			0.99	1.10	1.04	1.08
S	74			0.99	1.11	1.05	1.09
S	75			0.99	1.16	1.07	1.10
S	76			0.99	1.16	1.07	1.10
S	77			1.02	1.14	1.08	1.11
S	78			1.05	1.11	1.08	1.11
S	79			1.08	1.07	1.08	1.11
S	80			1.10	1.05	1.08	1.11
S	81			1.10	1.05	1.08	1.11
S	82			1.10	1.05	1.08	1.11
S	83			1.10	1.05	1.08	1.11
S	84			1.10	1.05	1.08	1.11
S	85			1.10	1.05	1.08	1.11
S	86			1.10	1.05	1.08	1.11
S	87			1.10	1.05	1.08	1.11
S	88			1.10	1.05	1.08	1.11
S	89			1.10	1.05	1.08	1.11
S	90			1.10	1.05	1.08	1.11
S	91			1.10	1.05	1.08	1.11
S	92			1.10	1.05	1.08	1.11
S	93			1.10	1.05	1.08	1.11
S	94			1.10	1.05	1.08	1.11
S	95			1.10	1.05	1.08	1.11
S	96			1.10	1.05	1.08	1.11
S	97			1.10	1.05	1.08	1.11
S	98			1.10	1.05	1.08	1.11
S	99			1.10	1.05	1.08	1.11
S	16	Applies	Occasional	1.49	1.60	1.54	1.42
S	17	Applies	Occasional	1.49	1.60	1.54	1.42
S	18	Applies	Occasional	1.49	1.60	1.54	1.42
S	19	Applies	Occasional	1.36	1.54	1.45	1.36
S	20	Applies	Occasional	1.24	1.47	1.35	1.29
S	21	Applies	Occasional	1.19	1.38	1.28	1.24
S	22	Applies	Occasional	1.16	1.35	1.25	1.22
S	23	Applies	Occasional	1.14	1.35	1.24	1.22
S	24	Applies	Occasional	1.11	1.34	1.22	1.20
S	16	Does Not Apply	Occasional	1.98	2.00	1.99	1.72
S	17	Does Not Apply	Occasional	1.98	2.00	1.99	1.72
S	18	Does Not Apply	Occasional	1.98	2.00	1.99	1.72
S	19	Does Not Apply	Occasional	1.68	1.85	1.76	1.57
S	20	Does Not Apply	Occasional	1.43	1.68	1.55	1.43
S	21	Does Not Apply	Occasional	1.32	1.47	1.39	1.32
S	22	Does Not Apply	Occasional	1.24	1.40	1.32	1.27
S	23	Does Not Apply	Occasional	1.19	1.40	1.29	1.25
S	24	Does Not Apply	Occasional	1.14	1.38	1.25	1.22
M	16	Applies		1.49	1.21	1.36	1.30
M	17	Applies		1.49	1.21	1.36	1.30
M	18	Applies		1.49	1.21	1.36	1.30
M	19	Applies		1.31	1.18	1.25	1.22
M	20	Applies		1.19	1.15	1.17	1.17
M	21	Applies		1.11	1.14	1.12	1.14
M	22	Applies		1.08	1.13	1.10	1.12
M	23	Applies		1.06	1.12	1.09	1.12

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Medical Benefits and Combined Loss Benefits

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	24	Applies		1.03	1.12	1.07	1.10
M	16	Does Not Apply		2.27	1.84	2.07	1.77
M	17	Does Not Apply		2.27	1.84	2.07	1.77
M	18	Does Not Apply		2.27	1.84	2.07	1.77
M	19	Does Not Apply		1.79	1.59	1.70	1.53
M	20	Does Not Apply		1.48	1.36	1.42	1.34
M	21	Does Not Apply		1.27	1.25	1.26	1.23
M	22	Does Not Apply		1.19	1.19	1.19	1.18
M	23	Does Not Apply		1.14	1.14	1.14	1.15
M	24	Does Not Apply		1.07	1.13	1.10	1.12
M	25			1.01	1.12	1.06	1.10
M	26			0.97	1.12	1.04	1.08
M	27			0.96	1.12	1.04	1.08
M	28			0.95	1.12	1.03	1.08
M	29			0.94	1.12	1.03	1.08
M	30			0.93	1.13	1.02	1.07
M	31			0.93	1.13	1.02	1.07
M	32			0.93	1.13	1.02	1.07
M	33			0.93	1.13	1.02	1.07
M	34			0.93	1.13	1.02	1.07
M	35			0.95	1.14	1.04	1.08
M	36			0.96	1.14	1.05	1.09
M	37			0.97	1.14	1.05	1.09
M	38			0.98	1.15	1.06	1.10
M	39			0.99	1.16	1.07	1.10
M	40			1.00	1.17	1.08	1.11
M	41			1.01	1.18	1.09	1.12
M	42			1.02	1.18	1.10	1.12
M	43			1.02	1.18	1.10	1.12
M	44			1.03	1.18	1.10	1.12
M	45			1.03	1.18	1.10	1.12
M	46			1.03	1.17	1.10	1.12
M	47			1.03	1.17	1.10	1.12
M	48			1.03	1.16	1.09	1.12
M	49			1.02	1.15	1.08	1.11
M	50			1.02	1.14	1.08	1.11
M	51			1.01	1.12	1.06	1.10
M	52			1.01	1.11	1.06	1.10
M	53			1.00	1.09	1.04	1.08
M	54			0.99	1.05	1.02	1.07
M	55			0.99	1.05	1.02	1.07
M	56			0.98	1.05	1.01	1.06
M	57			0.98	1.04	1.01	1.06
M	58			0.97	1.03	1.00	1.06
M	59			0.97	1.02	0.99	1.05
M	60			0.97	1.01	0.99	1.05
M	61			0.97	1.00	0.98	1.04
M	62			0.97	0.99	0.98	1.04
M	63			0.98	0.99	0.98	1.04
M	64			0.99	0.98	0.99	1.05
M	65			1.00	0.98	0.99	1.05
M	66			1.01	0.98	1.00	1.06
M	67			1.03	0.99	1.01	1.06
M	68			1.05	0.97	1.01	1.06
M	69			1.08	0.94	1.01	1.06
M	70			1.10	0.94	1.02	1.07
M	71			1.14	0.94	1.05	1.09
M	72			1.17	0.95	1.07	1.10
M	73			1.18	0.95	1.07	1.10
M	74			1.19	0.95	1.08	1.11
M	75			1.20	0.96	1.09	1.12
M	76			1.21	0.97	1.10	1.12
M	77			1.23	0.99	1.12	1.14
M	78			1.24	1.01	1.13	1.14
M	79			1.25	1.03	1.15	1.16

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

**Driver Class Factors
Calculation of Flattened, Genderless Factors**

Medical Benefits and Combined Loss Benefits

Marital Status	Driver Age	Good Student Code	Operator Status Code	Male Goal State Factor	Female Goal State Factor	Average "Non-Gender" Goal State Factor*	Flattened Proposed Factor**
M	80			1.26	1.05	1.16	1.16
M	81			1.26	1.05	1.16	1.16
M	82			1.26	1.05	1.16	1.16
M	83			1.26	1.05	1.16	1.16
M	84			1.26	1.05	1.16	1.16
M	85			1.26	1.05	1.16	1.16
M	86			1.26	1.05	1.16	1.16
M	87			1.26	1.05	1.16	1.16
M	88			1.26	1.05	1.16	1.16
M	89			1.26	1.05	1.16	1.16
M	90			1.26	1.05	1.16	1.16
M	91			1.26	1.05	1.16	1.16
M	92			1.26	1.05	1.16	1.16
M	93			1.26	1.05	1.16	1.16
M	94			1.26	1.05	1.16	1.16
M	95			1.26	1.05	1.16	1.16
M	96			1.26	1.05	1.16	1.16
M	97			1.26	1.05	1.16	1.16
M	98			1.26	1.05	1.16	1.16
M	99			1.26	1.05	1.16	1.16

* Weights used to Combine Male and Female:

Female 52.64%
Male 47.36%

** Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	<u>Liability</u>	<u>Phys Dam</u>
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

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

Proposed Driver Class Factors

Bodily Injury and Property Damage

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SP-16Y-C	2.70	2.05	2.05	-24.1%
SP-17Y-C	2.70	2.05	2.05	-24.1%
SP-18Y-C	2.70	2.05	2.05	-24.1%
SP-19Y-C	2.51	1.82	1.82	-27.5%
SP-20Y-C	2.51	1.64	1.64	-34.7%
SP-21Y-C	1.64	1.49	1.49	-9.1%
SP-22Y-C	1.63	1.40	1.40	-14.1%
SP-23Y-C	1.36	1.34	1.32	-2.9%
SP-24Y-C	1.35	1.29	1.29	-4.4%
SP-16N-C	3.15	2.48	2.48	-21.3%
SP-17N-C	3.15	2.48	2.48	-21.3%
SP-18N-C	3.15	2.48	2.48	-21.3%
SP-19N-C	2.70	2.12	2.12	-21.5%
SP-20N-C	2.70	1.85	1.85	-31.5%
SP-21N-C	1.84	1.63	1.63	-11.4%
SP-22N-C	1.77	1.50	1.50	-15.3%
SP-23N-C	1.51	1.41	1.41	-6.6%
SP-24N-C	1.49	1.32	1.32	-11.4%
SP-16Y-N	2.70	2.28	2.28	-15.6%
SP-17Y-N	2.70	2.28	2.28	-15.6%
SP-18Y-N	2.70	2.28	2.28	-15.6%
SP-19Y-N	2.51	2.02	2.02	-19.5%
SP-20Y-N	2.51	1.82	1.82	-27.5%
SP-21Y-N	1.64	1.65	1.65	0.6%
SP-22Y-N	1.63	1.56	1.56	-4.3%
SP-23Y-N	1.36	1.49	1.47	8.1%
SP-24Y-N	1.35	1.43	1.43	5.9%
SP-16N-N	3.15	2.75	2.75	-12.7%
SP-17N-N	3.15	2.75	2.75	-12.7%
SP-18N-N	3.15	2.75	2.75	-12.7%
SP-19N-N	2.70	2.36	2.36	-12.6%
SP-20N-N	2.70	2.06	2.06	-23.7%
SP-21N-N	1.84	1.81	1.81	-1.6%
SP-22N-N	1.77	1.67	1.67	-5.6%
SP-23N-N	1.51	1.57	1.57	4.0%
SP-24N-N	1.49	1.47	1.47	-1.3%
S-25	1.26	1.32	1.32	4.8%
S-26	1.26	1.29	1.29	2.4%
S-27	1.26	1.25	1.25	-0.8%
S-28	1.16	1.24	1.24	6.9%
S-29	1.16	1.19	1.19	2.6%
S-30	1.07	1.19	1.16	8.4%
S-31	1.07	1.19	1.16	8.4%
S-32	1.07	1.19	1.16	8.4%
S-33	1.07	1.19	1.16	8.4%
S-34	1.07	1.19	1.16	8.4%
S-35	1.07	1.18	1.16	8.4%
S-36	1.06	1.18	1.14	7.5%
S-37	1.06	1.18	1.14	7.5%
S-38	1.06	1.17	1.14	7.5%
S-39	1.06	1.17	1.14	7.5%
S-40	1.06	1.17	1.14	7.5%
S-41	1.06	1.17	1.14	7.5%
S-42	1.05	1.16	1.13	7.6%
S-43	1.05	1.16	1.13	7.6%
S-44	1.04	1.16	1.12	7.7%
S-45	1.03	1.15	1.11	7.8%
S-46	1.03	1.15	1.11	7.8%
S-47	1.02	1.14	1.10	7.8%
S-48	1.02	1.14	1.10	7.8%
S-49	1.01	1.12	1.09	7.9%
S-50	0.96	1.12	1.04	8.3%
S-51	0.96	1.10	1.04	8.3%

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

Proposed Driver Class Factors

Bodily Injury and Property Damage

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
S-52	0.95	1.09	1.03	8.4%
S-53	0.94	1.08	1.02	8.5%
S-54	0.93	1.07	1.00	7.5%
S-55	0.92	1.06	0.99	7.6%
S-56	0.92	1.05	0.99	7.6%
S-57	0.92	1.04	0.99	7.6%
S-58	0.92	1.04	0.99	7.6%
S-59	0.92	1.04	0.99	7.6%
S-60	0.94	1.04	1.02	8.5%
S-61	0.95	1.05	1.03	8.4%
S-62	0.96	1.06	1.04	8.3%
S-63	0.98	1.08	1.06	8.2%
S-64	0.99	1.10	1.07	8.1%
S-65	1.01	1.12	1.09	7.9%
S-66	1.02	1.14	1.10	7.8%
S-67	1.04	1.16	1.12	7.7%
S-68	1.05	1.19	1.13	7.6%
S-69	1.07	1.21	1.16	8.4%
S-70	1.09	1.24	1.18	8.3%
S-71	1.10	1.26	1.19	8.2%
S-72	1.12	1.28	1.21	8.0%
S-73	1.13	1.31	1.22	8.0%
S-74	1.15	1.34	1.24	7.8%
S-75	1.16	1.37	1.25	7.8%
S-76	1.21	1.41	1.31	8.3%
S-77	1.23	1.45	1.33	8.1%
S-78	1.23	1.48	1.33	8.1%
S-79	1.23	1.51	1.33	8.1%
S-80	1.23	1.54	1.33	8.1%
S-81	1.23	1.54	1.33	8.1%
S-82	1.23	1.54	1.33	8.1%
S-83	1.23	1.54	1.33	8.1%
S-84	1.23	1.54	1.33	8.1%
S-85	1.23	1.54	1.33	8.1%
S-86	1.23	1.54	1.33	8.1%
S-87	1.23	1.54	1.33	8.1%
S-88	1.23	1.54	1.33	8.1%
S-89	1.23	1.54	1.33	8.1%
S-90	1.23	1.54	1.33	8.1%
S-91	1.23	1.54	1.33	8.1%
S-92	1.23	1.54	1.33	8.1%
S-93	1.23	1.54	1.33	8.1%
S-94	1.23	1.54	1.33	8.1%
S-95	1.23	1.54	1.33	8.1%
S-96	1.23	1.54	1.33	8.1%
S-97	1.23	1.54	1.33	8.1%
S-98	1.23	1.54	1.33	8.1%
S-99	1.23	1.54	1.33	8.1%
SO-16Y-C	1.39	1.73	1.73	24.5%
SO-17Y-C	1.39	1.73	1.73	24.5%
SO-18Y-C	1.39	1.73	1.73	24.5%
SO-19Y-C	1.18	1.58	1.58	33.9%
SO-20Y-C	1.18	1.47	1.47	24.6%
SO-21Y-C	1.18	1.38	1.38	16.9%
SO-22Y-C	1.18	1.32	1.32	11.9%
SO-23Y-C	1.07	1.29	1.24	15.9%
SO-24Y-C	1.06	1.25	1.23	16.0%
SO-16N-C	1.66	2.07	2.07	24.7%
SO-17N-C	1.66	2.07	2.07	24.7%
SO-18N-C	1.66	2.07	2.07	24.7%
SO-19N-C	1.44	1.84	1.84	27.8%
SO-20N-C	1.44	1.65	1.65	14.6%
SO-21N-C	1.34	1.49	1.49	11.2%

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

Proposed Driver Class Factors

Bodily Injury and Property Damage

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SO-22N-C	1.22	1.41	1.41	15.6%
SO-23N-C	1.14	1.34	1.34	17.5%
SO-24N-C	1.07	1.29	1.29	20.6%
SO-16Y-N	1.89	1.92	1.92	1.6%
SO-17Y-N	1.89	1.92	1.92	1.6%
SO-18Y-N	1.89	1.92	1.92	1.6%
SO-19Y-N	1.68	1.76	1.76	4.8%
SO-20Y-N	1.63	1.63	1.63	0.0%
SO-21Y-N	1.60	1.53	1.53	-4.4%
SO-22Y-N	1.44	1.47	1.47	2.1%
SO-23Y-N	1.28	1.43	1.38	7.8%
SO-24Y-N	1.27	1.39	1.37	7.9%
SO-16N-N	2.19	2.30	2.30	5.0%
SO-17N-N	2.19	2.30	2.30	5.0%
SO-18N-N	2.19	2.30	2.30	5.0%
SO-19N-N	2.03	2.04	2.04	0.5%
SO-20N-N	1.93	1.83	1.83	-5.2%
SO-21N-N	1.73	1.66	1.66	-4.0%
SO-22N-N	1.62	1.57	1.57	-3.1%
SO-23N-N	1.44	1.49	1.49	3.5%
SO-24N-N	1.37	1.43	1.43	4.4%
M-16Y	1.39	1.65	1.50	7.9%
M-17Y	1.39	1.65	1.50	7.9%
M-18Y	1.39	1.65	1.50	7.9%
M-19Y	1.18	1.51	1.27	7.6%
M-20Y	1.18	1.39	1.27	7.6%
M-21Y	1.18	1.30	1.27	7.6%
M-22Y	1.18	1.24	1.24	5.1%
M-23Y	1.07	1.21	1.16	8.4%
M-24Y	1.06	1.18	1.14	7.5%
M-16N	1.66	2.01	1.79	7.8%
M-17N	1.66	2.01	1.79	7.8%
M-18N	1.66	2.01	1.79	7.8%
M-19N	1.44	1.78	1.56	8.3%
M-20N	1.44	1.57	1.56	8.3%
M-21N	1.34	1.41	1.41	5.2%
M-22N	1.22	1.32	1.32	8.2%
M-23N	1.14	1.27	1.23	7.9%
M-24N	1.07	1.20	1.16	8.4%
M-25	1.01	1.14	1.09	7.9%
M-26	1.01	1.14	1.09	7.9%
M-27	1.01	1.14	1.09	7.9%
M-28	1.01	1.13	1.09	7.9%
M-29	1.00	1.12	1.08	8.0%
M-30	1.00	1.12	1.08	8.0%
M-31	1.00	1.11	1.08	8.0%
M-32	1.00	1.10	1.08	8.0%
M-33	1.00	1.10	1.08	8.0%
M-34	1.00	1.10	1.08	8.0%
M-35	1.00	1.09	1.08	8.0%
M-36	1.00	1.09	1.08	8.0%
M-37	1.00	1.09	1.08	8.0%
M-38	1.00	1.09	1.08	8.0%
M-39	1.00	1.08	1.08	8.0%
M-40	1.00	1.08	1.08	8.0%
M-41	1.00	1.08	1.08	8.0%
M-42	1.00	1.08	1.08	8.0%
M-43	1.00	1.08	1.08	8.0%
M-44	1.00	1.08	1.08	8.0%
M-45	1.00	1.08	1.08	8.0%
M-46	1.00	1.08	1.08	8.0%
M-47	0.98	1.07	1.06	8.2%
M-48	0.95	1.06	1.03	8.4%

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

Proposed Driver Class Factors

Bodily Injury and Property Damage

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
M-49	0.93	1.06	1.00	7.5%
M-50	0.91	1.05	0.98	7.7%
M-51	0.88	1.05	0.95	8.0%
M-52	0.88	1.05	0.95	8.0%
M-53	0.87	1.04	0.94	8.0%
M-54	0.86	1.03	0.93	8.1%
M-55	0.84	1.01	0.91	8.3%
M-56	0.84	1.01	0.91	8.3%
M-57	0.84	1.01	0.91	8.3%
M-58	0.84	1.00	0.91	8.3%
M-59	0.84	1.01	0.91	8.3%
M-60	0.88	1.00	0.95	8.0%
M-61	0.88	1.01	0.95	8.0%
M-62	0.88	1.02	0.95	8.0%
M-63	0.88	1.03	0.95	8.0%
M-64	0.90	1.04	0.97	7.8%
M-65	0.93	1.06	1.00	7.5%
M-66	0.93	1.07	1.00	7.5%
M-67	0.93	1.09	1.00	7.5%
M-68	0.94	1.11	1.02	8.5%
M-69	0.95	1.12	1.03	8.4%
M-70	1.02	1.15	1.10	7.8%
M-71	1.02	1.17	1.10	7.8%
M-72	1.02	1.20	1.10	7.8%
M-73	1.02	1.22	1.10	7.8%
M-74	1.04	1.26	1.12	7.7%
M-75	1.07	1.29	1.16	8.4%
M-76	1.10	1.32	1.19	8.2%
M-77	1.13	1.36	1.22	8.0%
M-78	1.16	1.41	1.25	7.8%
M-79	1.18	1.45	1.27	7.6%
M-80	1.20	1.49	1.30	8.3%
M-81	1.22	1.49	1.32	8.2%
M-82	1.22	1.49	1.32	8.2%
M-83	1.23	1.49	1.33	8.1%
M-84	1.23	1.49	1.33	8.1%
M-85	1.23	1.49	1.33	8.1%
M-86	1.23	1.49	1.33	8.1%
M-87	1.23	1.49	1.33	8.1%
M-88	1.23	1.49	1.33	8.1%
M-89	1.23	1.49	1.33	8.1%
M-90	1.23	1.49	1.33	8.1%
M-91	1.23	1.49	1.33	8.1%
M-92	1.23	1.49	1.33	8.1%
M-93	1.23	1.49	1.33	8.1%
M-94	1.23	1.49	1.33	8.1%
M-95	1.23	1.49	1.33	8.1%
M-96	1.23	1.49	1.33	8.1%
M-97	1.23	1.49	1.33	8.1%
M-98	1.23	1.49	1.33	8.1%
M-99	1.23	1.49	1.33	8.1%

* Example Driver Class: "SP-16Y-C":

"S" = Single, "M" = Married

"P" = "Principle", "O" = Occasional

"16" = Age

Y" = Good Student, "N" = Not Good Student

"C" = College Student, "N" = Not College Student

** From Corporate Study, flattened for expenses and averaged across gender

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

Proposed Driver Class Factors

Comprehensive

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SP-16Y-C	1.77	1.08	1.08	-39.0%
SP-17Y-C	1.77	1.08	1.08	-39.0%
SP-18Y-C	1.77	1.08	1.08	-39.0%
SP-19Y-C	1.58	1.04	1.04	-34.2%
SP-20Y-C	1.58	1.01	1.01	-36.1%
SP-21Y-C	1.44	0.97	0.97	-32.6%
SP-22Y-C	1.44	0.95	0.95	-34.0%
SP-23Y-C	1.30	0.93	0.93	-28.5%
SP-24Y-C	1.30	0.93	0.93	-28.5%
SP-16N-C	1.86	1.26	1.26	-32.3%
SP-17N-C	1.86	1.26	1.26	-32.3%
SP-18N-C	1.86	1.26	1.26	-32.3%
SP-19N-C	1.72	1.18	1.18	-31.4%
SP-20N-C	1.72	1.10	1.10	-36.0%
SP-21N-C	1.53	1.03	1.03	-32.7%
SP-22N-C	1.53	0.97	0.97	-36.6%
SP-23N-C	1.44	0.95	0.95	-34.0%
SP-24N-C	1.44	0.94	0.94	-34.7%
SP-16Y-N	1.77	1.20	1.20	-32.2%
SP-17Y-N	1.77	1.20	1.20	-32.2%
SP-18Y-N	1.77	1.20	1.20	-32.2%
SP-19Y-N	1.58	1.16	1.16	-26.6%
SP-20Y-N	1.58	1.12	1.12	-29.1%
SP-21Y-N	1.44	1.08	1.08	-25.0%
SP-22Y-N	1.44	1.05	1.05	-27.1%
SP-23Y-N	1.30	1.03	1.03	-20.8%
SP-24Y-N	1.30	1.03	1.03	-20.8%
SP-16N-N	1.86	1.40	1.40	-24.7%
SP-17N-N	1.86	1.40	1.40	-24.7%
SP-18N-N	1.86	1.40	1.40	-24.7%
SP-19N-N	1.72	1.31	1.31	-23.8%
SP-20N-N	1.72	1.22	1.22	-29.1%
SP-21N-N	1.53	1.14	1.14	-25.5%
SP-22N-N	1.53	1.08	1.08	-29.4%
SP-23N-N	1.44	1.05	1.05	-27.1%
SP-24N-N	1.44	1.04	1.04	-27.8%
S-25	1.30	1.02	1.02	-21.5%
S-26	1.30	1.01	1.01	-22.3%
S-27	1.30	1.01	1.01	-22.3%
S-28	1.21	1.01	1.01	-16.5%
S-29	1.21	1.01	1.01	-16.5%
S-30	1.05	1.01	1.01	-3.8%
S-31	1.05	1.01	1.01	-3.8%
S-32	1.05	1.01	1.01	-3.8%
S-33	1.05	1.01	1.01	-3.8%
S-34	1.05	1.00	1.00	-4.8%
S-35	1.05	0.99	0.99	-5.7%
S-36	1.05	0.99	0.99	-5.7%
S-37	1.05	0.99	0.99	-5.7%
S-38	1.05	0.97	0.97	-7.6%
S-39	1.05	0.97	0.97	-7.6%
S-40	1.01	0.96	0.96	-5.0%
S-41	1.01	0.95	0.95	-5.9%
S-42	1.01	0.95	0.95	-5.9%
S-43	1.01	0.95	0.95	-5.9%
S-44	1.01	0.94	0.94	-6.9%
S-45	1.01	0.94	0.94	-6.9%
S-46	1.00	0.93	0.93	-7.0%
S-47	0.99	0.93	0.93	-6.1%
S-48	0.98	0.91	0.91	-7.1%
S-49	0.96	0.91	0.91	-5.2%
S-50	0.95	0.89	0.89	-6.3%
S-51	0.93	0.88	0.88	-5.4%

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

Proposed Driver Class Factors

Comprehensive

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
S-52	0.92	0.88	0.88	-4.3%
S-53	0.89	0.86	0.86	-3.4%
S-54	0.88	0.85	0.85	-3.4%
S-55	0.86	0.84	0.84	-2.3%
S-56	0.85	0.84	0.84	-1.2%
S-57	0.84	0.82	0.82	-2.4%
S-58	0.83	0.82	0.82	-1.2%
S-59	0.82	0.81	0.81	-1.2%
S-60	0.80	0.80	0.80	0.0%
S-61	0.80	0.80	0.80	0.0%
S-62	0.80	0.79	0.79	-1.3%
S-63	0.80	0.78	0.78	-2.5%
S-64	0.79	0.78	0.78	-1.3%
S-65	0.75	0.78	0.78	4.0%
S-66	0.75	0.78	0.78	4.0%
S-67	0.75	0.78	0.78	4.0%
S-68	0.75	0.77	0.77	2.7%
S-69	0.75	0.76	0.76	1.3%
S-70	0.70	0.75	0.75	7.1%
S-71	0.70	0.74	0.74	5.7%
S-72	0.70	0.72	0.72	2.9%
S-73	0.70	0.71	0.71	1.4%
S-74	0.69	0.70	0.70	1.4%
S-75	0.59	0.69	0.64	8.5%
S-76	0.59	0.68	0.64	8.5%
S-77	0.59	0.67	0.64	8.5%
S-78	0.59	0.65	0.64	8.5%
S-79	0.59	0.65	0.64	8.5%
S-80	0.59	0.65	0.64	8.5%
S-81	0.59	0.65	0.64	8.5%
S-82	0.59	0.65	0.64	8.5%
S-83	0.59	0.65	0.64	8.5%
S-84	0.59	0.65	0.64	8.5%
S-85	0.59	0.65	0.64	8.5%
S-86	0.58	0.65	0.63	8.6%
S-87	0.58	0.65	0.63	8.6%
S-88	0.56	0.65	0.60	7.1%
S-89	0.56	0.65	0.60	7.1%
S-90	0.56	0.65	0.60	7.1%
S-91	0.56	0.65	0.60	7.1%
S-92	0.56	0.65	0.60	7.1%
S-93	0.56	0.65	0.60	7.1%
S-94	0.56	0.65	0.60	7.1%
S-95	0.56	0.65	0.60	7.1%
S-96	0.56	0.65	0.60	7.1%
S-97	0.56	0.65	0.60	7.1%
S-98	0.56	0.65	0.60	7.1%
S-99	0.56	0.65	0.60	7.1%
SO-16Y-C	1.18	0.98	0.98	-16.9%
SO-17Y-C	1.18	0.98	0.98	-16.9%
SO-18Y-C	1.18	0.98	0.98	-16.9%
SO-19Y-C	1.12	0.97	0.97	-13.4%
SO-20Y-C	1.12	0.96	0.96	-14.3%
SO-21Y-C	1.15	0.95	0.95	-17.4%
SO-22Y-C	1.11	0.94	0.94	-15.3%
SO-23Y-C	1.10	0.93	0.93	-15.5%
SO-24Y-C	1.06	0.92	0.92	-13.2%
SO-16N-C	1.39	1.13	1.13	-18.7%
SO-17N-C	1.39	1.13	1.13	-18.7%
SO-18N-C	1.39	1.13	1.13	-18.7%
SO-19N-C	1.29	1.09	1.09	-15.5%
SO-20N-C	1.22	1.04	1.04	-14.8%
SO-21N-C	1.16	0.98	0.98	-15.5%

