



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012
OF THE CONDITION AND AFFAIRS OF THE

Nationwide Mutual Fire Insurance Company

NAIC Group Code 0140 (Current) 0140 (Prior) NAIC Company Code 23779 Employer's ID Number 31-4177110

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America

Incorporated/Organized 12/27/1933 Commenced Business 04/15/1934

Statutory Home Office One West Nationwide Blvd., Columbus, OH, US 43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One West Nationwide Blvd., Columbus, OH, US 43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)
614-249-7111 (Area Code) (Telephone Number)

Mail Address One West Nationwide Blvd., 1-04-701 Columbus, OH, US 43215-2220
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One West Nationwide Blvd., 1-04-701 Columbus, OH, US 43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)
614-249-1545 (Area Code) (Telephone Number)

Internet Website Address www.nationwide.com

Statutory Statement Contact Monda S. Caudill, 614-249-1545
(Name) (Area Code) (Telephone Number)
FinRpt@nationwide.com, 866-315-1430
(E-mail Address) (FAX Number)

OFFICERS

President & COO, NW Ins Mark Angelo Pizzi Sr VP & Treasurer David Patrick LaPaul
VP - Corp Gov & Secretary Robert William Horner III

OTHER

- List of other officers including David Gerard Arango, Anne Louise Arvia, Wesley Kim Austen, etc.

DIRECTORS OR TRUSTEES

- List of directors or trustees including Lewis Jackson Alphin, James Bernard Bachmann, Arthur Irving Bell, etc.

State of Ohio SS:
County of Franklin

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Mark Angelo Pizzi, Robert William Horner, III, David Patrick LaPaul
President & COO, Nationwide Ins VP - Corp Governance & Secretary Sr VP & Treasurer

Subscribed and sworn to before me this January, 2013
a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	3,143,020,473		3,143,020,473	3,113,911,498
2. Stocks (Schedule D):				
2.1 Preferred stocks	291,223		291,223	292,040
2.2 Common stocks	194,574,722		194,574,722	197,649,056
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	77,078,063		77,078,063	46,858,377
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	4,213,449		4,213,449	4,794,469
4.2 Properties held for the production of income (less \$ encumbrances)	10,030,273		10,030,273	9,148,836
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(369,941), Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$73,691,575, Schedule DA)	73,321,634		73,321,634	59,371,573
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	164,226,421	176,655	164,049,766	136,698,053
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)	13,654,263	2,263,373	11,390,890	7,649,448
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,680,410,521	2,440,028	3,677,970,493	3,576,373,350
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	39,767,195	52,622	39,714,573	39,289,418
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	235,445,645	4,170,502	231,275,143	218,040,757
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	557,200,064	2,046,497	555,153,567	509,041,749
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	79,531,372		79,531,372	81,070,405
16.2 Funds held by or deposited with reinsured companies	76,037		76,037	617
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	1,158,835		1,158,835	17,179,114
18.2 Net deferred tax asset	79,238,985		79,238,985	82,491,703
19. Guaranty funds receivable or on deposit	2,933,060		2,933,060	2,922,585
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	16,878,673	423	16,878,250	6,916,472
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	60,357,921	14,574,955	45,782,966	20,074,640
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,752,998,308	23,285,027	4,729,713,281	4,553,400,810
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	4,752,998,308	23,285,027	4,729,713,281	4,553,400,810
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Deposits and prepaid assets	13,455,822	13,455,822		
2502. Third party administrator receivable	10,713		10,713	
2503. Recoupment receivable	2,964,867		2,964,867	
2598. Summary of remaining write-ins for Line 25 from overflow page	43,926,519	1,119,133	42,807,386	20,074,640
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	60,357,921	14,574,955	45,782,966	20,074,640

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	886,706,882	878,018,415
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	86,916,923	96,187,706
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	191,451,390	189,004,168
4. Commissions payable, contingent commissions and other similar charges	36,339,548	42,007,191
5. Other expenses (excluding taxes, licenses and fees)	11,084,332	10,753,096
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	8,864,642	8,423,900
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$741,480,520 and including warranty reserves of \$3,259,387 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	664,590,714	634,693,274
10. Advance premium	14,084,720	12,939,884
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	784,227	709,247
12. Ceded reinsurance premiums payable (net of ceding commissions)	439,525,991	91,790,177
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	347	
14. Amounts withheld or retained by company for account of others	26,718,040	374,141
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	19,060,678	313,090,310
20. Derivatives		(7)
21. Payable for securities	9,375	52,590
22. Payable for securities lending	16,300,368	14,473,134
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	9,924,752	17,729,264
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,412,362,929	2,310,246,490
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	2,412,362,929	2,310,246,490
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		14,496,370
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	2,317,350,352	2,228,657,950
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	2,317,350,352	2,243,154,320
38. TOTALS (Page 2, Line 28, Col. 3)	4,729,713,281	4,553,400,810
DETAILS OF WRITE-INS		
2501. Contingent suit liability	1,469,648	1,124,143
2502. Loss based assessment payable	1,273,760	1,212,255
2503. Equities and deposits in pools and associations		381,359
2598. Summary of remaining write-ins for Line 25 from overflow page	7,181,344	15,011,507
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	9,924,752	17,729,264
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201. SSAP 10 DTA		14,496,370
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		14,496,370

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	1,662,020,572	1,607,957,271
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	1,011,281,943	1,055,088,537
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	183,864,975	182,177,943
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	587,150,379	546,955,325
5. Aggregate write-ins for underwriting deductions.....	61,505	14,925
6. Total underwriting deductions (Lines 2 through 5).....	1,782,358,802	1,784,236,730
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(120,338,230)	(176,279,459)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	145,375,742	137,710,635
10. Net realized capital gains or (losses) less capital gains tax of \$330,487 (Exhibit of Capital Gains (Losses)).....	(1,741,721)	670,006
11. Net investment gain (loss) (Lines 9 + 10).....	143,634,021	138,380,641
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$163,393 amount charged off \$8,099,471).....	(7,936,078)	(7,075,204)
13. Finance and service charges not included in premiums.....	18,933,303	19,533,645
14. Aggregate write-ins for miscellaneous income.....	3,792,743	6,140,750
15. Total other income (Lines 12 through 14).....	14,789,968	18,599,191
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	38,085,759	(19,299,627)
17. Dividends to policyholders.....	912,900	867,156
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	37,172,859	(20,166,783)
19. Federal and foreign income taxes incurred.....	3,236,769	(11,526,825)
20. Net income (Line 18 minus Line 19)(to Line 22).....	33,936,090	(8,639,958)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,243,154,320	2,225,956,525
22. Net income (from Line 20).....	33,936,090	(8,639,958)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$17,863,398.....	10,515,927	6,069,129
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	14,610,680	17,515,367
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	29,629,705	(3,866,259)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	(14,496,370)	6,119,516
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	74,196,032	17,197,795
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	2,317,350,352	2,243,154,320
DETAILS OF WRITE-INS		
0501. Loss based assessment payable.....	61,505	14,925
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	61,505	14,925
1401. Change in contingent suit liability.....	(198,085)	299,905
1402. Other miscellaneous income.....	3,990,828	5,840,845
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	3,792,743	6,140,750
3701. SSAP 10 DTA.....	(14,496,370)	6,119,516
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	(14,496,370)	6,119,516

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,985,799,698	1,279,372,783
2. Net investment income	161,454,836	147,155,453
3. Miscellaneous income	6,933,607	31,979,458
4. Total (Lines 1 through 3)	2,154,188,141	1,458,507,694
5. Benefit and loss related payments	1,010,325,226	1,085,819,620
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	772,787,755	725,545,975
8. Dividends paid to policyholders	837,920	752,803
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(12,453,023)	(9,991,392)
10. Total (Lines 5 through 9)	1,771,497,878	1,802,127,006
11. Net cash from operations (Line 4 minus Line 10)	382,690,263	(343,619,312)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	276,084,400	521,974,206
12.2 Stocks		
12.3 Mortgage loans	2,678,971	10,799,484
12.4 Real estate		
12.5 Other invested assets	6,662,722	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		(8,711)
12.7 Miscellaneous proceeds	(812,395)	80,024,931
12.8 Total investment proceeds (Lines 12.1 to 12.7)	284,613,698	612,789,910
13. Cost of investments acquired (long-term only):		
13.1 Bonds	286,783,228	498,208,640
13.2 Stocks		878,590
13.3 Mortgage loans	32,991,000	8,000,000
13.4 Real estate	1,048,438	
13.5 Other invested assets	41,762,035	19,565,456
13.6 Miscellaneous applications	43,215	
13.7 Total investments acquired (Lines 13.1 to 13.6)	362,627,916	526,652,686
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(78,014,219)	86,137,224
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(290,725,983)	223,871,910
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(290,725,983)	223,871,910
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	13,950,061	(33,610,177)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	59,371,573	92,981,751
19.2 End of period (Line 18 plus Line 19.1)	73,321,634	59,371,573

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	21,284,305	10,158,082	11,000,105	20,442,282
2.	Allied lines	27,452,884	12,402,071	13,860,548	25,994,407
3.	Farmowners multiple peril	35,804,465	15,282,161	17,363,174	33,723,452
4.	Homeowners multiple peril	301,875,737	157,972,556	161,615,959	298,232,334
5.	Commercial multiple peril	174,087,640	78,669,074	84,925,707	167,831,007
6.	Mortgage guaranty				
8.	Ocean marine	3,005,374	1,224,823	1,185,684	3,044,513
9.	Inland marine	18,623,486	8,778,905	8,746,789	18,655,602
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	99,883	34,799	46,321	88,361
11.2	Medical professional liability - claims-made	301,889	65,324	97,727	269,486
12.	Earthquake	4,597,307	2,535,352	2,362,904	4,769,755
13.	Group accident and health	17,931,449	30,059	30,529	17,930,979
14.	Credit accident and health (group and individual)				
15.	Other accident and health	157,385	36,077	31,090	162,372
16.	Workers' compensation	30,450,411	12,665,734	13,935,166	29,180,979
17.1	Other liability - occurrence	108,412,581	45,671,015	48,919,489	105,164,107
17.2	Other liability - claims-made	27,786,335	10,491,671	12,743,629	25,534,377
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	9,110,374	4,384,703	4,409,152	9,085,925
18.2	Products liability - claims-made	43,765	19,555	15,907	47,413
19.1, 19.2	Private passenger auto liability	472,257,849	132,976,731	135,650,879	469,583,701
19.3, 19.4	Commercial auto liability	98,629,967	39,776,504	44,077,676	94,328,795
21.	Auto physical damage	334,718,611	95,613,720	99,489,840	330,842,491
22.	Aircraft (all perils)				
23.	Fidelity	290,202	138,221	185,741	242,682
24.	Surety	1,805,296	657,084	680,194	1,782,186
26.	Burglary and theft	453,248	243,399	215,782	480,865
27.	Boiler and machinery	28,014	(262,169)	(285,003)	50,848
28.	Credit	13,965	77,765	50,502	41,228
29.	International	7	2,248	2,256	(1)
30.	Warranty	2,693,348	5,076,472	3,259,387	4,510,433
31.	Reinsurance - nonproportional assumed property	(12)	(5,179)	(5,193)	2
32.	Reinsurance - nonproportional assumed liability	(19)	(2,275)	(2,285)	(9)
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	1,691,915,746	634,714,482	664,609,656	1,662,020,572
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	10,957,171	42,934			11,000,105
2.	Allied lines	13,803,969	56,579			13,860,548
3.	Farmowners multiple peril	17,363,174				17,363,174
4.	Homeowners multiple peril	159,997,756	1,618,203			161,615,959
5.	Commercial multiple peril	84,834,694	91,013			84,925,707
6.	Mortgage guaranty					
8.	Ocean marine	1,133,401	52,283			1,185,684
9.	Inland marine	8,682,202	64,587			8,746,789
10.	Financial guaranty					
11.1	Medical professional liability - occurrence	46,321				46,321
11.2	Medical professional liability - claims-made	97,727				97,727
12.	Earthquake	2,356,419	6,485			2,362,904
13.	Group accident and health	30,529				30,529
14.	Credit accident and health (group and individual)					
15.	Other accident and health	17,361			13,729	31,090
16.	Workers' compensation	13,934,532	634			13,935,166
17.1	Other liability - occurrence	47,056,885	1,862,604			48,919,489
17.2	Other liability - claims-made	11,893,642	844,774		5,213	12,743,629
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	4,321,063	88,089			4,409,152
18.2	Products liability - claims-made	15,907				15,907
19.1, 19.2	Private passenger auto liability	135,649,152	1,727			135,650,879
19.3, 19.4	Commercial auto liability	43,346,597	731,079			44,077,676
21.	Auto physical damage	99,475,561	14,279			99,489,840
22.	Aircraft (all perils)					
23.	Fidelity	111,227	74,514			185,741
24.	Surety	506,375	173,819			680,194
26.	Burglary and theft	215,782				215,782
27.	Boiler and machinery	(285,034)	31			(285,003)
28.	Credit	2	50,500			50,502
29.	International	2,256				2,256
30.	Warranty	(101,186)	3,360,573			3,259,387
31.	Reinsurance - nonproportional assumed property	(5,193)				(5,193)
32.	Reinsurance - nonproportional assumed liability	(2,285)				(2,285)
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	655,456,007	9,134,707		18,942	664,609,656
36.	Accrued retrospective premiums based on experience					(18,942)
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					664,590,714
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case See Notes to Financial Statement #1C

