

**NATIONWIDE MUTUAL INSURANCE COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
PROCEDURE FOR COMMUNICATIONS
WITH THE BOARD OF DIRECTORS**

The Boards of Directors of Nationwide Mutual Insurance Company and Nationwide Mutual Fire Insurance Company (the "Companies") value the input of the Companies' policyholders and others on issues that are relevant to the governance, strategy and operations of the Companies. In order to provide an opportunity for such individuals to communicate their ideas and concerns, the Board has adopted the following procedure for communications to the Board or, as appropriate, its individual members:

- Communications may be addressed to the Board of Directors, the Chairman of the Board (who presides at all board meetings, including executive sessions), the non-management members of the Board or individual directors at the following address:

Board of Directors (or individual member)
c/o Office of Corporate Governance and Secretary
1-38-03
One Nationwide Plaza
Columbus, Ohio 43215

- The Secretary of the Companies will, on behalf of the members of the Board of Directors, collect communications received, referring those relating to particular operational areas of the Companies or their subsidiaries, including customer complaints, to the appropriate supervisory personnel to give them an opportunity to review and respond as they deem appropriate.
- The Secretary of the Companies will summarize all communications received. For communications addressed to a specific director, that director will receive at each board meeting a summary of the relevant communications. The Board Chairman will receive a summary at each board meeting of all other relevant communications that are not addressed to a specific director. To the extent available, any response from an operational area will also be summarized for review by the Board Chairman or individual director.
- Upon request from the Board Chairman or any individual director, the Office of Corporate Governance and Secretary will provide to the Chairman or director, as the case may be, all available documentation relating to a policyholder communication, including the original communication.
- Concerns or complaints about accounting, internal accounting controls or auditing matters may be submitted to Nationwide's Office of Ethics and Business Practices by telephone (888-422-4646), in writing (Office of Ethics and Business Practices, P.O. Box 182653, Columbus, OH 43218-2653) or by facsimile (614-249-8442). Such communications will be forwarded to the Audit Committee of the Board of Directors.
- It is the policy of the Board of Directors that each of its members should attend the Annual Meeting of the Policyholders of the Companies unless the absence of a director is unavoidable as a result of a conflict or factor beyond the control of the director.

Adopted by Board of Directors on June 7, 2006