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

Proposed Driver Class Factors

Comprehensive

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SO-22N-C	1.16	0.96	0.96	-17.2%
SO-23N-C	1.12	0.94	0.94	-16.1%
SO-24N-C	1.12	0.93	0.93	-17.0%
SO-16Y-N	1.21	1.09	1.09	-9.9%
SO-17Y-N	1.21	1.09	1.09	-9.9%
SO-18Y-N	1.21	1.09	1.09	-9.9%
SO-19Y-N	1.12	1.08	1.08	-3.6%
SO-20Y-N	1.12	1.07	1.07	-4.5%
SO-21Y-N	1.12	1.05	1.05	-6.3%
SO-22Y-N	1.12	1.04	1.04	-7.1%
SO-23Y-N	1.09	1.03	1.03	-5.5%
SO-24Y-N	1.09	1.02	1.02	-6.4%
SO-16N-N	1.42	1.26	1.26	-11.3%
SO-17N-N	1.42	1.26	1.26	-11.3%
SO-18N-N	1.42	1.26	1.26	-11.3%
SO-19N-N	1.33	1.21	1.21	-9.0%
SO-20N-N	1.24	1.15	1.15	-7.3%
SO-21N-N	1.16	1.09	1.09	-6.0%
SO-22N-N	1.16	1.07	1.07	-7.8%
SO-23N-N	1.12	1.04	1.04	-7.1%
SO-24N-N	1.12	1.03	1.03	-8.0%
M-16Y	1.18	1.01	1.01	-14.4%
M-17Y	1.18	1.01	1.01	-14.4%
M-18Y	1.18	1.01	1.01	-14.4%
M-19Y	1.12	1.01	1.01	-9.8%
M-20Y	1.12	1.01	1.01	-9.8%
M-21Y	1.15	1.00	1.00	-13.0%
M-22Y	1.11	1.00	1.00	-9.9%
M-23Y	1.10	1.00	1.00	-9.1%
M-24Y	1.06	0.99	0.99	-6.6%
M-16N	1.39	1.28	1.28	-7.9%
M-17N	1.39	1.28	1.28	-7.9%
M-18N	1.39	1.28	1.28	-7.9%
M-19N	1.29	1.20	1.20	-7.0%
M-20N	1.22	1.15	1.15	-5.7%
M-21N	1.16	1.09	1.09	-6.0%
M-22N	1.16	1.05	1.05	-9.5%
M-23N	1.12	1.04	1.04	-7.1%
M-24N	1.12	1.01	1.01	-9.8%
M-25	1.05	0.99	0.99	-5.7%
M-26	1.03	0.98	0.98	-4.9%
M-27	1.01	0.97	0.97	-4.0%
M-28	0.99	0.97	0.97	-2.0%
M-29	0.98	0.97	0.97	-1.0%
M-30	1.02	0.96	0.96	-5.9%
M-31	1.02	0.95	0.95	-6.9%
M-32	1.02	0.95	0.95	-6.9%
M-33	1.02	0.95	0.95	-6.9%
M-34	1.02	0.94	0.94	-7.8%
M-35	0.96	0.94	0.94	-2.1%
M-36	0.96	0.93	0.93	-3.1%
M-37	0.96	0.93	0.93	-3.1%
M-38	0.96	0.92	0.92	-4.2%
M-39	0.96	0.92	0.92	-4.2%
M-40	0.96	0.91	0.91	-5.2%
M-41	0.96	0.91	0.91	-5.2%
M-42	0.96	0.91	0.91	-5.2%
M-43	0.96	0.90	0.90	-6.2%
M-44	0.96	0.90	0.90	-6.2%
M-45	0.96	0.90	0.90	-6.2%
M-46	0.96	0.89	0.89	-7.3%
M-47	0.96	0.89	0.89	-7.3%
M-48	0.96	0.89	0.89	-7.3%

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

Proposed Driver Class Factors

Comprehensive

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
M-49	0.96	0.89	0.89	-7.3%
M-50	0.88	0.88	0.88	0.0%
M-51	0.87	0.87	0.87	0.0%
M-52	0.86	0.86	0.86	0.0%
M-53	0.85	0.86	0.86	1.2%
M-54	0.84	0.85	0.85	1.2%
M-55	0.81	0.85	0.85	4.9%
M-56	0.80	0.84	0.84	5.0%
M-57	0.80	0.84	0.84	5.0%
M-58	0.79	0.83	0.83	5.1%
M-59	0.79	0.82	0.82	3.8%
M-60	0.76	0.82	0.82	7.9%
M-61	0.76	0.82	0.82	7.9%
M-62	0.75	0.81	0.81	8.0%
M-63	0.75	0.80	0.80	6.7%
M-64	0.74	0.79	0.79	6.8%
M-65	0.71	0.79	0.77	8.5%
M-66	0.70	0.78	0.76	8.6%
M-67	0.69	0.77	0.75	8.7%
M-68	0.68	0.76	0.73	7.4%
M-69	0.67	0.75	0.72	7.5%
M-70	0.67	0.74	0.72	7.5%
M-71	0.66	0.72	0.71	7.6%
M-72	0.65	0.72	0.70	7.7%
M-73	0.65	0.70	0.70	7.7%
M-74	0.62	0.69	0.67	8.1%
M-75	0.59	0.67	0.64	8.5%
M-76	0.58	0.65	0.63	8.6%
M-77	0.57	0.64	0.62	8.8%
M-78	0.56	0.63	0.60	7.1%
M-79	0.55	0.63	0.59	7.3%
M-80	0.55	0.63	0.59	7.3%
M-81	0.54	0.63	0.58	7.4%
M-82	0.54	0.63	0.58	7.4%
M-83	0.53	0.63	0.57	7.5%
M-84	0.52	0.63	0.56	7.7%
M-85	0.52	0.63	0.56	7.7%
M-86	0.52	0.63	0.56	7.7%
M-87	0.52	0.63	0.56	7.7%
M-88	0.52	0.63	0.56	7.7%
M-89	0.57	0.63	0.62	8.8%
M-90	0.57	0.63	0.62	8.8%
M-91	0.57	0.63	0.62	8.8%
M-92	0.57	0.63	0.62	8.8%
M-93	0.57	0.63	0.62	8.8%
M-94	0.57	0.63	0.62	8.8%
M-95	0.57	0.63	0.62	8.8%
M-96	0.57	0.63	0.62	8.8%
M-97	0.57	0.63	0.62	8.8%
M-98	0.57	0.63	0.62	8.8%
M-99	0.57	0.63	0.62	8.8%

* Example Driver Class: "SP-16Y-C":
 "S" = Single, "M" = Married
 "P" = "Principle", "O" = Occasional
 "16" = Age
 Y" = Good Student, "N" = Not Good Student
 "C" = College Student, "N" = Not College Student

** From Corporate Study, flattened for expenses and averaged across gen

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

Proposed Driver Class Factors

Collision

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SP-16Y-C	2.70	2.08	2.08	-23.0%
SP-17Y-C	2.70	2.08	2.08	-23.0%
SP-18Y-C	2.70	2.08	2.08	-23.0%
SP-19Y-C	2.51	1.83	1.83	-27.1%
SP-20Y-C	2.51	1.63	1.63	-35.1%
SP-21Y-C	1.64	1.45	1.45	-11.6%
SP-22Y-C	1.63	1.40	1.40	-14.1%
SP-23Y-C	1.36	1.35	1.32	-2.9%
SP-24Y-C	1.35	1.28	1.28	-5.2%
SP-16N-C	3.15	2.49	2.49	-21.0%
SP-17N-C	3.15	2.49	2.49	-21.0%
SP-18N-C	3.15	2.49	2.49	-21.0%
SP-19N-C	2.70	2.12	2.12	-21.5%
SP-20N-C	2.70	1.83	1.83	-32.2%
SP-21N-C	1.84	1.58	1.58	-14.1%
SP-22N-C	1.77	1.49	1.49	-15.8%
SP-23N-C	1.51	1.42	1.42	-6.0%
SP-24N-C	1.49	1.33	1.33	-10.7%
SP-16Y-N	2.70	2.31	2.31	-14.4%
SP-17Y-N	2.70	2.31	2.31	-14.4%
SP-18Y-N	2.70	2.31	2.31	-14.4%
SP-19Y-N	2.51	2.03	2.03	-19.1%
SP-20Y-N	2.51	1.81	1.81	-27.9%
SP-21Y-N	1.64	1.61	1.61	-1.8%
SP-22Y-N	1.63	1.55	1.55	-4.9%
SP-23Y-N	1.36	1.50	1.47	8.1%
SP-24Y-N	1.35	1.42	1.42	5.2%
SP-16N-N	3.15	2.77	2.77	-12.1%
SP-17N-N	3.15	2.77	2.77	-12.1%
SP-18N-N	3.15	2.77	2.77	-12.1%
SP-19N-N	2.70	2.36	2.36	-12.6%
SP-20N-N	2.70	2.03	2.03	-24.8%
SP-21N-N	1.84	1.75	1.75	-4.9%
SP-22N-N	1.77	1.66	1.66	-6.2%
SP-23N-N	1.51	1.58	1.58	4.6%
SP-24N-N	1.49	1.48	1.48	-0.7%
S-25	1.26	1.33	1.33	5.6%
S-26	1.26	1.29	1.29	2.4%
S-27	1.26	1.25	1.25	-0.8%
S-28	1.16	1.23	1.23	6.0%
S-29	1.16	1.19	1.19	2.6%
S-30	1.07	1.19	1.16	8.4%
S-31	1.07	1.19	1.16	8.4%
S-32	1.07	1.19	1.16	8.4%
S-33	1.07	1.19	1.16	8.4%
S-34	1.07	1.19	1.16	8.4%
S-35	1.07	1.19	1.16	8.4%
S-36	1.06	1.19	1.14	7.5%
S-37	1.06	1.18	1.14	7.5%
S-38	1.06	1.18	1.14	7.5%
S-39	1.06	1.17	1.14	7.5%
S-40	1.06	1.17	1.14	7.5%
S-41	1.06	1.16	1.14	7.5%
S-42	1.05	1.15	1.13	7.6%
S-43	1.05	1.15	1.13	7.6%
S-44	1.04	1.14	1.12	7.7%
S-45	1.03	1.12	1.11	7.8%
S-46	1.03	1.12	1.11	7.8%
S-47	1.02	1.11	1.10	7.8%
S-48	1.02	1.10	1.10	7.8%
S-49	1.01	1.09	1.09	7.9%
S-50	0.96	1.08	1.04	8.3%
S-51	0.96	1.08	1.04	8.3%

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

Proposed Driver Class Factors

Collision

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
S-52	0.95	1.06	1.03	8.4%
S-53	0.94	1.06	1.02	8.5%
S-54	0.93	1.05	1.00	7.5%
S-55	0.92	1.04	0.99	7.6%
S-56	0.92	1.03	0.99	7.6%
S-57	0.92	1.02	0.99	7.6%
S-58	0.92	1.02	0.99	7.6%
S-59	0.92	1.02	0.99	7.6%
S-60	0.94	1.02	1.02	8.5%
S-61	0.95	1.02	1.02	7.4%
S-62	0.96	1.04	1.04	8.3%
S-63	0.98	1.05	1.05	7.1%
S-64	0.99	1.06	1.06	7.1%
S-65	1.01	1.06	1.06	5.0%
S-66	1.02	1.08	1.08	5.9%
S-67	1.04	1.10	1.10	5.8%
S-68	1.05	1.12	1.12	6.7%
S-69	1.07	1.15	1.15	7.5%
S-70	1.09	1.17	1.17	7.3%
S-71	1.10	1.20	1.19	8.2%
S-72	1.12	1.23	1.21	8.0%
S-73	1.13	1.25	1.22	8.0%
S-74	1.15	1.29	1.24	7.8%
S-75	1.16	1.31	1.25	7.8%
S-76	1.21	1.34	1.31	8.3%
S-77	1.23	1.38	1.33	8.1%
S-78	1.23	1.40	1.33	8.1%
S-79	1.23	1.43	1.33	8.1%
S-80	1.23	1.49	1.33	8.1%
S-81	1.23	1.49	1.33	8.1%
S-82	1.23	1.49	1.33	8.1%
S-83	1.23	1.49	1.33	8.1%
S-84	1.23	1.49	1.33	8.1%
S-85	1.23	1.49	1.33	8.1%
S-86	1.23	1.49	1.33	8.1%
S-87	1.23	1.49	1.33	8.1%
S-88	1.23	1.49	1.33	8.1%
S-89	1.23	1.49	1.33	8.1%
S-90	1.23	1.49	1.33	8.1%
S-91	1.23	1.49	1.33	8.1%
S-92	1.23	1.49	1.33	8.1%
S-93	1.23	1.49	1.33	8.1%
S-94	1.23	1.49	1.33	8.1%
S-95	1.23	1.49	1.33	8.1%
S-96	1.23	1.49	1.33	8.1%
S-97	1.23	1.49	1.33	8.1%
S-98	1.23	1.49	1.33	8.1%
S-99	1.23	1.49	1.33	8.1%
SO-16Y-C	1.39	1.76	1.76	26.6%
SO-17Y-C	1.39	1.76	1.76	26.6%
SO-18Y-C	1.39	1.76	1.76	26.6%
SO-19Y-C	1.18	1.59	1.59	34.7%
SO-20Y-C	1.18	1.48	1.48	25.4%
SO-21Y-C	1.18	1.36	1.36	15.3%
SO-22Y-C	1.18	1.32	1.32	11.9%
SO-23Y-C	1.07	1.30	1.24	15.9%
SO-24Y-C	1.06	1.25	1.23	16.0%
SO-16N-C	1.66	2.10	2.10	26.5%
SO-17N-C	1.66	2.10	2.10	26.5%
SO-18N-C	1.66	2.10	2.10	26.5%
SO-19N-C	1.44	1.85	1.85	28.5%
SO-20N-C	1.44	1.63	1.63	13.2%
SO-21N-C	1.34	1.46	1.46	9.0%

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

Proposed Driver Class Factors

Collision

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SO-22N-C	1.22	1.40	1.40	14.8%
SO-23N-C	1.14	1.35	1.35	18.4%
SO-24N-C	1.07	1.29	1.29	20.6%
SO-16Y-N	1.89	1.96	1.96	3.7%
SO-17Y-N	1.89	1.96	1.96	3.7%
SO-18Y-N	1.89	1.96	1.96	3.7%
SO-19Y-N	1.68	1.77	1.77	5.4%
SO-20Y-N	1.63	1.64	1.64	0.6%
SO-21Y-N	1.60	1.51	1.51	-5.6%
SO-22Y-N	1.44	1.47	1.47	2.1%
SO-23Y-N	1.28	1.44	1.38	7.8%
SO-24Y-N	1.27	1.39	1.37	7.9%
SO-16N-N	2.19	2.33	2.33	6.4%
SO-17N-N	2.19	2.33	2.33	6.4%
SO-18N-N	2.19	2.33	2.33	6.4%
SO-19N-N	2.03	2.05	2.05	1.0%
SO-20N-N	1.93	1.81	1.81	-6.2%
SO-21N-N	1.73	1.62	1.62	-6.4%
SO-22N-N	1.62	1.56	1.56	-3.7%
SO-23N-N	1.44	1.50	1.50	4.2%
SO-24N-N	1.37	1.43	1.43	4.4%
M-16Y	1.39	1.73	1.50	7.9%
M-17Y	1.39	1.73	1.50	7.9%
M-18Y	1.39	1.73	1.50	7.9%
M-19Y	1.18	1.57	1.27	7.6%
M-20Y	1.18	1.43	1.27	7.6%
M-21Y	1.18	1.33	1.27	7.6%
M-22Y	1.18	1.27	1.27	7.6%
M-23Y	1.07	1.23	1.16	8.4%
M-24Y	1.06	1.18	1.14	7.5%
M-16N	1.66	2.02	1.79	7.8%
M-17N	1.66	2.02	1.79	7.8%
M-18N	1.66	2.02	1.79	7.8%
M-19N	1.44	1.79	1.56	8.3%
M-20N	1.44	1.57	1.56	8.3%
M-21N	1.34	1.42	1.42	6.0%
M-22N	1.22	1.33	1.32	8.2%
M-23N	1.14	1.27	1.23	7.9%
M-24N	1.07	1.20	1.16	8.4%
M-25	1.01	1.13	1.09	7.9%
M-26	1.01	1.12	1.09	7.9%
M-27	1.01	1.12	1.09	7.9%
M-28	1.01	1.12	1.09	7.9%
M-29	1.00	1.11	1.08	8.0%
M-30	1.00	1.10	1.08	8.0%
M-31	1.00	1.10	1.08	8.0%
M-32	1.00	1.10	1.08	8.0%
M-33	1.00	1.10	1.08	8.0%
M-34	1.00	1.10	1.08	8.0%
M-35	1.00	1.10	1.08	8.0%
M-36	1.00	1.09	1.08	8.0%
M-37	1.00	1.09	1.08	8.0%
M-38	1.00	1.08	1.08	8.0%
M-39	1.00	1.08	1.08	8.0%
M-40	1.00	1.08	1.08	8.0%
M-41	1.00	1.07	1.07	7.0%
M-42	1.00	1.07	1.07	7.0%
M-43	1.00	1.06	1.06	6.0%
M-44	1.00	1.06	1.06	6.0%
M-45	1.00	1.06	1.06	6.0%
M-46	1.00	1.06	1.06	6.0%
M-47	0.98	1.05	1.05	7.1%
M-48	0.95	1.04	1.03	8.4%

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

Proposed Driver Class Factors

Collision

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
M-49	0.93	1.03	1.00	7.5%
M-50	0.91	1.02	0.98	7.7%
M-51	0.88	1.02	0.95	8.0%
M-52	0.88	1.02	0.95	8.0%
M-53	0.87	1.01	0.94	8.0%
M-54	0.86	1.01	0.93	8.1%
M-55	0.84	1.00	0.91	8.3%
M-56	0.84	1.00	0.91	8.3%
M-57	0.84	1.00	0.91	8.3%
M-58	0.84	0.99	0.91	8.3%
M-59	0.84	0.99	0.91	8.3%
M-60	0.88	0.99	0.95	8.0%
M-61	0.88	0.99	0.95	8.0%
M-62	0.88	1.00	0.95	8.0%
M-63	0.88	1.00	0.95	8.0%
M-64	0.90	1.01	0.97	7.8%
M-65	0.93	1.02	1.00	7.5%
M-66	0.93	1.03	1.00	7.5%
M-67	0.93	1.04	1.00	7.5%
M-68	0.94	1.06	1.02	8.5%
M-69	0.95	1.07	1.03	8.4%
M-70	1.02	1.08	1.08	5.9%
M-71	1.02	1.11	1.10	7.8%
M-72	1.02	1.14	1.10	7.8%
M-73	1.02	1.17	1.10	7.8%
M-74	1.04	1.19	1.12	7.7%
M-75	1.07	1.23	1.16	8.4%
M-76	1.10	1.27	1.19	8.2%
M-77	1.13	1.32	1.22	8.0%
M-78	1.16	1.37	1.25	7.8%
M-79	1.18	1.43	1.27	7.6%
M-80	1.20	1.48	1.30	8.3%
M-81	1.22	1.48	1.32	8.2%
M-82	1.22	1.48	1.32	8.2%
M-83	1.23	1.48	1.33	8.1%
M-84	1.23	1.48	1.33	8.1%
M-85	1.23	1.48	1.33	8.1%
M-86	1.23	1.48	1.33	8.1%
M-87	1.23	1.48	1.33	8.1%
M-88	1.23	1.48	1.33	8.1%
M-89	1.23	1.48	1.33	8.1%
M-90	1.23	1.48	1.33	8.1%
M-91	1.23	1.48	1.33	8.1%
M-92	1.23	1.48	1.33	8.1%
M-93	1.23	1.48	1.33	8.1%
M-94	1.23	1.48	1.33	8.1%
M-95	1.23	1.48	1.33	8.1%
M-96	1.23	1.48	1.33	8.1%
M-97	1.23	1.48	1.33	8.1%
M-98	1.23	1.48	1.33	8.1%
M-99	1.23	1.48	1.33	8.1%

* Example Driver Class: "SP-16Y-C":
 "S" = Single, "M" = Married
 "P" = "Principle", "O" = Occasional
 "16" = Age
 Y" = Good Student, "N" = Not Good Student
 "C" = College Student, "N" = Not College Student

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

Proposed Driver Class Factors

Medical Benefits, Combined Loss Benefits

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SP-16Y-C	2.70	1.43	1.43	-47.0%
SP-17Y-C	2.70	1.43	1.43	-47.0%
SP-18Y-C	2.70	1.43	1.43	-47.0%
SP-19Y-C	2.51	1.32	1.32	-47.4%
SP-20Y-C	2.51	1.23	1.23	-51.0%
SP-21Y-C	1.63	1.15	1.15	-29.4%
SP-22Y-C	1.63	1.13	1.13	-30.7%
SP-23Y-C	1.35	1.11	1.11	-17.8%
SP-24Y-C	1.35	1.10	1.10	-18.5%
SP-16N-C	2.88	1.75	1.75	-39.2%
SP-17N-C	2.88	1.75	1.75	-39.2%
SP-18N-C	2.88	1.75	1.75	-39.2%
SP-19N-C	2.70	1.55	1.55	-42.6%
SP-20N-C	2.70	1.38	1.38	-48.9%
SP-21N-C	1.77	1.23	1.23	-30.5%
SP-22N-C	1.77	1.17	1.17	-33.9%
SP-23N-C	1.49	1.15	1.15	-22.8%
SP-24N-C	1.49	1.12	1.12	-24.8%
SP-16Y-N	2.70	1.59	1.59	-41.1%
SP-17Y-N	2.70	1.59	1.59	-41.1%
SP-18Y-N	2.70	1.59	1.59	-41.1%
SP-19Y-N	2.51	1.47	1.47	-41.4%
SP-20Y-N	2.51	1.37	1.37	-45.4%
SP-21Y-N	1.63	1.28	1.28	-21.5%
SP-22Y-N	1.63	1.25	1.25	-23.3%
SP-23Y-N	1.35	1.23	1.23	-8.9%
SP-24Y-N	1.35	1.22	1.22	-9.6%
SP-16N-N	2.88	1.94	1.94	-32.6%
SP-17N-N	2.88	1.94	1.94	-32.6%
SP-18N-N	2.88	1.94	1.94	-32.6%
SP-19N-N	2.70	1.72	1.72	-36.3%
SP-20N-N	2.70	1.53	1.53	-43.3%
SP-21N-N	1.77	1.37	1.37	-22.6%
SP-22N-N	1.77	1.30	1.30	-26.6%
SP-23N-N	1.49	1.28	1.28	-14.1%
SP-24N-N	1.49	1.24	1.24	-16.8%
S-25	1.26	1.19	1.19	-5.6%
S-26	1.26	1.18	1.18	-6.3%
S-27	1.26	1.18	1.18	-6.3%
S-28	1.16	1.17	1.17	0.9%
S-29	1.16	1.17	1.17	0.9%
S-30	1.07	1.16	1.16	8.4%
S-31	1.07	1.16	1.16	8.4%
S-32	1.07	1.16	1.16	8.4%
S-33	1.07	1.16	1.16	8.4%
S-34	1.07	1.16	1.16	8.4%
S-35	1.07	1.16	1.16	8.4%
S-36	1.07	1.16	1.16	8.4%
S-37	1.07	1.16	1.16	8.4%
S-38	1.07	1.16	1.16	8.4%
S-39	1.07	1.16	1.16	8.4%
S-40	1.07	1.16	1.16	8.4%
S-41	1.07	1.16	1.16	8.4%
S-42	1.07	1.16	1.16	8.4%
S-43	1.07	1.16	1.16	8.4%
S-44	1.07	1.16	1.16	8.4%
S-45	1.07	1.16	1.16	8.4%
S-46	1.07	1.16	1.16	8.4%
S-47	1.07	1.16	1.16	8.4%
S-48	1.07	1.16	1.16	8.4%
S-49	1.07	1.16	1.16	8.4%
S-50	1.02	1.15	1.10	7.8%
S-51	1.02	1.15	1.10	7.8%

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

Proposed Driver Class Factors

Medical Benefits, Combined Loss Benefits

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
S-52	1.02	1.13	1.10	7.8%
S-53	1.02	1.12	1.10	7.8%
S-54	1.02	1.10	1.10	7.8%
S-55	0.96	1.09	1.04	8.3%
S-56	0.96	1.08	1.04	8.3%
S-57	0.96	1.08	1.04	8.3%
S-58	0.96	1.07	1.04	8.3%
S-59	0.96	1.07	1.04	8.3%
S-60	0.91	1.07	0.98	7.7%
S-61	0.91	1.07	0.98	7.7%
S-62	0.91	1.07	0.98	7.7%
S-63	0.91	1.07	0.98	7.7%
S-64	0.91	1.07	0.98	7.7%
S-65	0.91	1.07	0.98	7.7%
S-66	0.91	1.07	0.98	7.7%
S-67	0.91	1.07	0.98	7.7%
S-68	0.91	1.07	0.98	7.7%
S-69	0.91	1.07	0.98	7.7%
S-70	0.86	1.07	0.93	8.1%
S-71	0.86	1.08	0.93	8.1%
S-72	0.86	1.08	0.93	8.1%
S-73	0.86	1.08	0.93	8.1%
S-74	0.86	1.09	0.93	8.1%
S-75	0.86	1.10	0.93	8.1%
S-76	0.86	1.10	0.93	8.1%
S-77	0.86	1.11	0.93	8.1%
S-78	0.86	1.11	0.93	8.1%
S-79	0.86	1.11	0.93	8.1%
S-80	0.86	1.11	0.93	8.1%
S-81	0.86	1.11	0.93	8.1%
S-82	0.86	1.11	0.93	8.1%
S-83	0.86	1.11	0.93	8.1%
S-84	0.86	1.11	0.93	8.1%
S-85	0.86	1.11	0.93	8.1%
S-86	0.86	1.11	0.93	8.1%
S-87	0.86	1.11	0.93	8.1%
S-88	0.86	1.11	0.93	8.1%
S-89	0.86	1.11	0.93	8.1%
S-90	0.86	1.11	0.93	8.1%
S-91	0.86	1.11	0.93	8.1%
S-92	0.86	1.11	0.93	8.1%
S-93	0.86	1.11	0.93	8.1%
S-94	0.86	1.11	0.93	8.1%
S-95	0.86	1.11	0.93	8.1%
S-96	0.86	1.11	0.93	8.1%
S-97	0.86	1.11	0.93	8.1%
S-98	0.86	1.11	0.93	8.1%
S-99	0.86	1.11	0.93	8.1%
SO-16Y-C	1.39	1.28	1.28	-7.9%
SO-17Y-C	1.39	1.28	1.28	-7.9%
SO-18Y-C	1.39	1.28	1.28	-7.9%
SO-19Y-C	1.18	1.22	1.22	-3.4%
SO-20Y-C	1.18	1.16	1.16	-1.7%
SO-21Y-C	1.18	1.12	1.12	-5.1%
SO-22Y-C	1.18	1.10	1.10	-6.8%
SO-23Y-C	1.07	1.10	1.10	2.8%
SO-24Y-C	1.07	1.08	1.08	0.9%
SO-16N-C	1.66	1.55	1.55	-6.6%
SO-17N-C	1.66	1.55	1.55	-6.6%
SO-18N-C	1.66	1.55	1.55	-6.6%
SO-19N-C	1.44	1.41	1.41	-2.1%
SO-20N-C	1.35	1.29	1.29	-4.4%
SO-21N-C	1.23	1.19	1.19	-3.3%

