

**North Carolina Security Breach Reporting Form
Pursuant to the Identity Theft Protection Act of 2005**

Name: Nationwide Mutual Insurance Company
Breach: Exceeding authorized access
Address: 280 North High Street, Suite 760, Columbus, OH 43215
Telephone: (614) 249-4420
Fax: (614) 961-3149
Email: HERATHK@Nationwide.com

PLEASE SUBMIT FORM TO:
Consumer Protection Division
NC Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
Telephone: (919) 716-6000
Toll Free in NC: (877) 566-7226
FAX: (919) 716-6050

Date Security Breach Reporting Form submitted: 8/14/08
Date the Security Breach was discovered: 7/17/08
Estimated number of affected individuals: 167
Estimated number of NC residents affected: 9

Name of business maintaining or possessing information that was the subject of the Security Breach, if the business that experienced the Security Breach is not the same entity as the business reporting the Security Breach (pursuant to N.C.G.S. § 75-65(b)): N/A

Describe the circumstances surrounding the Security Breach and state whether the information breached was in electronic or paper format: (Electronic) – Nationwide employees exceeded their authorized access of an application that contained public and nonpublic personal information by partaking in searches of curiosity or searches of family members or friends.

Regarding electronic information breached, state whether the information breached or potentially breached was password protected or encrypted in some manner: The application was password protected and protected by SSL encryption.

If so, please describe the security measures protecting the information:

The application requires a username, password, and CATCHA verification characters for access to the application. The application credentials are encrypted via an SSL certificate.

Describe any measures taken to prevent a similar Security Breach from occurring in the future: Nationwide has improved its internal monitoring and audit procedures for this and similar applications, as well as implemented better education and training practices for employees who have access to this and similar applications.

Date affected NC residents were notified: 8/14/08

If there has been any delay in notifying affected NC residents, describe the circumstances surrounding the delay pursuant to N.C.G.S. § 75-65(a) and (c): N/A

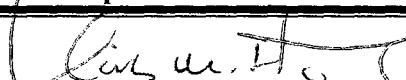
If the delay was pursuant to a request from law enforcement pursuant to N.C.G.S. § 75-65(c), please include the written request or the contemporaneous memorandum.

How NC residents were/will be notified?
(pursuant to N.C.G.S. § 75-65(e))

- written notice
- electronic notice (email)
- telephone notice
- substitute notice

Please attach copy of the notice if in written form or a copy of any scripted notice if in telephonic form.

Signature:



Date: 8-15-08

Contact Person, Title: Kirk M. Herath, AVP Associate General Counsel and Chief Privacy Officer

Address: 280 North High Street, Suite 760, Columbus, OH 43215

Telephone: (614) 249-4420 Fax: (614) 961-3149 Email: HERATHK@Nationwide.com



Nationwide®
On Your Side

August 12, 2008

«First_Name» «Last_Name»
«Address_1»
«Address_2», «State» «Postal_Code»

Dear «First_Name» «Last_Name»,

Nationwide would like to inform you of a recent incident in which some of your personal information may have been improperly accessed. News of this nature can be unsettling and we want to provide as much information as possible.

The Incident

Insurance and financial services companies, including Nationwide, utilize databases of public records and non-public information. These databases are used for fraud detection, identity solutions and other business purposes.

Through an audit, we recently discovered that some of our associates misused their authorized access of the database. These associates may have viewed your Social Security Number, name, address and date of birth.

Upon discovering this misuse of authorized access, we immediately took appropriate disciplinary action against the associates involved. After a thorough internal investigation, we do not believe your identity or personal information is at risk for misuse. We believe the associates who misused their authorized access did so out of poor judgment.

We Plan to Help

We take privacy and security very seriously. While we believe there is no risk of harm to you, we would like to offer you one year of credit monitoring services. To request these credit monitoring services, please see the enrollment instructions on the next page. If you elect these services, offered through our partnership with Equifax, it will provide you with a notification of any changes to your credit information, \$20,000 Identity Fraud Expense Coverage and access to your credit report.