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	51,926,488	21,284,305		51,926,488		21,284,305
2. Allied lines	158,226,108	27,452,886		40,714,722	117,511,388	27,452,884
3. Farmowners multiple peril		35,804,465				35,804,465
4. Homeowners multiple peril	826,887,111	301,875,737		826,690,710	196,401	301,875,737
5. Commercial multiple peril	92,563,822	174,087,639		92,527,899	35,922	174,087,640
6. Mortgage guaranty						
8. Ocean marine		3,005,374				3,005,374
9. Inland marine	25,996,543	18,623,487		25,996,544		18,623,486
10. Financial guaranty						
11.1 Medical professional liability - occurrence		99,883				99,883
11.2 Medical professional liability - claims-made		301,889				301,889
12. Earthquake	8,162,607	4,597,307		8,162,607		4,597,307
13. Group accident and health		17,931,449				17,931,449
14. Credit accident and health (group and individual)						
15. Other accident and health	2,139	157,385		2,139		157,385
16. Workers' compensation	10,384,923	30,450,410		10,384,922		30,450,411
17.1 Other liability - occurrence	48,626,382	108,412,581		48,584,900	41,482	108,412,581
17.2 Other liability - claims-made		27,786,335				27,786,335
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	1,298,519	9,110,374		1,298,519		9,110,374
18.2 Products liability - claims-made		43,765				43,765
19.1, 19.2 Private passenger auto liability	225,229,464	472,257,848		219,862,519	5,366,944	472,257,849
19.3, 19.4 Commercial auto liability	24,871,134	98,629,965	27	24,867,076	4,083	98,629,967
21. Auto physical damage	154,244,860	334,718,612	2	154,244,863		334,718,611
22. Aircraft (all perils)						
23. Fidelity	317	290,202		317		290,202
24. Surety		1,805,296				1,805,296
26. Burglary and theft	114,875	453,249		114,876		453,248
27. Boiler and machinery	1,882,780	28,014		4,806	1,877,974	28,014
28. Credit		13,965				13,965
29. International		7				7
30. Warranty		2,693,348				2,693,348
31. Reinsurance - nonproportional assumed property	XXX	(12)				(12)
32. Reinsurance - nonproportional assumed liability	XXX	(19)				(19)
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	1,630,418,072	1,691,915,746	29	1,505,383,907	125,034,194	1,691,915,746
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	23,699,446	7,325,545	23,699,445	7,325,546	2,729,598	2,227,101	7,828,043	38.3
2. Allied lines	92,933,429	18,672,721	92,933,426	18,672,724	5,633,982	3,796,685	20,510,021	78.9
3. Farmowners multiple peril	(300)	20,783,811	(300)	20,783,811	8,939,979	8,902,010	20,821,780	61.7
4. Homeowners multiple peril	561,358,459	198,083,381	561,358,458	198,083,382	62,085,754	64,629,293	195,539,843	65.6
5. Commercial multiple peril	48,175,967	96,769,446	48,175,963	96,769,450	118,846,527	115,466,729	100,149,248	59.7
6. Mortgage guaranty								
8. Ocean marine		2,632,470		2,632,470	2,312,116	2,369,362	2,575,224	84.6
9. Inland marine	10,057,967	7,227,476	10,057,967	7,227,476	3,698,495	1,619,549	9,306,422	49.9
10. Financial guaranty								
11.1 Medical professional liability - occurrence		53,859		53,859	217,575	214,261	57,173	64.7
11.2 Medical professional liability - claims-made		10,011		10,011	335,964	351,253	(5,278)	(2.0)
12. Earthquake	45,414	9,531	45,415	9,530	61,832	61,069	10,293	0.2
13. Group accident and health		12,261,224		12,261,224	75,830	66,004	12,271,050	68.4
14. Credit accident and health (group and individual)								
15. Other accident and health		234,502		234,502	392,296	482,691	144,107	88.8
16. Workers' compensation	6,133,012	15,569,916	6,133,015	15,569,913	76,551,443	70,876,575	21,244,781	72.8
17.1 Other liability - occurrence	18,611,601	43,714,502	18,611,601	43,714,502	154,287,190	154,939,622	43,062,070	40.9
17.2 Other liability - claims-made	(2,528)	5,262,833	(2,528)	5,262,833	14,016,634	10,975,999	8,303,468	32.5
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	3,880	4,596,834	3,880	4,596,834	16,570,576	17,556,961	3,610,449	39.7
18.2 Products liability - claims-made		15,142		15,142	23,762	30,069	8,835	18.6
19.1, 19.2 Private passenger auto liability	165,591,680	303,022,534	165,591,681	303,022,533	313,798,709	323,815,885	293,005,357	62.4
19.3, 19.4 Commercial auto liability	12,538,431	55,746,391	12,539,247	55,745,575	101,103,695	93,448,253	63,401,017	67.2
21. Auto physical damage	87,881,143	206,224,354	87,881,147	206,224,350	4,426,693	5,522,502	205,128,541	62.0
22. Aircraft (all perils)								
23. Fidelity		16,896		16,896	12,151	(819)	29,866	12.3
24. Surety		50,569		50,569	(22,403)	(21,401)	49,567	2.8
26. Burglary and theft	53	196,449	52	196,450	65,849	98,902	163,397	34.0
27. Boiler and machinery	853,172	19,618	853,174	19,616	60,803	124,865	(44,446)	(87.4)
28. Credit		37,942		37,942	215,491	224,870	28,563	69.3
29. International								
30. Warranty		4,056,335		4,056,335	266,341	240,125	4,082,551	90.5
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	1,027,880,826	1,002,594,292	1,027,881,643	1,002,593,475	886,706,882	878,018,415	1,011,281,942	60.8
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498.	Summary of remaining write-ins for Line 34 from overflow page							
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)							

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	6,638,210	2,103,489	6,638,210	2,103,489	1,859,215	626,109	1,859,215	2,729,598	467,470
2. Allied lines	76,699,384	4,043,676	76,699,384	4,043,676	9,749,517	1,590,306	9,749,517	5,633,982	1,012,833
3. Farmowners multiple peril	100,000	7,571,697	100,000	7,571,697	99,725	1,368,282	99,725	8,939,979	1,967,702
4. Homeowners multiple peril	139,230,428	49,712,826	139,230,428	49,712,826	30,197,684	12,372,928	30,197,684	62,085,754	9,951,838
5. Commercial multiple peril	65,488,170	87,367,735	65,488,170	87,367,735	21,125,930	31,478,792	21,125,930	118,846,527	43,918,211
6. Mortgage guaranty									
8. Ocean marine		1,473,995		1,473,995		838,121		2,312,116	625,933
9. Inland marine	1,384,906	3,152,836	1,384,906	3,152,836	801,048	545,659	801,048	3,698,495	263,273
10. Financial guaranty									
11.1 Medical professional liability - occurrence		162,117		162,117	9,901	55,458	9,901	217,575	111,010
11.2 Medical professional liability - claims-made		215,268		215,268		120,696		335,964	111,774
12. Earthquake	67,043	14,343	67,043	14,343	240,422	47,489	240,422	61,832	25,297
13. Group accident and health						75,830		(a) 75,830	7,436
14. Credit accident and health (group and individual)									
15. Other accident and health		329,528		329,528	3,936	62,768	3,936	(a) 392,296	19,453
16. Workers' compensation	49,933,386	59,121,427	49,933,386	59,121,427	17,846,031	17,430,016	17,846,031	76,551,443	5,316,963
17.1 Other liability - occurrence	30,100,052	64,584,529	30,100,052	64,584,529	28,554,618	89,702,661	28,554,618	154,287,190	45,927,481
17.2 Other liability - claims-made	491,153	6,117,918	491,153	6,117,918	12,994	7,898,716	12,994	14,016,634	13,970,151
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	516,502	7,893,756	516,502	7,893,756	1,566,398	8,676,820	1,566,398	16,570,576	11,988,377
18.2 Products liability - claims-made		23,165		23,165	3,698	597	3,698	23,762	4,950
19.1, 19.2 Private passenger auto liability	408,849,960	244,532,362	408,849,960	244,532,362	219,384,742	69,266,347	219,384,742	313,798,709	38,648,200
19.3, 19.4 Commercial auto liability	14,958,146	71,300,425	14,958,587	71,299,984	7,737,185	29,803,855	7,737,329	101,103,695	13,721,385
21. Auto physical damage	423,321	1,905,150	423,320	1,905,151	2,316,049	2,521,542	2,316,049	4,426,693	3,024,589
22. Aircraft (all perils)									
23. Fidelity		12,489		12,489	(583)	(338)	(583)	12,151	18,999
24. Surety		25,069		25,069		(47,472)		(22,403)	229,946
26. Burglary and theft	(17)	65,881	(17)	65,881	2	(32)	2	65,849	5,787
27. Boiler and machinery	88,834	(18,717)	88,834	(18,717)	68,424	79,520	68,424	60,803	112,230
28. Credit						215,491		215,491	
29. International									
30. Warranty						266,341		266,341	102
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	794,969,478	611,710,964	794,969,918	611,710,524	341,576,936	274,996,502	341,577,080	886,706,882	191,451,390
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	30,058,376			30,058,376
1.2 Reinsurance assumed	67,651,616			67,651,616
1.3 Reinsurance ceded	30,058,374			30,058,374
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	67,651,618			67,651,618
2. Commission and brokerage:				
2.1 Direct excluding contingent		185,745,878		185,745,878
2.2 Reinsurance assumed, excluding contingent		221,125,771		221,125,771
2.3 Reinsurance ceded, excluding contingent		185,704,076		185,704,076
2.4 Contingent - direct		37,188,062		37,188,062
2.5 Contingent - reinsurance assumed		31,697,603		31,697,603
2.6 Contingent - reinsurance ceded		37,188,062		37,188,062
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		252,865,176		252,865,176
3. Allowances to managers and agents	52,311	2,690,785		2,743,096
4. Advertising	169,381	33,301,558	662	33,471,601
5. Boards, bureaus and associations	1,545,613	777,469	27,437	2,350,519
6. Surveys and underwriting reports	343,854	11,116,522		11,460,376
7. Audit of assureds' records	372	405,032		405,404
8. Salary and related items:				
8.1 Salaries	66,921,368	111,981,279	2,591,140	181,493,787
8.2 Payroll taxes	114,329	16,945,023		17,059,352
9. Employee relations and welfare	14,645,161	13,403,581	469,704	28,518,446
10. Insurance	35,609	2,440,609		2,476,218
11. Directors' fees	18	397,471	13,024	410,513
12. Travel and travel items	6,109,627	8,265,724	75,464	14,450,815
13. Rent and rent items	4,289,114	16,987,149	102,555	21,378,818
14. Equipment	3,102,266	2,707,639	355,577	6,165,482
15. Cost or depreciation of EDP equipment and software	186,598	11,491,175	2,118	11,679,891
16. Printing and stationery	809,093	6,000,695	1,757	6,811,545
17. Postage, telephone and telegraph, exchange and express	2,351,523	6,505,516	61,583	8,918,622
18. Legal and auditing	4,125,571	26,686,217	38,045	30,849,833
19. Totals (Lines 3 to 18)	104,801,808	272,103,444	3,739,066	380,644,318
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		31,237,556		31,237,556
20.2 Insurance department licenses and fees		3,406,601		3,406,601
20.3 Gross guaranty association assessments		(1,318,317)		(1,318,317)
20.4 All other (excluding federal and foreign income and real estate)		3,344,890		3,344,890
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		36,670,730		36,670,730
21. Real estate expenses			(38,168)	(38,168)
22. Real estate taxes		135,204	175,020	310,224
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	11,411,549	25,375,825	67,743	36,855,117
25. Total expenses incurred	183,864,975	587,150,379	3,943,661 (a)	774,959,015
26. Less unpaid expenses - current year	191,451,390	53,355,462		244,806,852
27. Add unpaid expenses - prior year	189,004,168	58,261,602		247,265,770
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	181,417,753	592,056,519	3,943,661	777,417,933
DETAILS OF WRITE-INS				
2401. Service fees		1,920,549		1,920,549
2402. Other expenses	11,141,641	19,046,979	62,724	30,251,344
2403. Outside services and income	269,908	4,012,249	5,019	4,287,176
2498. Summary of remaining write-ins for Line 24 from overflow page		396,048		396,048
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	11,411,549	25,375,825	67,743	36,855,117