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

Proposed Driver Class Factors

Medical Benefits, Combined Loss Benefits

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
SO-22N-C	1.18	1.14	1.14	-3.4%
SO-23N-C	1.15	1.13	1.13	-1.7%
SO-24N-C	1.13	1.10	1.10	-2.7%
SO-16Y-N	1.81	1.42	1.42	-21.5%
SO-17Y-N	1.81	1.42	1.42	-21.5%
SO-18Y-N	1.81	1.42	1.42	-21.5%
SO-19Y-N	1.63	1.36	1.36	-16.6%
SO-20Y-N	1.63	1.29	1.29	-20.9%
SO-21Y-N	1.44	1.24	1.24	-13.9%
SO-22Y-N	1.44	1.22	1.22	-15.3%
SO-23Y-N	1.17	1.22	1.22	4.3%
SO-24Y-N	1.13	1.20	1.20	6.2%
SO-16N-N	1.91	1.72	1.72	-9.9%
SO-17N-N	1.91	1.72	1.72	-9.9%
SO-18N-N	1.91	1.72	1.72	-9.9%
SO-19N-N	1.77	1.57	1.57	-11.3%
SO-20N-N	1.77	1.43	1.43	-19.2%
SO-21N-N	1.53	1.32	1.32	-13.7%
SO-22N-N	1.53	1.27	1.27	-17.0%
SO-23N-N	1.26	1.25	1.25	-0.8%
SO-24N-N	1.26	1.22	1.22	-3.2%
M-16Y	1.39	1.30	1.30	-6.5%
M-17Y	1.39	1.30	1.30	-6.5%
M-18Y	1.39	1.30	1.30	-6.5%
M-19Y	1.18	1.22	1.22	3.4%
M-20Y	1.18	1.17	1.17	-0.8%
M-21Y	1.18	1.14	1.14	-3.4%
M-22Y	1.18	1.12	1.12	-5.1%
M-23Y	1.07	1.12	1.12	4.7%
M-24Y	1.07	1.10	1.10	2.8%
M-16N	1.66	1.77	1.77	6.6%
M-17N	1.66	1.77	1.77	6.6%
M-18N	1.66	1.77	1.77	6.6%
M-19N	1.44	1.53	1.53	6.3%
M-20N	1.35	1.34	1.34	-0.7%
M-21N	1.23	1.23	1.23	0.0%
M-22N	1.18	1.18	1.18	0.0%
M-23N	1.15	1.15	1.15	0.0%
M-24N	1.13	1.12	1.12	-0.9%
M-25	1.07	1.10	1.10	2.8%
M-26	1.07	1.08	1.08	0.9%
M-27	1.07	1.08	1.08	0.9%
M-28	1.07	1.08	1.08	0.9%
M-29	1.07	1.08	1.08	0.9%
M-30	1.07	1.07	1.07	0.0%
M-31	1.07	1.07	1.07	0.0%
M-32	1.07	1.07	1.07	0.0%
M-33	1.07	1.07	1.07	0.0%
M-34	1.07	1.07	1.07	0.0%
M-35	1.07	1.08	1.08	0.9%
M-36	1.07	1.09	1.09	1.9%
M-37	1.07	1.09	1.09	1.9%
M-38	1.07	1.10	1.10	2.8%
M-39	1.07	1.10	1.10	2.8%
M-40	1.07	1.11	1.11	3.7%
M-41	1.07	1.12	1.12	4.7%
M-42	1.07	1.12	1.12	4.7%
M-43	1.07	1.12	1.12	4.7%
M-44	1.07	1.12	1.12	4.7%
M-45	1.07	1.12	1.12	4.7%
M-46	1.07	1.12	1.12	4.7%
M-47	1.07	1.12	1.12	4.7%
M-48	1.07	1.12	1.12	4.7%

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

Proposed Driver Class Factors

Medical Benefits, Combined Loss Benefits

Driver Class*	Current Factor	Indicated Factor**	Capped Proposed Factor	Capped Proposed Change
M-49	1.07	1.11	1.11	3.7%
M-50	1.02	1.11	1.10	7.8%
M-51	1.02	1.10	1.10	7.8%
M-52	1.02	1.10	1.10	7.8%
M-53	1.02	1.08	1.08	5.9%
M-54	1.02	1.07	1.07	4.9%
M-55	0.96	1.07	1.04	8.3%
M-56	0.96	1.06	1.04	8.3%
M-57	0.96	1.06	1.04	8.3%
M-58	0.96	1.06	1.04	8.3%
M-59	0.96	1.05	1.04	8.3%
M-60	0.91	1.05	0.98	7.7%
M-61	0.91	1.04	0.98	7.7%
M-62	0.91	1.04	0.98	7.7%
M-63	0.91	1.04	0.98	7.7%
M-64	0.91	1.05	0.98	7.7%
M-65	0.91	1.05	0.98	7.7%
M-66	0.91	1.06	0.98	7.7%
M-67	0.91	1.06	0.98	7.7%
M-68	0.91	1.06	0.98	7.7%
M-69	0.91	1.06	0.98	7.7%
M-70	0.86	1.07	0.93	8.1%
M-71	0.86	1.09	0.93	8.1%
M-72	0.86	1.10	0.93	8.1%
M-73	0.86	1.10	0.93	8.1%
M-74	0.86	1.11	0.93	8.1%
M-75	0.86	1.12	0.93	8.1%
M-76	0.86	1.12	0.93	8.1%
M-77	0.86	1.14	0.93	8.1%
M-78	0.86	1.14	0.93	8.1%
M-79	0.86	1.16	0.93	8.1%
M-80	0.86	1.16	0.93	8.1%
M-81	0.86	1.16	0.93	8.1%
M-82	0.86	1.16	0.93	8.1%
M-83	0.86	1.16	0.93	8.1%
M-84	0.86	1.16	0.93	8.1%
M-85	0.86	1.16	0.93	8.1%
M-86	0.86	1.16	0.93	8.1%
M-87	0.86	1.16	0.93	8.1%
M-88	0.86	1.16	0.93	8.1%
M-89	0.86	1.16	0.93	8.1%
M-90	0.86	1.16	0.93	8.1%
M-91	0.86	1.16	0.93	8.1%
M-92	0.86	1.16	0.93	8.1%
M-93	0.86	1.16	0.93	8.1%
M-94	0.86	1.16	0.93	8.1%
M-95	0.86	1.16	0.93	8.1%
M-96	0.86	1.16	0.93	8.1%
M-97	0.86	1.16	0.93	8.1%
M-98	0.86	1.16	0.93	8.1%
M-99	0.86	1.16	0.93	8.1%

* Example Driver Class: "SP-16Y-C":
 "S" = Single, "M" = Married
 "P" = "Principle", "O" = Occasional
 "16" = Age
 Y" = Good Student, "N" = Not Good Student
 "C" = College Student, "N" = Not College Student

** From Corporate Study, flattened for expenses and averaged across genc

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

Household Comp Factors

Bodily Injury and Property Damage

Current HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.94	1.08	1.08	1.08	0.94	1.08	1.08	1.08	1.02	1.05	1.05	1.05
2	1.04	1.08	1.08	1.08	1.04	1.08	1.08	1.08	0.97	1.00	1.04	1.04
3	1.04	1.04	1.08	1.08	1.04	1.04	1.08	1.08	0.94	0.94	1.00	1.04
4	1.02	1.02	1.02	1.07	1.02	1.02	1.02	1.07	0.94	0.94	0.94	1.00

Flattened Corporate Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	1.08	1.18	1.18	1.18	1.03	1.16	1.16	1.16	1.00	1.07	1.07	1.07
2	0.98	1.08	1.18	1.18	0.98	1.08	1.16	1.16	0.92	1.00	1.07	1.07
3	0.98	0.98	1.08	1.18	0.98	0.98	1.08	1.16	0.92	0.92	1.00	1.07
4	0.98	0.98	0.98	1.08	0.98	0.98	0.98	1.08	0.92	0.92	0.92	1.00

Proposed (Capped) HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.99	1.13	1.13	1.13	0.99	1.13	1.13	1.13	1.00	1.07	1.07	1.07
2	0.98	1.08	1.13	1.13	0.98	1.08	1.13	1.13	0.92	1.00	1.07	1.07
3	0.98	0.98	1.08	1.13	0.98	0.98	1.08	1.13	0.92	0.92	1.00	1.07
4	0.98	0.98	0.98	1.08	0.98	0.98	0.98	1.08	0.92	0.92	0.92	1.00

Net Proposed Change

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	5.7%	5.0%	5.0%	5.0%	5.7%	5.0%	5.0%	5.0%	-1.6%	2.2%	2.2%	2.2%
2	-5.5%	0.3%	5.0%	5.0%	-5.5%	0.3%	5.0%	5.0%	-4.8%	0.3%	3.2%	3.2%
3	-5.5%	-5.5%	0.3%	5.0%	-5.5%	-5.5%	0.3%	5.0%	-1.8%	-1.8%	0.3%	3.2%
4	-3.6%	-3.6%	-3.6%	1.3%	-3.6%	-3.6%	-3.6%	1.3%	-1.8%	-1.8%	-1.8%	0.3%

Premium Effect: Bodily Injury -0.3%
 Property Damage -0.4%

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

Household Comp Factors

Medical Benefits and Combined Loss Benefits

Current HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.93	1.08	1.08	1.08	0.93	1.08	1.08	1.08	1.00	1.08	1.08	1.08
2	1.00	1.00	1.08	1.08	1.00	1.00	1.08	1.08	0.96	1.00	1.08	1.08
3	1.00	1.00	1.05	1.08	1.00	1.00	1.05	1.08	0.94	0.94	1.07	1.08
4	1.00	1.00	1.00	1.05	1.00	1.00	1.00	1.05	0.94	0.94	1.04	1.08

Flattened Corporate Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.90	1.02	1.02	1.02	0.97	1.18	1.18	1.18	1.00	1.23	1.23	1.23
2	0.90	0.90	1.02	1.02	0.92	1.02	1.18	1.18	0.92	1.00	1.23	1.23
3	0.90	0.90	0.90	1.02	0.92	0.92	1.02	1.18	0.92	0.92	1.00	1.23
4	0.90	0.90	0.90	0.90	0.92	0.92	0.92	1.02	0.92	0.92	0.92	1.00

Proposed (Capped) HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.90	1.02	1.02	1.02	0.97	1.13	1.13	1.13	1.00	1.13	1.13	1.13
2	0.90	0.90	1.02	1.02	0.92	1.02	1.13	1.13	0.92	1.00	1.13	1.13
3	0.90	0.90	0.90	1.02	0.92	0.92	1.02	1.13	0.92	0.92	1.00	1.13
4	0.90	0.90	0.90	0.90	0.92	0.92	0.92	1.02	0.92	0.92	0.92	1.00

Net Proposed Change

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	-1.1%	-3.5%	-3.5%	-3.5%	6.6%	6.9%	6.9%	6.9%	2.2%	6.9%	6.9%	6.9%
2	-8.0%	-8.0%	-3.5%	-3.5%	-6.0%	4.2%	6.9%	6.9%	-2.1%	2.2%	6.9%	6.9%
3	-8.0%	-8.0%	-12.4%	-3.5%	-6.0%	-6.0%	-0.7%	6.9%	0.0%	0.0%	-4.5%	6.9%
4	-8.0%	-8.0%	-8.0%	-12.4%	-6.0%	-6.0%	-6.0%	-0.7%	0.0%	0.0%	-9.6%	-5.4%

Premium Effect: Medical Benefits -2.1%
 Combined Loss Benefits -3.1%

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

Household Comp Factors

Comprehensive

Current HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.96	1.00	1.00	1.00	0.96	1.00	1.00	1.00	0.91	0.98	0.98	0.98
2	1.07	1.04	1.04	1.04	1.07	1.04	1.04	1.04	1.06	1.00	1.00	1.00
3	1.07	1.07	1.06	1.04	1.07	1.07	1.06	1.04	1.07	1.07	1.07	1.07
4	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07

Flattened Corporate Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	1.18	1.21	1.21	1.21	1.10	1.20	1.20	1.20	1.00	1.03	1.03	1.03
2	1.26	1.18	1.21	1.21	1.22	1.16	1.20	1.20	1.09	1.00	1.03	1.03
3	1.26	1.26	1.18	1.21	1.22	1.22	1.16	1.20	1.09	1.09	1.00	1.03
4	1.26	1.26	1.26	1.18	1.22	1.22	1.22	1.16	1.09	1.09	1.09	1.00

Proposed (Capped) HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	1.01	1.05	1.05	1.05	1.01	1.05	1.05	1.05	0.96	1.03	1.03	1.03
2	1.12	1.09	1.09	1.09	1.12	1.09	1.09	1.09	1.09	1.00	1.03	1.03
3	1.12	1.12	1.11	1.09	1.12	1.12	1.11	1.09	1.09	1.09	1.00	1.03
4	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.09	1.09	1.09	1.00

Net Proposed Change

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	2.3%	2.1%	2.1%	2.1%	2.3%	2.1%	2.1%	2.1%	2.6%	2.2%	2.2%	2.2%
2	1.8%	1.9%	1.9%	1.9%	1.8%	1.9%	1.9%	1.9%	0.0%	-2.7%	0.2%	0.2%
3	1.8%	1.8%	1.9%	1.9%	1.8%	1.8%	1.9%	1.9%	-0.9%	-0.9%	-9.1%	-6.4%
4	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	-0.9%	-0.9%	-0.9%	-9.1%

Premium Effect: Comprehensive 2.8%

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

Household Comp Factors

Collision

Current HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.93	1.07	1.07	1.07	0.93	1.07	1.07	1.07	0.99	1.06	1.06	1.06
2	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	0.99	1.00	1.06	1.06
3	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	0.99	0.99	1.04	1.06
4	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	0.99	0.99	0.99	1.04

Flattened Corporate Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	1.12	1.24	1.24	1.24	1.06	1.15	1.15	1.15	1.00	1.05	1.05	1.05
2	1.12	1.12	1.24	1.24	1.09	1.12	1.15	1.15	1.01	1.00	1.05	1.05
3	1.12	1.12	1.12	1.24	1.09	1.09	1.12	1.15	1.01	1.01	1.00	1.05
4	1.12	1.12	1.12	1.12	1.09	1.09	1.09	1.12	1.01	1.01	1.01	1.00

Proposed (Capped) HHC Factors

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	0.98	1.12	1.12	1.12	0.98	1.12	1.12	1.12	1.00	1.05	1.05	1.05
2	1.12	1.12	1.12	1.12	1.09	1.12	1.12	1.12	1.01	1.00	1.05	1.05
3	1.12	1.12	1.12	1.12	1.09	1.09	1.12	1.12	1.01	1.01	1.00	1.05
4	1.12	1.12	1.12	1.12	1.09	1.09	1.09	1.12	1.01	1.01	1.01	1.00

Net Proposed Change

V \ D	Youngest Driver Age 16 - 20				Youngest Driver Age 21-24				Youngest Driver Age Over 24			
	1	2	3	4	1	2	3	4	1	2	3	4
1	3.6%	2.9%	2.9%	2.9%	3.6%	2.9%	2.9%	2.9%	-0.7%	-2.6%	-2.6%	-2.6%
2	2.9%	2.9%	2.9%	2.9%	0.2%	2.9%	2.9%	2.9%	0.3%	-1.7%	-2.6%	-2.6%
3	2.9%	2.9%	2.9%	2.9%	0.2%	0.2%	2.9%	2.9%	0.3%	0.3%	-5.4%	-2.6%
4	2.9%	2.9%	2.9%	2.9%	0.2%	0.2%	0.2%	2.9%	0.3%	0.3%	0.3%	-5.4%

Premium Effect: Collision 1.7%

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

Proposed Model Year Factors

Bodily Injury

Property Damage

Model Year	Current Factor*	Proposed Factor**	Net Change	Model Year	Current Factor*	Proposed Factor**	Net Change
2020	1.056	1.048	-1.6%	2020	1.040	1.048	2.3%
2019	1.047	1.040	-1.6%	2019	1.033	1.040	2.2%
2018	1.037	1.032	-1.4%	2018	1.027	1.032	2.0%
2017	1.028	1.024	-1.3%	2017	1.020	1.024	1.9%
2016	1.019	1.016	-1.2%	2016	1.013	1.016	1.8%
2015	1.009	1.008	-1.0%	2015	1.007	1.008	1.6%
2014	1.000	1.000	-0.9%	2014	1.000	1.000	1.5%
2013	0.991	0.992	-0.8%	2013	0.993	0.992	1.4%
2012	0.981	0.983	-0.7%	2012	0.987	0.983	1.1%
2011	0.972	0.975	-0.6%	2011	0.980	0.975	1.0%
2010	0.963	0.967	-0.5%	2010	0.973	0.967	0.9%
2009	0.953	0.958	-0.4%	2009	0.967	0.958	0.6%
2008	0.944	0.950	-0.3%	2008	0.960	0.950	0.5%
2007	0.935	0.942	-0.1%	2007	0.953	0.942	0.4%
2006	0.925	0.933	0.0%	2006	0.947	0.933	0.0%
2005	0.916	0.925	0.1%	2005	0.940	0.925	-0.1%
2004	0.907	0.917	0.2%	2004	0.933	0.917	-0.2%
2003	0.898	0.908	0.2%	2003	0.927	0.908	-0.6%
2002	0.888	0.900	0.4%	2002	0.920	0.900	-0.7%
2001	0.878	0.892	0.7%	2001	0.912	0.892	-0.7%
2000	0.868	0.883	0.8%	2000	0.907	0.883	-1.2%
1999	0.858	0.875	1.1%	1999	0.901	0.875	-1.4%
1998	0.849	0.867	1.2%	1998	0.894	0.867	-1.5%
1997	0.838	0.858	1.5%	1997	0.887	0.858	-1.8%
1996	0.828	0.850	1.7%	1996	0.881	0.850	-2.0%
1995	0.818	0.842	2.0%	1995	0.874	0.842	-2.2%
1994	0.809	0.833	2.0%	1994	0.874	0.833	-3.2%
1993	0.809	0.825	1.1%	1993	0.874	0.825	-4.2%
1992	0.809	0.825	1.1%	1992	0.874	0.825	-4.2%
1991	0.809	0.825	1.1%	1991	0.874	0.825	-4.2%
1990	0.809	0.825	1.1%	1990	0.874	0.825	-4.2%
Additive:	0.009	0.008		Additive:	0.007	0.008	
Premium Impact:			0.9%	Premium Impact:			-1.5%

* Rebased to 2014

** From Corporate Study; flattened for fixed expenses

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

Proposed Model Year Factors

Medical Benefits

Comprehensive

Model Year	Current Factor*	Proposed Factor**	Net Change	Model Year	Current Factor*	Proposed Factor**	Net Change
2020	1.096	1.072	-5.6%	2020	1.123	1.120	1.1%
2019	1.080	1.060	-5.3%	2019	1.103	1.100	1.1%
2018	1.064	1.048	-4.9%	2018	1.082	1.080	1.2%
2017	1.048	1.036	-4.6%	2017	1.062	1.060	1.2%
2016	1.032	1.024	-4.2%	2016	1.041	1.040	1.3%
2015	1.016	1.012	-3.9%	2015	1.021	1.020	1.3%
2014	1.000	1.000	-3.5%	2014	1.000	1.000	1.4%
2013	0.984	0.988	-3.1%	2013	0.979	0.980	1.5%
2012	0.968	0.977	-2.6%	2012	0.959	0.960	1.5%
2011	0.952	0.965	-2.2%	2011	0.938	0.941	1.7%
2010	0.936	0.954	-1.6%	2010	0.918	0.921	1.8%
2009	0.920	0.942	-1.2%	2009	0.897	0.901	1.9%
2008	0.905	0.930	-0.8%	2008	0.876	0.878	1.7%
2007	0.889	0.916	-0.5%	2007	0.855	0.849	0.7%
2006	0.873	0.905	0.1%	2006	0.835	0.820	-0.4%
2005	0.858	0.892	0.4%	2005	0.814	0.791	-1.4%
2004	0.841	0.880	1.0%	2004	0.794	0.761	-2.8%
2003	0.825	0.868	1.6%	2003	0.772	0.732	-3.8%
2002	0.810	0.855	1.9%	2002	0.752	0.706	-4.8%
2001	0.793	0.842	2.5%	2001	0.731	0.688	-4.5%
2000	0.776	0.831	3.4%	2000	0.710	0.669	-4.4%
1999	0.760	0.818	3.9%	1999	0.689	0.652	-4.0%
1998	0.744	0.806	4.6%	1998	0.667	0.633	-3.7%
1997	0.726	0.790	5.0%	1997	0.647	0.616	-3.4%
1996	0.716	0.773	4.2%	1996	0.626	0.598	-3.1%
1995	0.716	0.769	3.7%	1995	0.604	0.579	-2.8%
1994	0.716	0.756	1.9%	1994	0.584	0.561	-2.6%
1993	0.716	0.744	0.3%	1993	0.564	0.543	-2.4%
1992	0.716	0.744	0.3%	1992	0.564	0.543	-2.4%
1991	0.716	0.744	0.3%	1991	0.564	0.543	-2.4%
1990	0.716	0.744	0.3%	1990	0.564	0.543	-2.4%
Additive:	0.016	0.012		Additive:	0.021	0.020	
			Premium Impact: 3.6%				Premium Impact: -1.4%

* Rebased to 2014

** From Corporate Study; flattened for fixed expenses

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

Proposed Model Year Factors

Collision

Model Year	Current Factor*	Proposed Factor**	Net Change
2020	1.184	1.192	2.9%
2019	1.153	1.160	2.9%
2018	1.122	1.128	2.8%
2017	1.092	1.096	2.6%
2016	1.061	1.064	2.5%
2015	1.031	1.032	2.3%
2014	1.000	1.000	2.2%
2013	0.969	0.968	2.1%
2012	0.939	0.936	1.9%
2011	0.908	0.905	1.9%
2010	0.878	0.873	1.7%
2009	0.847	0.841	1.5%
2008	0.816	0.803	0.6%
2007	0.785	0.765	-0.4%
2006	0.754	0.729	-1.1%
2005	0.723	0.691	-2.3%
2004	0.692	0.653	-3.5%
2003	0.660	0.616	-4.6%
2002	0.630	0.579	-6.0%
2001	0.599	0.551	-5.9%
2000	0.566	0.523	-5.5%
1999	0.535	0.495	-5.4%
1998	0.505	0.468	-5.2%
1997	0.473	0.440	-4.9%
1996	0.443	0.412	-4.9%
1995	0.411	0.384	-4.5%
1994	0.380	0.356	-4.2%
1993	0.368	0.345	-4.1%
1992	0.368	0.345	-4.1%
1991	0.368	0.345	-4.1%
1990	0.368	0.345	-4.1%

Additive: 0.031 0.032
Premium Impact: -2.2%

* Rebased to 2014
** From Corporate Study; flattened for fixed expenses

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

Proposed New Vehicle Discount

Bodily Injury

Age of Vehicle	Current Factor	Proposed Factor*	Net Change
0	0.885	0.899	1.5%
1	0.908	0.912	0.3%
2	0.931	0.931	-0.1%
3	0.954	0.954	-0.1%
4	0.977	0.977	-0.1%
5+	1.000	1.000	-0.1%

Premium Impact: 0.1%

Property Damage

Age of Vehicle	Current Factor	Proposed Factor*	Net Change
0	0.976	0.899	-6.6%
1	0.981	0.912	-5.7%
2	0.986	0.931	-4.2%
3	0.991	0.954	-2.4%
4	0.995	0.977	-0.4%
5+	1.000	1.000	1.4%

Premium Impact: -1.4%

Medical Benefits

Age of Vehicle	Current Factor	Proposed Factor*	Net Change
0	0.858	0.827	-2.9%
1	0.887	0.853	-3.2%
2	0.915	0.888	-2.3%
3	0.943	0.925	-1.2%
4	0.972	0.963	-0.2%
5+	1.000	1.000	0.7%

Premium Impact: -0.7%

Comprehensive

Age of Vehicle	Current Factor	Proposed Factor*	Net Change
0	0.832	0.859	2.0%
1	0.890	0.921	2.3%
2	0.926	0.959	2.3%
3	0.953	0.989	2.5%
4	0.977	0.998	0.9%
5+	1.000	1.000	-1.2%

Premium Impact: 1.2%

Collision

Age of Vehicle	Current Factor	Proposed Factor*	Net Change
0	0.775	0.796	2.0%
1	0.820	0.840	1.7%
2	0.865	0.880	1.0%
3	0.910	0.921	0.5%
4	0.955	0.960	-0.2%
5+	1.000	1.000	-0.7%

Premium Impact: 0.7%

* From Corporate Study, flattened for fixed expenses

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

Miscellaneous Vehicles

Antique and Classic Regular Use Rate Factors

Coverage	Current Rate Factor	Adjust for PPA Offsets**	Proposed Rate Factor
BI	0.99	0.944	0.93
PD	0.99	0.926	0.92
MDCL	0.98	0.914	0.90
COMBL	0.98	0.914	0.90

**Remove PPA offsets for MYR, NVD, MYR rebase

Comprehensive Antique and Classic Regular Use Rate Factors

Deductible	Policy Form Code	Current Deductible Percent	Offset for Factor Changes*	Proposed Deductible Percent
50	Antique	0.70	0.96	0.73
100	Antique	0.61	0.96	0.64
250	Antique	0.45	0.96	0.47
500	Antique	0.34	0.96	0.35
50	Classics	0.89	0.96	0.93
100	Classics	0.78	0.96	0.81
250	Classics	0.56	0.96	0.58
500	Classics	0.43	0.96	0.45

Collision Antique and Classic Regular Use Rate Factors

Deductible	Policy Form Code	Current Deductible Percent	Offset for Factor Changes*	Proposed Deductible Percent
200	Antique	0.56	1.07	0.52
250	Antique	0.54	1.07	0.51
500	Antique	0.45	1.07	0.42
1000	Antique	0.33	1.07	0.31
200	Classics	1.06	1.07	0.99
250	Classics	1.01	1.07	0.94
500	Classics	0.85	1.07	0.80
1000	Classics	0.62	1.07	0.58

*Offset for DCF, HHC, Commuter Surcharge factor changes

Nationwide/Allied Insurance Standard Auto Classification Plan Analysis

The following summarizes revisions to the loss cost relativities for many of the common rating variables utilized by Nationwide and Allied Insurance within their Standard Auto classification plan. The revised selected loss cost relativities were chosen in light of the updated loss cost relativity indications, the prior indicated and selected loss cost relativity, an evaluation of our relative competitiveness for select variables and the resulting change between the selected and prior selected loss cost relativity.

The indicated loss cost relativities have been generated using Generalized Linear Modeling (GLM). GLM is a multivariate modeling technique which incorporates many rating variables into a single model (per target metric) for the purposes of generating rate relativity indications for these variables simultaneously. GLMs and other multivariate techniques are now being used by a number of insurance companies for the purpose of deriving rate relativity indications as these techniques produce more accurate indications.

For our updated loss cost relativity indications, frequency and severity metrics were modeled separately. Frequency was assumed to follow a Poisson distribution, and severity was assumed to follow a Gamma distribution. The product of the resulting frequency and severity estimates is displayed as the "Indicated Loss Cost Relativity". "Appendix Column Description" describes the data presented therein. Please note that the results displayed for Bodily Injury and Property Damage reflect a weighted average of the respective coverages' estimates.

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis

<u>Column</u>	<u>Description</u>
Class	Classes for the variable analyzed.
Actual Loss Cost Relativity	Each classes' actual loss cost divided by the base classes' loss cost (One-way analysis).
Indicated Loss Cost Relativity	The product of the estimates obtained from the frequency and severity GLMs.
Prior Indicated Loss Cost Relativity	The loss cost estimate from the prior GLM analysis.
Prior Selected Loss Cost Relativity	The selected loss cost relativity from the prior GLM analysis.
Selected Loss Cost Relativity	Selected loss cost relativity based on current indicated loss cost relativity as well as consideration of the prior indicated/selected loss cost relativity, an evaluation of our relative competitiveness, and the resulting change between current and prior selected.
Change in Selected	The selected loss cost relativity divided by the prior selected loss cost relativity adjusted to reflect the base rate offset (off-balance). Note that for certain variables, the Prior Selected Loss Cost Relativity may not be rounded as displayed within this exhibit when computing this "change".