How to Reach Us for More Information

We sincerely apologize for any inconvenience that this may cause you. We very much regret that this situation occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

Please feel free to call Todd Connett at 1-800-321-6064, speak "dial extension" followed by 5-5243, Monday through Friday from 9 a.m. to 5 p.m. Eastern Time. Todd will be happy to assist you with any questions.

Sincerely,

Lisa Hughes
Vice President, Operations
Nationwide

PE #20080604-002

Resources for Credit Protection

About the service offered by Nationwide, through our partnership with Equifax Personal Solutions, at no charge to you.

Equifax Credit Watch™ Gold 3-in-1 Monitoring

Credit Watch will provide you with an “early warning system” to identify changes to your credit file and help you to understand the content of your credit file at Equifax. The key features and benefits are listed below.

Equifax Credit Watch Gold with 3-in-1 Monitoring provides you with a one-year membership service, which includes:

- Comprehensive credit file monitoring, with daily notification of key changes to your Equifax, Experian and TransUnion credit files.
- Wireless alerts and customizable alerts available
- Credit Reports
 - Phone Enrollment: you’ll receive one copy of your 3-in-1 Credit Report™ and quarterly updates by U.S. mail
 - Online Enrollment: you’ll receive one copy of your 3-in-1 Credit Report™ and unlimited copies of your Equifax Credit Report™
- Up to \$20,000 Identity Fraud Expense Coverage with \$0 deductible (certain limitations and exclusions apply[†]) at no additional cost to you.
- 24 hours a day, seven days a week live agent Customer Service to help you understand the content of your credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

How to enroll online

Equifax has a simple Internet-based verification and enrollment process. To enroll, go to www.myservices.equifax.com/tri, and follow these steps:

1. Consumer Information: Complete the form with your contact information (name, address and e-mail address) and click the “Continue” button. The information is provided in a secured environment.
2. Identity Verification: Complete the form with your Social Security Number, Date of Birth, telephone #'s, create a User Name and Password, agree to the Terms of Use and click the “Continue” button. The system will ask you a few security questions to verify your identity.
3. Payment Information: During the “check out” process, provide the following Promotional Code: **«PROMOTION_CODE»** in the “Enter Promotion Code” box. (Case sensitive; include the dash, no spaces before or after the code.) After entering your code, press the “Apply Code” button and then the “Submit Order” button at the bottom of the page. This code eliminates the need to provide a credit card number for payment.
4. Order Confirmation: Click “View my Product” to access your Equifax Credit Report.

How to enroll by phone

If you do not have Internet access, you can apply for the US Mail delivery of the product by dialing 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as shown above (no spaces, **no dash**)
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.

«First_Name» «Last_Name»

Date, 2008

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3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided).

Fraud Alert

A fraud alert is a consumer statement added to your credit file that lasts 90 days. Once the fraud alert statement is added to your credit file, it alerts creditors of possible fraudulent activity as well as requests that they contact you prior to establishing a credit account in your name. To place a fraud alert on your Equifax credit file, you may contact Equifax's automatic fraud line at 877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and TransUnion, on your behalf.

Additional Resources for Credit Protection

We would like to make you aware that there are additional resources available to help protect your personal information. You can request a free copy of your credit report once every 12 months from each of the three major consumer-reporting agencies: Equifax, Experian and TransUnion.

These agencies also offer a free fraud alert, which alerts a person when credit is applied for in his or her name and signals creditors to contact a person for permission to issue credit in his or her name. You only need to contact one agency to have a fraud alert take effect with all three agencies.

To place a fraud alert on your credit or to request a free copy of your credit report, simply contact one of the following agencies:

- **Equifax:** 877-478-7625 or www.equifax.com
- **Experian:** 888-397-3742 or www.experian.com
- **TransUnion:** 800-680-7289 or www.transunion.com

[†] Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York. Equifax's credit monitoring products are protected by US Patent 7,208,052