

Nationwide Ratings:

A.M. Best A+ XV
 S&P A+
 Moody's A1



FREEDOM SPECIALTY
 INSURANCE COMPANY®



A Nationwide® Company

OUR EXPERTISE will provide the solutions. Our responsiveness will provide the service. And our financial strength will provide the stability. We're backed by Nationwide®, a Fortune 500 company with more than 16 million policies in force. We could go on and on, but we'll let the facts speak for themselves.

Nationwide® Key Facts and Figures

Ranked #124 on the Fortune 500¹
 Approximately 32,000 employees
 More than 16 million policies in force

¹Fortune Magazine, 2009

Insurance and Retirement Savings rankings:

6th largest homeowner insurer based on premiums written²
 6th largest auto insurer based on premiums written²
 #1 provider of defined contribution plans³
 #7 provider of variable life insurance⁴

² A.M. Best, 2008 DWP

³Plansponsor, 2008 (based on total plans)

⁴ LIMRA (based on Q4 2009 figures)

Total Revenue
(in billions)



Net Operating Income
(in billions)



Financial Highlights*

(in millions of U.S. dollars)

Income statement

Premiums and policy charges	\$ 16,996
Net Investment income	2,940
Net realized investment gains	781
Other-than-temporary impairment losses	(865)
Other income	899
Total revenue	20,751
Property and casualty losses and loss expenses	10,711
Life, accident and health benefits	2,083
Insurance acquisition and other operating expenses	7,344
Net income (loss)	\$ 716

Balance sheet

Investment assets	\$ 63,880
Separate account assets	57,358
Total assets	140,084
Property and casualty loss and loss expense reserves	15,113
Future policy benefits and claims	32,512
Long-term debt	4,403
Total policyholders' equity	15,147

Key Performance Indicators

Return on average policyholder's equity	5.1%
Statutory property and casualty combined ratio	102.9%
Statutory surplus	\$ 11,718
Net operating income	\$ 979
Net flows	\$ 3,135
Full-time equivalent employees (end of period)	32,881

*Nationwide prepares its combined financial statements in accordance with accounting principles generally accepted in the United States (GAAP). For analytical purposes, including understanding performance trends, decision-making and peer comparison, management makes certain adjustments to some data, resulting in non-GAAP financial measures.