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 12,754,209	12,846,741
1.1 Bonds exempt from U.S. tax	(a) 62,619,489	61,667,176
1.2 Other bonds (unaffiliated)	(a) 68,633,068	69,961,364
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 25,880	25,880
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	8,353	8,353
2.21 Common stocks of affiliates	12,000,000	12,000,000
3. Mortgage loans	(c) 3,465,052	3,508,417
4. Real estate	(d) 795,234	795,234
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 20,582	20,582
7. Derivative instruments	(f) (386)	(386)
8. Other invested assets	(11,018,782)	(11,018,782)
9. Aggregate write-ins for investment income	86,523	86,523
10. Total gross investment income	149,389,222	149,901,102
11. Investment expenses		(g) 3,020,620
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 175,020
13. Interest expense		(h) 35,482
14. Depreciation on real estate and other invested assets		(i) 748,021
15. Aggregate write-ins for deductions from investment income		546,217
16. Total deductions (Lines 11 through 15)		4,525,360
17. Net investment income (Line 10 minus Line 16)		145,375,742
DETAILS OF WRITE-INS		
0901. Securities lending	86,523	86,523
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	86,523	86,523
1501. Mortgage loan service fees		28,761
1502. Miscellaneous expense		517,456
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		546,217

- (a) Includes \$ 8,206,403 accrual of discount less \$ 13,505,541 amortization of premium and less \$ 2,584,599 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds				10,236,799	
1.1 Bonds exempt from U.S. tax	(497,030)		(497,030)	1,878,101	
1.2 Other bonds (unaffiliated)	1,662,978	(530,981)	1,131,997	10,959,425	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)				(817)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)				585,463	
2.21 Common stocks of affiliates				(3,659,798)	
3. Mortgage loans				(92,344)	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments	(1,647,391)	427,175	(1,220,216)	407,813	
8. Other invested assets	(193,067)		(193,067)	6,550,398	
9. Aggregate write-ins for capital gains (losses)		(632,917)	(632,917)	1,514,290	
10. Total capital gains (losses)	(674,510)	(736,723)	(1,411,233)	28,379,330	
DETAILS OF WRITE-INS					
0901. Securities lending		(632,917)	(632,917)	1,514,290	
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		(632,917)	(632,917)	1,514,290	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	176,655	176,655	
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)	2,263,373	3,232,980	969,607
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,440,028	3,409,635	969,607
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	52,622		(52,622)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	4,170,502	8,783,116	4,612,614
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	2,046,497	1,138,551	(907,946)
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	423	7,864	7,441
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	14,574,955	24,436,624	9,861,669
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	23,285,027	37,775,790	14,490,763
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	23,285,027	37,775,790	14,490,763
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Deposits & prepaid assets	13,455,822	22,743,481	9,287,659
2502. Other assets nonadmitted	960,626	433,455	(527,171)
2503. Miscellaneous assets	158,507	1,259,688	1,101,181
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	14,574,955	24,436,624	9,861,669

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying statutory financial statements of Nationwide Mutual Fire Insurance Company (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

The Ohio Insurance Department recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no statutory accounting practices that differ from NAIC SAP.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of statutory financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Federal Income Taxes. The Company files its own consolidated returns with its subsidiary, Retention Alternatives, Ltd. The Company provides for federal income taxes based on amounts the Company believes it ultimately will owe. Inherent in the provision for federal income taxes are estimates regarding the deductibility of certain items and the realization of certain tax credits. In the event the ultimate deductibility of certain items or the realization of certain tax credits differs from estimates, the Company may be required to change the provision for federal income taxes recorded in the financial statements significantly. Management has used best estimates to establish reserves based on current facts and circumstances regarding tax exposure items where the ultimate deductibility is open to interpretation.

In accordance with guidance specified in the NAIC SAP, the Company utilizes the asset and liability method of accounting for income taxes. Under this method, deferred tax assets (DTA), net of any non-admitted portion and statutory valuation allowance, and deferred tax liabilities are recognized for the future tax consequences attributable to differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax basis. Deferred tax assets and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled. The change in deferred taxes, excluding the impact of taxes on unrealized capital gains or losses and nonadmitted deferred taxes, is charged directly to surplus.

Reinsurance Recoverables. The Company cedes insurance to other companies in order to limit potential losses and diversify its exposure. Such agreements do not relieve the Company of its primary obligation to the policyholder in the event the reinsurer is unable to meet the obligations it has assumed. The Company monitors the financial condition of reinsurers on an ongoing basis and reviews its reinsurance agreements regularly in an attempt to minimize its exposure to significant losses from reinsurer insolvencies. Reinsurance recoverables include amounts billed to reinsurers on losses paid. Estimates of amounts expected to be recovered from reinsurers that have not yet been paid on losses are estimated in a manner consistent with the claim liability associated with the underlying policy. Such reinsurance recoverables and reserved deductions partially offset claim costs in the Company's statutory statements of operations and are included as an offset to losses and loss expense reserves in the accompanying statutory statements of admitted assets, liabilities and surplus. There were no contracts using deposit accounting as of December 31, 2012 and 2011.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. At December 31, 2012 and 2011, the Company had no provision related to conditional reinsurance recoverables.

In addition, the Company uses the following accounting policies:

1. Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
2. Bonds, excluding loan-backed and structured securities, are stated at amortized cost except those with a NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method.
3. Unaffiliated common stocks are stated at fair value.
4. Redeemable preferred stocks are stated at amortized cost except those with an NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value. Perpetual preferred stocks are stated at fair value except those with an NAIC designation of "3" through "6" which are stated at the lower of amortized cost or fair value.
5. Mortgage loans are carried at the unpaid principal balance adjusted for premiums, discounts, less a valuation allowance. The valuation allowance for mortgage loans reflects management's best estimate of probable credit losses.
6. Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method.

NOTES TO FINANCIAL STATEMENTS

7. Investments in subsidiary and affiliated companies are stated as follows:

With the exception of Nationwide Corporation, the admitted investments in all subsidiary, controlled, and affiliated (SCA) entities are valued using an equity method approach. Under this approach, investments in insurance affiliated companies are stated at underlying audited statutory surplus adjusted for unamortized goodwill. Investments in non-insurance affiliated companies that have no significant ongoing operations other than to hold assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity adjusted to a statutory basis of accounting. Investments in non-insurance affiliated companies that have significant ongoing operations beyond holding assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at audited GAAP equity. Investments in subsidiaries formerly traded on a major stock exchange are stated at discounted market. Unaudited affiliated companies of the reporting entity or its affiliates are non-admitted under prescribed SAP accounting practices. Goodwill arising from the acquisition of subsidiaries or affiliated companies is amortized over a period of ten years. Investments in affiliated companies are generally included in stocks. Unamortized goodwill at December 31, 2012 and 2011 was \$53.2 million and \$62.1 million, respectively, which was fully admitted based upon adjusted policyholder surplus.

8. Other invested assets consist primarily of investments in partnerships, limited liability companies and joint ventures. Underlying investments primarily include hedge funds, private equity funds and low income housing tax credits. Except for investments in low income housing tax credit partnerships, interests are reported using the equity method of accounting. Changes in carrying value as a result of the equity method are reflected as net unrealized capital gains and losses as a direct adjustment to surplus. Realized gains and losses are generally recognized through income at the time of disposal or when operating distributions are received. Partnership interests in low income housing tax credits are carried at amortized cost with amortization charged to investment income over the period in which the tax benefits, primarily credits, are utilized.

9. Accounting for derivatives

The Company uses derivative instruments to manage risks associated with interest rates, equity markets, foreign currency and credit. These derivative instruments primarily include interest rate swaps, futures contracts, credit default swaps, currency contracts and other traditional swap agreements.

Derivative instruments used in hedging transactions considered to be effective hedges are valued and reported in a manner consistent with the hedged items (i.e., hedge accounting). Derivative instruments used in hedging transactions that do not meet or no longer meet the criteria of an effective hedge are accounted for at fair value and the changes in the fair value are recorded in surplus as unrealized gains or unrealized losses. Derivative instrument cash flows and payment accruals are recorded in net investment income.

