



NOTICE

Date: January 15, 2026

South Dakota Department of Labor and Regulation
Division of Insurance
Attn: Patrick Cushing, Property and Casualty Rate and Form Analyst
124 South Euclid Avenue, 2nd Floor
Pierre, SD 57501

RE: NSI Travel Insurance Sales Discontinuation

Dear Mr. Cushing,

As per your request made during your discussion with Nationwide on December 23, 2025, please accept this notice of discontinuation of selling new travel insurance policies written in Nationwide Mutual Insurance Company and sold via its Nationwide Specialty Insurance (NSI) channel.

The company has completed a strategic review of the business portfolio, and based on the results of this evaluation have made the decision to discontinue sales of the travel insurance product sold through its NSI channel.

Please note this decision applies to the NSI distribution channel only and does not impact any other areas of Nationwide that currently sell travel insurance products or that may do so in the future.

While many of the NSI distribution partners will discontinue new sales at the beginning of 2026, NSI is allowing some distribution partners who need additional transition time to ensure customers are supported without interruption to continue to issue new travel business throughout 2026. The current target date for these remaining partners to stop all new travel insurance sales is **12/31/2026**, though we anticipate new business to significantly taper off throughout the first half of 2026.

The company will continue to honor the terms of all new and existing policies and certificates issued until 12/31/2026 until their natural policy expiration. For this reason, it does not anticipate issuing any non-renewals or cancellations of existing policies. Additionally, there will be no impact to policyholders, policies, or premium. However, customer choice and customer requested cancellations/transfers to a new carrier or broker will be honored for both individual and group policyholders.

Thank you for your consideration of this matter.