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Female	16	1.387	1.646	3.763	1.97	1.87	-7.10%
Married Female	17	1.733	1.511	2.924	1.97	1.87	-7.10%
Married Female	18	1.977	1.405	2.344	1.97	1.87	-7.10%
Married Female	19	2.117	1.321	1.934	1.73	1.64	-7.28%
Married Female	20	1.811	1.253	1.637	1.52	1.45	-6.89%
Married Female	21	1.131	1.200	1.697	1.33	1.27	-6.85%
Married Female	22	1.360	1.157	1.503	1.19	1.16	-4.76%
Married Female	23	1.271	1.124	1.356	1.09	1.12	0.16%
Married Female	24	1.024	1.097	1.246	1.02	1.07	2.49%
Married Female	25	0.988	1.076	1.162	1.00	1.05	2.15%
Married Female	26	1.072	1.060	1.099	1.00	1.05	2.58%
Married Female	27	1.054	1.047	1.052	1.00	1.05	2.58%
Married Female	28	0.985	1.037	1.018	1.00	1.04	1.61%
Married Female	29	0.885	1.030	0.994	1.00	1.03	0.63%
Married Female	30	0.931	1.024	0.979	1.00	1.02	-0.35%
Married Female	31	0.950	1.019	0.969	1.00	1.02	-0.35%
Married Female	32	0.910	1.015	0.965	1.00	1.01	-1.32%
Married Female	33	0.801	1.011	0.964	1.00	1.01	-1.32%
Married Female	34	0.924	1.007	0.964	1.00	1.01	-1.32%
Married Female	35	0.907	1.003	0.965	1.00	1.00	-2.30%
Married Female	36	0.927	0.999	0.965	1.00	1.00	-2.30%
Married Female	37	0.938	0.994	0.964	1.00	0.99	-3.28%
Married Female	38	0.845	0.988	0.962	1.00	0.99	-3.28%
Married Female	39	0.867	0.982	0.959	1.00	0.98	-4.25%
Married Female	40	0.883	0.975	0.954	1.00	0.98	-4.25%
Married Female	41	0.909	0.968	0.949	1.00	0.97	-5.23%
Married Female	42	0.915	0.959	0.943	1.00	0.96	-6.21%
Married Female	43	0.820	0.950	0.936	1.00	0.95	-7.19%
Married Female	44	0.870	0.941	0.929	1.00	0.95	-7.19%
Married Female	45	0.865	0.931	0.920	1.00	0.95	-7.19%
Married Female	46	0.796	0.921	0.910	1.00	0.95	-7.19%
Married Female	47	0.727	0.911	0.900	0.98	0.93	-7.29%
Married Female	48	0.711	0.902	0.889	0.94	0.90	-6.46%
Married Female	49	0.719	0.892	0.878	0.91	0.89	-4.45%
Married Female	50	0.694	0.883	0.865	0.88	0.88	-2.30%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Female	51	0.696	0.874	0.852	0.85	0.87	0.00%
Married Female	52	0.690	0.867	0.839	0.84	0.87	1.19%
Married Female	53	0.661	0.860	0.827	0.83	0.86	1.23%
Married Female	54	0.671	0.854	0.815	0.82	0.85	1.27%
Married Female	55	0.634	0.850	0.804	0.80	0.84	2.58%
Married Female	56	0.606	0.847	0.795	0.80	0.84	2.58%
Married Female	57	0.707	0.846	0.788	0.80	0.84	2.58%
Married Female	58	0.555	0.846	0.782	0.80	0.84	2.58%
Married Female	59	0.616	0.848	0.780	0.80	0.84	2.58%
Married Female	60	0.644	0.853	0.781	0.80	0.84	2.58%
Married Female	61	0.672	0.860	0.784	0.81	0.85	2.52%
Married Female	62	0.594	0.869	0.791	0.83	0.87	2.41%
Married Female	63	0.681	0.881	0.801	0.85	0.88	1.15%
Married Female	64	0.657	0.895	0.814	0.87	0.90	1.07%
Married Female	65	0.688	0.913	0.829	0.89	0.91	-0.11%
Married Female	66	0.663	0.934	0.847	0.90	0.93	0.96%
Married Female	67	0.642	0.958	0.866	0.91	0.96	3.07%
Married Female	68	0.716	0.987	0.888	0.92	0.97	3.01%
Married Female	69	0.674	1.019	0.911	0.93	0.98	2.95%
Married Female	70	0.668	1.055	0.935	0.95	1.00	2.84%
Married Female	71	0.729	1.096	0.961	0.97	1.02	2.74%
Married Female	72	0.751	1.141	0.987	0.99	1.04	2.63%
Married Female	73	0.798	1.192	1.015	1.02	1.07	2.49%
Married Female	74	0.770	1.247	1.044	1.05	1.10	2.35%
Married Female	75	0.985	1.307	1.075	1.09	1.14	2.18%
Married Female	76	0.914	1.372	1.107	1.13	1.19	2.89%
Married Female	77	0.869	1.442	1.140	1.17	1.23	2.71%
Married Female	78	0.872	1.516	1.175	1.20	1.26	2.58%
Married Female	79	1.000	1.594	1.211	1.23	1.29	2.46%
Married Female	80	1.142	1.676	1.249	1.26	1.32	2.35%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Male	16	2.240	3.360	5.379	2.98	2.83	-7.19%
Married Male	17	4.021	2.807	4.048	2.98	2.83	-7.19%
Married Male	18	5.123	2.394	3.157	2.98	2.83	-7.19%
Married Male	19	2.679	2.082	2.540	2.50	2.38	-7.08%
Married Male	20	1.684	1.843	2.101	2.05	1.95	-7.26%
Married Male	21	2.192	1.658	2.132	1.71	1.66	-5.16%
Married Male	22	1.744	1.513	1.850	1.49	1.51	-0.99%
Married Male	23	1.381	1.398	1.637	1.34	1.40	2.07%
Married Male	24	1.178	1.308	1.475	1.19	1.25	2.63%
Married Male	25	1.428	1.236	1.351	1.04	1.09	2.40%
Married Male	26	1.195	1.179	1.255	1.03	1.08	2.44%
Married Male	27	1.183	1.134	1.181	1.03	1.08	2.44%
Married Male	28	1.179	1.098	1.125	1.02	1.07	2.49%
Married Male	29	0.995	1.070	1.082	1.01	1.06	2.54%
Married Male	30	0.966	1.049	1.051	1.00	1.05	2.58%
Married Male	31	0.999	1.032	1.029	1.00	1.03	0.63%
Married Male	32	0.925	1.020	1.014	1.00	1.02	-0.35%
Married Male	33	0.946	1.012	1.005	1.00	1.01	-1.32%
Married Male	34	0.938	1.006	0.999	1.00	1.01	-1.32%
Married Male	35	0.979	1.002	0.997	1.00	1.00	-2.30%
Married Male	36	0.857	1.000	0.996	1.00	1.00	-2.30%
Married Male	37	0.908	0.999	0.996	1.00	1.00	-2.30%
Married Male	38	0.902	0.999	0.996	1.00	1.00	-2.30%
Married Male	39	0.875	0.999	0.998	1.00	1.00	-2.30%
Married Male	40	1.000	1.000	1.000	1.00	1.00	-2.30%
Married Male	41	0.856	1.001	1.002	1.00	1.00	-2.30%
Married Male	42	0.871	1.002	1.004	1.00	1.00	-2.30%
Married Male	43	0.903	1.002	1.006	1.00	1.00	-2.30%
Married Male	44	0.932	1.003	1.007	1.00	1.00	-2.30%
Married Male	45	0.921	1.003	1.007	1.00	1.00	-2.30%
Married Male	46	0.946	1.002	1.007	1.00	1.00	-2.30%
Married Male	47	0.866	1.001	1.005	1.00	1.00	-2.30%
Married Male	48	0.895	1.000	1.001	1.00	1.00	-2.30%
Married Male	49	0.925	0.999	0.996	1.00	1.00	-2.30%
Married Male	50	0.899	0.998	0.988	0.98	1.00	-0.31%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Male	51	0.844	0.996	0.979	0.96	1.00	1.77%
Married Male	52	0.794	0.995	0.968	0.95	1.00	2.84%
Married Male	53	0.792	0.994	0.957	0.93	0.98	2.95%
Married Male	54	0.827	0.994	0.945	0.91	0.96	3.07%
Married Male	55	0.723	0.994	0.934	0.88	0.92	2.14%
Married Male	56	0.733	0.996	0.925	0.87	0.91	2.19%
Married Male	57	0.756	0.998	0.917	0.87	0.91	2.19%
Married Male	58	0.756	1.002	0.912	0.86	0.90	2.24%
Married Male	59	0.756	1.008	0.910	0.86	0.91	3.05%
Married Male	60	0.756	1.015	0.912	0.86	0.90	2.24%
Married Male	61	0.756	1.025	0.918	0.86	0.90	2.24%
Married Male	62	0.756	1.037	0.928	0.87	0.91	2.19%
Married Male	63	0.756	1.052	0.942	0.89	0.93	2.09%
Married Male	64	0.756	1.070	0.961	0.91	0.96	3.07%
Married Male	65	0.756	1.092	0.983	0.93	0.98	2.95%
Married Male	66	0.756	1.118	1.010	0.96	1.01	2.79%
Married Male	67	0.756	1.148	1.041	0.99	1.04	2.63%
Married Male	68	0.756	1.184	1.076	1.03	1.08	2.44%
Married Male	69	0.756	1.225	1.115	1.07	1.12	2.26%
Married Male	70	0.756	1.273	1.158	1.11	1.17	2.98%
Married Male	71	0.756	1.328	1.205	1.15	1.21	2.80%
Married Male	72	0.756	1.391	1.257	1.20	1.26	2.58%
Married Male	73	0.756	1.464	1.314	1.25	1.31	2.39%
Married Male	74	0.756	1.547	1.376	1.31	1.38	2.92%
Married Male	75	0.756	1.641	1.443	1.37	1.44	2.69%
Married Male	76	0.756	1.749	1.516	1.43	1.50	2.48%
Married Male	77	0.756	1.872	1.595	1.50	1.58	2.91%
Married Male	78	0.756	2.011	1.682	1.58	1.66	2.65%
Married Male	79	0.756	2.170	1.775	1.66	1.74	2.41%
Married Male	80	0.756	2.350	1.877	1.75	1.84	2.72%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Female	16	4.594	4.109	5.640	3.13	2.98	-7.04%
Single Female	17	4.086	3.379	4.345	3.13	2.98	-7.04%
Single Female	18	3.363	2.852	3.439	3.13	2.98	-7.04%
Single Female	19	2.923	2.464	2.791	2.56	2.46	-6.06%
Single Female	20	2.329	2.173	2.321	2.15	2.17	-1.48%
Single Female	21	2.119	1.952	2.360	1.82	1.91	2.53%
Single Female	22	1.871	1.783	2.050	1.63	1.72	2.84%
Single Female	23	1.834	1.652	1.815	1.48	1.56	2.84%
Single Female	24	1.786	1.550	1.637	1.36	1.43	2.84%
Single Female	25	1.688	1.470	1.501	1.22	1.28	2.50%
Single Female	26	1.549	1.408	1.397	1.16	1.22	2.75%
Single Female	27	1.473	1.359	1.318	1.09	1.14	2.18%
Single Female	28	1.471	1.320	1.259	1.08	1.13	2.22%
Single Female	29	1.462	1.290	1.215	1.08	1.13	2.22%
Single Female	30	1.338	1.266	1.183	1.08	1.13	2.22%
Single Female	31	1.471	1.247	1.161	1.08	1.13	2.22%
Single Female	32	1.430	1.232	1.145	1.08	1.13	2.22%
Single Female	33	1.253	1.219	1.135	1.08	1.13	2.22%
Single Female	34	1.332	1.208	1.127	1.08	1.13	2.22%
Single Female	35	1.176	1.198	1.121	1.08	1.13	2.22%
Single Female	36	1.238	1.189	1.114	1.08	1.13	2.22%
Single Female	37	1.438	1.180	1.107	1.08	1.13	2.22%
Single Female	38	1.370	1.170	1.100	1.08	1.13	2.22%
Single Female	39	1.410	1.160	1.092	1.08	1.13	2.22%
Single Female	40	1.316	1.149	1.085	1.08	1.13	2.22%
Single Female	41	1.422	1.138	1.077	1.08	1.13	2.22%
Single Female	42	1.342	1.125	1.068	1.07	1.12	2.26%
Single Female	43	1.302	1.112	1.060	1.06	1.11	2.31%
Single Female	44	1.327	1.098	1.052	1.05	1.10	2.35%
Single Female	45	1.141	1.084	1.043	1.04	1.08	1.46%
Single Female	46	1.175	1.069	1.035	1.04	1.07	0.52%
Single Female	47	1.043	1.054	1.026	1.03	1.05	-0.40%
Single Female	48	1.172	1.039	1.018	1.02	1.04	-0.39%
Single Female	49	1.046	1.025	1.010	1.01	1.02	-1.33%
Single Female	50	1.095	1.011	1.001	0.99	1.01	-0.33%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Female	51	0.995	0.998	0.993	0.97	1.00	0.72%
Single Female	52	0.944	0.986	0.986	0.94	0.99	2.90%
Single Female	53	1.026	0.975	0.979	0.92	0.97	3.01%
Single Female	54	1.005	0.966	0.973	0.91	0.96	3.07%
Single Female	55	0.941	0.959	0.969	0.90	0.95	3.13%
Single Female	56	0.982	0.954	0.966	0.90	0.95	3.13%
Single Female	57	1.002	0.951	0.966	0.90	0.95	3.13%
Single Female	58	0.984	0.950	0.967	0.90	0.95	3.13%
Single Female	59	0.887	0.952	0.971	0.90	0.95	3.13%
Single Female	60	0.971	0.958	0.978	0.92	0.96	1.95%
Single Female	61	0.970	0.966	0.989	0.93	0.97	1.90%
Single Female	62	1.098	0.978	1.002	0.95	0.98	0.78%
Single Female	63	0.924	0.993	1.019	0.97	0.99	-0.29%
Single Female	64	0.988	1.012	1.039	0.99	1.01	-0.33%
Single Female	65	0.881	1.035	1.063	1.01	1.03	-0.37%
Single Female	66	1.007	1.062	1.090	1.03	1.06	0.54%
Single Female	67	1.041	1.094	1.121	1.05	1.09	1.42%
Single Female	68	0.992	1.130	1.156	1.07	1.12	2.26%
Single Female	69	1.101	1.171	1.195	1.09	1.14	2.18%
Single Female	70	1.152	1.217	1.239	1.11	1.17	2.98%
Single Female	71	1.056	1.268	1.287	1.13	1.19	2.89%
Single Female	72	0.958	1.323	1.339	1.15	1.21	2.80%
Single Female	73	1.090	1.382	1.394	1.17	1.23	2.71%
Single Female	74	1.313	1.445	1.449	1.19	1.25	2.63%
Single Female	75	1.367	1.511	1.505	1.21	1.27	2.54%
Single Female	76	1.107	1.578	1.558	1.27	1.33	2.31%
Single Female	77	1.198	1.645	1.607	1.32	1.39	2.88%
Single Female	78	1.450	1.711	1.650	1.36	1.43	2.73%
Single Female	79	1.217	1.772	1.685	1.40	1.47	2.46%
Single Female	80	1.295	1.826	1.709	1.44	1.51	2.45%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Male	16	4.556	4.675	6.157	4.12	3.92	-7.09%
Single Male	17	4.388	3.893	5.071	4.12	3.92	-7.09%
Single Male	18	3.858	3.303	4.198	4.12	3.92	-7.09%
Single Male	19	3.146	2.852	3.500	3.47	3.29	-7.24%
Single Male	20	2.915	2.502	2.943	2.85	2.71	-7.03%
Single Male	21	2.290	2.228	2.991	2.31	2.23	-5.68%
Single Male	22	1.979	2.010	2.570	2.02	2.01	-2.78%
Single Male	23	1.754	1.836	2.237	1.79	1.84	0.43%
Single Male	24	1.579	1.697	1.977	1.62	1.70	2.52%
Single Male	25	1.469	1.583	1.774	1.35	1.42	2.76%
Single Male	26	1.456	1.491	1.616	1.31	1.38	2.92%
Single Male	27	1.486	1.416	1.493	1.28	1.34	2.28%
Single Male	28	1.431	1.355	1.397	1.24	1.30	2.43%
Single Male	29	1.296	1.305	1.321	1.11	1.17	2.98%
Single Male	30	1.240	1.264	1.262	1.10	1.16	3.03%
Single Male	31	1.201	1.231	1.217	1.10	1.16	3.03%
Single Male	32	1.220	1.204	1.182	1.10	1.16	3.03%
Single Male	33	1.241	1.183	1.155	1.10	1.16	3.03%
Single Male	34	1.349	1.165	1.135	1.10	1.16	3.03%
Single Male	35	1.121	1.151	1.119	1.10	1.15	2.14%
Single Male	36	1.169	1.140	1.107	1.10	1.14	1.25%
Single Male	37	1.144	1.131	1.097	1.09	1.13	1.28%
Single Male	38	1.147	1.125	1.090	1.09	1.12	0.39%
Single Male	39	1.177	1.119	1.084	1.08	1.12	1.32%
Single Male	40	1.271	1.115	1.080	1.08	1.11	0.41%
Single Male	41	1.110	1.111	1.076	1.08	1.11	0.41%
Single Male	42	0.921	1.108	1.074	1.07	1.11	1.35%
Single Male	43	1.159	1.105	1.071	1.07	1.10	0.44%
Single Male	44	1.128	1.102	1.068	1.07	1.10	0.44%
Single Male	45	0.983	1.099	1.064	1.06	1.10	1.39%
Single Male	46	1.077	1.096	1.059	1.06	1.10	1.39%
Single Male	47	1.010	1.093	1.053	1.05	1.09	1.42%
Single Male	48	1.058	1.090	1.045	1.04	1.09	2.40%
Single Male	49	0.959	1.087	1.035	1.03	1.08	2.44%
Single Male	50	1.085	1.083	1.023	1.01	1.06	2.54%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	1.122	1.148	0.00%
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BIPD_Driver_Class

Variable	Class	Actual Loss		Prior Indicated	Prior Selected	Selected Loss	Change in
		Cost Relativity	Indicated Loss Cost Relativity	Loss Cost Relativity	Loss Cost Relativity		
Single Male	51	0.911	1.080	1.008	0.98	1.03	2.68%
Single Male	52	1.054	1.076	0.992	0.96	1.01	2.79%
Single Male	53	0.910	1.073	0.975	0.94	0.99	2.90%
Single Male	54	0.823	1.069	0.959	0.93	0.98	2.95%
Single Male	55	0.827	1.067	0.944	0.90	0.95	3.13%
Single Male	56	0.999	1.065	0.932	0.89	0.93	2.09%
Single Male	57	0.856	1.063	0.923	0.88	0.92	2.14%
Single Male	58	0.794	1.063	0.918	0.88	0.92	2.14%
Single Male	59	0.840	1.064	0.918	0.87	0.91	2.19%
Single Male	60	0.836	1.067	0.924	0.87	0.91	2.19%
Single Male	61	0.908	1.071	0.937	0.88	0.92	2.14%
Single Male	62	0.975	1.077	0.956	0.90	0.95	3.13%
Single Male	63	0.816	1.086	0.982	0.93	0.98	2.95%
Single Male	64	0.976	1.098	1.012	0.96	1.01	2.79%
Single Male	65	1.002	1.113	1.048	1.00	1.05	2.58%
Single Male	66	0.844	1.132	1.089	1.04	1.09	2.40%
Single Male	67	1.025	1.155	1.133	1.08	1.13	2.22%
Single Male	68	1.061	1.183	1.181	1.13	1.18	2.02%
Single Male	69	1.055	1.216	1.231	1.18	1.22	1.01%
Single Male	70	0.909	1.256	1.283	1.23	1.26	0.08%
Single Male	71	1.138	1.303	1.335	1.28	1.30	-0.77%
Single Male	72	0.819	1.358	1.388	1.33	1.36	-0.10%
Single Male	73	1.318	1.424	1.441	1.38	1.42	0.53%
Single Male	74	1.058	1.500	1.496	1.43	1.50	2.48%
Single Male	75	1.011	1.591	1.551	1.48	1.55	2.32%
Single Male	76	1.354	1.697	1.608	1.53	1.61	2.81%
Single Male	77	1.017	1.823	1.666	1.58	1.66	2.65%
Single Male	78	1.302	1.971	1.726	1.63	1.71	2.49%
Single Male	79	1.636	2.146	1.788	1.68	1.76	2.35%
Single Male	80	1.656	2.354	1.851	1.73	1.82	2.78%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	2.151	2.134	2.268	2.237
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BIPD_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Female	16/P/N	1.97	1.87	-7.10%	16/P/Y	1.57	1.44	-10.39%
Married Female	17/P/N	1.97	1.87	-7.10%	17/P/Y	1.57	1.44	-10.39%
Married Female	18/P/N	1.97	1.87	-7.10%	18/P/Y	1.57	1.44	-10.39%
Married Female	19/P/N	1.73	1.64	-7.28%	19/P/Y	1.38	1.33	-5.84%
Married Female	20/P/N	1.52	1.45	-6.89%	20/P/Y	1.22	1.24	-0.70%
Married Female	21/P/N	1.33	1.27	-6.85%	21/P/Y	1.20	1.15	-6.37%
Married Female	22/P/N	1.19	1.16	-4.76%	22/P/Y	1.07	1.10	0.44%
Married Female	23/P/N	1.09	1.12	0.16%	23/P/Y	1.03	1.08	2.44%
Married Female	24/P/N	1.02	1.07	2.49%	24/P/Y	1.01	1.06	2.54%
Married Female	16/O/N	1.97	1.87	-7.10%	16/O/Y	1.57	1.44	-10.39%
Married Female	17/O/N	1.97	1.87	-7.10%	17/O/Y	1.57	1.44	-10.39%
Married Female	18/O/N	1.97	1.87	-7.10%	18/O/Y	1.57	1.44	-10.39%
Married Female	19/O/N	1.73	1.64	-7.28%	19/O/Y	1.38	1.33	-5.84%
Married Female	20/O/N	1.52	1.45	-6.89%	20/O/Y	1.22	1.24	-0.70%
Married Female	21/O/N	1.33	1.27	-6.85%	21/O/Y	1.20	1.15	-6.37%
Married Female	22/O/N	1.19	1.16	-4.76%	22/O/Y	1.07	1.10	0.44%
Married Female	23/O/N	1.09	1.12	0.16%	23/O/Y	1.03	1.08	2.44%
Married Female	24/O/N	1.02	1.07	2.49%	24/O/Y	1.01	1.06	2.54%
Married Male	16/P/N	2.98	2.83	-7.19%	16/P/Y	2.38	2.18	-10.51%
Married Male	17/P/N	2.98	2.83	-7.19%	17/P/Y	2.38	2.18	-10.51%
Married Male	18/P/N	2.98	2.83	-7.19%	18/P/Y	2.38	2.18	-10.51%
Married Male	19/P/N	2.50	2.38	-7.08%	19/P/Y	2.00	1.90	-7.19%
Married Male	20/P/N	2.05	1.95	-7.26%	20/P/Y	1.64	1.63	-2.90%
Married Male	21/P/N	1.71	1.66	-5.16%	21/P/Y	1.54	1.45	-8.01%
Married Male	22/P/N	1.49	1.51	-0.99%	22/P/Y	1.34	1.35	-1.57%
Married Male	23/P/N	1.34	1.40	2.07%	23/P/Y	1.21	1.28	3.35%
Married Male	24/P/N	1.19	1.25	2.63%	24/P/Y	1.07	1.19	8.66%
Married Male	16/O/N	2.98	2.83	-7.19%	16/O/Y	2.38	2.18	-10.51%
Married Male	17/O/N	2.98	2.83	-7.19%	17/O/Y	2.38	2.18	-10.51%
Married Male	18/O/N	2.98	2.83	-7.19%	18/O/Y	2.38	2.18	-10.51%
Married Male	19/O/N	2.50	2.38	-7.08%	19/O/Y	2.00	1.90	-7.19%
Married Male	20/O/N	2.05	1.95	-7.26%	20/O/Y	1.64	1.63	-2.90%
Married Male	21/O/N	1.71	1.66	-5.16%	21/O/Y	1.54	1.45	-8.01%
Married Male	22/O/N	1.49	1.51	-0.99%	22/O/Y	1.34	1.35	-1.57%
Married Male	23/O/N	1.34	1.40	2.07%	23/O/Y	1.21	1.28	3.35%
Married Male	24/O/N	1.19	1.25	2.63%	24/O/Y	1.07	1.19	8.66%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Bodily Injury/Property Damage

Total/Wted Avgs	2.151	2.134	2.268	2.237
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BIPD_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Female	16/P/N	3.13	2.98	-7.04%	16/P/Y	2.51	2.45	-4.64%
Single Female	17/P/N	3.13	2.98	-7.04%	17/P/Y	2.51	2.45	-4.64%
Single Female	18/P/N	3.13	2.98	-7.04%	18/P/Y	2.51	2.45	-4.64%
Single Female	19/P/N	2.56	2.46	-6.06%	19/P/Y	2.05	2.09	-0.39%
Single Female	20/P/N	2.15	2.17	-1.48%	20/P/Y	1.72	1.89	7.36%
Single Female	21/P/N	1.82	1.91	2.53%	21/P/Y	1.64	1.71	1.87%
Single Female	22/P/N	1.63	1.72	2.84%	22/P/Y	1.47	1.58	5.01%
Single Female	23/P/N	1.48	1.56	2.84%	23/P/Y	1.33	1.47	7.98%
Single Female	24/P/N	1.36	1.43	2.84%	24/P/Y	1.22	1.38	10.51%
Single Female	16/O/N	2.36	2.41	-0.23%	16/O/Y	1.89	1.98	2.35%
Single Female	17/O/N	2.36	2.41	-0.23%	17/O/Y	1.89	1.98	2.35%
Single Female	18/O/N	2.36	2.41	-0.23%	18/O/Y	1.89	1.98	2.35%
Single Female	19/O/N	1.93	2.06	4.28%	19/O/Y	1.72	1.77	0.54%
Single Female	20/O/N	1.81	1.87	0.94%	20/O/Y	1.61	1.65	0.13%
Single Female	21/O/N	1.76	1.70	-5.50%	21/O/Y	1.58	1.54	-4.88%
Single Female	22/O/N	1.59	1.57	-3.59%	22/O/Y	1.43	1.46	-0.38%
Single Female	23/O/N	1.44	1.47	-0.47%	23/O/Y	1.30	1.40	5.32%
Single Female	24/O/N	1.32	1.38	1.93%	24/O/Y	1.22	1.34	7.31%
Single Male	16/P/N	4.12	3.92	-7.09%	16/P/Y	3.30	3.06	-9.41%
Single Male	17/P/N	4.12	3.92	-7.09%	17/P/Y	3.30	3.06	-9.41%
Single Male	18/P/N	4.12	3.92	-7.09%	18/P/Y	3.30	3.06	-9.41%
Single Male	19/P/N	3.47	3.29	-7.24%	19/P/Y	2.77	2.65	-6.53%
Single Male	20/P/N	2.85	2.71	-7.03%	20/P/Y	2.28	2.27	-2.73%
Single Male	21/P/N	2.31	2.23	-5.68%	21/P/Y	2.08	1.95	-8.41%
Single Male	22/P/N	2.02	2.01	-2.78%	22/P/Y	1.82	1.81	-2.84%
Single Male	23/P/N	1.79	1.84	0.43%	23/P/Y	1.61	1.70	3.16%
Single Male	24/P/N	1.62	1.70	2.52%	24/P/Y	1.46	1.60	7.07%
Single Male	16/O/N	3.11	3.17	-0.42%	16/O/Y	2.48	2.47	-2.69%
Single Male	17/O/N	3.11	3.17	-0.42%	17/O/Y	2.48	2.47	-2.69%
Single Male	18/O/N	3.11	3.17	-0.42%	18/O/Y	2.48	2.47	-2.69%
Single Male	19/O/N	2.61	2.73	2.19%	19/O/Y	2.09	2.21	3.31%
Single Male	20/O/N	2.44	2.32	-7.11%	20/O/Y	2.01	1.96	-4.73%
Single Male	21/O/N	2.16	1.99	-9.79%	21/O/Y	1.94	1.76	-11.35%
Single Male	22/O/N	1.95	1.83	-8.40%	22/O/Y	1.76	1.67	-7.12%
Single Male	23/O/N	1.78	1.71	-5.93%	23/O/Y	1.60	1.60	-2.20%
Single Male	24/O/N	1.61	1.62	-1.66%	24/O/Y	1.45	1.54	3.87%

Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Female	16	0.000	2.109	2.410	1.94	1.84	-6.33%
Married Female	17	1.692	1.826	2.031	1.94	1.84	-6.33%
Married Female	18	4.097	1.617	1.727	1.94	1.84	-6.33%
Married Female	19	1.025	1.460	1.484	1.68	1.59	-6.20%
Married Female	20	2.019	1.342	1.291	1.44	1.36	-6.36%
Married Female	21	1.024	1.253	1.553	1.31	1.25	-5.41%
Married Female	22	1.064	1.186	1.389	1.24	1.19	-5.07%
Married Female	23	1.237	1.137	1.263	1.20	1.14	-6.47%
Married Female	24	1.088	1.102	1.169	1.19	1.13	-5.87%
Married Female	25	1.003	1.077	1.103	1.18	1.12	-5.92%
Married Female	26	1.004	1.062	1.059	1.18	1.12	-5.92%
Married Female	27	1.024	1.053	1.033	1.18	1.12	-5.92%
Married Female	28	0.925	1.051	1.021	1.18	1.12	-5.92%
Married Female	29	1.036	1.053	1.020	1.18	1.12	-5.92%
Married Female	30	0.981	1.059	1.029	1.19	1.13	-5.87%
Married Female	31	0.948	1.068	1.045	1.19	1.13	-5.87%
Married Female	32	1.036	1.079	1.067	1.19	1.13	-5.87%
Married Female	33	1.115	1.091	1.093	1.19	1.13	-5.87%
Married Female	34	1.130	1.105	1.120	1.19	1.13	-5.87%
Married Female	35	1.062	1.118	1.147	1.20	1.14	-5.81%
Married Female	36	1.135	1.131	1.171	1.20	1.14	-5.81%
Married Female	37	1.052	1.143	1.192	1.20	1.14	-5.81%
Married Female	38	0.933	1.155	1.209	1.20	1.15	-4.99%
Married Female	39	1.077	1.164	1.223	1.20	1.16	-4.16%
Married Female	40	1.127	1.172	1.232	1.19	1.17	-2.54%
Married Female	41	1.007	1.178	1.238	1.19	1.18	-1.70%
Married Female	42	0.983	1.181	1.239	1.19	1.18	-1.70%
Married Female	43	0.948	1.183	1.235	1.19	1.18	-1.70%
Married Female	44	0.999	1.182	1.228	1.19	1.18	-1.70%
Married Female	45	0.942	1.179	1.216	1.19	1.18	-1.70%
Married Female	46	0.886	1.174	1.200	1.19	1.17	-2.54%
Married Female	47	0.919	1.167	1.180	1.19	1.17	-2.54%
Married Female	48	0.921	1.158	1.156	1.19	1.16	-3.37%
Married Female	49	0.849	1.148	1.129	1.19	1.15	-4.20%
Married Female	50	0.838	1.136	1.098	1.12	1.14	0.80%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection**