10. Insurance premiums are generally earned ratably over the policy term. The liability for unearned premiums represents the portion of premiums written relating to the unexpired terms of coverage. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Premiums in course of collection represent agent balances and uncollected premiums from policyholders for current policies in force and policy premiums assumed from others, including amounts placed with affiliates. As of December 31, 2012 and 2011, the Company had no liabilities related to premium deficiency reserves. The Company includes anticipated investment income when calculating its premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums.
11. The Company establishes losses and loss expense reserves for reported claims and claims incurred but not yet reported (IBNR). Estimating the liability for losses and loss expense reserves involves significant judgment and multiple assumptions. Management considers the Company's experience with similar claims, historical trends, economic factors and judicial, legislative and regulatory changes in establishing reserves. The Company's losses and loss expense reserves are recorded net of reinsurance and amounts expected to be received from salvage (the amount recovered from property after the Company pays for a total loss) and subrogation (the right to recover payments from third parties).
- Assumptions and estimates for losses and loss expense reserves are updated as new information becomes available. Due to the inherent uncertainty in estimating losses and loss expense reserves, the actual cost of settling claims may differ materially from recorded amounts. Changes in losses and loss expense reserve estimates are included in results of operations in the period the estimates are revised.
12. The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The Company has not modified its capitalization policy from the prior period.
13. Not applicable as the Company does not write major medical insurance with prescription drug coverage.

Note 2 - Accounting Changes and Corrections of Errors

- A. Accounting Changes and Corrections of Errors

Adopted Accounting Standards

On January 1, 2012, the Company adopted a new standard, SSAP No. 101, Income Taxes, which supersedes SSAP No. 10R, Income Taxes Revised - A Temporary Replacement of SSAP No. 10. The standard applies a 'more likely than not' threshold for the recognition of federal and foreign tax loss contingencies, establishes a new framework for determining the admissibility of DTAs and adopts new disclosure requirements. The difference between the recalculated amounts as of January 1, 2012, and the amount actually reported in the prior year financial statements is treated as a change in accounting principle in accordance with SSAP No. 3, Accounting Changes and Corrections of Errors. There was no cumulative effect of this change in accounting principle as of January 1, 2012.

On December 31, 2011, the Company adopted revisions to SSAP No. 5R, *Liabilities, Contingencies and Impairments of Assets* (SSAP No. 5R) which require insurance entities to recognize, at inception of a guarantee, a liability for the obligations it has undertaken in issuing the guarantee, even if the likelihood of having to make payments under the guarantee is remote. The revised guidance does not require liability recognition for guarantees made to or on behalf of direct or indirect wholly-owned insurance and non-insurance subsidiaries or for guarantees considered unlimited. The Company also adopted additional revisions related to disclosure requirements of SSAP No. 25, *Accounting for and Disclosures about Transactions with Affiliated and Other Related Parties* to correspond with SSAP No. 5R. The guidance is effective for all guarantees issued or outstanding as of December 31, 2011, and disclosure of all guarantees must be reported annually. Refer to Note 14 for the required disclosures and financial impact of this guidance.

On January 1, 2011, the Company adopted changes to the definition of loan-backed and structured securities within SSAP No. 43R, *Loan-backed and Structured Securities*. These changes required certain securities to be reclassified into the loan-backed and structured securities classification and resulted in an immaterial impact to the Company upon adoption. Refer to Note 5 for required disclosures and financial impact.

NOTES TO FINANCIAL STATEMENTS

Pending Accounting Standards

On January 1, 2013, the Company adopted SSAP No. 92R, Accounting for Postretirement Benefits Other Than Pensions - A Replacement of SSAP No. 14 and SSAP No. 102, Accounting for Pensions - A Replacement of SSAP No. 89. The standards require insurers to recognize the overfunded or underfunded status of a defined benefit postretirement plan as an asset or liability and include non-vested employees in determining the plan obligations. In addition, a sponsor's fiscal year end will be used as the measurement date for estimating the fair value of postretirement benefit assets and liabilities. The guidance contains a transition provision that gives insurers the option to recognize the initial impact to surplus over 10 years. The Company is currently in the process of determining the impact of adoption of these standards and whether the transition option will be elected.

On January 1, 2013, the Company adopted SSAP No. 103, Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities. The standard establishes accounting for transfers and servicing of financial assets, including asset securitizations and securitizations of policy acquisition costs, extinguishments of liabilities, repurchase agreements, repurchase financing and reverse repurchase agreements, including dollar repurchase and dollar reverse repurchase agreements. The guidance provides criteria to determine whether a transferor has surrendered control over transferred financial assets. It also forbids offsetting for repurchase and reverse repurchase transactions in accordance with master netting agreements. The Company is currently in the process of determining the impact of adoption of this standard.

On December 31, 2013, the Company will adopt revisions to SSAP No. 34, Investment Income Due and Accrued and SSAP No. 37, Mortgage Loans. The revisions enhance required disclosures related to mortgage loans to assist financial statement users in assessing an entity's credit risk exposures and evaluating the adequacy of its allowance for credit losses. The adoption will result in increased disclosures only and will have no impact on the Company's financial statements.

On December 31, 2013, the Company will adopt revisions to SSAP No. 35R, Guaranty Fund and Other Assessments. The revisions require disclosure of the nature of fees paid to the federal government by health insurers under the Affordable Care Act and an estimate of their financial impact, including the impact on the Company's risk based capital position. The adoption will result in increased disclosures only and will have no impact on the Company's financial statements.

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

1. On January 1, 2009, the Company, along with Nationwide Mutual Insurance Company (Mutual) and Nationwide Corporation, an affiliated company, acquired the remaining 33.5% interest in the Nationwide Financial Services, Inc. (NFS). Upon the closing of the transaction on January 1, 2009, NFS became a wholly owned, privately held subsidiary of Nationwide Corporation through a merger of NFS and NWM Merger Sub, Inc., a wholly owned subsidiary of Nationwide Corporation. On that date, all 100 of NWM Merger Sub's issued and outstanding common stock became the issued and outstanding common stock of NFS and all such shares are held by Nationwide Corporation. On the date of acquisition, statutory surplus decreased \$2.9 billion as a result of the change in valuation methodology under prescribed statutory accounting practices.
2. The transaction above was accounted for as statutory purchases.
3. The Company, along with Mutual and Nationwide Corporation, an affiliated company, acquired the remaining interest in NFS outstanding publicly held Class A common stock in exchange for cash consideration of \$2.4 billion through its subsidiary Nationwide Corporation. The acquisition resulted in goodwill of \$88.7 million.
4. Goodwill amortization for the year ended December 31, 2012 related to the purchase of NFS was \$8.9 million.

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

Note 4 - Discontinued Operations

Not applicable.

Note 5 - Investments

A. Mortgage Loans

1. The maximum and minimum lending rates for commercial mortgage loans originated during 2012 were 4.00% and 3.55%, respectively.
2. During 2012 the Company did not reduce interest rates on any outstanding loans.
3. At December 31, 2012, the maximum percentage of any one loan to the value of collateral at the time of the loan is 80.00%.

NOTES TO FINANCIAL STATEMENTS

	12/31/2012	12/31/2011
4. As of year end, the company held mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest	\$ -	\$ -
a. Total interest due on mortgages with interest more than 180 days past due	\$ -	\$ -
5. Taxes, assessments, and any amounts advanced and not included in the mortgage loan total	\$ -	\$ -
6. Current period impaired loans with a related allowance for credit losses	\$ -	\$ -
a. Related allowance for credit losses	\$ -	\$ -
7. Impaired mortgage loans without an allowance for credit losses	\$ -	\$ -
8. Average recorded investment in impaired loans	\$ -	\$ -
9. Interest income recognized during the period the loans were impaired	\$ -	\$ -
10. Amount of interest income recognized on a cash basis during the period the loans were impaired	\$ -	\$ -
11. Allowance for credit losses:		
a. Balance at beginning of period	409,952	425,202
b. Additions charged to operations	-	-
c. Direct write-downs charged against the allowances	92,344	(15,250)
d. Recoveries of amounts previously charged off	-	-
e. Balance at end of period	<u>\$ 502,296</u>	<u>\$ 409,952</u>

12. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.

B. Troubled Debt Restructuring for Creditors

	12/31/2012	12/31/2011
1. The total recorded investment in restructured loans, as of year end	\$ -	\$ -
2. The realized capital losses related to these loans	\$ -	\$ -
3. Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ -	\$ -
4. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.		

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.

2. Not applicable.

3. The following table summarizes other-than-temporary impairments for loan-backed securities held at the end of the year based on the fact that the present value of projected cash flows expected to be collected was less than the amortized cost of the securities:

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
02150WAB9	\$ 8,368,941	\$ 7,837,960	\$ 530,981	\$ 7,837,960	\$ 5,879,836	Q4'12
12668BEJ8	\$ 13,074,326	\$ 12,853,456	\$ 220,870	\$ 12,853,456	\$ 10,323,122	Q4'11
74040YAF9	\$ 775,931	\$ 608,960	\$ 166,971	\$ 608,960	\$ 13,133	Q4'11
86363GAJ3	\$ 2,709,536	\$ 2,627,788	\$ 81,748	\$ 2,627,788	\$ 2,056,382	Q2 '11
74040YAF9	\$ 855,237	\$ 736,907	\$ 118,330	\$ 736,907	\$ 33,897	Q1 '11
74040YAF9	\$ 1,325,713	\$ 802,412	\$ 523,301	\$ 802,412	\$ 321,913	Q1 '10

NOTES TO FINANCIAL STATEMENTS

(1) CUSIP	(2) Amortized Cost Before Current Period OTTI	(3) Present Value of Projected Cash Flows	(4) Recognized Other-Than-Temporary Impairment	(5) Amortized Cost After Other-Than-Temporary Impairment	(6) Fair Value at time of OTTI	(7) Date of Financial Statement Where Reported
39538WCZ9	\$ 1,872,442	\$ 1,158,073	\$ 714,369	\$ 1,158,073	\$ 907,059	Q4 '09
44984RAF5	\$ 2,755,866	\$ 2,273,205	\$ 482,661	\$ 2,273,205	\$ 1,894,500	Q4 '09
74040YAF9	\$ 1,698,548	\$ 1,313,070	\$ 385,478	\$ 1,313,070	\$ 390,674	Q4 '09
86363GAJ3	\$ 3,786,928	\$ 3,525,759	\$ 261,169	\$ 3,525,759	\$ 2,359,016	Q4 '09
12668BEJ8	\$ 14,603,302	\$13,640,662	\$ 962,640	\$ 13,640,662	\$11,159,280	Q3 '09
362341Q69	\$ 6,766,845	\$ 6,439,680	\$ 327,165	\$ 6,439,680	\$ 5,147,445	Q3 '09
44984RAF5	\$ 2,970,000	\$ 2,755,866	\$ 214,134	\$ 2,755,866	\$ 1,846,226	Q3 '09
74040YAF9	\$ 359,269	\$ 1,683,463	\$(1,324,194)	\$ 1,683,463	\$ 576,513	Q3 '09
144527AB4	\$ 5,584,500	\$ 8,997,278	\$(3,412,778)	\$ 8,997,278	\$ 4,287,329	Q3 '09
Total			\$ 252,844			

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1.	Less than 12 Months	\$ (22,504)
2.	12 Months or Longer	\$ (11,215,135)

b. The aggregate related fair value of securities with unrealized losses:

1.	Less than 12 Months	\$ 2,093,420
2.	12 Months or Longer	\$ 38,370,362

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security.

If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security then the security is deemed not to be other-than-temporarily impaired.

E. Repurchase Agreements and Securities Lending Transactions

1. For repurchase agreements, Company policy requires a minimum of 102% of the fair value of securities purchased under repurchase agreements to be maintained as collateral. Cash collateral received is invested in short-term investments, and the offsetting collateral liability is included in aggregate write-ins for liabilities. There were no open repurchase agreements as of year-end.

