

Nationwide 2019 Independent and Exclusive Agent Base Commission Schedule*

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY, NATIONWIDE MUTUAL INSURANCE COMPANY, NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY, NATIONWIDE ASSURANCE COMPANY, NATIONWIDE INSURANCE COMPANY OF AMERICA, NATIONWIDE GENERAL INSURANCE COMPANY, NATIONWIDE INSURANCE COMPANY OF FLORIDA, NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA, COLONIAL COUNTY MUTUAL INSURANCE COMPANY, NATIONWIDE LLOYDS, NATIONWIDE INDEMNITY, ALLIED SPECIALTY COMPANY, AMCO INSURANCE COMPANY, ALLIED PROPERTY AND CASUALTY COMPANY, DEPOSITORS INSURANCE COMPANY, ALLIED INSURANCE COMPANY OF AMERICA, FARMLAND MUTUAL INSURANCE COMPANY, FREEDOM SPECIALTY INSURANCE COMPANY, HARLEYSVILLE INSURANCE COMPANY, HARLEYSVILLE INSURANCE COMPANY OF NJ, HARLEYSVILLE INSURANCE COMPANY OF NY, HARLEYSVILLE LAKE STATES INSURANCE COMPANY, HARLEYSVILLE PREFERRED INSURANCE COMPANY, HARLEYSVILLE WORCESTER INSURANCE COMPANY, NATIONAL CASUALTY COMPANY, NATIONWIDE AGRIBUSINESS INSURANCE COMPANY, NATIONWIDE INDEMNITY COMPANY.

PL Products:	New	Renewal	Special Notes
Personal Lines (≥ \$5M in Nationwide DWP)	15%	12%	These rates apply unless a different or lower rate is set forth below.
Personal Lines (< \$5M in Nationwide DWP)	15%	10%	These rates apply unless a different or lower rate is set forth below.
Homeowners in FL Only	10%	10%	
Powersports	15%	10%	
NC Recoupment fees	10%	10%	
Non Standard Auto	12%	10%	
CL Products:	New	Renewal	Special Notes
Commercial Lines and Farm	15%	15%	These rates apply unless a different or lower rate is set forth below.
CountryChoice Farmowners, Farm Business Auto & Farm Umbrella	15%	12%	
Workers Compensation - A	<ul style="list-style-type: none"> • First \$10,000: 15% • Next \$15,000: 7% • Over \$25,000: 5% 	<ul style="list-style-type: none"> • First \$10,000: 9% • Next \$15,000: 7% • Over \$25,000: 5% 	States: AL, AR, CA, CO, FL, GA, ID, IN, KS, ME, MI, MO, MS, MT, NC, NE, NH, NV, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WV
Workers Compensation - B	<ul style="list-style-type: none"> • First \$10,000: 9% • Next \$15,000: 7% • Over \$25,000: 5% 	<ul style="list-style-type: none"> • First \$10,000: 9% • Next \$15,000: 7% • Over \$25,000: 5% 	States: AZ, CT, DC, DE, IA, IL, KY, MA, MD, MN, ND, NJ, NM, NY, OH, OR, WA, WI, WY
CA Commercial Farm Workers Compensation	10%	10%	
CA Farm Liability and Farm Property	20%	15%	
Earthquake	15%	15%	

Bonds (Fidelity and Surety)	Standard	Premier
Contract Surety Bonds:		
• Premium first \$2,500,000 of coverage	30%	35%
• Premium for over \$2,500,000, but less than \$5,000,000	15%	20%
• Premium for over \$5,000,000, but less than \$7,500,000	10%	15%
• Premium for the coverage over \$7,500,000	7.5%	12.5%
Contract Surety Bonds – written via “Surety Starter” Program	25%	30%
Surety – Other than risks rated as contract surety bonds		
• Agency Bill	30%	35%
• Direct Bill	25%	30%
Individual, Schedule or Blanket Fidelity Bonds, Depositor’s Forgery Coverage Bonds, Financial Institution	15%	20%

Special Conditions:

1. Policy period is considered “new” for first term of the policy only. After first term, it will be considered “renewal.”
2. Audits for exposures in the original term will be paid as original.
3. A new policy/contract or account is established EXCEPT when transactions involve the rewrite of an existing policy for the same legal entity, which includes rewrite to a different policy form, or a different Nationwide Company that is a party to the agent’s agreement. New commissions are paid on reinstatements of past Personal Property and Casualty policies canceled over 30 days. Transfers, mergers and acquisitions will be considered renewals unless designated otherwise before consolidation is made.

4. Nationwide will establish a 12-month moving (12MM) DWP baseline each year based on production data as of September 30 of the prior year. Nationwide will also measure agent's 12MM Nationwide DWP as of December 31, March 31, and June 30, and if an agent meets or surpasses the \$5M threshold as of any of these dates, the agent will start earning 12% on most personal lines renewals beginning the following April 1, July 1, or October 1, respectively. If an agent's 12MM Nationwide DWP falls below \$5M before the baseline is re-established in September, the agent will continue to earn 12% on most personal lines renewals until January 1, 2019. At that time, renewal rates based on the agent's baseline established on September 30, 2018, go into effect.
5. New and renewal commissions are payable only on premiums received and retained by the Company and shall be subject to charge-back to the Agent in the event of any coverage or policy termination.
6. The type of any commercial commission chargeback (original or renewal) for cancelled coverage will be determined by how the commission for the cancelled coverage was initially paid to the Agent.
7. Federal policy fees are excluded from original premium.
8. Renewal commissions are determined and paid at the beginning of each renewal term and applicable rates will be applied for the duration of the term, regardless of any change in the status of the account during the term.
9. If the Company is required to pay any penalty for the Agent's failure to correct any policy within the period stipulated by any rating bureau, then such penalty shall be charged against the Agent's compensation.
10. Bonds – All bonds are rated in the Contract Bond sections of the rating manual published by the Surety & Fidelity Association of America. Commissions on specialty rated policies shall be determined on an individual basis.