



The Right Mix for Mutual Success 2019

E&S/Specialty



E&S Contract | Programs | E&S Brokerage | Management Liability and Specialty | Private Client

At Nationwide, no single catalyst sparks our drive to succeed. Instead, we are inspired by many factors: providing underwriting expertise, above-and-beyond claims service, and enhanced technology, because we know that our success begins and ends with our partners.

Markets change. Trends come and go. But our partnerships continue to stand the test of time. Our partners rely on the financial strength and recognition of the Nationwide brand. They benefit from the breadth of solutions and expertise we offer within the E&S and Specialty Lines market. And, they rely on us to continue to launch new services and solutions to meet the needs of an evolving market.

Mutual success and profitability is about more than writing business. It's about being mindful that each new opportunity is an avenue for growth. It's about listening and creating solutions that meet our partners' needs. It's about feeling inspired and empowered to make a difference with products and services that will help take our partners' business to the next level.

The right mix of coverages

In today's rapidly-evolving industry, it's crucial to respond to emerging market trends, incorporate the voice of the member in everything we do, and create market-leading products and services that cover a wide range of exposures.

Today the E&S/Specialty organization integrates five unique segments writing \$3.2 billion in premium, making us the third-largest E&S domestic carrier.¹

- E&S Contract
- Programs
- E&S Brokerage
- Management Liability and Specialty (MLS)
- Nationwide Private Client

¹A.M. Best, 2017 DWP



A.M. Best
received 10/17/2002
affirmed 11/16/18



T-listing
in excess of
\$1.1 billion



Standard & Poor's
received 12/22/2008
affirmed 5/24/2017



Caring for our communities

Part of being a great company is also being a great community partner. We are proud of our investments to support the communities where our associates live and work through philanthropy, volunteerism and workplace giving.

In 2018, Nationwide and the E&S/Specialty division made giving back to the community one of our highest priorities. Our culture of giving back is evident through our associates' engagement in company-sponsored campaigns that support blood donation, hunger relief and the United Way, among others.

Investing in the Scottsdale/Phoenix local community

\$2.4 million

contributed to our local community by Nationwide, the Nationwide Foundation and associates in 2018

15 leaders
serving on
nonprofit boards

10,284 hours
volunteered by
Nationwide associates

118,746 meals
raised for
hunger relief

700 units
of blood donated by
Nationwide associates

Financial strength

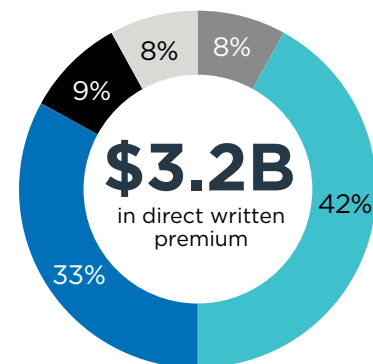
In 2018, E&S/Specialty wrote \$3.2 billion in direct written premium. We surpassed our premium goals and delivered meaningful net operating income despite one of the worst catastrophe years in our history.

Preparing for the future

At Nationwide, the status quo is never good enough. Whether we are producing new solutions or investing in people, we are always looking for ways to be the best partner — not just today, but well into the future. As we look ahead, we seek to deliver strong results through the following initiatives:

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

2018 E&S/Specialty premium breakdown



	\$1.3B	Contract Binding Authority
	\$1.1B	Programs
	\$299M	Private Client
	\$255M	E&S Brokerage Individual Risk
	\$252M	MLS Brokerage Speciality