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Female	51	0.891	1.123	1.064	1.10	1.12	0.80%
Married Female	52	0.739	1.110	1.029	1.08	1.11	1.71%
Married Female	53	0.868	1.096	0.994	1.04	1.09	3.65%
Married Female	54	0.765	1.082	0.959	1.00	1.05	3.76%
Married Female	55	0.713	1.068	0.925	1.00	1.05	3.76%
Married Female	56	0.830	1.055	0.894	1.00	1.05	3.76%
Married Female	57	0.802	1.042	0.866	1.00	1.04	2.77%
Married Female	58	0.754	1.030	0.842	1.00	1.03	1.78%
Married Female	59	0.729	1.018	0.822	1.00	1.02	0.80%
Married Female	60	0.744	1.009	0.806	1.00	1.01	-0.19%
Married Female	61	0.569	1.000	0.796	1.00	1.00	-1.18%
Married Female	62	0.663	0.993	0.789	1.00	0.99	-2.17%
Married Female	63	0.601	0.988	0.786	1.00	0.99	-2.17%
Married Female	64	0.631	0.984	0.785	1.00	0.98	-3.16%
Married Female	65	0.629	0.983	0.786	1.00	0.98	-3.16%
Married Female	66	0.629	0.983	0.787	0.98	0.98	-1.22%
Married Female	67	0.603	0.985	0.789	0.95	0.99	2.87%
Married Female	68	0.540	0.989	0.791	0.92	0.97	4.01%
Married Female	69	0.643	0.995	0.791	0.89	0.94	4.12%
Married Female	70	0.618	1.003	0.789	0.89	0.94	4.12%
Married Female	71	0.726	1.012	0.785	0.89	0.94	4.12%
Married Female	72	0.626	1.023	0.779	0.90	0.95	4.08%
Married Female	73	0.662	1.035	0.772	0.90	0.95	4.08%
Married Female	74	0.664	1.048	0.765	0.90	0.95	4.08%
Married Female	75	0.649	1.061	0.758	0.91	0.96	4.05%
Married Female	76	0.858	1.075	0.753	0.92	0.97	4.01%
Married Female	77	0.664	1.088	0.751	0.94	0.99	3.95%
Married Female	78	0.627	1.100	0.751	0.96	1.01	3.88%
Married Female	79	0.676	1.109	0.755	0.98	1.03	3.82%
Married Female	80	0.702	1.116	0.765	1.00	1.05	3.76%

Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Male	16	1.253	3.288	2.283	2.39	2.27	-6.19%
Married Male	17	3.885	2.604	1.796	2.39	2.27	-6.19%
Married Male	18	1.039	2.129	1.498	2.39	2.27	-6.19%
Married Male	19	1.779	1.792	1.301	1.77	1.79	-0.21%
Married Male	20	0.927	1.549	1.160	1.41	1.48	3.60%
Married Male	21	2.146	1.370	1.421	1.21	1.27	3.82%
Married Male	22	0.764	1.238	1.308	1.13	1.19	3.76%
Married Male	23	1.295	1.139	1.215	1.12	1.14	0.88%
Married Male	24	1.144	1.066	1.139	1.08	1.07	-1.71%
Married Male	25	1.119	1.012	1.079	1.04	1.01	-4.14%
Married Male	26	0.835	0.973	1.033	1.02	0.97	-5.99%
Married Male	27	0.856	0.946	0.997	1.01	0.96	-6.05%
Married Male	28	0.911	0.928	0.971	1.00	0.95	-6.12%
Married Male	29	0.714	0.917	0.953	0.99	0.94	-6.19%
Married Male	30	0.955	0.913	0.941	0.98	0.93	-6.26%
Married Male	31	1.012	0.913	0.935	0.98	0.93	-6.26%
Married Male	32	1.006	0.917	0.933	0.98	0.93	-6.26%
Married Male	33	0.895	0.924	0.935	0.98	0.93	-6.26%
Married Male	34	0.947	0.933	0.939	0.98	0.93	-6.26%
Married Male	35	0.912	0.944	0.946	1.00	0.95	-6.12%
Married Male	36	0.934	0.955	0.955	1.00	0.96	-5.13%
Married Male	37	0.897	0.967	0.965	1.00	0.97	-4.15%
Married Male	38	0.869	0.979	0.976	1.00	0.98	-3.16%
Married Male	39	1.042	0.990	0.988	1.00	0.99	-2.17%
Married Male	40	1.000	1.000	1.000	1.00	1.00	-1.18%
Married Male	41	0.890	1.009	1.012	1.00	1.01	-0.19%
Married Male	42	0.925	1.016	1.025	1.00	1.02	0.80%
Married Male	43	0.980	1.022	1.037	1.00	1.02	0.80%
Married Male	44	0.858	1.026	1.048	1.00	1.03	1.78%
Married Male	45	0.845	1.029	1.057	1.00	1.03	1.78%
Married Male	46	0.915	1.029	1.065	1.00	1.03	1.78%
Married Male	47	0.806	1.028	1.071	1.00	1.03	1.78%
Married Male	48	0.833	1.026	1.073	1.00	1.03	1.78%
Married Male	49	0.879	1.022	1.073	1.00	1.02	0.80%
Married Male	50	0.810	1.017	1.069	1.00	1.02	0.80%

Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Male	51	0.741	1.011	1.062	1.00	1.01	-0.19%
Married Male	52	0.675	1.005	1.052	1.00	1.01	-0.19%
Married Male	53	0.722	0.999	1.040	1.00	1.00	-1.18%
Married Male	54	0.727	0.992	1.027	1.00	0.99	-2.17%
Married Male	55	0.776	0.986	1.015	1.00	0.99	-2.17%
Married Male	56	0.668	0.980	1.004	1.00	0.98	-3.16%
Married Male	57	0.732	0.975	0.996	1.00	0.98	-3.16%
Married Male	58	0.786	0.972	0.991	1.00	0.97	-4.15%
Married Male	59	0.681	0.970	0.990	1.00	0.97	-4.15%
Married Male	60	0.648	0.969	0.994	1.00	0.97	-4.15%
Married Male	61	0.668	0.971	1.005	1.01	0.97	-5.08%
Married Male	62	0.671	0.974	1.020	1.02	0.97	-5.99%
Married Male	63	0.812	0.980	1.040	1.03	0.98	-5.92%
Married Male	64	0.697	0.989	1.064	1.04	0.99	-5.86%
Married Male	65	0.634	1.000	1.089	1.05	1.00	-5.80%
Married Male	66	0.689	1.015	1.115	1.06	1.01	-5.74%
Married Male	67	0.608	1.032	1.141	1.07	1.03	-4.75%
Married Male	68	0.638	1.053	1.165	1.08	1.05	-3.79%
Married Male	69	0.552	1.077	1.186	1.09	1.08	-1.93%
Married Male	70	0.715	1.104	1.201	1.10	1.10	-1.00%
Married Male	71	0.757	1.136	1.211	1.11	1.14	1.69%
Married Male	72	0.686	1.170	1.216	1.12	1.17	3.45%
Married Male	73	0.787	1.208	1.218	1.13	1.18	3.43%
Married Male	74	0.704	1.249	1.221	1.14	1.19	3.40%
Married Male	75	0.704	1.292	1.225	1.15	1.20	3.38%
Married Male	76	0.839	1.338	1.233	1.16	1.21	3.36%
Married Male	77	0.766	1.384	1.247	1.17	1.23	4.18%
Married Male	78	0.898	1.431	1.271	1.18	1.24	4.16%
Married Male	79	0.870	1.476	1.305	1.19	1.25	4.13%
Married Male	80	0.911	1.518	1.354	1.20	1.26	4.10%

Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Female	16	2.138	3.035	3.086	2.36	2.33	-2.63%
Single Female	17	1.996	2.628	2.792	2.36	2.33	-2.63%
Single Female	18	2.144	2.326	2.477	2.36	2.33	-2.63%
Single Female	19	1.940	2.100	2.163	2.08	2.10	-0.04%
Single Female	20	1.754	1.930	1.870	1.77	1.86	3.58%
Single Female	21	1.567	1.801	2.198	1.47	1.54	3.48%
Single Female	22	1.614	1.705	1.901	1.37	1.44	3.68%
Single Female	23	1.676	1.632	1.663	1.37	1.44	3.68%
Single Female	24	1.648	1.579	1.485	1.34	1.41	4.12%
Single Female	25	1.833	1.540	1.361	1.25	1.32	3.95%
Single Female	26	1.906	1.514	1.279	1.25	1.32	3.95%
Single Female	27	1.735	1.497	1.227	1.25	1.32	3.95%
Single Female	28	1.916	1.487	1.200	1.25	1.32	3.95%
Single Female	29	1.972	1.482	1.192	1.25	1.32	3.95%
Single Female	30	2.147	1.482	1.199	1.25	1.32	3.95%
Single Female	31	1.896	1.485	1.218	1.25	1.32	3.95%
Single Female	32	1.950	1.490	1.245	1.25	1.32	3.95%
Single Female	33	1.946	1.496	1.278	1.25	1.32	3.95%
Single Female	34	2.030	1.502	1.312	1.25	1.32	3.95%
Single Female	35	1.834	1.507	1.344	1.25	1.32	3.95%
Single Female	36	2.282	1.512	1.371	1.25	1.32	3.95%
Single Female	37	2.349	1.514	1.391	1.25	1.32	3.95%
Single Female	38	2.377	1.515	1.404	1.25	1.32	3.95%
Single Female	39	1.871	1.513	1.412	1.25	1.32	3.95%
Single Female	40	1.727	1.509	1.414	1.25	1.32	3.95%
Single Female	41	2.035	1.502	1.412	1.25	1.32	3.95%
Single Female	42	2.184	1.492	1.405	1.25	1.32	3.95%
Single Female	43	1.905	1.481	1.395	1.25	1.32	3.95%
Single Female	44	1.970	1.467	1.381	1.25	1.32	3.95%
Single Female	45	1.559	1.451	1.366	1.25	1.32	3.95%
Single Female	46	1.858	1.433	1.348	1.25	1.32	3.95%
Single Female	47	2.121	1.414	1.330	1.25	1.32	3.95%
Single Female	48	1.640	1.394	1.311	1.25	1.32	3.95%
Single Female	49	1.471	1.373	1.292	1.25	1.32	3.95%
Single Female	50	1.396	1.352	1.273	1.25	1.32	3.95%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection**

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Female	51	1.462	1.331	1.255	1.25	1.32	3.95%
Single Female	52	1.552	1.310	1.238	1.23	1.29	4.02%
Single Female	53	1.715	1.290	1.222	1.21	1.27	4.07%
Single Female	54	1.298	1.271	1.206	1.18	1.24	4.16%
Single Female	55	1.358	1.253	1.189	1.16	1.21	3.36%
Single Female	56	1.328	1.237	1.172	1.14	1.19	3.40%
Single Female	57	1.300	1.222	1.155	1.12	1.17	3.45%
Single Female	58	1.507	1.209	1.137	1.10	1.15	3.50%
Single Female	59	1.178	1.197	1.118	1.10	1.15	3.50%
Single Female	60	1.385	1.188	1.098	1.09	1.14	3.52%
Single Female	61	1.212	1.181	1.077	1.09	1.14	3.52%
Single Female	62	1.513	1.176	1.056	1.09	1.14	3.52%
Single Female	63	0.941	1.172	1.036	1.09	1.14	3.52%
Single Female	64	1.397	1.171	1.018	1.08	1.13	3.54%
Single Female	65	1.026	1.171	1.002	1.05	1.10	3.62%
Single Female	66	1.279	1.173	0.990	1.02	1.07	3.70%
Single Female	67	1.201	1.176	0.981	1.02	1.07	3.70%
Single Female	68	1.232	1.179	0.977	1.02	1.07	3.70%
Single Female	69	1.100	1.183	0.977	1.02	1.07	3.70%
Single Female	70	1.053	1.187	0.984	1.02	1.07	3.70%
Single Female	71	1.054	1.190	0.996	1.03	1.08	3.68%
Single Female	72	1.173	1.191	1.014	1.04	1.09	3.65%
Single Female	73	0.947	1.190	1.034	1.05	1.10	3.62%
Single Female	74	0.782	1.185	1.054	1.06	1.11	3.60%
Single Female	75	0.952	1.175	1.073	1.11	1.16	3.47%
Single Female	76	1.517	1.160	1.087	1.11	1.16	3.47%
Single Female	77	0.844	1.137	1.094	1.11	1.14	1.69%
Single Female	78	1.029	1.107	1.092	1.11	1.11	-0.99%
Single Female	79	0.572	1.067	1.079	1.11	1.07	-4.56%
Single Female	80	0.686	1.019	1.051	1.11	1.05	-6.34%

Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Male	16	1.364	2.458	2.789	2.43	2.31	-5.92%
Single Male	17	1.736	2.122	2.391	2.43	2.31	-5.92%
Single Male	18	1.531	1.866	2.038	2.43	2.31	-5.92%
Single Male	19	1.476	1.670	1.733	2.00	1.90	-6.02%
Single Male	20	1.246	1.517	1.475	1.65	1.56	-6.40%
Single Male	21	1.093	1.398	1.711	1.40	1.40	-1.32%
Single Male	22	1.119	1.304	1.481	1.28	1.30	0.47%
Single Male	23	1.048	1.230	1.302	1.19	1.23	1.94%
Single Male	24	0.954	1.172	1.167	1.11	1.16	3.45%
Single Male	25	1.012	1.127	1.070	1.04	1.09	3.77%
Single Male	26	1.192	1.092	1.004	1.02	1.07	3.70%
Single Male	27	1.035	1.065	0.961	1.01	1.06	3.88%
Single Male	28	1.013	1.045	0.935	1.00	1.04	2.77%
Single Male	29	1.128	1.030	0.923	0.99	1.03	2.79%
Single Male	30	1.200	1.020	0.921	0.98	1.02	2.81%
Single Male	31	1.210	1.013	0.928	0.98	1.01	1.80%
Single Male	32	1.177	1.010	0.941	0.98	1.01	1.80%
Single Male	33	1.142	1.008	0.957	0.98	1.01	1.80%
Single Male	34	1.228	1.008	0.975	0.98	1.01	1.80%
Single Male	35	1.113	1.010	0.992	0.97	1.01	2.83%
Single Male	36	1.215	1.012	1.005	0.97	1.01	2.83%
Single Male	37	1.543	1.015	1.014	0.97	1.02	3.85%
Single Male	38	1.115	1.018	1.019	0.97	1.02	3.85%
Single Male	39	1.067	1.021	1.021	0.97	1.02	3.85%
Single Male	40	1.170	1.023	1.020	0.97	1.02	3.85%
Single Male	41	1.090	1.025	1.016	0.97	1.02	3.85%
Single Male	42	0.975	1.027	1.010	0.97	1.02	3.85%
Single Male	43	1.095	1.027	1.001	0.97	1.02	3.85%
Single Male	44	1.091	1.027	0.991	0.97	1.02	3.85%
Single Male	45	1.146	1.025	0.979	0.97	1.02	3.85%
Single Male	46	1.154	1.023	0.966	0.97	1.02	3.85%
Single Male	47	1.107	1.020	0.952	0.97	1.02	3.85%
Single Male	48	1.100	1.016	0.938	0.97	1.02	3.85%
Single Male	49	0.889	1.012	0.924	0.97	1.01	2.83%
Single Male	50	0.978	1.007	0.910	0.93	0.98	3.98%

Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection

Total/Wted Avgs	1.109	1.122	0.00%
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MP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Male	51	0.921	1.001	0.897	0.92	0.97	4.01%
Single Male	52	0.900	0.996	0.884	0.90	0.95	4.08%
Single Male	53	0.982	0.990	0.872	0.89	0.94	4.12%
Single Male	54	0.729	0.984	0.862	0.87	0.92	4.19%
Single Male	55	0.752	0.978	0.853	0.86	0.91	4.23%
Single Male	56	0.880	0.972	0.846	0.86	0.91	4.23%
Single Male	57	0.639	0.967	0.842	0.86	0.91	4.23%
Single Male	58	0.954	0.963	0.839	0.86	0.91	4.23%
Single Male	59	0.923	0.960	0.839	0.86	0.91	4.23%
Single Male	60	0.852	0.957	0.842	0.87	0.92	4.19%
Single Male	61	0.879	0.956	0.848	0.87	0.92	4.19%
Single Male	62	1.065	0.956	0.857	0.88	0.93	4.16%
Single Male	63	0.868	0.957	0.868	0.89	0.94	4.12%
Single Male	64	0.936	0.960	0.880	0.89	0.94	4.12%
Single Male	65	0.462	0.965	0.893	0.92	0.97	4.01%
Single Male	66	0.792	0.972	0.906	0.92	0.97	4.01%
Single Male	67	0.787	0.980	0.918	0.92	0.97	4.01%
Single Male	68	0.947	0.991	0.928	0.92	0.97	4.01%
Single Male	69	0.546	1.004	0.934	0.93	0.98	3.98%
Single Male	70	0.791	1.019	0.937	0.93	0.98	3.98%
Single Male	71	0.997	1.037	0.936	0.93	0.98	3.98%
Single Male	72	0.821	1.056	0.933	0.93	0.98	3.98%
Single Male	73	0.567	1.079	0.930	0.94	0.99	3.95%
Single Male	74	0.927	1.104	0.929	0.94	0.99	3.95%
Single Male	75	0.664	1.131	0.933	0.94	0.99	3.95%
Single Male	76	1.347	1.161	0.943	0.94	0.99	3.95%
Single Male	77	1.158	1.193	0.961	0.97	1.02	3.85%
Single Male	78	1.204	1.227	0.990	1.00	1.05	3.76%
Single Male	79	0.775	1.262	1.032	1.03	1.08	3.68%
Single Male	80	0.820	1.299	1.091	1.05	1.10	3.62%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection**

Total/Wted Avgs	1.575	1.589	1.607	1.580
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MP_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Female	16/P/N	1.94	1.84	-6.33%	16/P/Y	1.55	1.21	-22.81%
Married Female	17/P/N	1.94	1.84	-6.33%	17/P/Y	1.55	1.21	-22.81%
Married Female	18/P/N	1.94	1.84	-6.33%	18/P/Y	1.55	1.21	-22.81%
Married Female	19/P/N	1.68	1.59	-6.20%	19/P/Y	1.34	1.18	-13.18%
Married Female	20/P/N	1.44	1.36	-6.36%	20/P/Y	1.27	1.15	-10.83%
Married Female	21/P/N	1.31	1.25	-5.41%	21/P/Y	1.25	1.14	-9.52%
Married Female	22/P/N	1.24	1.19	-5.07%	22/P/Y	1.18	1.13	-5.08%
Married Female	23/P/N	1.20	1.14	-6.47%	23/P/Y	1.18	1.12	-5.92%
Married Female	24/P/N	1.19	1.13	-5.87%	24/P/Y	1.18	1.12	-5.92%
Married Female	16/O/N	1.94	1.84	-6.33%	16/O/Y	1.55	1.21	-22.81%
Married Female	17/O/N	1.94	1.84	-6.33%	17/O/Y	1.55	1.21	-22.81%
Married Female	18/O/N	1.94	1.84	-6.33%	18/O/Y	1.55	1.21	-22.81%
Married Female	19/O/N	1.68	1.59	-6.20%	19/O/Y	1.34	1.18	-13.18%
Married Female	20/O/N	1.44	1.36	-6.36%	20/O/Y	1.27	1.15	-10.83%
Married Female	21/O/N	1.31	1.25	-5.41%	21/O/Y	1.25	1.14	-9.52%
Married Female	22/O/N	1.24	1.19	-5.07%	22/O/Y	1.18	1.13	-5.08%
Married Female	23/O/N	1.20	1.14	-6.47%	23/O/Y	1.18	1.12	-5.92%
Married Female	24/O/N	1.19	1.13	-5.87%	24/O/Y	1.18	1.12	-5.92%
Married Male	16/P/N	2.39	2.27	-6.19%	16/P/Y	1.91	1.49	-22.98%
Married Male	17/P/N	2.39	2.27	-6.19%	17/P/Y	1.91	1.49	-22.98%
Married Male	18/P/N	2.39	2.27	-6.19%	18/P/Y	1.91	1.49	-22.98%
Married Male	19/P/N	1.77	1.79	-0.21%	19/P/Y	1.42	1.31	-8.94%
Married Male	20/P/N	1.41	1.48	3.60%	20/P/Y	1.27	1.19	-7.73%
Married Male	21/P/N	1.21	1.27	3.82%	21/P/Y	1.15	1.11	-4.37%
Married Male	22/P/N	1.13	1.19	3.76%	22/P/Y	1.08	1.08	-1.04%
Married Male	23/P/N	1.12	1.14	0.88%	23/P/Y	1.06	1.06	-1.07%
Married Male	24/P/N	1.08	1.07	-1.71%	24/P/Y	1.04	1.03	-2.06%
Married Male	16/O/N	2.39	2.27	-6.19%	16/O/Y	1.91	1.49	-22.98%
Married Male	17/O/N	2.39	2.27	-6.19%	17/O/Y	1.91	1.49	-22.98%
Married Male	18/O/N	2.39	2.27	-6.19%	18/O/Y	1.91	1.49	-22.98%
Married Male	19/O/N	1.77	1.79	-0.21%	19/O/Y	1.42	1.31	-8.94%
Married Male	20/O/N	1.41	1.48	3.60%	20/O/Y	1.27	1.19	-7.73%
Married Male	21/O/N	1.21	1.27	3.82%	21/O/Y	1.15	1.11	-4.37%
Married Male	22/O/N	1.13	1.19	3.76%	22/O/Y	1.08	1.08	-1.04%
Married Male	23/O/N	1.12	1.14	0.88%	23/O/Y	1.06	1.06	-1.07%
Married Male	24/O/N	1.08	1.07	-1.71%	24/O/Y	1.04	1.03	-2.06%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis
Medical Payments/Family Compensation/Personal Injury Protection**