The Company's securities lending agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral.

2. No assets were pledged as collateral as of year-end.

3. Collateral Received

a. Aggregate Amount Cash Collateral Received

Fair Value

1. Repurchase Agreement

(a) Open	\$ _____
(b) 30 Days or Less	_____
(c) 31 to 60 Days	_____
(d) 61 to 90 Days	_____
(e) Greater Than 90 Days	_____
(f) Subtotal	\$ _____
(g) Securities Received	_____
(h) Total Collateral Received	\$ _____

NOTES TO FINANCIAL STATEMENTS

2. Securities Lending

(a) Open	\$ 16,300,368
(b) 30 Days or Less	_____
(c) 31 to 60 Days	_____
(d) 61 to 90 Days	_____
(e) Greater Than 90 Days	_____
(f) Subtotal	\$ 16,300,368
(g) Securities Received	_____
(h) Total Collateral Received	\$ 16,300,368

3. Dollar Repurchase Agreement

(a) Open	\$ _____
(b) 30 Days or Less	_____
(c) 31 to 60 Days	_____
(d) 61 to 90 Days	_____
(e) Greater Than 90 Days	_____
(f) Subtotal	\$ _____
(g) Securities Received	_____
(h) Total Collateral Received	\$ _____

b. The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral) \$13,654,263.

c. The reporting entity receives primarily cash collateral in an amount in excess of the fair value of the securities lent. The reporting entity invests the cash collateral (primarily in short-term investments) to earn additional yield.

4. The Company did not have any securities lending activities with an Affiliated agent.

5. Collateral Reinvestment

a. Aggregate Amount Cash Collateral Reinvested

	<u>Amortized Cost</u>	<u>Fair Value</u>
1. Repurchase Agreement		
(a) Open	\$ _____	\$ _____
(b) 30 Days or Less	_____	_____
(c) 31 to 60 Days	_____	_____
(d) 61 to 90 Days	_____	_____
(e) 91 to 120 Days	_____	_____
(f) 121 to 180 Days	_____	_____
(g) 181 to 365 Days	_____	_____
(h) 1 to 2 years	_____	_____
(i) 2 to 3 years	_____	_____
(j) Greater Than 3 years	_____	_____
(k) Subtotal	\$ _____	\$ _____
(l) Securities Received	_____	_____
(m) Total Collateral Reinvested	\$ _____	\$ _____

NOTES TO FINANCIAL STATEMENTS

2. Securities Lending

(a) Open	\$	\$
(b) 30 Days or Less	11,103,334	11,103,334
(c) 31 to 60 Days		
(d) 61 to 90 Days		
(e) 91 to 120 Days		
(f) 121 to 180 Days		
(g) 181 to 365 Days		
(h) 1 to 2 years		
(i) 2 to 3 years		
(j) Greater Than 3 years	4,150,306	2,550,929
(k) Subtotal	\$ 15,253,640	\$ 13,654,263
(l) Securities Received		
(m) Total Collateral Reinvested	\$ 15,253,640	\$ 13,654,263

3. Dollar Repurchased Agreement

(a) Open	\$	\$
(b) 30 Days or Less		
(c) 31 to 60 Days		
(d) 61 to 90 Days		
(e) 91 to 120 Days		
(f) 121 to 180 Days		
(g) 181 to 365 Days		
(h) 1 to 2 years		
(i) 2 to 3 years		
(j) Greater Than 3 years		
(k) Subtotal	\$	\$
(l) Securities Received		
(m) Total Collateral Reinvested	\$	\$

b. Since the borrower or the Company may terminate a securities lending transaction at any time, to the extent loans are terminated in advance of reinvestment collateral maturities, the Company would repay its securities lending payable obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.

F. Real Estate

Not applicable.

G. Low-Income Housing Tax Credits

1. The number of remaining years of unexpired tax credits and required holding period for the Company's LIHTC investments:

Low-Income Housing Tax Credits	Remaining years	Holding Period
CCEP Series I Funding, LLC	5	2017
Hudson Housing Tax Credit Fund LII LLC	15	2027
Key Tax Credit Investment Members No. 33, LLC	3	2015
Nationwide Affordable Housing Fund 46	15	2027
Ohio Equity Fund II LLC	15	2027
WNC Institutional Tax Credit Fund 36	15	2027
NTCIF-2011 LLC	5	2017
WNC Institutional Tax Credit Fund NW 2012 Federal, LLC	15	2027

2. The Company's investments in LIHTC are made up of several property investments which are subject to periodic reviews by HUD (if applicable) and state housing agencies. The Company receives updates from property managers as to the status of any regulatory review and investigates further as needed.

3. Aggregate LIHTC investments do not exceed 10 percent of the total admitted assets.

4. Analysis is done for LIHTC investments to determine if an impairment exists by comparing the book value of the investment with the present value of future tax benefits. The investment is written down if the book value is higher than the present value and the write-down is accounted for as a realized loss. No impairments were recognized during 2012.

5. There were no write-downs or reclassifications due to the forfeiture or ineligibility of LIHTC investments during 2012.

NOTES TO FINANCIAL STATEMENTS

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

- A. Detail for Those Greater than 10% of Admitted Assets

Not applicable.

- B. Write-downs for Impairments

Not applicable.

Note 7 - Investment Income

- A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due with the exception of mortgage loans in default which are nonadmitted if amounts are over 180 days past due.

- B. Amounts Nonadmitted

The total amount of investment income nonadmitted at December 31, 2012 was \$52,622.

Note 8 - Derivative Instruments

- A. The Company is exposed to certain risks relating to its ongoing business operations which are managed using derivative instruments. The primary risks managed by using derivative instruments are interest rate risks. The Company uses interest rate futures hedge these risks.

The Company is exposed to credit-related losses in the event of nonperformance by the exchange on which these contracts reside. Potential credit losses are minimized through the mark-to-market nature of exchange-traded futures contracts, where the change in value is monitored and settled with the exchange daily.

The cash requirements of a derivative will vary by contract. For exchange-traded futures, the broker for the various types of contracts that the Company may employ establishes margin requirements. The margin account is settled daily for movements in market values of open contracts and settlement of closed contracts. The Company uses cash to settle variation margin requirements and either cash or highly liquid securities to settle initial margin requirements.

- B. Interest Rate Risk Management. The Company uses interest rate futures to reduce and/or alter interest rate exposure arising from mismatches between assets and liabilities. Interest rate futures are based off an underlying security that changes in value as interest rates change. As the value of the underlying referenced security changes, the promise to deliver or cash settle in the future at a fixed price through the futures contract also changes to offset interest rate risks the Company faces.
- C. Periodic cash flows and accruals of income/expense are reported in a manner consistent with the hedged item, generally as other investment income. Realized gains and losses on commitment and anticipatory hedges are used to adjust the basis of the hedged item and are therefore amortized into investment income over the remaining life of the hedged item.

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include pricing provided daily by the particular futures exchange where the open positions reside.

Derivative instruments used in hedging transactions considered to be effective hedges are valued and reported in a manner consistent with the hedged items (i.e., hedge accounting). Derivative instruments used in hedging transactions that do not meet or no longer meet the criteria of an effective hedge are accounted for at fair value with changes in fair value recorded in surplus as unrealized gains or losses.

- D. No gain or loss recognized in derivative instruments' unrealized gains or losses during the year were excluded from the assessment of hedge effectiveness.
- E. There is also no net gain or loss recognized during the year resulting from derivatives that no longer qualify for hedge accounting.
- F. 1. In addition, no amounts of gains or losses were classified in unrealized gains/losses related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transaction would occur as anticipated.
2. The Company is not currently engaged in written covered options used for income generation or derivatives accounted for as cash flow hedges of a forecasted transaction, other than the payment of variable interest on existing financial instruments.

Note 9 - Income Taxes

- A. The components of the deferred tax asset/(liability) at December 31 are as follows:

	12/31/2012		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 118,229,092	\$ 16,371,469	\$ 134,600,561
(1b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(1c) Adjusted gross deferred tax assets	\$ 118,229,092	\$ 16,371,469	\$ 134,600,561
(1d) Deferred tax assets nonadmitted	\$ -	\$ -	\$ -
(1e) Subtotal net admitted deferred tax asset	\$ 118,229,092	\$ 16,371,469	\$ 134,600,561
(1f) Deferred tax liabilities	\$ 4,351,561	\$ 51,010,015	\$ 55,361,576
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 113,877,531	\$ (34,638,546)	\$ 79,238,985

NOTES TO FINANCIAL STATEMENTS

	12/31/2011		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 114,641,430	\$ 13,898,538	\$ 128,539,968
(1b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(1c) Adjusted gross deferred tax assets	\$ 114,641,430	\$ 13,898,538	\$ 128,539,968
(1d) Deferred tax assets nonadmitted	\$ -	\$ -	\$ -
(1e) Subtotal net admitted deferred tax asset	\$ 114,641,430	\$ 13,898,538	\$ 128,539,968
(1f) Deferred tax liabilities	\$ 5,079,403	\$ 40,968,862	\$ 46,048,265
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 109,562,027	\$ (27,070,324)	\$ 82,491,703

	Change		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 3,587,662	\$ 2,472,931	\$ 6,060,593
(1b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(1c) Adjusted gross deferred tax assets	\$ 3,587,662	\$ 2,472,931	\$ 6,060,593
(1d) Deferred tax assets nonadmitted	\$ -	\$ -	\$ -
(1e) Subtotal net admitted deferred tax asset	\$ 3,587,662	\$ 2,472,931	\$ 6,060,593
(1f) Deferred tax liabilities	\$ (727,842)	\$ 10,041,153	\$ 9,313,311
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 4,315,504	\$ (7,568,222)	\$ (3,252,718)

Admission Calculation Components SSAP No. 101

	12/31/2012		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 3,844,397	\$ 322,971	\$ 4,167,368
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 103,104,786	\$ -	\$ 103,104,786
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 103,104,786	\$ -	\$ 103,104,786
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 335,716,705
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 11,279,909	\$ 16,048,498	\$ 27,328,407
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 118,229,092	\$ 16,371,469	\$ 134,600,561
Total ((2a) + (2b) + (2c))			

	12/31/2011		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 22,754,917	\$ -	\$ 22,754,917
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 62,999,783	\$ 5,846,426	\$ 68,846,209
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 62,999,783	\$ 5,846,426	\$ 68,846,209
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 320,596,124
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 28,886,730	\$ 8,052,112	\$ 36,938,842
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 114,641,430	\$ 13,898,538	\$ 128,539,968
Total ((2a) + (2b) + (2c))			

	Change		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ (18,910,520)	\$ 322,971	\$ (18,587,549)
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 40,105,003	\$ (5,846,426)	\$ 34,258,577
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 40,105,003	\$ (5,846,426)	\$ 34,258,577
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 15,513,168
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ (17,606,821)	\$ 7,996,386	\$ (9,610,435)
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 3,587,662	\$ 2,472,931	\$ 6,060,593
Total ((2a) + (2b) + (2c))			

	12/31/2012	12/31/2011
(3a) Ratio percentage used to determine recovery period and threshold limitation amount	1302.642%	1438.200%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 2,238,111,367	\$ 2,137,307,495

