

**Nationwide Insurance E&S/Specialty
National Casualty Company
State of California**

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Line of Business	Premium In-force as of September 30, 2020	Expected Change to 2020 Gross Written Premium	Net Loss & ALAE Impact	Net Premium Impact	Projected Loss & ALAE Ratio	Adjusted Projected Loss & ALAE Ratio	Net Impact on Loss & ALAE Ratio
Commercial Liability	5,088,448	-20%	(356,709)	(1,004,933)	35.5%	35.5%	0.0%
Commercial Property	2,445,836	-5%	(88,734)	(122,425)	72.5%	72.5%	0.0%
Commercial Auto	2,973,366	-10%	(201,093)	(304,175)	66.1%	66.1%	0.0%
Workers' Compensation	61,601,641	-33%	(12,056,439)	(20,020,533)	60.2%	60.2%	0.0%

Above are high-level estimates of COVID-19 effects on E&S/Specialty projected loss & ALAE ratios by line of business. The impact to premium is based on Underwriting's expectations, and the impact to loss is proportional to the expected premium reductions. We do not anticipate a net impact to the projected loss & ALAE ratio as we are adjusting premium via requested cancellations, endorsements modifying premium, and automatically adjusting exposures (i.e. payroll, sales, etc). As a result, we expect that our exposure to loss will decrease proportionally with our premium. Our current rates per exposure are not excessive, inadequate, or unfairly discriminatory per our most recent rate filing approvals with the state of California. We will continue to monitor both premium and loss results for leading indicators of changing loss ratios in all lines of business.

Notes

(a) In-force premium as of September 30, 2020 for all lines of business except Workers' Compensation. Workers' Compensation in-force premium is not readily available and has been replaced with written premium over a recent rolling 12-month period.

(c) = (a)*(b)*(e)

(d) = (a)*(b)

(e) Projected loss & ALAE ratios from analyses evaluated as of December 31, 2020. Workers' Compensation analysis was evaluated as of September 30, 2020.

(f) = [(e) * (a) + (c)] / [(a) + (d)]

(g) = (f)/(e) - 1

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Commercial Liability	4,815,272	-20%	(337,558)	(950,983)	35.5%	35.5%	0.0%
Commercial Property	2,445,836	-5%	(88,734)	(122,425)	72.5%	72.5%	0.0%
Commercial Auto	2,648,369	-10%	(179,113)	(270,928)	66.1%	66.1%	0.0%
Workers' Compensation	61,601,641	-33%	(12,056,439)	(20,020,533)	60.2%	60.2%	0.0%

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Commercial Liability	4,926,706	-20%	(345,370)	(972,990)	35.5%	35.5%	0.0%
Commercial Property	2,445,936	-5%	(88,738)	(122,430)	72.5%	72.5%	0.0%
Commercial Auto	2,710,101	-10%	(183,288)	(277,243)	66.1%	66.1%	0.0%
Workers' Compensation	61,601,641	-33%	(12,056,439)	(20,020,533)	60.2%	60.2%	0.0%

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Commercial Liability	4,874,975	-20%	(341,744)	(962,774)	35.5%	35.5%	0.0%
Commercial Property	2,445,991	-5%	(88,740)	(122,432)	72.5%	72.5%	0.0%
Commercial Auto	2,566,077	-10%	(173,547)	(262,510)	66.1%	66.1%	0.0%
Workers' Compensation	61,601,641	-33%	(12,056,439)	(20,020,533)	60.2%	60.2%	0.0%

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