Total/Wted Avgs	1.575	1.589	1.607	1.580
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MP_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Female	16/P/N	2.36	2.33	-2.63%	16/P/Y	1.89	1.86	-2.86%
Single Female	17/P/N	2.36	2.33	-2.63%	17/P/Y	1.89	1.86	-2.86%
Single Female	18/P/N	2.36	2.33	-2.63%	18/P/Y	1.89	1.86	-2.86%
Single Female	19/P/N	2.08	2.10	-0.04%	19/P/Y	1.66	1.74	3.78%
Single Female	20/P/N	1.77	1.86	3.58%	20/P/Y	1.42	1.61	11.92%
Single Female	21/P/N	1.47	1.54	3.48%	21/P/Y	1.40	1.44	1.50%
Single Female	22/P/N	1.37	1.44	3.68%	22/P/Y	1.30	1.38	4.59%
Single Female	23/P/N	1.37	1.44	3.68%	23/P/Y	1.30	1.38	4.59%
Single Female	24/P/N	1.34	1.41	4.12%	24/P/Y	1.27	1.37	6.22%
Single Female	16/O/N	1.90	2.00	3.91%	16/O/Y	1.52	1.60	4.05%
Single Female	17/O/N	1.90	2.00	3.91%	17/O/Y	1.52	1.60	4.05%
Single Female	18/O/N	1.90	2.00	3.91%	18/O/Y	1.52	1.60	4.05%
Single Female	19/O/N	1.68	1.85	9.05%	19/O/Y	1.34	1.54	13.30%
Single Female	20/O/N	1.43	1.68	15.98%	20/O/Y	1.33	1.47	8.95%
Single Female	21/O/N	1.40	1.47	3.98%	21/O/Y	1.33	1.38	2.75%
Single Female	22/O/N	1.30	1.40	6.10%	22/O/Y	1.25	1.35	6.31%
Single Female	23/O/N	1.30	1.40	6.10%	23/O/Y	1.25	1.35	6.31%
Single Female	24/O/N	1.30	1.38	4.59%	24/O/Y	1.25	1.34	5.52%
Single Male	16/P/N	2.43	2.31	-5.92%	16/P/Y	1.94	1.73	-11.93%
Single Male	17/P/N	2.43	2.31	-5.92%	17/P/Y	1.94	1.73	-11.93%
Single Male	18/P/N	2.43	2.31	-5.92%	18/P/Y	1.94	1.73	-11.93%
Single Male	19/P/N	2.00	1.90	-6.02%	19/P/Y	1.60	1.52	-6.01%
Single Male	20/P/N	1.65	1.56	-6.40%	20/P/Y	1.52	1.34	-12.86%
Single Male	21/P/N	1.40	1.40	-1.32%	21/P/Y	1.33	1.25	-7.36%
Single Male	22/P/N	1.28	1.30	0.47%	22/P/Y	1.22	1.20	-2.46%
Single Male	23/P/N	1.19	1.23	1.94%	23/P/Y	1.14	1.16	0.80%
Single Male	24/P/N	1.11	1.16	3.45%	24/P/Y	1.05	1.13	6.45%
Single Male	16/O/N	1.95	1.98	0.29%	16/O/Y	1.56	1.49	-5.54%
Single Male	17/O/N	1.95	1.98	0.29%	17/O/Y	1.56	1.49	-5.54%
Single Male	18/O/N	1.95	1.98	0.29%	18/O/Y	1.56	1.49	-5.54%
Single Male	19/O/N	1.60	1.68	3.89%	19/O/Y	1.28	1.36	4.64%
Single Male	20/O/N	1.52	1.43	-7.01%	20/O/Y	1.27	1.24	-3.86%
Single Male	21/O/N	1.33	1.32	-2.06%	21/O/Y	1.27	1.19	-7.06%
Single Male	22/O/N	1.27	1.24	-3.86%	22/O/Y	1.22	1.16	-5.71%
Single Male	23/O/N	1.20	1.19	-1.68%	23/O/Y	1.14	1.14	-0.94%
Single Male	24/O/N	1.11	1.14	1.69%	24/O/Y	1.05	1.11	4.56%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Female	16	3.500	1.620	3.763	1.97	1.87	-5.38%
Married Female	17	4.690	1.486	2.924	1.97	1.87	-5.38%
Married Female	18	2.428	1.381	2.344	1.97	1.87	-5.38%
Married Female	19	1.898	1.297	1.934	1.73	1.64	-5.56%
Married Female	20	2.335	1.231	1.637	1.52	1.45	-5.17%
Married Female	21	1.541	1.178	1.697	1.33	1.27	-5.13%
Married Female	22	1.453	1.137	1.503	1.19	1.14	-4.68%
Married Female	23	1.319	1.104	1.356	1.09	1.10	0.19%
Married Female	24	1.269	1.079	1.246	1.02	1.07	4.38%
Married Female	25	1.154	1.059	1.162	1.00	1.05	4.04%
Married Female	26	1.078	1.043	1.099	1.00	1.04	3.48%
Married Female	27	1.152	1.032	1.052	1.00	1.03	2.49%
Married Female	28	1.036	1.023	1.018	1.00	1.02	1.49%
Married Female	29	1.055	1.017	0.994	1.00	1.02	1.49%
Married Female	30	1.023	1.012	0.979	1.00	1.01	0.50%
Married Female	31	1.044	1.009	0.969	1.00	1.01	0.50%
Married Female	32	0.947	1.006	0.965	1.00	1.01	0.50%
Married Female	33	0.925	1.003	0.964	1.00	1.00	-0.50%
Married Female	34	0.991	1.001	0.964	1.00	1.00	-0.50%
Married Female	35	1.067	0.998	0.965	1.00	1.00	-0.50%
Married Female	36	0.960	0.995	0.965	1.00	0.99	-1.49%
Married Female	37	0.995	0.991	0.964	1.00	0.99	-1.49%
Married Female	38	0.934	0.987	0.962	1.00	0.99	-1.49%
Married Female	39	0.967	0.981	0.959	1.00	0.98	-2.49%
Married Female	40	0.956	0.975	0.954	1.00	0.98	-2.49%
Married Female	41	0.968	0.968	0.949	1.00	0.97	-3.48%
Married Female	42	0.961	0.960	0.943	1.00	0.96	-4.48%
Married Female	43	0.892	0.952	0.936	1.00	0.95	-5.47%
Married Female	44	0.944	0.942	0.929	1.00	0.95	-5.47%
Married Female	45	0.917	0.933	0.920	1.00	0.95	-5.47%
Married Female	46	0.877	0.922	0.910	1.00	0.95	-5.47%
Married Female	47	0.871	0.912	0.900	0.98	0.93	-5.57%
Married Female	48	0.860	0.901	0.889	0.94	0.90	-4.73%
Married Female	49	0.796	0.890	0.878	0.91	0.89	-2.68%
Married Female	50	0.757	0.880	0.865	0.88	0.88	-0.50%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Female	51	0.793	0.870	0.852	0.85	0.87	1.84%
Married Female	52	0.790	0.860	0.839	0.84	0.86	1.87%
Married Female	53	0.729	0.851	0.827	0.83	0.85	1.90%
Married Female	54	0.766	0.843	0.815	0.82	0.84	1.93%
Married Female	55	0.685	0.836	0.804	0.80	0.84	4.48%
Married Female	56	0.670	0.830	0.795	0.80	0.83	3.23%
Married Female	57	0.728	0.825	0.788	0.80	0.83	3.23%
Married Female	58	0.657	0.822	0.782	0.80	0.82	1.99%
Married Female	59	0.678	0.820	0.780	0.80	0.82	1.99%
Married Female	60	0.716	0.820	0.781	0.80	0.82	1.99%
Married Female	61	0.671	0.822	0.784	0.81	0.82	0.73%
Married Female	62	0.663	0.826	0.791	0.83	0.83	-0.50%
Married Female	63	0.644	0.832	0.801	0.85	0.83	-2.84%
Married Female	64	0.645	0.840	0.814	0.87	0.84	-3.93%
Married Female	65	0.652	0.850	0.829	0.89	0.85	-4.97%
Married Female	66	0.638	0.863	0.847	0.90	0.86	-4.92%
Married Female	67	0.679	0.879	0.866	0.91	0.88	-3.78%
Married Female	68	0.747	0.897	0.888	0.92	0.90	-2.66%
Married Female	69	0.648	0.918	0.911	0.93	0.92	-1.57%
Married Female	70	0.687	0.943	0.935	0.95	0.94	-1.54%
Married Female	71	0.760	0.970	0.961	0.97	0.97	-0.50%
Married Female	72	0.629	1.001	0.987	0.99	1.00	0.51%
Married Female	73	0.744	1.035	1.015	1.02	1.03	0.48%
Married Female	74	0.729	1.072	1.044	1.05	1.07	1.40%
Married Female	75	0.847	1.112	1.075	1.09	1.11	1.33%
Married Female	76	0.783	1.155	1.107	1.13	1.16	2.14%
Married Female	77	0.790	1.202	1.140	1.17	1.20	2.05%
Married Female	78	0.845	1.251	1.175	1.20	1.25	3.65%
Married Female	79	0.822	1.302	1.211	1.23	1.29	4.36%
Married Female	80	0.861	1.354	1.249	1.26	1.32	4.24%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Male	16	1.542	2.853	5.379	2.98	2.83	-5.47%
Married Male	17	2.303	2.501	4.048	2.98	2.83	-5.47%
Married Male	18	4.784	2.223	3.157	2.98	2.83	-5.47%
Married Male	19	4.789	2.000	2.540	2.50	2.38	-5.37%
Married Male	20	2.621	1.822	2.101	2.05	1.95	-5.55%
Married Male	21	2.670	1.677	2.132	1.71	1.68	-2.24%
Married Male	22	2.083	1.558	1.850	1.49	1.56	4.18%
Married Male	23	1.825	1.461	1.637	1.34	1.41	4.70%
Married Male	24	1.595	1.381	1.475	1.19	1.25	4.52%
Married Male	25	1.594	1.315	1.351	1.04	1.09	4.29%
Married Male	26	1.389	1.260	1.255	1.03	1.08	4.33%
Married Male	27	1.288	1.214	1.181	1.03	1.08	4.33%
Married Male	28	1.243	1.176	1.125	1.02	1.07	4.38%
Married Male	29	1.151	1.144	1.082	1.01	1.06	4.43%
Married Male	30	1.200	1.118	1.051	1.00	1.05	4.48%
Married Male	31	1.161	1.096	1.029	1.00	1.05	4.48%
Married Male	32	1.098	1.077	1.014	1.00	1.05	4.48%
Married Male	33	0.968	1.062	1.005	1.00	1.05	4.48%
Married Male	34	1.096	1.049	0.999	1.00	1.05	4.48%
Married Male	35	1.077	1.038	0.997	1.00	1.04	3.48%
Married Male	36	1.017	1.028	0.996	1.00	1.03	2.49%
Married Male	37	0.972	1.020	0.996	1.00	1.02	1.49%
Married Male	38	1.003	1.013	0.996	1.00	1.01	0.50%
Married Male	39	0.984	1.006	0.998	1.00	1.01	0.50%
Married Male	40	1.000	1.000	1.000	1.00	1.00	-0.50%
Married Male	41	0.953	0.994	1.002	1.00	0.99	-1.49%
Married Male	42	0.958	0.989	1.004	1.00	0.99	-1.49%
Married Male	43	0.909	0.983	1.006	1.00	0.98	-2.49%
Married Male	44	0.956	0.978	1.007	1.00	0.98	-2.49%
Married Male	45	0.967	0.972	1.007	1.00	0.97	-3.48%
Married Male	46	0.974	0.967	1.007	1.00	0.97	-3.48%
Married Male	47	0.913	0.961	1.005	1.00	0.96	-4.48%
Married Male	48	0.902	0.956	1.001	1.00	0.96	-4.48%
Married Male	49	0.887	0.950	0.996	1.00	0.95	-5.47%
Married Male	50	0.909	0.945	0.988	0.98	0.94	-4.56%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Married Male	51	0.873	0.940	0.979	0.96	0.94	-2.57%
Married Male	52	0.869	0.934	0.968	0.95	0.93	-2.59%
Married Male	53	0.830	0.930	0.957	0.93	0.93	-0.50%
Married Male	54	0.844	0.925	0.945	0.91	0.93	1.69%
Married Male	55	0.758	0.922	0.934	0.88	0.92	4.03%
Married Male	56	0.772	0.919	0.925	0.87	0.91	4.08%
Married Male	57	0.762	0.917	0.917	0.87	0.91	4.08%
Married Male	58	0.756	0.916	0.912	0.86	0.90	4.13%
Married Male	59	0.781	0.916	0.910	0.86	0.91	4.95%
Married Male	60	0.779	0.918	0.912	0.86	0.90	4.13%
Married Male	61	0.797	0.921	0.918	0.86	0.90	4.13%
Married Male	62	0.732	0.926	0.928	0.87	0.91	4.08%
Married Male	63	0.784	0.933	0.942	0.89	0.93	3.98%
Married Male	64	0.750	0.942	0.961	0.91	0.94	2.78%
Married Male	65	0.781	0.954	0.983	0.93	0.95	1.64%
Married Male	66	0.758	0.969	1.010	0.96	0.97	0.54%
Married Male	67	0.731	0.987	1.041	0.99	0.99	-0.50%
Married Male	68	0.766	1.008	1.076	1.03	1.01	-2.43%
Married Male	69	0.786	1.034	1.115	1.07	1.03	-4.22%
Married Male	70	0.784	1.064	1.158	1.11	1.06	-4.98%
Married Male	71	0.807	1.100	1.205	1.15	1.10	-4.82%
Married Male	72	0.846	1.141	1.257	1.20	1.14	-5.47%
Married Male	73	0.836	1.189	1.314	1.25	1.19	-5.27%
Married Male	74	0.836	1.245	1.376	1.31	1.24	-5.81%
Married Male	75	0.893	1.310	1.443	1.37	1.31	-4.85%
Married Male	76	1.006	1.384	1.516	1.43	1.38	-3.98%
Married Male	77	1.022	1.471	1.595	1.50	1.47	-2.49%
Married Male	78	1.048	1.571	1.682	1.58	1.57	-1.13%
Married Male	79	1.116	1.686	1.775	1.66	1.69	1.30%
Married Male	80	1.191	1.821	1.877	1.75	1.82	3.48%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Female	16	3.519	2.754	5.640	3.13	2.98	-5.33%
Single Female	17	3.209	2.442	4.345	3.13	2.98	-5.33%
Single Female	18	2.827	2.198	3.439	3.13	2.98	-5.33%
Single Female	19	2.526	2.007	2.791	2.56	2.43	-5.49%
Single Female	20	2.259	1.854	2.321	2.15	2.04	-5.68%
Single Female	21	2.032	1.732	2.360	1.82	1.73	-5.42%
Single Female	22	2.027	1.633	2.050	1.63	1.63	-0.74%
Single Female	23	1.932	1.553	1.815	1.48	1.55	4.07%
Single Female	24	1.747	1.487	1.637	1.36	1.43	4.74%
Single Female	25	1.739	1.433	1.501	1.22	1.28	4.40%
Single Female	26	1.657	1.388	1.397	1.16	1.22	4.65%
Single Female	27	1.593	1.351	1.318	1.09	1.14	4.07%
Single Female	28	1.588	1.319	1.259	1.08	1.13	4.11%
Single Female	29	1.554	1.293	1.215	1.08	1.13	4.11%
Single Female	30	1.522	1.269	1.183	1.08	1.13	4.11%
Single Female	31	1.460	1.249	1.161	1.08	1.13	4.11%
Single Female	32	1.512	1.230	1.145	1.08	1.13	4.11%
Single Female	33	1.284	1.213	1.135	1.08	1.13	4.11%
Single Female	34	1.342	1.197	1.127	1.08	1.13	4.11%
Single Female	35	1.318	1.181	1.121	1.08	1.13	4.11%
Single Female	36	1.451	1.166	1.114	1.08	1.13	4.11%
Single Female	37	1.443	1.151	1.107	1.08	1.13	4.11%
Single Female	38	1.398	1.135	1.100	1.08	1.13	4.11%
Single Female	39	1.361	1.120	1.092	1.08	1.12	3.19%
Single Female	40	1.293	1.104	1.085	1.08	1.10	1.35%
Single Female	41	1.372	1.088	1.077	1.08	1.09	0.42%
Single Female	42	1.370	1.072	1.068	1.07	1.07	-0.50%
Single Female	43	1.196	1.056	1.060	1.06	1.06	-0.50%
Single Female	44	1.260	1.040	1.052	1.05	1.04	-1.44%
Single Female	45	1.222	1.024	1.043	1.04	1.02	-2.41%
Single Female	46	1.165	1.008	1.035	1.04	1.01	-3.37%
Single Female	47	0.924	0.992	1.026	1.03	0.99	-4.36%
Single Female	48	1.153	0.977	1.018	1.02	0.98	-4.40%
Single Female	49	1.061	0.963	1.010	1.01	0.96	-5.42%
Single Female	50	1.031	0.950	1.001	0.99	0.95	-4.52%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Female	51	0.981	0.937	0.993	0.97	0.94	-3.57%
Single Female	52	1.059	0.926	0.986	0.94	0.93	-1.56%
Single Female	53	0.988	0.916	0.979	0.92	0.92	-0.50%
Single Female	54	0.928	0.908	0.973	0.91	0.91	-0.50%
Single Female	55	0.959	0.901	0.969	0.90	0.90	-0.50%
Single Female	56	0.923	0.897	0.966	0.90	0.90	-0.50%
Single Female	57	0.934	0.893	0.966	0.90	0.89	-1.60%
Single Female	58	0.877	0.892	0.967	0.90	0.89	-1.60%
Single Female	59	0.878	0.894	0.971	0.90	0.89	-1.60%
Single Female	60	0.937	0.897	0.978	0.92	0.90	-2.66%
Single Female	61	0.842	0.903	0.989	0.93	0.90	-3.71%
Single Female	62	0.966	0.911	1.002	0.95	0.91	-4.69%
Single Female	63	0.944	0.922	1.019	0.97	0.92	-5.63%
Single Female	64	0.964	0.935	1.039	0.99	0.94	-5.52%
Single Female	65	0.892	0.952	1.063	1.01	0.96	-5.42%
Single Female	66	1.004	0.971	1.090	1.03	0.98	-5.33%
Single Female	67	0.942	0.993	1.121	1.05	1.00	-5.24%
Single Female	68	0.878	1.018	1.156	1.07	1.02	-5.15%
Single Female	69	0.893	1.046	1.195	1.09	1.05	-4.15%
Single Female	70	0.971	1.076	1.239	1.11	1.08	-3.19%
Single Female	71	0.906	1.110	1.287	1.13	1.11	-2.26%
Single Female	72	0.815	1.146	1.339	1.15	1.15	-0.50%
Single Female	73	1.118	1.183	1.394	1.17	1.18	0.35%
Single Female	74	0.929	1.223	1.449	1.19	1.22	2.01%
Single Female	75	1.024	1.263	1.505	1.21	1.26	3.61%
Single Female	76	1.110	1.304	1.558	1.27	1.30	1.85%
Single Female	77	0.920	1.343	1.607	1.32	1.34	1.01%
Single Female	78	1.045	1.381	1.650	1.36	1.38	0.97%
Single Female	79	0.904	1.415	1.685	1.40	1.41	0.09%
Single Female	80	0.937	1.443	1.709	1.44	1.44	-0.50%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Male	16	3.540	2.987	6.157	4.12	3.92	-5.37%
Single Male	17	3.220	2.779	5.071	4.12	3.92	-5.37%
Single Male	18	3.139	2.594	4.198	4.12	3.92	-5.37%
Single Male	19	2.782	2.428	3.500	3.47	3.29	-5.52%
Single Male	20	2.774	2.281	2.943	2.85	2.71	-5.32%
Single Male	21	2.466	2.150	2.991	2.31	2.19	-5.67%
Single Male	22	2.294	2.033	2.570	2.02	2.03	0.00%
Single Male	23	2.100	1.928	2.237	1.79	1.88	4.51%
Single Male	24	1.886	1.835	1.977	1.62	1.70	4.42%
Single Male	25	1.812	1.751	1.774	1.35	1.42	4.66%
Single Male	26	1.902	1.677	1.616	1.31	1.38	4.82%
Single Male	27	1.719	1.610	1.493	1.28	1.34	4.17%
Single Male	28	1.660	1.550	1.397	1.24	1.30	4.32%
Single Male	29	1.681	1.496	1.321	1.11	1.17	4.88%
Single Male	30	1.495	1.449	1.262	1.10	1.16	4.93%
Single Male	31	1.529	1.406	1.217	1.10	1.16	4.93%
Single Male	32	1.450	1.367	1.182	1.10	1.16	4.93%
Single Male	33	1.579	1.333	1.155	1.10	1.16	4.93%
Single Male	34	1.504	1.302	1.135	1.10	1.16	4.93%
Single Male	35	1.349	1.274	1.119	1.10	1.16	4.93%
Single Male	36	1.304	1.249	1.107	1.10	1.16	4.93%
Single Male	37	1.288	1.226	1.097	1.09	1.14	4.07%
Single Male	38	1.319	1.206	1.090	1.09	1.14	4.07%
Single Male	39	1.289	1.187	1.084	1.08	1.13	4.11%
Single Male	40	1.415	1.170	1.080	1.08	1.13	4.11%
Single Male	41	1.215	1.155	1.076	1.08	1.13	4.11%
Single Male	42	1.119	1.140	1.074	1.07	1.12	4.15%
Single Male	43	1.319	1.127	1.071	1.07	1.12	4.15%
Single Male	44	1.206	1.115	1.068	1.07	1.12	4.15%
Single Male	45	1.130	1.104	1.064	1.06	1.10	3.26%
Single Male	46	1.123	1.093	1.059	1.06	1.09	2.32%
Single Male	47	1.131	1.082	1.053	1.05	1.08	2.35%
Single Male	48	1.074	1.072	1.045	1.04	1.07	2.37%
Single Male	49	1.018	1.063	1.035	1.03	1.06	2.40%
Single Male	50	0.976	1.053	1.023	1.01	1.05	3.44%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	1.109	1.114	0.00%
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CL_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated	Prior Selected	Selected Loss Cost Relativity	Change in Selected
				Loss Cost Relativity	Loss Cost Relativity		
Single Male	51	0.938	1.044	1.008	0.98	1.03	4.58%
Single Male	52	0.951	1.035	0.992	0.96	1.01	4.69%
Single Male	53	0.918	1.027	0.975	0.94	0.99	4.80%
Single Male	54	0.886	1.018	0.959	0.93	0.98	4.85%
Single Male	55	0.981	1.010	0.944	0.90	0.95	5.03%
Single Male	56	0.984	1.002	0.932	0.89	0.93	3.98%
Single Male	57	0.926	0.995	0.923	0.88	0.92	4.03%
Single Male	58	0.815	0.988	0.918	0.88	0.92	4.03%
Single Male	59	0.861	0.981	0.918	0.87	0.91	4.08%
Single Male	60	0.990	0.976	0.924	0.87	0.91	4.08%
Single Male	61	1.014	0.971	0.937	0.88	0.92	4.03%
Single Male	62	0.855	0.968	0.956	0.90	0.95	5.03%
Single Male	63	0.729	0.966	0.982	0.93	0.97	3.78%
Single Male	64	0.931	0.966	1.012	0.96	0.97	0.54%
Single Male	65	0.866	0.967	1.048	1.00	0.97	-3.48%
Single Male	66	0.839	0.971	1.089	1.04	0.99	-5.28%
Single Male	67	0.830	0.977	1.133	1.08	1.03	-5.10%
Single Male	68	0.762	0.987	1.181	1.13	1.07	-5.78%
Single Male	69	0.936	1.000	1.231	1.18	1.12	-5.56%
Single Male	70	0.854	1.017	1.283	1.23	1.17	-5.35%
Single Male	71	0.854	1.040	1.335	1.28	1.22	-5.16%
Single Male	72	0.732	1.068	1.388	1.33	1.26	-5.73%
Single Male	73	1.054	1.104	1.441	1.38	1.31	-5.54%
Single Male	74	0.880	1.148	1.496	1.43	1.36	-5.37%
Single Male	75	0.863	1.202	1.551	1.48	1.41	-5.20%
Single Male	76	1.081	1.269	1.608	1.53	1.45	-5.70%
Single Male	77	0.971	1.350	1.666	1.58	1.50	-5.54%
Single Male	78	1.077	1.451	1.726	1.63	1.55	-5.38%
Single Male	79	1.204	1.575	1.788	1.68	1.60	-5.24%
Single Male	80	1.274	1.730	1.851	1.73	1.73	-0.50%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	2.081	2.052	2.229	2.208
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CL_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Female	16/P/N	1.97	1.87	-5.38%	16/P/Y	1.57	1.53	-3.03%
Married Female	17/P/N	1.97	1.87	-5.38%	17/P/Y	1.57	1.53	-3.03%
Married Female	18/P/N	1.97	1.87	-5.38%	18/P/Y	1.57	1.53	-3.03%
Married Female	19/P/N	1.73	1.64	-5.56%	19/P/Y	1.38	1.40	0.95%
Married Female	20/P/N	1.52	1.45	-5.17%	20/P/Y	1.22	1.29	5.21%
Married Female	21/P/N	1.33	1.27	-5.13%	21/P/Y	1.20	1.18	-2.16%
Married Female	22/P/N	1.19	1.14	-4.68%	22/P/Y	1.07	1.10	2.29%
Married Female	23/P/N	1.09	1.10	0.19%	23/P/Y	1.03	1.08	4.33%
Married Female	24/P/N	1.02	1.07	4.38%	24/P/Y	1.01	1.06	4.43%
Married Female	16/O/N	1.97	1.87	-5.38%	16/O/Y	1.57	1.53	-3.03%
Married Female	17/O/N	1.97	1.87	-5.38%	17/O/Y	1.57	1.53	-3.03%
Married Female	18/O/N	1.97	1.87	-5.38%	18/O/Y	1.57	1.53	-3.03%
Married Female	19/O/N	1.73	1.64	-5.56%	19/O/Y	1.38	1.40	0.95%
Married Female	20/O/N	1.52	1.45	-5.17%	20/O/Y	1.22	1.29	5.21%
Married Female	21/O/N	1.33	1.27	-5.13%	21/O/Y	1.20	1.18	-2.16%
Married Female	22/O/N	1.19	1.14	-4.68%	22/O/Y	1.07	1.10	2.29%
Married Female	23/O/N	1.09	1.10	0.19%	23/O/Y	1.03	1.08	4.33%
Married Female	24/O/N	1.02	1.07	4.38%	24/O/Y	1.01	1.06	4.43%
Married Male	16/P/N	2.98	2.83	-5.47%	16/P/Y	2.38	2.32	-3.01%
Married Male	17/P/N	2.98	2.83	-5.47%	17/P/Y	2.38	2.32	-3.01%
Married Male	18/P/N	2.98	2.83	-5.47%	18/P/Y	2.38	2.32	-3.01%
Married Male	19/P/N	2.50	2.38	-5.37%	19/P/Y	2.00	2.00	-0.50%
Married Male	20/P/N	2.05	1.95	-5.55%	20/P/Y	1.64	1.70	3.14%
Married Male	21/P/N	1.71	1.68	-2.24%	21/P/Y	1.54	1.51	-2.44%
Married Male	22/P/N	1.49	1.56	4.18%	22/P/Y	1.34	1.42	5.44%
Married Male	23/P/N	1.34	1.41	4.70%	23/P/Y	1.21	1.32	8.55%
Married Male	24/P/N	1.19	1.25	4.52%	24/P/Y	1.07	1.20	11.59%
Married Male	16/O/N	2.98	2.83	-5.47%	16/O/Y	2.38	2.32	-3.01%
Married Male	17/O/N	2.98	2.83	-5.47%	17/O/Y	2.38	2.32	-3.01%
Married Male	18/O/N	2.98	2.83	-5.47%	18/O/Y	2.38	2.32	-3.01%
Married Male	19/O/N	2.50	2.38	-5.37%	19/O/Y	2.00	2.00	-0.50%
Married Male	20/O/N	2.05	1.95	-5.55%	20/O/Y	1.64	1.70	3.14%
Married Male	21/O/N	1.71	1.68	-2.24%	21/O/Y	1.54	1.51	-2.44%
Married Male	22/O/N	1.49	1.56	4.18%	22/O/Y	1.34	1.42	5.44%
Married Male	23/O/N	1.34	1.41	4.70%	23/O/Y	1.21	1.32	8.55%
Married Male	24/O/N	1.19	1.25	4.52%	24/O/Y	1.07	1.20	11.59%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Collision