Impact of Tax Planning Strategies

	12/31/2012		
	Ordinary	Capital	Total
(4a) Adjusted Gross DTAs (% of total adjusted gross DTAs)	0.00%	0.00%	0.00%
(4b) Net admitted adjusted gross DTAs (% of the total net admitted adjusted gross DTAs)	0.00%	0.00%	0.00%

NOTES TO FINANCIAL STATEMENTS

	12/31/2011		
	Ordinary	Capital	Total
(4a) Adjusted Gross DTAs (% of total adjusted gross DTAs)	0.00%	0.00%	0.00%
(4b) Net admitted adjusted gross DTAs (% of the total net admitted adjusted gross DTAs)	0.00%	7.09%	7.09%

	Change		
	Ordinary	Capital	Total
(4a) Adjusted Gross DTAs (% of total adjusted gross DTAs)	0.00%	0.00%	0.00%
(4b) Net admitted adjusted gross DTAs (% of the total net admitted adjusted gross DTAs)	0.00%	-7.09%	-7.09%

(4c) Does this Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax

	12/31/2012	12/31/2011	Change
(a) Federal	\$ 3,236,769	\$ (11,526,825)	\$ 14,763,594
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal	\$ 3,236,769	\$ (11,526,825)	\$ 14,763,594
(d) Federal income tax on net capital gains	\$ 330,487	\$ 3,157,556	\$ (2,827,069)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred	\$ 3,567,256	\$ (8,369,269)	\$ 11,936,525

2. Deferred Tax Assets

	12/31/2012	12/31/2011	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 25,766,790	\$ 27,603,612	\$ (1,836,822)
(2) Unearned premium reserve	\$ 46,780,410	\$ 44,659,123	\$ 2,121,287
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ 792,181	\$ 1,582,253	\$ (790,072)
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed Assets	\$ 4,446	\$ -	\$ 4,446
(8) Compensation benefits accrual	\$ 14,079,401	\$ 11,257,280	\$ 2,822,121
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ 336,367	\$ 21,401	\$ 314,966
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ 26,077,668	\$ 21,789,113	\$ 4,288,555
(13) Other (including items <5% of total ordinary tax assets)	\$ -	\$ 4,267,170	\$ (4,267,170)
(14) Nonadmitted premiums and agent bal	\$ 4,391,829	\$ 3,461,478	\$ 930,351
(99) Subtotal	\$ 118,229,092	\$ 114,641,430	\$ 3,587,662
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 118,229,092	\$ 114,641,430	\$ 3,587,662
(e) Capital:			
(1) Investments	\$ 16,371,469	\$ 13,898,538	\$ 2,472,931
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other (including items <5% of total capital tax assets)	\$ -	\$ -	\$ -
(99) Subtotal	\$ 16,371,469	\$ 13,898,538	\$ 2,472,931
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 16,371,469	\$ 13,898,538	\$ 2,472,931
(i) Admitted deferred tax assets (2d + 2h)	\$ 134,600,561	\$ 128,539,968	\$ 6,060,593

NOTES TO FINANCIAL STATEMENTS

3. Deferred Tax Liabilities

	12/31/2012	12/31/2011	Change
(a) Ordinary:			
(1) Investments	\$ 1,876,449	\$ 8	\$ 1,876,441
(2) Fixed assets	\$ -	\$ 57,408	\$ (57,408)
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 204,655	\$ -	\$ 204,655
(6) Compensation and benefit accrual	\$ 1,970,830	\$ 2,956,245	\$ (985,415)
(7) Guaranty assessments	\$ 299,627	\$ 1,735,930	\$ (1,436,303)
(8) Pension accrual	\$ -	\$ 329,812	\$ (329,812)
(99) Subtotal	\$ 4,351,561	\$ 5,079,403	\$ (727,842)
(b) Capital:			
(1) Investments	\$ 51,010,015	\$ 40,968,862	\$ 10,041,153
(2) Real estate	\$ -	\$ -	\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ -	\$ -	\$ -
(99) Subtotal	\$ 51,010,015	\$ 40,968,862	\$ 10,041,153
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 55,361,576	\$ 46,048,265	\$ 9,313,311
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 79,238,985	\$ 82,491,703	\$ (3,252,718)

5. The change in deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/2012	12/31/2011	Change
(a) Adjusted gross deferred tax assets	\$ 134,600,561	\$ 128,539,968	\$ 6,060,593
(b) Deferred tax liabilities	\$ 55,361,576	\$ 46,048,265	\$ 9,313,311
(c) Net deferred tax assets (liabilities)	\$ 79,238,985	\$ 82,491,703	\$ (3,252,718)
(d) Tax effect of unrealized gains (losses)			(17,863,398)
(e) Change in deferred income tax			\$ 14,610,680

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to pre-tax income. The significant book to tax adjustments causing this difference are as follows:

	12/31/2012	12/31/2011
(a) Current income taxes incurred	\$ 3,567,256	\$ (8,369,269)
(b) Change in deferred income tax	\$ (14,610,680)	\$ (17,515,367)
(c) Total income tax reported	\$ (11,043,424)	\$ (25,884,636)
(d) Income before taxes	\$ 37,503,347	\$ (17,009,226)
(e) Federal statutory tax rate	35%	35%
(f) Expected income tax expense (benefit) at 35% statutory rate	\$ 13,126,171	\$ (5,953,229)
(1) Tax-exempt income	\$ (18,292,025)	\$ (19,112,329)
(2) Dividends received deduction	\$ (1,962,046)	\$ (6,491)
(3) Nondeductible expenses	\$ 315,451	\$ 321,597
(4) Deferred tax benefit on nonadmitted assets	\$ 5,296,666	\$ 788,641
(5) Change in tax reserves	\$ 1,411,339	\$ (135,072)
(6) Tax credits	\$ (7,130,911)	\$ (2,827,206)
(7) Other	\$ (3,808,069)	\$ 1,039,453
(g) Total	\$ (11,043,424)	\$ (25,884,636)

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ -		
Amount of AMT tax credits	\$ 11,055,984	2009	N/A
Amount of AMT tax credits	\$ 9,417,862	2010	N/A
Amount of AMT tax credits	\$ 5,535,846	2012	N/A
Business credits	\$ 26,971	2010	2030
Business credits	\$ 36,687	2011	2031
Business credits	\$ 4,318	2012	2032

2. The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

2012	\$ 4,167,368
2011	\$ -

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:

Retention Alternatives, Ltd.

2. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of the other companies in the consolidated return.

NOTES TO FINANCIAL STATEMENTS

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationships

The Company is a mutual entity and, as such, is not directly or indirectly owned or controlled by any other company, corporation, and group of companies, partnership or individual. The Company is operated by and solely in the interest of its policyholders.

Bonds and stocks, if any, owned, acquired or disposed of in any year by the Company, in any subsidiary or affiliate, are set forth in Schedule D of either this statement or those of prior years. Intercompany relationships and specific holdings are detailed in the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement.

The Company is a party to various reinsurance agreements including a pooling agreement with several affiliated companies. See Note 26.

The Company and various affiliates have entered into agreements with Nationwide Cash Management Company (NMC) a subsidiary of Mutual, under which NMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. Amounts on deposit with NMC were \$73.7 million and \$59.1 million as of December 31, 2012 and 2011, respectively.

B. Detail of Transactions Greater than ½ % of Admitted Assets

Not applicable.

C. Change in Terms of Intercompany Arrangements

See Note 26 for details.

D. Amounts Due to or from Related Parties

Affiliate receivables and payables are the result of cost sharing and intercompany service agreements between the Company and its parent and affiliates in which settlement has not yet occurred. Affiliate receivables are presented gross of affiliate payables when the Company has the right to offset. The Company reported \$10.2 million due to parent and \$312.8 million due from parent at December 31, 2012 and 2011, respectively. The Company reported gross amounts of \$16.9 million and \$6.9 million due from parent and affiliates and \$19.1 million and \$313.1 million due to parent and affiliates at December 31, 2012 and 2011, respectively. These arrangements are subject to written agreements which require that intercompany balances be settled within 30 days.

E. Guarantees or Undertakings for Related Parties

The Company has no guarantees or contingent commitments to affiliates other than indicated in Note 14 A.

F. Management, Service Contracts, Cost Sharing Arrangements

The Company and various affiliates share a home office, other facilities, equipment, common management and administrative services. Pursuant to a cost sharing agreement between the companies, the amounts associated with these services are subject to allocation based on standard allocation techniques and procedures acceptable under general cost accounting techniques and procedures in conformity with the NAIC SAP. Measures used to determine the allocation among companies includes individual employee estimates of time spent, special cost studies, the number of full-time employees, and other methods agreed to by the participating companies. The Company does not believe amounts recognized under the intercompany agreement are materially different than what would have been recognized had the Company operated on a stand-alone basis.

G. Nature of Relationships that Could Affect Operations

Not applicable.

H. Amount Deducted for Investment in Upstream Company

Not applicable.

I. Detail of Investment in Affiliates Greater than 10% of Admitted Assets

Not applicable.

J. Write-down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies

Not applicable.

K. Investment in a foreign insurance subsidiary

Not applicable.

L. Downstream Holding Company

Nationwide Corporation is an unaudited, downstream, noninsurance holding company. In accordance with the "look through" provisions of SSAP No. 97, *Investments in Subsidiary, Controlled, and Affiliated Entities, A Replacement of SSAP No. 88*, valuation of the admitted investments are based on the individual audited SCA entities owned by the holding company. Additionally, all non-affiliated liabilities, commitments, contingencies, guarantees or obligations of the holding company are reflected in its carrying value. The unaudited assets and the unaudited SCA entities of the holding company, both of which are immaterial, are non-admitted. The carrying value of the investments in Nationwide Corporation is \$193.2 million.

NOTES TO FINANCIAL STATEMENTS

Note 11 - Debt

- A. All Other Debt
Not applicable.
- B. Funding Agreements with Federal Home Loan Bank (FHLB)
Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plans
Mutual sponsors a defined benefit pension plan and a postretirement health care benefit plan covering substantially all employees of the Company. See Note 12D.
- B. Defined Contribution Plans
Mutual sponsors a defined contribution savings plan covering substantially all employees of the Company. See Note 12D.
- C. Multiemployer Plans
Not applicable.
- D. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, participates in non-qualified deferred compensation and defined benefit arrangements for certain employees and agents. Expenses are allocated to the Company based on individual participants. Total Plan liabilities for non-qualified deferred compensation plans were \$248.6 million and \$246.8 million on December 31, 2012 and December 31, 2011, respectively. Total Plan liabilities for non-qualified defined benefit plans were \$283.6 million and \$271.4 million on December 31, 2012 and December 31, 2011, respectively. Total expense related to the non-qualified benefit plans was \$18.8 million and \$17.3 million for years ended December 31, 2012 and 2011, respectively.

The ASCP is a non-qualified, unfunded deferred compensation program available to eligible agents. The designated agents covered by the ASCP are not employees of the Company, but they are independent contractors exclusively representing the Company in the sale of insurance and related products. Accordingly, the Company believes it is appropriate to apply the concepts of SSAP No. 89, *Accounting for Pensions, A Replacement of SSAP No. 8*, by analogy to the ASCP.

Total liabilities related to the ASCP were \$1,144.8 million and \$1,134.9 million at December 31, 2012 and 2011, respectively. Total expense recorded for this program was \$81.4 million and \$109.3 million for the years ended December 31, 2012 and 2011, respectively.

- E. Postemployment Benefits and Compensated Absences
Not applicable.
- F. Impact of Medicare Modernization Act on Postretirement Benefits
Mutual sponsors a postretirement health care benefit plan. See Note 12D.

