

INNOVATIVE **E&S** SOLUTION-DRIVEN

E&S Contract | Programs | E&S Brokerage | Management Liability and Specialty | Geneva Re

E&S is at the heart of what we do. We're continually developing new ways to increase speed, ease and efficiency for our partners and to solve the most complex challenges.

At Nationwide®, we compete in a fast-paced, hyper-dynamic and changing marketplace. Our various business teams collaborate to address challenges, and they've transformed how we operate. Even as we continue to remain true to our roots in excess and surplus and specialty, we're proud of how we're pushing our boundaries while providing underwriting expertise, above-and-beyond claims service and enhanced technology. In our 37-year history, we've shown great care for our fellow associates, our distribution partners and the community at large.

We know that our success begins and ends with our partners. Our partners rely on the financial strength and recognition of the Nationwide brand, which enables us to make solid decisions around pricing, terms and conditions, regardless of ups and downs in the insurance marketplace or the economy. And our customer-focused approach to underwriting is about finding solutions. We are inspired and empowered to make a difference with products and services that take our partners' businesses to the next level of success.

Strategic diversification drives success

With our breadth of products and a diverse book of business, we can help you get more opportunities, more efficiencies and ultimately, more revenue.

Today, the E&S/Specialty organization integrates five unique segments to write more than \$3.5 billion in premium, making us the fourth-largest E&S carrier domestically.¹

- E&S Contract
- Programs
- E&S Brokerage
- Management Liability and Specialty (MLS)
- Geneva Re

A+

AM Best

received 10/17/2002
affirmed 12/17/2019

\$1.1B

T-listing

in excess of
\$1.1 billion

A+

Standard & Poor's

received 12/22/2008
affirmed 5/15/2019

¹By Direct written premium, AM Best (2019)

Giving back to our communities

Nationwide was founded in 1926 on the desire to help people and with the recognition that we can do more together. That basic principle still guides our corporate citizenship efforts today, and we're positioned, as a mutual, to use our resources as a catalyst for transformation in communities.

Our culture fosters action among our associates through workplace initiatives that reinforce our company and the Nationwide Foundation's commitment to helping the communities we call home.

Investing in the Scottsdale/Phoenix local community

\$1.3 million

contributed to our local community by Nationwide, the Nationwide Foundation and our associates in 2019

12 leaders

serving on nonprofit boards

6,242 hours

volunteered by local Nationwide associates

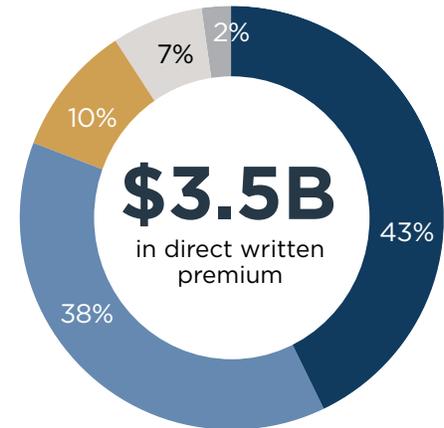
131,023 meals

raised for hunger relief

681 units

of blood donated by local Nationwide associates

2019 E&S/Specialty premium breakdown



\$1.5B	Contract Binding Authority
\$1.3B	Programs
\$340M	MLS Brokerage Specialty
\$250M	E&S Brokerage Individual Risk
\$70M	Geneva Re

Financial strength

In 2019, E&S/Specialty wrote \$3.5 billion in direct written premium. We surpassed our premium goals and delivered meaningful net operating income.

Building the future

As we look ahead to the next decade, we seek to deliver strong results and profitability through the following initiatives:

- Building technology solutions to meet customers' unique needs
- Providing industry-leading products and services
- Attracting and retaining the best talent

Discover how we can put the best of E&S together for you.

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E&S Brokerage
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Programs
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