Total/Wted Avgs	2.081	2.052	2.229	2.208
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CL_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Female	16/P/N	3.13	2.98	-5.33%	16/P/Y	2.51	2.46	-2.48%
Single Female	17/P/N	3.13	2.98	-5.33%	17/P/Y	2.51	2.46	-2.48%
Single Female	18/P/N	3.13	2.98	-5.33%	18/P/Y	2.51	2.46	-2.48%
Single Female	19/P/N	2.56	2.43	-5.49%	19/P/Y	2.05	2.08	0.96%
Single Female	20/P/N	2.15	2.04	-5.68%	20/P/Y	1.72	1.81	4.71%
Single Female	21/P/N	1.82	1.73	-5.42%	21/P/Y	1.64	1.59	-3.53%
Single Female	22/P/N	1.63	1.63	-0.74%	22/P/Y	1.47	1.52	2.89%
Single Female	23/P/N	1.48	1.55	4.07%	23/P/Y	1.33	1.47	9.98%
Single Female	24/P/N	1.36	1.43	4.74%	24/P/Y	1.22	1.38	12.55%
Single Female	16/O/N	2.36	2.43	2.45%	16/O/Y	1.89	2.01	5.82%
Single Female	17/O/N	2.36	2.43	2.45%	17/O/Y	1.89	2.01	5.82%
Single Female	18/O/N	2.36	2.43	2.45%	18/O/Y	1.89	2.01	5.82%
Single Female	19/O/N	1.93	2.06	6.21%	19/O/Y	1.72	1.77	2.40%
Single Female	20/O/N	1.81	1.79	-1.60%	20/O/Y	1.61	1.61	-0.50%
Single Female	21/O/N	1.76	1.58	-10.55%	21/O/Y	1.58	1.47	-7.53%
Single Female	22/O/N	1.59	1.52	-4.94%	22/O/Y	1.43	1.43	-0.63%
Single Female	23/O/N	1.44	1.46	0.68%	23/O/Y	1.30	1.40	7.26%
Single Female	24/O/N	1.32	1.38	3.81%	24/O/Y	1.22	1.34	9.29%
Single Male	16/P/N	4.12	3.92	-5.37%	16/P/Y	3.30	3.10	-6.53%
Single Male	17/P/N	4.12	3.92	-5.37%	17/P/Y	3.30	3.10	-6.53%
Single Male	18/P/N	4.12	3.92	-5.37%	18/P/Y	3.30	3.10	-6.53%
Single Male	19/P/N	3.47	3.29	-5.52%	19/P/Y	2.77	2.67	-4.09%
Single Male	20/P/N	2.85	2.71	-5.32%	20/P/Y	2.28	2.29	-0.06%
Single Male	21/P/N	2.31	2.19	-5.67%	21/P/Y	2.08	1.94	-7.19%
Single Male	22/P/N	2.02	2.03	0.00%	22/P/Y	1.82	1.83	0.05%
Single Male	23/P/N	1.79	1.88	4.51%	23/P/Y	1.61	1.73	6.92%
Single Male	24/P/N	1.62	1.70	4.42%	24/P/Y	1.46	1.61	9.73%
Single Male	16/O/N	3.11	3.19	2.06%	16/O/Y	2.48	2.52	1.11%
Single Male	17/O/N	3.11	3.19	2.06%	17/O/Y	2.48	2.52	1.11%
Single Male	18/O/N	3.11	3.19	2.06%	18/O/Y	2.48	2.52	1.11%
Single Male	19/O/N	2.61	2.75	4.84%	19/O/Y	2.09	2.24	6.64%
Single Male	20/O/N	2.44	2.33	-4.98%	20/O/Y	2.01	1.99	-1.49%
Single Male	21/O/N	2.16	1.97	-9.05%	21/O/Y	1.94	1.76	-9.72%
Single Male	22/O/N	1.95	1.85	-5.68%	22/O/Y	1.76	1.69	-4.27%
Single Male	23/O/N	1.78	1.75	-1.95%	23/O/Y	1.60	1.62	0.85%
Single Male	24/O/N	1.61	1.62	0.15%	24/O/Y	1.45	1.54	5.78%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Female	16	0.217	0.777	0.457	1.31	1.25	-3.39%
Married Female	17	1.566	0.812	0.588	1.31	1.25	-3.39%
Married Female	18	1.391	0.843	0.710	1.31	1.25	-3.39%
Married Female	19	1.498	0.870	0.812	1.22	1.16	-3.76%
Married Female	20	1.455	0.892	0.887	1.14	1.09	-3.24%
Married Female	21	1.288	0.911	0.959	1.08	1.02	-3.76%
Married Female	22	1.174	0.926	0.981	1.04	0.99	-3.05%
Married Female	23	1.099	0.937	0.984	1.03	0.98	-3.24%
Married Female	24	1.131	0.946	0.976	0.99	0.95	-2.55%
Married Female	25	1.169	0.951	0.964	0.97	0.95	-0.67%
Married Female	26	1.084	0.954	0.951	0.96	0.95	0.49%
Married Female	27	0.964	0.955	0.937	0.95	0.95	1.55%
Married Female	28	1.037	0.954	0.922	0.93	0.95	3.74%
Married Female	29	0.935	0.951	0.907	0.92	0.95	4.86%
Married Female	30	1.005	0.947	0.892	0.90	0.95	7.19%
Married Female	31	0.989	0.942	0.879	0.90	0.94	6.07%
Married Female	32	1.026	0.936	0.867	0.90	0.94	6.07%
Married Female	33	0.951	0.930	0.856	0.90	0.93	4.94%
Married Female	34	0.921	0.923	0.848	0.90	0.92	3.81%
Married Female	35	0.913	0.916	0.842	0.90	0.92	3.81%
Married Female	36	0.923	0.909	0.838	0.90	0.91	2.68%
Married Female	37	0.953	0.901	0.837	0.90	0.90	1.55%
Married Female	38	0.896	0.894	0.838	0.90	0.89	0.42%
Married Female	39	0.857	0.886	0.841	0.90	0.89	0.42%
Married Female	40	0.879	0.879	0.844	0.90	0.88	-0.70%
Married Female	41	0.854	0.872	0.849	0.90	0.87	-1.83%
Married Female	42	0.881	0.865	0.853	0.90	0.86	-2.96%
Married Female	43	0.829	0.858	0.857	0.90	0.86	-2.96%
Married Female	44	0.822	0.851	0.861	0.90	0.86	-2.96%
Married Female	45	0.842	0.844	0.863	0.90	0.86	-2.96%
Married Female	46	0.852	0.837	0.864	0.90	0.86	-2.96%
Married Female	47	0.819	0.830	0.863	0.90	0.86	-2.96%
Married Female	48	0.844	0.823	0.860	0.90	0.86	-2.96%
Married Female	49	0.821	0.816	0.853	0.90	0.86	-2.96%
Married Female	50	0.783	0.809	0.844	0.84	0.81	-2.07%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Female	51	0.802	0.801	0.831	0.83	0.80	-2.12%
Married Female	52	0.740	0.793	0.815	0.82	0.79	-2.16%
Married Female	53	0.737	0.785	0.798	0.81	0.79	-0.96%
Married Female	54	0.761	0.776	0.779	0.79	0.78	0.27%
Married Female	55	0.707	0.767	0.761	0.75	0.77	4.26%
Married Female	56	0.694	0.757	0.742	0.74	0.76	4.30%
Married Female	57	0.687	0.747	0.724	0.73	0.75	4.33%
Married Female	58	0.658	0.736	0.708	0.71	0.74	5.84%
Married Female	59	0.670	0.724	0.694	0.70	0.72	4.45%
Married Female	60	0.630	0.712	0.682	0.69	0.71	4.50%
Married Female	61	0.612	0.698	0.673	0.68	0.70	4.54%
Married Female	62	0.563	0.684	0.666	0.67	0.68	3.07%
Married Female	63	0.564	0.670	0.660	0.67	0.67	1.55%
Married Female	64	0.566	0.654	0.654	0.66	0.65	0.01%
Married Female	65	0.538	0.638	0.648	0.62	0.64	4.83%
Married Female	66	0.498	0.621	0.641	0.61	0.62	3.22%
Married Female	67	0.531	0.604	0.632	0.59	0.60	3.27%
Married Female	68	0.506	0.586	0.621	0.58	0.59	3.30%
Married Female	69	0.489	0.567	0.608	0.57	0.57	1.55%
Married Female	70	0.437	0.548	0.590	0.57	0.55	-2.01%
Married Female	71	0.437	0.529	0.570	0.55	0.53	-2.14%
Married Female	72	0.415	0.509	0.547	0.54	0.51	-4.09%
Married Female	73	0.424	0.490	0.525	0.53	0.50	-4.20%
Married Female	74	0.371	0.470	0.504	0.51	0.48	-4.42%
Married Female	75	0.362	0.450	0.485	0.46	0.45	-0.66%
Married Female	76	0.376	0.431	0.470	0.45	0.43	-2.96%
Married Female	77	0.318	0.412	0.460	0.44	0.42	-3.06%
Married Female	78	0.299	0.393	0.455	0.43	0.41	-3.17%
Married Female	79	0.280	0.375	0.457	0.41	0.39	-3.40%
Married Female	80	0.238	0.357	0.467	0.41	0.39	-3.40%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Male	16	0.254	1.353	0.862	1.78	1.69	-3.69%
Married Male	17	0.644	1.307	1.003	1.78	1.69	-3.69%
Married Male	18	1.376	1.268	1.110	1.78	1.69	-3.69%
Married Male	19	1.608	1.235	1.179	1.64	1.56	-3.43%
Married Male	20	2.024	1.207	1.211	1.54	1.46	-3.47%
Married Male	21	1.973	1.183	1.245	1.44	1.36	-3.86%
Married Male	22	1.642	1.163	1.222	1.35	1.29	-3.18%
Married Male	23	1.375	1.145	1.187	1.31	1.25	-3.23%
Married Male	24	1.279	1.130	1.149	1.25	1.19	-3.17%
Married Male	25	1.207	1.117	1.115	1.21	1.15	-3.62%
Married Male	26	1.220	1.106	1.087	1.17	1.11	-3.28%
Married Male	27	1.258	1.095	1.063	1.12	1.10	-0.19%
Married Male	28	1.192	1.086	1.044	1.08	1.09	2.28%
Married Male	29	1.123	1.078	1.028	1.05	1.08	4.93%
Married Male	30	1.140	1.070	1.015	1.02	1.07	6.53%
Married Male	31	1.111	1.062	1.006	1.00	1.05	6.63%
Married Male	32	1.043	1.055	0.998	1.00	1.05	6.63%
Married Male	33	1.172	1.048	0.994	1.00	1.05	6.63%
Married Male	34	1.119	1.041	0.991	1.00	1.04	5.61%
Married Male	35	1.054	1.035	0.989	1.00	1.03	4.60%
Married Male	36	0.999	1.028	0.990	1.00	1.03	4.60%
Married Male	37	1.037	1.021	0.991	1.00	1.02	3.58%
Married Male	38	1.024	1.014	0.993	1.00	1.01	2.57%
Married Male	39	1.026	1.007	0.996	1.00	1.01	2.57%
Married Male	40	1.000	1.000	1.000	1.00	1.00	1.55%
Married Male	41	1.002	0.993	1.004	1.00	0.99	0.54%
Married Male	42	0.997	0.986	1.008	1.00	0.99	0.54%
Married Male	43	0.995	0.979	1.011	1.00	0.98	-0.48%
Married Male	44	0.979	0.972	1.014	1.00	0.97	-1.49%
Married Male	45	0.913	0.965	1.017	1.00	0.97	-1.49%
Married Male	46	0.915	0.958	1.018	1.00	0.96	-2.51%
Married Male	47	0.935	0.952	1.018	1.00	0.95	-3.53%
Married Male	48	0.933	0.945	1.017	1.00	0.95	-3.53%
Married Male	49	0.926	0.939	1.014	1.00	0.95	-3.53%
Married Male	50	0.928	0.933	1.009	1.00	0.95	-3.53%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Male	51	0.886	0.928	1.001	1.00	0.95	-3.53%
Married Male	52	0.888	0.922	0.992	0.99	0.94	-3.58%
Married Male	53	0.871	0.917	0.982	0.98	0.93	-3.63%
Married Male	54	0.866	0.912	0.970	0.96	0.91	-3.74%
Married Male	55	0.862	0.907	0.958	0.93	0.91	-0.63%
Married Male	56	0.865	0.903	0.946	0.91	0.90	0.44%
Married Male	57	0.887	0.898	0.933	0.89	0.90	2.69%
Married Male	58	0.867	0.894	0.921	0.88	0.89	2.71%
Married Male	59	0.802	0.890	0.909	0.86	0.89	5.09%
Married Male	60	0.795	0.885	0.898	0.85	0.89	6.33%
Married Male	61	0.816	0.881	0.888	0.84	0.88	6.39%
Married Male	62	0.810	0.876	0.879	0.84	0.88	6.39%
Married Male	63	0.783	0.870	0.871	0.83	0.87	6.45%
Married Male	64	0.729	0.864	0.862	0.83	0.86	5.22%
Married Male	65	0.689	0.857	0.854	0.83	0.86	5.22%
Married Male	66	0.730	0.849	0.844	0.83	0.85	4.00%
Married Male	67	0.698	0.839	0.834	0.82	0.84	4.03%
Married Male	68	0.744	0.828	0.823	0.80	0.83	5.36%
Married Male	69	0.685	0.816	0.810	0.79	0.82	5.14%
Married Male	70	0.647	0.801	0.796	0.77	0.80	5.78%
Married Male	71	0.642	0.785	0.780	0.75	0.78	5.61%
Married Male	72	0.622	0.766	0.763	0.74	0.77	5.10%
Married Male	73	0.611	0.744	0.746	0.73	0.74	2.94%
Married Male	74	0.597	0.720	0.728	0.71	0.72	3.27%
Married Male	75	0.578	0.692	0.712	0.70	0.69	0.10%
Married Male	76	0.545	0.662	0.697	0.69	0.66	-2.86%
Married Male	77	0.530	0.629	0.684	0.68	0.65	-2.93%
Married Male	78	0.452	0.594	0.673	0.67	0.64	-2.99%
Married Male	79	0.510	0.556	0.665	0.67	0.64	-2.99%
Married Male	80	0.356	0.516	0.660	0.66	0.63	-3.06%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Female	16	0.787	0.695	1.051	1.29	1.22	-3.73%
Single Female	17	0.841	0.737	1.031	1.29	1.22	-3.73%
Single Female	18	0.908	0.777	1.015	1.29	1.22	-3.73%
Single Female	19	0.904	0.815	1.003	1.20	1.14	-3.40%
Single Female	20	0.945	0.850	0.994	1.13	1.07	-3.67%
Single Female	21	0.960	0.883	1.014	1.08	1.03	-3.15%
Single Female	22	0.963	0.912	1.010	1.05	1.00	-3.28%
Single Female	23	0.970	0.938	1.007	1.05	1.00	-3.28%
Single Female	24	1.027	0.960	1.005	1.05	1.00	-3.28%
Single Female	25	1.018	0.979	1.004	1.03	0.98	-3.00%
Single Female	26	1.000	0.995	1.004	1.02	1.00	-0.10%
Single Female	27	1.145	1.008	1.004	1.01	1.01	1.85%
Single Female	28	1.146	1.018	1.005	1.01	1.02	2.56%
Single Female	29	1.081	1.024	1.007	1.01	1.02	2.15%
Single Female	30	1.122	1.028	1.008	1.01	1.03	3.56%
Single Female	31	1.112	1.030	1.011	1.01	1.03	3.56%
Single Female	32	1.007	1.029	1.013	1.01	1.03	3.56%
Single Female	33	1.177	1.025	1.016	1.01	1.03	3.56%
Single Female	34	1.202	1.020	1.020	1.01	1.02	2.56%
Single Female	35	1.110	1.014	1.023	1.01	1.01	1.55%
Single Female	36	1.099	1.006	1.027	1.01	1.01	1.55%
Single Female	37	1.076	0.996	1.030	1.01	1.00	0.55%
Single Female	38	1.100	0.986	1.034	1.01	0.99	-0.46%
Single Female	39	1.092	0.974	1.036	1.01	0.97	-2.47%
Single Female	40	1.083	0.962	1.038	1.01	0.96	-3.47%
Single Female	41	1.028	0.949	1.039	1.01	0.96	-3.47%
Single Female	42	1.019	0.936	1.039	1.01	0.96	-3.47%
Single Female	43	0.900	0.923	1.037	1.01	0.96	-3.47%
Single Female	44	1.115	0.910	1.033	1.01	0.96	-3.47%
Single Female	45	0.959	0.896	1.028	1.01	0.96	-3.47%
Single Female	46	1.011	0.882	1.020	1.00	0.95	-3.53%
Single Female	47	0.902	0.869	1.010	0.99	0.94	-3.58%
Single Female	48	0.893	0.856	0.997	0.97	0.92	-3.68%
Single Female	49	0.877	0.842	0.982	0.95	0.90	-3.79%
Single Female	50	0.848	0.829	0.963	0.93	0.88	-3.91%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Female	51	0.899	0.817	0.943	0.91	0.86	-4.03%
Single Female	52	0.852	0.804	0.920	0.89	0.85	-3.01%
Single Female	53	0.805	0.792	0.896	0.86	0.82	-3.17%
Single Female	54	0.729	0.780	0.872	0.84	0.80	-3.28%
Single Female	55	0.702	0.768	0.848	0.82	0.78	-3.40%
Single Female	56	0.787	0.756	0.825	0.81	0.77	-3.46%
Single Female	57	0.690	0.745	0.804	0.79	0.75	-3.59%
Single Female	58	0.690	0.733	0.784	0.78	0.74	-3.66%
Single Female	59	0.642	0.722	0.767	0.77	0.73	-3.72%
Single Female	60	0.718	0.710	0.752	0.76	0.72	-3.79%
Single Female	61	0.666	0.699	0.741	0.75	0.71	-3.86%
Single Female	62	0.588	0.687	0.732	0.74	0.70	-3.94%
Single Female	63	0.603	0.675	0.725	0.73	0.69	-4.01%
Single Female	64	0.607	0.663	0.719	0.73	0.69	-4.01%
Single Female	65	0.508	0.650	0.712	0.72	0.68	-4.09%
Single Female	66	0.595	0.637	0.706	0.71	0.67	-4.17%
Single Female	67	0.453	0.623	0.698	0.70	0.67	-2.80%
Single Female	68	0.659	0.609	0.689	0.70	0.67	-2.80%
Single Female	69	0.508	0.594	0.678	0.68	0.65	-2.93%
Single Female	70	0.451	0.578	0.663	0.67	0.64	-2.99%
Single Female	71	0.650	0.561	0.646	0.65	0.62	-3.13%
Single Female	72	0.424	0.544	0.627	0.63	0.60	-3.28%
Single Female	73	0.440	0.525	0.608	0.61	0.58	-3.44%
Single Female	74	0.376	0.506	0.589	0.59	0.56	-3.61%
Single Female	75	0.504	0.486	0.572	0.58	0.55	-3.70%
Single Female	76	0.325	0.464	0.556	0.56	0.53	-3.89%
Single Female	77	0.311	0.442	0.544	0.55	0.52	-3.99%
Single Female	78	0.405	0.419	0.536	0.54	0.51	-4.09%
Single Female	79	0.269	0.396	0.532	0.53	0.50	-4.20%
Single Female	80	0.253	0.371	0.534	0.52	0.49	-4.31%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class (Youthful Drivers - Principal Operator, non-Good Student)

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Male	16	0.843	0.749	1.076	2.15	2.04	-3.69%
Single Male	17	0.899	0.814	1.261	2.15	2.04	-3.69%
Single Male	18	0.962	0.874	1.386	2.15	2.04	-3.69%
Single Male	19	0.989	0.929	1.447	1.96	1.87	-3.28%
Single Male	20	1.074	0.977	1.448	1.76	1.67	-3.64%
Single Male	21	1.190	1.020	1.445	1.56	1.48	-3.38%
Single Male	22	1.109	1.056	1.376	1.43	1.36	-3.55%
Single Male	23	1.174	1.086	1.300	1.34	1.27	-3.81%
Single Male	24	1.237	1.111	1.231	1.32	1.25	-3.65%
Single Male	25	1.087	1.129	1.179	1.27	1.21	-3.15%
Single Male	26	1.205	1.142	1.144	1.23	1.16	-3.84%
Single Male	27	1.147	1.151	1.120	1.19	1.15	-1.86%
Single Male	28	1.134	1.155	1.108	1.16	1.16	1.99%
Single Male	29	1.242	1.156	1.102	1.13	1.16	4.25%
Single Male	30	1.198	1.153	1.103	1.11	1.15	5.21%
Single Male	31	1.277	1.148	1.108	1.11	1.15	5.21%
Single Male	32	1.224	1.141	1.115	1.11	1.14	4.30%
Single Male	33	1.139	1.132	1.123	1.11	1.13	3.38%
Single Male	34	1.233	1.122	1.129	1.11	1.12	2.47%
Single Male	35	1.230	1.111	1.131	1.11	1.11	1.55%
Single Male	36	1.187	1.099	1.129	1.11	1.10	0.64%
Single Male	37	1.179	1.087	1.122	1.11	1.09	-0.28%
Single Male	38	1.171	1.074	1.111	1.11	1.07	-2.11%
Single Male	39	1.184	1.061	1.096	1.11	1.06	-3.02%
Single Male	40	1.200	1.049	1.079	1.09	1.05	-2.17%
Single Male	41	0.980	1.036	1.061	1.07	1.04	-1.29%
Single Male	42	1.034	1.024	1.041	1.05	1.02	-1.35%
Single Male	43	1.025	1.012	1.020	1.03	1.01	-0.42%
Single Male	44	1.098	1.001	1.000	1.01	1.00	0.55%
Single Male	45	1.084	0.990	0.980	1.00	0.99	0.54%
Single Male	46	1.030	0.979	0.962	1.00	0.98	-0.48%
Single Male	47	0.937	0.968	0.944	1.00	0.97	-1.49%
Single Male	48	0.965	0.958	0.929	1.00	0.96	-2.51%
Single Male	49	1.010	0.948	0.917	1.00	0.95	-3.53%
Single Male	50	0.908	0.938	0.907	0.92	0.94	3.76%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	0.892	0.878	0.00%
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CP_Driver_Class

Variable	Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Male	51	1.006	0.928	0.900	0.91	0.93	3.78%
Single Male	52	0.854	0.918	0.896	0.90	0.92	3.81%
Single Male	53	0.854	0.909	0.894	0.90	0.91	2.68%
Single Male	54	0.828	0.899	0.893	0.89	0.90	2.69%
Single Male	55	0.871	0.889	0.894	0.87	0.89	3.89%
Single Male	56	0.749	0.879	0.896	0.87	0.88	2.72%
Single Male	57	0.819	0.869	0.897	0.86	0.87	2.73%
Single Male	58	0.798	0.858	0.899	0.86	0.86	1.55%
Single Male	59	0.760	0.848	0.899	0.85	0.85	1.55%
Single Male	60	0.788	0.836	0.898	0.85	0.84	0.36%
Single Male	61	0.744	0.825	0.896	0.85	0.82	-2.03%
Single Male	62	0.739	0.813	0.891	0.85	0.81	-3.23%
Single Male	63	0.745	0.801	0.885	0.85	0.81	-3.23%
Single Male	64	0.755	0.788	0.877	0.85	0.81	-3.23%
Single Male	65	0.690	0.775	0.867	0.85	0.81	-3.23%
Single Male	66	0.613	0.762	0.856	0.84	0.80	-3.28%
Single Male	67	0.675	0.749	0.842	0.84	0.80	-3.28%
Single Male	68	0.604	0.735	0.827	0.83	0.79	-3.34%
Single Male	69	0.762	0.721	0.811	0.82	0.78	-3.40%
Single Male	70	0.816	0.708	0.793	0.80	0.76	-3.53%
Single Male	71	0.603	0.694	0.774	0.78	0.74	-3.66%
Single Male	72	0.544	0.681	0.753	0.76	0.72	-3.79%
Single Male	73	0.467	0.668	0.733	0.74	0.70	-3.94%
Single Male	74	0.819	0.655	0.712	0.72	0.68	-4.09%
Single Male	75	0.545	0.643	0.692	0.70	0.67	-2.80%
Single Male	76	0.677	0.632	0.672	0.68	0.65	-2.93%
Single Male	77	0.488	0.622	0.653	0.66	0.63	-3.06%
Single Male	78	0.469	0.613	0.635	0.64	0.61	-2.60%
Single Male	79	0.408	0.605	0.619	0.62	0.61	-0.85%
Single Male	80	0.485	0.599	0.605	0.61	0.60	-0.44%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	1.315	1.255	1.246	1.205
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CP_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Married Female	16/P/N	1.31	1.25	-3.39%	16/P/Y	1.05	0.92	-11.02%
Married Female	17/P/N	1.31	1.25	-3.39%	17/P/Y	1.05	0.92	-11.02%
Married Female	18/P/N	1.31	1.25	-3.39%	18/P/Y	1.05	0.92	-11.02%
Married Female	19/P/N	1.22	1.16	-3.76%	19/P/Y	1.03	0.93	-8.31%
Married Female	20/P/N	1.14	1.09	-3.24%	20/P/Y	1.02	0.93	-7.41%
Married Female	21/P/N	1.08	1.02	-3.76%	21/P/Y	1.00	0.94	-4.54%
Married Female	22/P/N	1.04	0.99	-3.05%	22/P/Y	0.97	0.95	-0.54%
Married Female	23/P/N	1.03	0.98	-3.24%	23/P/Y	0.97	0.95	-0.54%
Married Female	24/P/N	0.99	0.95	-2.55%	24/P/Y	0.97	0.95	-0.54%
Married Female	16/O/N	1.31	1.25	-3.39%	16/O/Y	1.05	0.92	-11.02%
Married Female	17/O/N	1.31	1.25	-3.39%	17/O/Y	1.05	0.92	-11.02%
Married Female	18/O/N	1.31	1.25	-3.39%	18/O/Y	1.05	0.92	-11.02%
Married Female	19/O/N	1.22	1.16	-3.76%	19/O/Y	1.03	0.93	-8.31%
Married Female	20/O/N	1.14	1.09	-3.24%	20/O/Y	1.02	0.93	-7.41%
Married Female	21/O/N	1.08	1.02	-3.76%	21/O/Y	1.00	0.94	-4.54%
Married Female	22/O/N	1.04	0.99	-3.05%	22/O/Y	0.97	0.95	-0.54%
Married Female	23/O/N	1.03	0.98	-3.24%	23/O/Y	0.97	0.95	-0.54%
Married Female	24/O/N	0.99	0.95	-2.55%	24/O/Y	0.97	0.95	-0.54%
Married Male	16/P/N	1.78	1.69	-3.69%	16/P/Y	1.43	1.24	-11.94%
Married Male	17/P/N	1.78	1.69	-3.69%	17/P/Y	1.43	1.24	-11.94%
Married Male	18/P/N	1.78	1.69	-3.69%	18/P/Y	1.43	1.24	-11.94%
Married Male	19/P/N	1.64	1.56	-3.43%	19/P/Y	1.31	1.22	-5.42%
Married Male	20/P/N	1.54	1.46	-3.47%	20/P/Y	1.31	1.20	-6.97%
Married Male	21/P/N	1.44	1.36	-3.86%	21/P/Y	1.31	1.18	-8.53%
Married Male	22/P/N	1.35	1.29	-3.18%	22/P/Y	1.27	1.17	-6.44%
Married Male	23/P/N	1.31	1.25	-3.23%	23/P/Y	1.25	1.17	-4.95%
Married Male	24/P/N	1.25	1.19	-3.17%	24/P/Y	1.21	1.16	-2.64%
Married Male	16/O/N	1.78	1.69	-3.69%	16/O/Y	1.43	1.24	-11.94%
Married Male	17/O/N	1.78	1.69	-3.69%	17/O/Y	1.43	1.24	-11.94%
Married Male	18/O/N	1.78	1.69	-3.69%	18/O/Y	1.43	1.24	-11.94%
Married Male	19/O/N	1.64	1.56	-3.43%	19/O/Y	1.31	1.22	-5.42%
Married Male	20/O/N	1.54	1.46	-3.47%	20/O/Y	1.31	1.20	-6.97%
Married Male	21/O/N	1.44	1.36	-3.86%	21/O/Y	1.31	1.18	-8.53%
Married Male	22/O/N	1.35	1.29	-3.18%	22/O/Y	1.27	1.17	-6.44%
Married Male	23/O/N	1.31	1.25	-3.23%	23/O/Y	1.25	1.17	-4.95%
Married Male	24/O/N	1.25	1.19	-3.17%	24/O/Y	1.21	1.16	-2.64%

**Nationwide/Allied Insurance
Standard Auto Classification Analysis**

Comprehensive

Total/Wted Avgs	1.315	1.255	1.246	1.205
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CP_Driver_Class -- Youthful Drivers-by Operator Status and Good Student Discount

Variable	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Age / OpStat/ GSD	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected
Single Female	16/P/N	1.29	1.22	-3.73%	16/P/Y	1.03	0.99	-2.39%
Single Female	17/P/N	1.29	1.22	-3.73%	17/P/Y	1.03	0.99	-2.39%
Single Female	18/P/N	1.29	1.22	-3.73%	18/P/Y	1.03	0.99	-2.39%
Single Female	19/P/N	1.20	1.14	-3.40%	19/P/Y	1.03	0.99	-2.39%
Single Female	20/P/N	1.13	1.07	-3.67%	20/P/Y	1.03	0.98	-3.38%
Single Female	21/P/N	1.08	1.03	-3.15%	21/P/Y	1.03	0.98	-3.38%
Single Female	22/P/N	1.05	1.00	-3.28%	22/P/Y	1.03	0.98	-3.38%
Single Female	23/P/N	1.05	1.00	-3.28%	23/P/Y	1.03	0.98	-3.38%
Single Female	24/P/N	1.05	1.00	-3.28%	24/P/Y	1.03	0.98	-3.38%
Single Female	16/O/N	1.13	1.07	-3.84%	16/O/Y	1.03	0.87	-14.22%
Single Female	17/O/N	1.13	1.07	-3.84%	17/O/Y	1.03	0.87	-14.22%
Single Female	18/O/N	1.13	1.07	-3.84%	18/O/Y	1.03	0.87	-14.22%
Single Female	19/O/N	1.07	1.04	-1.29%	19/O/Y	1.03	0.91	-10.28%
Single Female	20/O/N	1.03	1.01	-0.42%	20/O/Y	1.03	0.94	-7.32%
Single Female	21/O/N	1.03	1.00	-1.41%	21/O/Y	1.03	0.96	-5.35%
Single Female	22/O/N	1.03	0.99	-2.39%	22/O/Y	1.03	0.97	-4.36%
Single Female	23/O/N	1.03	0.99	-2.39%	23/O/Y	1.03	0.97	-4.36%
Single Female	24/O/N	1.03	0.99	-2.39%	24/O/Y	1.03	0.97	-4.36%
Single Male	16/P/N	2.15	2.04	-3.69%	16/P/Y	1.72	1.69	-0.22%
Single Male	17/P/N	2.15	2.04	-3.69%	17/P/Y	1.72	1.69	-0.22%
Single Male	18/P/N	2.15	2.04	-3.69%	18/P/Y	1.72	1.69	-0.22%
Single Male	19/P/N	1.96	1.87	-3.28%	19/P/Y	1.57	1.59	2.85%
Single Male	20/P/N	1.76	1.67	-3.64%	20/P/Y	1.50	1.48	0.20%
Single Male	21/P/N	1.56	1.48	-3.38%	21/P/Y	1.48	1.37	-6.00%
Single Male	22/P/N	1.43	1.36	-3.55%	22/P/Y	1.36	1.30	-2.93%
Single Male	23/P/N	1.34	1.27	-3.81%	23/P/Y	1.27	1.24	-0.85%
Single Male	24/P/N	1.32	1.25	-3.65%	24/P/Y	1.27	1.23	-1.65%
Single Male	16/O/N	1.83	1.79	-0.67%	16/O/Y	1.46	1.48	2.94%
Single Male	17/O/N	1.83	1.79	-0.67%	17/O/Y	1.46	1.48	2.94%
Single Male	18/O/N	1.83	1.79	-0.67%	18/O/Y	1.46	1.48	2.94%
Single Male	19/O/N	1.67	1.67	1.55%	19/O/Y	1.33	1.43	9.19%
Single Male	20/O/N	1.50	1.53	3.58%	20/O/Y	1.30	1.36	6.24%
Single Male	21/O/N	1.41	1.40	0.83%	21/O/Y	1.28	1.30	3.14%
Single Male	22/O/N	1.30	1.32	3.11%	22/O/Y	1.27	1.26	0.75%
Single Male	23/O/N	1.27	1.25	-0.05%	23/O/Y	1.27	1.23	-1.65%
Single Male	24/O/N	1.27	1.24	-0.85%	24/O/Y	1.27	1.22	-2.45%

**Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Household Composition Factors
Bodily Injury/Property Damage**

Total/Wted Avgs	1.021	1.001	0.00%
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Variable	BIPD Household_Composition						
	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
V1/D1/16-20	3.992	1.106	0.900	0.92	1.11	23.02%	1.08
V1/D2/16-20	3.730	1.226	1.375	1.15	1.23	9.05%	1.18
V1/D3/16-20	3.736	1.226	1.375	1.15	1.23	9.05%	1.18
V1/D4/16-20	2.781	1.226	1.375	1.15	1.23	9.05%	1.18
V2/D1/16-20	3.271	0.970	1.064	1.05	0.97	-5.81%	0.98
V2/D2/16-20	3.237	1.106	1.099	1.13	1.11	0.16%	1.08
V2/D3/16-20	2.819	1.226	1.306	1.15	1.23	9.05%	1.18
V2/D4/16-20	2.939	1.226	1.306	1.15	1.23	9.05%	1.18
V3/D1/16-20	3.249	0.970	1.064	1.05	0.97	-5.81%	0.98
V3/D2/16-20	2.223	0.970	1.064	1.05	0.97	-5.81%	0.98
V3/D3/16-20	2.249	1.106	1.146	1.13	1.11	0.16%	1.08
V3/D4/16-20	2.443	1.226	1.306	1.15	1.23	9.05%	1.18
V4/D1/16-20	3.701	0.970	1.064	1.05	0.97	-5.81%	0.98
V4/D2/16-20	1.832	0.970	1.064	1.05	0.97	-5.81%	0.98
V4/D3/16-20	1.561	0.970	1.064	1.05	0.97	-5.81%	0.98
V4/D4/16-20	1.805	1.106	1.104	1.10	1.11	2.89%	1.08
V1/D1/21-24	2.482	1.108	0.900	0.92	1.04	15.26%	1.03
V1/D2/21-24	2.341	1.212	1.375	1.15	1.21	7.28%	1.16
V1/D3/21-24	2.107	1.212	1.375	1.15	1.21	7.28%	1.16
V1/D4/21-24	2.612	1.212	1.375	1.15	1.21	7.28%	1.16
V2/D1/21-24	1.982	0.972	1.064	1.05	0.97	-5.81%	0.98
V2/D2/21-24	1.663	1.108	1.099	1.13	1.11	0.16%	1.08
V2/D3/21-24	1.667	1.212	1.306	1.15	1.21	7.28%	1.16
V2/D4/21-24	1.786	1.212	1.306	1.15	1.21	7.28%	1.16
V3/D1/21-24	2.428	0.972	1.064	1.05	0.97	-5.81%	0.98
V3/D2/21-24	1.365	0.972	1.064	1.05	0.97	-5.81%	0.98
V3/D3/21-24	1.406	1.108	1.146	1.13	1.11	0.16%	1.08
V3/D4/21-24	1.645	1.212	1.306	1.15	1.21	7.28%	1.16
V4/D1/21-24	2.158	0.972	1.064	1.05	0.97	-5.81%	0.98
V4/D2/21-24	1.214	0.972	1.064	1.05	0.97	-5.81%	0.98
V4/D3/21-24	1.005	0.972	1.064	1.05	0.97	-5.81%	0.98
V4/D4/21-24	1.315	1.108	1.104	1.10	1.11	2.89%	1.08
V1/D1/25-99	1.482	1.000	1.047	1.03	1.00	-1.01%	1.00
V1/D2/25-99	1.443	1.087	1.120	1.07	1.09	3.87%	1.07
V1/D3/25-99	1.484	1.087	1.120	1.07	1.09	3.87%	1.07
V1/D4/25-99	1.655	1.087	1.120	1.07	1.09	3.87%	1.07
V2/D1/25-99	1.075	0.902	0.949	0.96	0.90	-4.41%	0.92
V2/D2/25-99	1.000	1.000	1.000	1.00	1.00	1.96%	1.00
V2/D3/25-99	1.314	1.087	1.063	1.06	1.09	4.85%	1.07
V2/D4/25-99	1.254	1.087	1.063	1.06	1.09	4.85%	1.07
V3/D1/25-99	1.040	0.902	0.949	0.96	0.90	-4.41%	0.92
V3/D2/25-99	0.807	0.902	0.949	0.96	0.90	-4.41%	0.92
V3/D3/25-99	1.265	1.000	1.220	1.00	1.00	1.96%	1.00
V3/D4/25-99	1.306	1.087	1.063	1.06	1.09	4.85%	1.07
V4/D1/25-99	0.950	0.902	0.949	0.96	0.90	-4.41%	0.92
V4/D2/25-99	0.705	0.902	0.949	0.96	0.90	-4.41%	0.92
V4/D3/25-99	0.899	0.902	0.949	0.96	0.90	-4.41%	0.92
V4/D4/25-99	1.134	1.000	1.093	1.00	1.00	1.96%	1.00

