



# One of a Kind

## 2005 ANNUAL OUTLOOK

AT SCOTTSDALE INSURANCE COMPANY, our unique blend of products and services, skilled underwriting professionals and unwavering financial strength will help take your business to new heights. Our goal is to make working with us your first choice—today and in the future.

### POWERFUL PARTNER

Our A.M. Best rating of A+XV (Superior) and Standard and Poor's "A" rating confirm the professionalism, endurance and quality that make us a leading excess and surplus and specialty lines carrier.

We do business in all 50 states and insure the commercial and personal specialty risks most standard lines companies won't consider.

We offer a unique blend of products and services, and a seasoned Underwriting team with the expertise and creativity to find the right solution for your needs.

Through a pledge of Fast, Fair Claim Service, our premier Claim Division offers methods for reporting claims 24 hours a day, seven days a week and Claim customer satisfaction consistently rates at 90%.

### STABLE AND STRONG

Founded in 1982, Scottsdale Insurance Company is known throughout the industry for its leadership and stability. For our policyholders, that means we'll be there when they need us.

As a wholly owned subsidiary of Nationwide®, our financial strength continues to grow. In 2004, Nationwide reported total assets of \$157.4 billion and total capital of \$11.9 billion.

In order to meet our customers' wide-ranging needs, we operate on both an admitted and non-admitted basis. As a result, a policy with us may be written through any one of our fleet of companies:

- Scottsdale Insurance Company
- National Casualty Company
- Scottsdale Indemnity Company
- Scottsdale Surplus Lines Insurance Company

### 2004 FINANCIAL PERFORMANCE

Direct Written Premium (in billions)	\$1.80
Loss Ratio	46.4%
LAE Ratio	16.3%
Expense Ratio	30.1%
Trade Combined Ratio	92.8%



SCOTTSDALE INSURANCE COMPANY®

[www.scottsdaleins.com](http://www.scottsdaleins.com)



A Nationwide® Company