Note 13 - Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. Outstanding Shares
Not applicable.
- B. Dividend Rate of Preferred Stock
Not applicable.
- C. Dividend Restrictions

The maximum amount of dividends which can be paid to shareholders by a State of Ohio domiciled insurance company without prior approval of the Director of Insurance is limited to, together with that of other dividends or distributions made within the preceding twelve months, the greater of either 10% of surplus as regards policyholders as of the preceding December 31, or the net income for the twelve month period ending December 31 of the previous calendar year. Additionally, any dividend or distribution paid from other than earned surplus shall require prior approval of the Director of Insurance. Subject to applicable regulatory approval(s), dividends are paid as determined by the insurer's board of directors.

- D. Dividends Paid
No dividends were paid by the Company during 2012 and 2011.
- E. Profits Available for Ordinary Dividends
Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.
- F. Restrictions on Surplus
There is no restriction on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.
- G. Advances to Surplus Not Repaid
Not applicable.

NOTES TO FINANCIAL STATEMENTS

H. Stock Held by Company for Special Purposes

Not applicable.

I. Changes in Special Surplus Funds

Not applicable.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$17.2 million less applicable deferred taxes of \$58.3 million for a net unrealized capital loss of \$41.1 million.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

At December 31, 2012, the Company has unfunded commitments of \$27.7 million related to its investments in limited partnerships and limited liability companies.

As indicated in Note 10E, the Company has made no guarantees on behalf of affiliates or on indebtedness of others.

B. Guaranty Fund and Other Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessments or in the case of premium based assessments, at the time the premiums were written. In the case of loss-based assessments, the assessments should be accrued at the time the losses are incurred.

As of December 31, 2012 and 2011, the Company accrued a liability for guaranty fund and other assessments of \$1.7 million and \$2.9 million and a related premium tax benefit asset of \$1.2 million and \$1.5 million, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

(1) Description	(2) Amount
a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$ 1,466,793
b. Decreases current year:	
Premium tax offsets applied	\$ 66,350
Change in accrued premium tax offsets	\$ 171,808
c. Increases current year:	
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 1,228,635

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligations and bad Faith Losses Stemming From Lawsuits

The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

Claims related ECO and bad faith losses paid during the reporting period: \$4.9 million

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0 - 25 claims	(b) 26 - 50 claims	(c) 51 - 100 claims	(d) 101- 500 claims	(e) More than 500 claims
X				

(f) Per Claim [X] Per Claimant []

E. Product Warranties

Not applicable.

F. All Other Contingencies

Various lawsuits arise against the Company in the normal course of the Company's business. Contingent liabilities arising from litigation were reserved for \$6.6 million and \$6.8 million at December 31, 2012 and 2011, respectively.

Note 15 – Leases

A. Lessee Leasing Arrangements

Not applicable.

B. Lessor Leasing Arrangements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

- A. The table below summarizes the face amount of the Company's financial instruments with off balance sheet risk.

Description	Assets		Liabilities	
	2012 Notional	2011 Notional	2012 Notional	2011 Notional
a. Swaps	\$ -	\$ -	\$ -	\$ -
b. Futures	\$ -	\$ 600,000	\$ 600,000	\$ -
c. Options	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ 600,000	\$ 600,000	\$ -

- B. Notional amounts of derivative financial instruments significantly exceed the credit risk associated with these instruments and represent contractual balances on which calculations of amounts to be exchanged are based. Credit exposure is limited to the sum of the aggregate fair value of positions that have become favorable to the Company, including accrued interest receivable due from counterparties, net of collateral received.
- C. Potential credit losses are minimized through the mark-to-market nature of exchange-traded futures contracts, where the change in value is monitored and settled with the exchange daily.
- D. For future contracts, the broker for the various types of futures contracts that the Company may employ establishes margin requirements. The margin account is settled daily for changes in contracts outstanding and movements in market values of open contracts. The Company uses cash to cover the margin account for future activity.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales

Not applicable.

- B. Transfers and Servicing of Financial Assets

- There were no assets or liabilities obtained in transfers of financial assets where it was not practicable to estimate their fair value.
- The Company has entered into a securities lending agreement with an agent bank whereby eligible securities may be loaned to third parties, primarily major brokerage firms. These transactions are used to generate additional income on the securities portfolio. Loaned securities continue to be reported as invested assets and the Company is entitled to receive any payments of interest or dividends paid on loaned securities. The agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received from borrowers is reflected as a "Payable for securities lending" on the "Statement of Liabilities, Surplus and Other Funds" while non-cash collateral is recorded off-balance sheet. Cash collateral received is reinvested by the agent bank in accordance with the Company's authorized investment policy and included in "Securities lending reinvested collateral assets" in the "Statement of Assets". If the fair value of the reinvested collateral assets is less than the fair value of the securities loaned, the shortfall is non-admitted. Because the borrower or the Company may terminate a securities lending transaction at any time, if loans are terminated in advance of the reinvested collateral asset maturities, the Company would repay its securities lending obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.

The fair value of loaned securities was \$15,917,637 at December 31, 2012. The Company does not hold any non-cash collateral for loaned securities as of December 31, 2012.

Reinvested collateral assets reported on Schedule DL are excluded from other statutory schedules and disclosures.

See Note 5 E. for additional information concerning securities lending.

- No servicing assets or liabilities were recognized during the period.
- There were no assets securitized during the period.
- There were no retained interests since there were no securitized financial assets.
- There were no transfers of receivables with recourse.

- C. Wash Sales

Not applicable.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

- A. Administrative Services Only (ASO) Plans

Not applicable.

- B. Administrative Services Contract (ASC) Plans

Not applicable.

- C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable.

Note 19 - Direct Premiums Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 20 – Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company’s view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market, income and cost approaches.

The Company categorizes its financial assets and liabilities into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The Company categorizes financial assets and liabilities as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means. Primary inputs to this valuation technique may include comparative trades, bid/asks, interest rate movements, U.S. Treasury rates, U.S. LIBOR, prime rates, cash flows, maturity dates, call ability, estimated prepayments and/or underlying collateral values.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management’s best estimate about the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes and comparative trades.

The Company reviews its fair value hierarchy classifications for financial assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

To determine the fair value of bonds and stocks for which market quotations are available, independent pricing services are most often utilized. For these bonds and stocks, the Company obtains the pricing services’ methodologies, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

A corporate pricing matrix or an internally developed pricing model is used in valuing certain bonds. The corporate pricing matrix is developed using private spreads for bonds with varying weighted average lives and credit quality ratings. The weighted average life and credit quality rating of a particular bond to be priced using the corporate pricing matrix are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular bond.

Non-binding broker quotes are also utilized to determine the fair value of certain bonds when quotes are not available from independent pricing services, corporate pricing matrix or internal pricing models. These bonds are classified accordingly in the fair value hierarchy as only one broker quote is ordinarily obtained, the investment is not traded on an exchange, the pricing is not available to other entities and/or the transaction volume in the same or similar investments has decreased. Inputs used in the development of prices are not provided to the Company by the brokers as the brokers often do not provide the necessary transparency into their quotes and methodologies. Broker quotes are subject to validation of price movements that require approval from the Company’s management. Management uses its knowledge of the investment and current market conditions to determine if the price is indicative of the investment’s fair value.

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include interest rate swap curves, credit spreads, interest rates, counterparty credit risk, equity volatility and equity index levels. In cases where observable inputs are not available, the Company will utilize non-binding broker quotes to determine fair value and these instruments are classified accordingly in the fair value hierarchy.

The following table summarizes financial assets and liabilities measured at fair value as of December 31, 2012:

	Level 1	Level 2	Level 3	Total
Assets at Fair Value				
U.S. Government bonds	-	-	-	-
States, Territories and Possessions	-	-	-	-
Political subdivisions	-	-	-	-
Special revenues	-	-	-	-
Hybrid Securities	-	-	-	-
Credit tenant loans	-	-	-	-
Industrial & Misc.	-	75,607,140	1,343,723	76,950,863
Total Bonds	\$ -	\$ 75,607,140	\$ 1,343,723	\$ 76,950,863
Sec Lending	-	2,550,929	-	2,550,929
Preferred Stocks	-	273,500	17,723	291,223
Common Stocks	-	-	1,374,466	1,374,466
Loans held for sale	-	-	-	-
Separate Account Assets	-	-	-	-
Derivative Assets	-	-	-	-
Total Assets at Fair Value	\$ -	\$ 78,431,569	\$ 2,735,913	\$ 81,167,482
Liabilities at Fair Value				
Derivative Liabilities	-	-	-	-
Total Liabilities at Fair Value	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

The following table presents the rollforward of Level 3 financial assets and liabilities held at fair value during the twelve months ended December 31, 2012:

	Beginning Balance at 12/31/2011	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2012
Assets at Fair Value										
U.S. Government bonds	-	-	-	-	-	-	-	-	-	-
States, Territories and Possessions	-	-	-	-	-	-	-	-	-	-
Political subdivisions	-	-	-	-	-	-	-	-	-	-
Special revenues	-	-	-	-	-	-	-	-	-	-
Hybrid Securities	-	-	-	-	-	-	-	-	-	-
Credit tenant loans	-	-	-	-	-	-	-	-	-	-
Industrial & Misc.	10,019,508	-	(8,807,266)	-	155,826	246,152	-	(302,585)	32,088	1,343,723
Total Bonds	\$ 10,019,508	\$ -	\$ (8,807,266)	\$ -	\$ 155,826	\$ 246,152	\$ -	\$ (302,585)	\$ 32,088	\$ 1,343,723
Sec Lending	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	292,040	-	(273,500)	-	(817)	-	-	-	-	17,723
Common Stocks	789,003	-	-	-	585,463	-	-	-	-	1,374,466
Loans held for sale	-	-	-	-	-	-	-	-	-	-
Separate Account Assets	-	-	-	-	-	-	-	-	-	-
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets at Fair Value	\$ 11,100,552	\$ -	\$ (9,080,766)	\$ -	\$ 740,472	\$ 246,152	\$ -	\$ (302,585)	\$ 32,088	\$ 2,735,913

	Beginning Balance at 12/31/2011	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2012
Liabilities										
Derivative Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

The following table presents the rollforward of Level 3 financial assets and liabilities held at fair value during the three months ended December 31, 2012:

	Beginning Balance at 9/30/2012	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2012
Assets at Fair Value										
U.S. Government bonds	-	-	-	-	-	-	-	-	-	-
States, Territories and Possessions	-	-	-	-	-	-	-	-	-	-
Political subdivisions	-	-	-	-	-	-	-	-	-	-
Special revenues	-	-	-	-	-	-	-	-	-	-
Hybrid Securities	-	-	-	-	-	-	-	-	-	-
Credit tenant loans	-	-	-	-	-	-	-	-	-	-
Industrial & Misc.	2,094,563	-	(711,381)	-	263,126	-	-	(302,585)	-	1,343,723
Total Bonds	\$ 2,094,563	\$ -	\$ (711,381)	\$ -	\$ 263,126	\$ -	\$ -	\$ (302,585)	\$ -	\$ 1,343,723
Sec Lending	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	17,723	-	-	-	-	-	-	-	-	17,723
Common Stocks	1,134,577	-	-	-	239,890	-	-	-	-	1,374,466
Loans held for sale	-	-	-	-	-	-	-	-	-	-
Separate Account Assets	-	-	-	-	-	-	-	-	-	-
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets at Fair Value	\$ 3,246,863	\$ -	\$ (711,381)	\$ -	\$ 503,016	\$ -	\$ -	\$ (302,585)	\$ -	\$ 2,735,913

	Beginning Balance at 9/30/2012	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2012
Liabilities										
Derivative Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Transfers into and/or out of Level 3 during the periods ending December 31, 2012 are due to either changes resulting from application of the lower of amortized cost or fair value rules based on the security's NAIC rating or changes in sources used to price certain securities.