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

**Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Household Composition Factors**

Medical (Medical Payments/Family Comp/Personal Injury Protection)

Total/Wtd Avgs	1.013	0.982	0.00%
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Variable MP Household_Composition

Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
V1/D1/16-20	3.208	0.873	0.854	0.90	0.87	-0.27%	0.90
V1/D2/16-20	2.981	1.033	1.424	1.22	1.03	-12.90%	1.02
V1/D3/16-20	2.670	1.033	1.424	1.22	1.03	-12.90%	1.02
V1/D4/16-20	4.161	1.033	1.424	1.22	1.03	-12.90%	1.02
V2/D1/16-20	2.320	0.873	1.021	1.00	0.87	-10.24%	0.90
V2/D2/16-20	2.203	0.873	1.005	1.00	0.87	-10.24%	0.90
V2/D3/16-20	1.892	1.033	1.276	1.22	1.03	-12.90%	1.02
V2/D4/16-20	1.938	1.033	1.276	1.22	1.03	-12.90%	1.02
V3/D1/16-20	2.550	0.873	1.021	1.00	0.87	-10.24%	0.90
V3/D2/16-20	1.662	0.873	1.021	1.00	0.87	-10.24%	0.90
V3/D3/16-20	1.263	0.873	1.154	1.07	0.87	-16.12%	0.90
V3/D4/16-20	1.249	1.033	1.276	1.22	1.03	-12.90%	1.02
V4/D1/16-20	2.573	0.873	1.021	1.00	0.87	-10.24%	0.90
V4/D2/16-20	1.059	0.873	1.021	1.00	0.87	-10.24%	0.90
V4/D3/16-20	0.971	0.873	1.021	1.00	0.87	-10.24%	0.90
V4/D4/16-20	0.911	0.873	0.953	1.07	0.87	-16.12%	0.90
V1/D1/21-24	2.122	1.023	0.854	0.90	0.96	10.05%	0.97
V1/D2/21-24	2.259	1.227	1.424	1.22	1.23	4.01%	1.18
V1/D3/21-24	1.985	1.227	1.424	1.22	1.23	4.01%	1.18
V1/D4/21-24	2.454	1.227	1.424	1.22	1.23	4.01%	1.18
V2/D1/21-24	1.896	0.900	1.021	1.00	0.90	-7.15%	0.92
V2/D2/21-24	1.573	1.023	1.005	1.00	1.02	5.23%	1.02
V2/D3/21-24	1.545	1.227	1.276	1.22	1.23	4.01%	1.18
V2/D4/21-24	1.668	1.227	1.276	1.22	1.23	4.01%	1.18
V3/D1/21-24	2.292	0.900	1.021	1.00	0.90	-7.15%	0.92
V3/D2/21-24	1.185	0.900	1.021	1.00	0.90	-7.15%	0.92
V3/D3/21-24	1.096	1.023	1.154	1.07	1.02	-1.65%	1.02
V3/D4/21-24	1.545	1.227	1.276	1.22	1.23	4.01%	1.18
V4/D1/21-24	2.353	0.900	1.021	1.00	0.90	-7.15%	0.92
V4/D2/21-24	1.022	0.900	1.021	1.00	0.90	-7.15%	0.92
V4/D3/21-24	0.735	0.900	1.021	1.00	0.90	-7.15%	0.92
V4/D4/21-24	0.967	1.023	0.953	1.07	1.02	-1.65%	1.02
V1/D1/25-99	1.484	1.000	1.104	1.00	1.00	3.17%	1.00
V1/D2/25-99	1.679	1.295	1.299	1.13	1.30	18.69%	1.23
V1/D3/25-99	2.218	1.295	1.299	1.13	1.30	18.69%	1.23
V1/D4/25-99	2.401	1.295	1.299	1.13	1.30	18.69%	1.23
V2/D1/25-99	1.124	0.897	0.944	0.94	0.90	-1.22%	0.92
V2/D2/25-99	1.000	1.000	1.000	1.00	1.00	3.17%	1.00
V2/D3/25-99	1.473	1.295	1.166	1.13	1.30	18.69%	1.23
V2/D4/25-99	1.481	1.295	1.166	1.13	1.30	18.69%	1.23
V3/D1/25-99	0.927	0.897	0.944	0.94	0.90	-1.22%	0.92
V3/D2/25-99	0.763	0.897	0.944	0.94	0.90	-1.22%	0.92
V3/D3/25-99	1.185	1.000	1.312	1.10	1.00	-6.21%	1.00
V3/D4/25-99	1.533	1.295	1.166	1.13	1.30	18.69%	1.23
V4/D1/25-99	0.879	0.897	0.944	0.94	0.90	-1.22%	0.92
V4/D2/25-99	0.597	0.897	0.944	0.94	0.90	-1.22%	0.92
V4/D3/25-99	0.938	0.897	0.944	0.94	0.90	-1.22%	0.92
V4/D4/25-99	1.051	1.000	0.921	1.11	1.00	-7.06%	1.00

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

**Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Household Composition Factors
Collision**

Total/Wtd Avgs	1.024	1.044	0.00%
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Variable	CL Household_Composition						
	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
V1/D1/16-20	4.017	1.162	0.884	0.90	1.16	26.35%	1.12
V1/D2/16-20	3.576	1.314	1.224	1.18	1.31	8.83%	1.24
V1/D3/16-20	3.347	1.314	1.224	1.18	1.31	8.83%	1.24
V1/D4/16-20	2.851	1.314	1.224	1.18	1.31	8.83%	1.24
V2/D1/16-20	2.951	1.155	1.090	1.09	1.15	3.43%	1.12
V2/D2/16-20	2.663	1.162	1.100	1.10	1.16	3.38%	1.12
V2/D3/16-20	2.347	1.314	1.260	1.18	1.31	8.83%	1.24
V2/D4/16-20	2.653	1.314	1.260	1.18	1.31	8.83%	1.24
V3/D1/16-20	3.531	1.155	1.090	1.09	1.15	3.43%	1.12
V3/D2/16-20	2.210	1.155	1.090	1.09	1.15	3.43%	1.12
V3/D3/16-20	1.928	1.162	1.140	1.10	1.16	3.38%	1.12
V3/D4/16-20	2.191	1.314	1.260	1.18	1.31	8.83%	1.24
V4/D1/16-20	3.226	1.155	1.090	1.09	1.15	3.43%	1.12
V4/D2/16-20	2.074	1.155	1.090	1.09	1.15	3.43%	1.12
V4/D3/16-20	1.700	1.155	1.090	1.09	1.15	3.43%	1.12
V4/D4/16-20	1.801	1.162	1.170	1.10	1.16	3.38%	1.12
V1/D1/21-24	2.885	1.153	0.884	0.90	1.08	17.64%	1.06
V1/D2/21-24	2.233	1.204	1.224	1.18	1.20	-0.31%	1.15
V1/D3/21-24	2.414	1.204	1.224	1.18	1.20	-0.31%	1.15
V1/D4/21-24	1.773	1.204	1.224	1.18	1.20	-0.31%	1.15
V2/D1/21-24	2.661	1.121	1.090	1.09	1.12	0.73%	1.09
V2/D2/21-24	1.819	1.153	1.100	1.10	1.15	2.49%	1.12
V2/D3/21-24	1.650	1.204	1.260	1.18	1.20	-0.31%	1.15
V2/D4/21-24	1.837	1.204	1.260	1.18	1.20	-0.31%	1.15
V3/D1/21-24	2.557	1.121	1.090	1.09	1.12	0.73%	1.09
V3/D2/21-24	1.743	1.121	1.090	1.09	1.12	0.73%	1.09
V3/D3/21-24	1.422	1.153	1.140	1.10	1.15	2.49%	1.12
V3/D4/21-24	1.582	1.204	1.260	1.18	1.20	-0.31%	1.15
V4/D1/21-24	2.740	1.121	1.090	1.09	1.12	0.73%	1.09
V4/D2/21-24	1.451	1.121	1.090	1.09	1.12	0.73%	1.09
V4/D3/21-24	1.231	1.121	1.090	1.09	1.12	0.73%	1.09
V4/D4/21-24	1.460	1.153	1.170	1.10	1.15	2.49%	1.12
V1/D1/25-99	1.366	1.000	0.981	0.98	1.00	0.03%	1.00
V1/D2/25-99	1.270	1.055	1.079	1.08	1.06	-3.78%	1.05
V1/D3/25-99	1.612	1.055	1.079	1.08	1.06	-3.78%	1.05
V1/D4/25-99	1.555	1.055	1.079	1.08	1.06	-3.78%	1.05
V2/D1/25-99	1.196	1.009	0.980	0.98	1.01	1.03%	1.01
V2/D2/25-99	1.000	1.000	1.000	1.00	1.00	-1.97%	1.00
V2/D3/25-99	1.257	1.055	1.110	1.08	1.06	-3.78%	1.05
V2/D4/25-99	1.356	1.055	1.110	1.08	1.06	-3.78%	1.05
V3/D1/25-99	1.189	1.009	0.980	0.98	1.01	1.03%	1.01
V3/D2/25-99	0.919	1.009	0.980	0.98	1.01	1.03%	1.01
V3/D3/25-99	1.205	1.000	1.170	1.05	1.00	-6.64%	1.00
V3/D4/25-99	1.363	1.055	1.110	1.08	1.06	-3.78%	1.05
V4/D1/25-99	1.214	1.009	0.980	0.98	1.01	1.03%	1.01
V4/D2/25-99	0.903	1.009	0.980	0.98	1.01	1.03%	1.01
V4/D3/25-99	1.065	1.009	0.980	0.98	1.01	1.03%	1.01
V4/D4/25-99	1.228	1.000	1.200	1.05	1.00	-6.64%	1.00

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

**Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Household Composition Factors
Comprehensive**

Total/Wtd Avgs	1.022	1.085	0.00%
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Variable	CP Household_Composition						
Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
V1/D1/16-20	2.364	1.240	0.977	0.98	1.24	19.14%	1.18
V1/D2/16-20	1.705	1.284	1.042	1.00	1.28	20.53%	1.21
V1/D3/16-20	1.420	1.284	1.042	1.00	1.28	20.53%	1.21
V1/D4/16-20	1.244	1.284	1.042	1.00	1.28	20.53%	1.21
V2/D1/16-20	1.757	1.339	1.220	1.15	1.34	9.72%	1.26
V2/D2/16-20	1.491	1.240	1.100	1.05	1.24	11.20%	1.18
V2/D3/16-20	1.277	1.284	1.290	1.05	1.28	14.79%	1.21
V2/D4/16-20	1.419	1.284	1.290	1.05	1.28	14.79%	1.21
V3/D1/16-20	2.062	1.339	1.220	1.15	1.34	9.72%	1.26
V3/D2/16-20	1.671	1.339	1.220	1.15	1.34	9.72%	1.26
V3/D3/16-20	1.219	1.240	1.150	1.08	1.24	8.11%	1.18
V3/D4/16-20	1.180	1.284	1.290	1.05	1.28	14.79%	1.21
V4/D1/16-20	1.896	1.339	1.220	1.15	1.34	9.72%	1.26
V4/D2/16-20	1.392	1.339	1.220	1.15	1.34	9.72%	1.26
V4/D3/16-20	1.500	1.339	1.220	1.15	1.34	9.72%	1.26
V4/D4/16-20	1.290	1.240	1.200	1.10	1.24	6.15%	1.18
V1/D1/21-24	1.984	1.209	0.977	0.98	1.13	8.57%	1.10
V1/D2/21-24	1.925	1.264	1.042	1.00	1.26	18.64%	1.20
V1/D3/21-24	1.647	1.264	1.042	1.00	1.26	18.64%	1.20
V1/D4/21-24	1.583	1.264	1.042	1.00	1.26	18.64%	1.20
V2/D1/21-24	2.316	1.286	1.220	1.15	1.29	5.62%	1.22
V2/D2/21-24	1.501	1.209	1.100	1.05	1.21	8.51%	1.16
V2/D3/21-24	1.299	1.264	1.290	1.05	1.26	12.99%	1.20
V2/D4/21-24	1.172	1.264	1.290	1.05	1.26	12.99%	1.20
V3/D1/21-24	2.649	1.286	1.220	1.15	1.29	5.62%	1.22
V3/D2/21-24	1.794	1.286	1.220	1.15	1.29	5.62%	1.22
V3/D3/21-24	1.177	1.209	1.150	1.08	1.21	5.50%	1.16
V3/D4/21-24	1.138	1.264	1.290	1.05	1.26	12.99%	1.20
V4/D1/21-24	2.298	1.286	1.220	1.15	1.29	5.62%	1.22
V4/D2/21-24	1.540	1.286	1.220	1.15	1.29	5.62%	1.22
V4/D3/21-24	1.366	1.286	1.220	1.15	1.29	5.62%	1.22
V4/D4/21-24	1.222	1.209	1.200	1.10	1.21	3.58%	1.16
V1/D1/25-99	0.980	1.000	0.880	0.88	1.00	7.00%	1.00
V1/D2/25-99	0.952	1.038	0.969	0.97	1.04	0.96%	1.03
V1/D3/25-99	1.277	1.038	0.969	0.97	1.04	0.96%	1.03
V1/D4/25-99	0.999	1.038	0.969	0.97	1.04	0.96%	1.03
V2/D1/25-99	1.230	1.124	1.100	1.08	1.12	-2.35%	1.09
V2/D2/25-99	1.000	1.000	1.000	1.00	1.00	-5.84%	1.00
V2/D3/25-99	1.154	1.038	1.200	1.00	1.04	-2.07%	1.03
V2/D4/25-99	1.162	1.038	1.200	1.00	1.04	-2.07%	1.03
V3/D1/25-99	1.358	1.124	1.100	1.08	1.12	-2.35%	1.09
V3/D2/25-99	1.177	1.124	1.100	1.08	1.12	-2.35%	1.09
V3/D3/25-99	1.122	1.000	1.210	1.10	1.00	-14.40%	1.00
V3/D4/25-99	1.157	1.038	1.200	1.00	1.04	-2.07%	1.03
V4/D1/25-99	1.444	1.124	1.100	1.08	1.12	-2.35%	1.09
V4/D2/25-99	1.296	1.124	1.100	1.08	1.12	-2.35%	1.09
V4/D3/25-99	1.161	1.124	1.100	1.08	1.12	-2.35%	1.09
V4/D4/25-99	1.154	1.000	1.260	1.10	1.00	-14.40%	1.00

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Model Year Factors
Bodily Injury/Property Damage

Total/Wted Avgs	0.956	0.951	0.00%
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Variable	BIPD Model_Yr						
	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
1990//	0.465	0.586	0.674	0.885	0.861	-2.20%	0.892
1991//	0.742	0.760	0.674	0.885	0.861	-2.20%	0.892
1992//	0.823	0.834	0.674	0.885	0.861	-2.20%	0.892
1993//	0.794	0.800	0.674	0.885	0.861	-2.20%	0.892
1994//	0.846	0.843	0.816	0.885	0.873	-0.84%	0.901
1995//	0.907	0.884	0.844	0.891	0.884	-0.26%	0.910
1996//	0.971	0.938	0.845	0.902	0.896	-0.15%	0.919
1997//	0.968	0.933	0.883	0.912	0.907	-0.06%	0.928
1998//	0.981	0.943	0.883	0.924	0.919	-0.02%	0.937
1999//	0.989	0.956	0.976	0.935	0.931	0.08%	0.946
2000//	1.026	0.986	0.945	0.945	0.942	0.17%	0.955
2001//	1.025	0.983	1.015	0.956	0.954	0.31%	0.964
2002//	1.028	0.990	0.992	0.968	0.965	0.24%	0.973
2003//	0.992	0.964	0.975	0.979	0.977	0.38%	0.982
2004//	0.990	0.969	1.001	0.989	0.988	0.41%	0.991
2005//	1.000	1.000	1.000	1.000	1.000	0.54%	1.000
2006//	0.950	0.970	#N/A	1.011	1.012	0.67%	1.009
2007//	0.982	1.032	#N/A	1.021	1.023	0.69%	1.018
2008//	0.948	1.032	#N/A	1.032	1.035	0.82%	1.027
2009//	0.884	1.003	#N/A	1.043	1.046	0.84%	1.036
2010//	0.798	0.953	#N/A	1.054	1.058	0.96%	1.045
			Additive	0.011	0.012		

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Model Year Factors

Medical (Medical Payments/Family Comp/Personal Injury Protection)

Total/Wted Avgs	0.915	0.927	0.00%
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Variable	MP Model_Yr						
Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
1990//	0.359	0.528	0.771	0.790	0.788	-1.53%	0.834
1991//	0.654	0.710	0.771	0.790	0.788	-1.53%	0.834
1992//	0.725	0.763	0.771	0.790	0.788	-1.53%	0.834
1993//	0.684	0.727	0.771	0.790	0.788	-1.53%	0.834
1994//	0.737	0.781	0.851	0.790	0.806	0.72%	0.848
1995//	0.820	0.829	1.003	0.790	0.824	2.97%	0.862
1996//	0.847	0.845	0.954	0.790	0.830	3.72%	0.867
1997//	0.800	0.812	1.016	0.813	0.854	3.64%	0.886
1998//	0.878	0.871	0.950	0.837	0.877	3.45%	0.904
1999//	0.859	0.851	0.971	0.860	0.894	2.59%	0.917
2000//	0.911	0.903	0.946	0.884	0.912	1.88%	0.931
2001//	0.904	0.904	0.892	0.907	0.929	1.09%	0.944
2002//	0.916	0.909	0.973	0.931	0.947	0.46%	0.958
2003//	0.925	0.919	0.955	0.953	0.965	-0.05%	0.973
2004//	0.938	0.946	0.943	0.977	0.982	-0.73%	0.986
2005//	1.000	1.000	1.000	1.000	1.000	-1.28%	1.000
2006//	0.952	0.976	#N/A	1.023	1.018	-1.80%	1.014
2007//	0.962	1.018	#N/A	1.047	1.035	-2.40%	1.027
2008//	0.901	1.006	#N/A	1.070	1.053	-2.87%	1.042
2009//	0.875	1.052	#N/A	1.094	1.071	-3.33%	1.056
2010//	0.920	1.129	#N/A	1.117	1.088	-3.86%	1.069
			Additive	0.023	0.017		

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Model Year Factors
Collision

Total/Wted Avgs	0.867	0.855	0.00%
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Variable	CL Model_Yr						
Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
1990//	0.154	0.184	0.207	0.398	0.378	-3.67%	0.500
1991//	0.182	0.201	0.207	0.398	0.378	-3.67%	0.500
1992//	0.245	0.265	0.207	0.398	0.378	-3.67%	0.500
1993//	0.242	0.257	0.207	0.398	0.378	-3.67%	0.500
1994//	0.287	0.300	0.305	0.418	0.397	-3.64%	0.516
1995//	0.335	0.346	0.358	0.471	0.447	-3.73%	0.556
1996//	0.388	0.402	0.389	0.524	0.497	-3.80%	0.596
1997//	0.451	0.468	0.447	0.577	0.548	-3.69%	0.637
1998//	0.510	0.520	0.483	0.630	0.598	-3.75%	0.677
1999//	0.576	0.580	0.533	0.682	0.648	-3.67%	0.717
2000//	0.643	0.631	0.568	0.735	0.698	-3.72%	0.757
2001//	0.720	0.699	0.654	0.788	0.748	-3.77%	0.798
2002//	0.795	0.762	0.702	0.841	0.799	-3.69%	0.839
2003//	0.858	0.822	0.782	0.894	0.865	-1.92%	0.892
2004//	0.934	0.904	0.870	0.947	0.932	-0.24%	0.945
2005//	1.000	1.000	1.000	1.000	1.000	1.36%	1.000
2006//	1.070	1.103	#N/A	1.053	1.068	2.80%	1.055
2007//	1.109	1.230	#N/A	1.106	1.135	4.01%	1.108
2008//	1.117	1.318	#N/A	1.159	1.203	5.20%	1.163
2009//	1.080	1.394	#N/A	1.212	1.271	6.28%	1.218
2010//	1.066	1.480	#N/A	1.265	1.328	6.39%	1.264
			Additive	0.053	0.057		

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
Model Year Factors
Comprehensive

Total/Wted Avgs	0.914	0.898	0.00%
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Variable	CP Model_Yr						
Class	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
1990//	0.296	0.371	0.482	0.639	0.607	-3.39%	0.687
1991//	0.346	0.405	0.482	0.639	0.607	-3.39%	0.687
1992//	0.379	0.436	0.482	0.639	0.607	-3.39%	0.687
1993//	0.417	0.469	0.482	0.639	0.607	-3.39%	0.687
1994//	0.466	0.498	0.608	0.669	0.636	-3.32%	0.710
1995//	0.524	0.551	0.625	0.699	0.664	-3.40%	0.733
1996//	0.556	0.602	0.656	0.729	0.693	-3.34%	0.756
1997//	0.603	0.643	0.696	0.760	0.722	-3.40%	0.779
1998//	0.629	0.675	0.685	0.790	0.750	-3.36%	0.801
1999//	0.674	0.705	0.715	0.821	0.780	-3.29%	0.825
2000//	0.750	0.766	0.732	0.850	0.807	-3.37%	0.846
2001//	0.775	0.793	0.751	0.880	0.836	-3.32%	0.870
2002//	0.801	0.815	0.767	0.911	0.865	-3.38%	0.893
2003//	0.862	0.860	0.810	0.940	0.907	-1.82%	0.926
2004//	0.945	0.917	0.859	0.970	0.953	-0.04%	0.963
2005//	1.000	1.000	1.000	1.000	1.000	1.74%	1.000
2006//	1.104	1.098	#N/A	1.030	1.047	3.41%	1.037
2007//	1.122	1.141	#N/A	1.060	1.093	4.89%	1.074
2008//	1.183	1.184	#N/A	1.090	1.140	6.38%	1.111
2009//	1.095	1.155	#N/A	1.120	1.176	6.80%	1.140
2010//	1.225	1.246	#N/A	1.150	1.208	6.84%	1.165
			Additive	0.030	0.032		

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
New Vehicle Discount
Bodily Injury/Property Damage

Total/Wted Avgs	0.987	0.978	0.00%
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Variable	BIPD Vehicle_Age						
	Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Change in Selected	Flattened Factor*
0//	0.977	0.856	0.889	0.916	0.870	-4.10%	0.899
1//	1.015	0.866	0.896	0.933	0.886	-4.13%	0.912
2//	1.041	0.896	0.907	0.950	0.911	-3.19%	0.931
3//	1.072	0.940	0.955	0.966	0.940	-1.82%	0.954
4//	1.066	0.956	0.967	0.983	0.970	-0.44%	0.977
5//	1.000	1.000	1.000	1.000	1.000	0.94%	1.000

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
New Vehicle Discount
Medical (Medical Payments/Family Comp/Personal Injury Protection)

Total/Wted Avgs	0.972	0.963	0.00%
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Variable	MP Vehicle_Age							Change in Selected	Flattened Factor*
		Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity			
0//		1.012	0.760	1.002	0.818	0.777	-4.17%	0.827	
1//		1.086	0.802	0.971	0.854	0.811	-4.20%	0.853	
2//		1.130	0.838	0.974	0.891	0.856	-3.08%	0.888	
3//		1.202	0.914	0.970	0.927	0.904	-1.62%	0.925	
4//		1.155	0.932	1.044	0.964	0.952	-0.37%	0.963	
5//		1.000	1.000	1.000	1.000	1.000	0.88%	1.000	

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

**Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
New Vehicle Discount
Collision**

Total/Wted Avgs	0.941	0.949	0.00%
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Variable	CL Vehicle_Age							Change in Selected	Flattened Factor*
		Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity			
0//		1.643	0.748	0.751	0.706	0.741	4.08%	0.796	
1//		1.676	0.794	0.764	0.765	0.797	3.31%	0.840	
2//		1.659	0.855	0.836	0.824	0.848	2.05%	0.880	
3//		1.598	0.917	0.914	0.883	0.899	0.96%	0.921	
4//		1.489	0.947	0.961	0.941	0.949	0.01%	0.960	
5//		1.000	1.000	1.000	1.000	1.000	-0.84%	1.000	

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

**Nationwide/Allied Insurance
Standard Auto Classification Plan Analysis
New Vehicle Discount
Comprehensive**

Total/Wted Avgs	0.967	0.982	0.00%
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Variable	CP Vehicle_Age							Change in Selected	Flattened Factor*
		Actual Loss Cost Relativity	Indicated Loss Cost Relativity	Prior Indicated Loss Cost Relativity	Prior Selected Loss Cost Relativity	Selected Loss Cost Relativity	Class		
		1.598	0.991	0.992	0.780	0.819	3.42%	0.859	
		1.596	0.972	0.955	0.856	0.899	3.44%	0.921	
		1.541	0.957	0.972	0.903	0.948	3.40%	0.959	
		1.438	0.963	0.979	0.939	0.986	3.42%	0.989	
		1.379	0.980	1.000	0.970	0.998	1.33%	0.998	
		1.000	1.000	1.000	1.000	1.000	-1.51%	1.000	

* Flattened Factors = $\frac{\text{Unflattened Factor} * \text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}{\text{PLR\&DCC} + \text{Avg Unflattened Factor} * \text{FER}}$

where:

	Liability	Phys Dam
FER	19.95%	19.35%
PLR&DCC	67.05%	67.65%

In response to the July 5, 2013 Note to Filer, we are providing the following information.

1. We confirm that the tier rule has not been changed, that mutually exclusive underwriting characteristics are used to assign tiers, that tier ratings are not used in a duplicative manner with Driving Record Points, Classifications, or any other rating characteristic, and that any changes to policy tier assignments at renewal will only change the tier assignment to a lower rated tier.
2. We confirm that paid chargeable accident information is used for the Accident Free Discount and that chargeable violations, convictions, and accidents are determined in compliance with PA Title 31 Chapter 67.33, Title 75 Section 1793 and Title 75 Section 1799.
3. We have added "paid chargeable" in front of "accident" in the Vanishing Deductible rule. The amended manual is attached.
4. We have added "paid chargeable" in front of "accident" and "conviction" in the Merit Rating Plan rule. The amended manual is attached.
5. The revised driver class factors for Pennsylvania are genderless. Filing Exhibit IV merely shows how the genderless Pennsylvania factors were derived from the corporate indicated factors. Filing Appendix Exhibit 1 provides the corporate study which produced the corporate indicated factors.
6. The \$1.00 fee displayed on the Private Passenger Auto Rate Calculation Table is the Assigned Risk Expense Constant. There are no other coverage expense fees.
7. There are no changes in the filing that will result in a reduction in coverage.
8. There are no changes in the filing that force current policyholders to purchase additional coverage for additional premium.

Thank you.