NOTES TO FINANCIAL STATEMENTS

The following table summarizes aggregate carrying value and fair value, by level, for all financial assets and liabilities, excluding assets and liabilities reported at fair value, as of December 31, 2012:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Assets						
Bonds	\$ 3,538,751,205	\$ 3,066,069,610	\$ 729,293,241	\$ 2,680,924,222	\$ 128,533,742	
Stocks	193,200,256	193,200,256	-	-	193,200,256	
Mortgage loans	80,892,348	77,078,063	-	-	80,892,348	
Short-term investments	73,691,576	73,691,576	-	73,691,576	-	
Derivative assets	-	0	-	-	-	
Policy loans	-	-	-	-	-	
Securities lending collateral assets ¹	11,103,334	11,103,334	-	11,103,334	-	
Total Assets	<u>\$ 3,897,638,719</u>	<u>\$ 3,421,142,839</u>	<u>\$ 729,293,241</u>	<u>\$ 2,765,719,132</u>	<u>\$ 402,626,346</u>	
Liabilities						
Derivative liabilities						
Total Liabilities						
1 - Includes non admitted assets						

Note 21 - Other Items

A. Extraordinary Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

As of December 31, 2012, the Company has commitments for unsettled purchases of private placement securities, including bank loans, of \$20 million.

D. Uncollectible Premiums Receivable

Not applicable.

E. Business Interruption Insurance Recoveries

Not applicable.

F. State Transferable and Non-Transferable Tax Credits

1. The below table represents the carrying value of transferable and non-transferable state tax credits by state and in total.

(1) Description of State Transferable and Non-Transferable Tax Credits	State	Carrying Value	Unused Amount
Nationwide State Tax Credit I LLC	OH	\$ -	\$ 540,424
Key Tax Credit Investment Members No. 33, LLC	OH	\$ 1,308,651	\$ 1,374,732
SunAmerica Affordable Housing Partners 138, LLC	NV	\$ -	\$ 2,770,816
River House Landlord, LLC	OH	\$ 500	\$ -
Rose Hill Owner, LLC	OH	\$ 136,062	\$ -
Dunn Owner LLC	NC	\$ 254,436	\$ 1,412,620
CCEP Series I Funding, LLC	GA	\$ -	\$ 317,276
Columbia Housing/PNC Institutional Fund XV L.P.	GA	\$ -	\$ 749,292
Key Tax Credit Investment Members No. 33, LLC	GA	\$ -	\$ 1,410,845
Lakewood Christian Manor, L.P.	GA	\$ -	\$ 300,000
SunAmerica Affordable Housing Partners 138, LLC	GA	\$ -	\$ 2,758,565
CT Infrastructure Credits-ESPN	CT	\$ -	\$ 246,944
Total		<u>\$ 1,699,649</u>	<u>\$ 11,881,514</u>

2. The Company estimates the utilization of remaining transferable and non-transferable state tax credits by projecting future premium and taking into account policy growth, while also projecting future tax liability in the relevant jurisdiction.

3. The Company did not recognize any impairment on state tax credits in 2012.

4. The below table represents the state tax credits admitted and nonadmitted as of December 31, 2012.

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 7,482,571	\$ -
b. Non-transferable	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

G. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.
2. The Company has no direct exposure through investments in subprime mortgage loans.
3. Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 20,707,488	\$ 12,011,177	\$ 12,033,924	\$ 1,264,857
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investments in SCAs*	\$ 25,798,710	\$ 22,358,123	\$ 21,358,801	\$ 3,774,782
f. Other Assets				
g. Total	\$ 46,506,198	\$ 34,369,300	\$ 33,392,725	\$ 5,039,640

*The Company's subsidiary, Nationwide Corporation (through its affiliates), has investments in subprime residential mortgage backed securities, structured securities and joint venture interests. These investments comprise 1.1% of the subsidiary companies invested assets.

4. The Company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 13, 2013 for the statutory statement issued on February 18, 2013.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 13, 2013 for the statutory statement issued on February 18, 2013.

Effective January 1, 2013, the Company's pooling percentage will change from 11.3% to 12%.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate reinsurance recoverable for paid and unpaid losses, loss adjustment expenses, and unearned premiums from an individual reinsurer that exceeds 3% of policyholders' surplus. The amount is shown below by reinsurer.

NAIC Group	Reinsurer	FEIN #	Unsecured Reinsurance (000's)
0140	Nationwide Mutual Insurance Company	31-4177100	\$ 1,903,009
	NATIONAL FLOOD INS PROGRAM	AA-9992201	\$ 148,236

B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance recoverables in dispute for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus from an individual reinsurer or exceed 10% of policyholders' surplus in aggregate.

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2012.

(000's)	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	\$664,591	\$99,103	\$674,050	\$8,734	(\$9,459)	\$90,369
b. All Others	0	0	67,430	16,214	(\$67,430)	(\$16,214)
c. Totals	\$664,591	\$99,103	\$741,481	\$24,948	(\$76,890)	\$74,154
d. Direct Unearned Premium Reserve			\$741,481			

2. Certain agency agreements and ceded reinsurance contracts provide for additional or return commissions based on the actual loss experience of the produced or reinsured business. Amounts accrued at December 31, 2012 are as follows:

(\$000's) Description	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$12,126	\$26,482	\$12,126	\$26,482
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commissions	0	0	0	0
d. Totals	\$12,126	\$26,482	\$12,126	\$26,482

3. The Company does not use protected cells as an alternative to traditional reinsurance.

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2012.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation during 2012.

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2012.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2012.

H. There was no transfer of any property and casualty run-off agreements requiring approval of regulators and qualifying under SSAP No. 62R, Property and Casualty Reinsurance, to receive property & casualty run-off accounting treatment.

I. Certified Reinsurer Downgrades or Status Subject to Revocation

Not applicable.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. Method Used to Estimate

The Company sells accident and health policies for which the premiums vary based on loss experience. Future premium adjustments for these retrospective policies are estimated and accrued. The Company estimates these accrued retrospective premium adjustments through the review of each individual retrospectively rated risk, comparing case basis loss development with that anticipated in the policy contracts to arrive at the best estimates of return or additional premiums.

B. Method Used to Record

The Company records retrospective premium accruals as earned by adjusting unearned premiums. These amounts are not recorded as premiums written until they are billed to the policyholders. Return premiums are recorded as liabilities and additional premiums are recorded as assets.

C. Amount and Percent of Net Retrospective Premiums

Net premiums written for the current year on retrospective accident and health policies were \$57 thousand or 0.25% of accident and health premiums written.

D. Medical Loss Ratio Rebates

Not applicable.

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

(000's)	2012 Calendar Year Losses and LAE Incurred			2012 Loss Year Losses and LAE Incurred	Shortage (Redundancy)	Loss & DCC Shortage (Redundancy)	Impact of AO on Total Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals				
Homeowners / Farmowners	\$216,362	\$29,930	\$246,291	\$246,636	(\$344)	(\$834)	\$490
Commercial Multiple Peril	\$100,149	\$22,510	\$122,659	\$121,402	\$1,257	\$1,441	(\$184)
Workers' Compensation	\$21,245	\$3,244	\$24,489	\$21,974	\$2,515	\$2,665	(\$150)
Other Liability	\$51,366	\$25,561	\$76,926	\$81,656	(\$4,730)	(\$7,785)	\$3,055
Product Liability	\$3,619	\$1,706	\$5,326	\$6,037	(\$711)	(\$646)	(\$65)
Auto	\$561,535	\$95,283	\$656,818	\$663,838	(\$7,020)	(\$8,867)	\$1,847
All Others	\$57,007	\$5,631	\$62,637	\$62,382	\$255	(\$678)	\$933
Totals	\$1,011,282	\$183,865	\$1,195,147	\$1,203,925	(\$8,778)	(\$14,704)	\$5,926

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$8.8 million (0.8% of prior year reserves) during 2012, as shown in the chart above. The slight redundancy was primarily driven by the standard auto liability line of business. The favorable impacts are primarily due to claims process improvements and the increased adequacy of case reserve levels.

Note 26 - Intercompany Pooling Arrangements

Mutual is the lead company in the Nationwide Pool. Each pool member company contributes 100% of its underwriting results to the Nationwide Pool through the reinsurance pooling agreement. As of December 31, 2012 and 2011, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	Pool
Nationwide Mutual Insurance Company	23787	83.7%
Nationwide Mutual Fire Insurance Company	23779	11.3%
Scottsdale Insurance Company	41297	4.0%
Farmland Mutual Insurance Company	13838	1.0%

NOTES TO FINANCIAL STATEMENTS

All of the other companies in the Nationwide Pool have a 0% retrocession. The zero percent participants in the Nationwide Pool are: Nationwide General Insurance Company (NAIC # 23760), Nationwide Property and Casualty Insurance Company (NAIC # 37877), Nationwide Affinity Insurance Company of America (NAIC # 26093), Crestbrook Insurance Company (NAIC # 18961), Allied Insurance Company of America (NAIC # 10127), AMCO Insurance Company (NAIC # 19100), Allied Property and Casualty Insurance Company (NAIC # 42579), Depositors Insurance Company (NAIC # 42587), Nationwide Agribusiness Insurance Company (NAIC # 28223), Victoria Fire & Casualty Company (NAIC # 42889), Victoria Automobile Insurance Company (NAIC # 10644), Victoria Specialty Insurance Company (NAIC # 10777), Victoria Select Insurance Company (NAIC # 10105), and Victoria National Insurance Company (NAIC # 10778).

All lines of business are subject to the pooling agreements.

There are no discrepancies related to the pooled business between the assumed and ceded reinsurance schedules of the pool participants.

Amounts due to/from the lead entity and pool participants as of December 31, 2012:

Name of Insurer	Amounts Receivable	Amounts Payable
Nationwide Mutual Insurance Company (Lead Insurer)	\$ 113,074,931	\$ 94,671,260
Nationwide Mutual Fire Insurance Company	\$ 468,388	\$ 18,316,489
Scottsdale Insurance Company	\$ 13,235,587	\$ 7,787
Farmland Mutual Insurance Company	\$ 35,361,563	\$ 39,682,403
Nationwide General Insurance Company	\$ 68,056	\$ 5,262,070
Nationwide Property & Casualty Insurance Company	\$ 788	\$ 36,519,037
Nationwide Affinity Insurance Company of America	\$ 5,080,787	\$ 12,926,124
Crestbrook Insurance Company	\$ 99,324	\$ 96,903
Allied Insurance Company of America	\$ -	\$ 603
AMCO Insurance Company	\$ 97,035,477	\$ 82,248,770
Allied Property & Casualty Insurance Company	\$ 2,962,695	\$ 1,970,283
Depositors Insurance Company	\$ 3,354,179	\$ 872
Nationwide Agribusiness Insurance Company	\$ 39,929,752	\$ 25,984,424
Victoria Fire & Casualty Insurance Company	\$ 5,783,395	\$ 1,579,036
Victoria Automobile Insurance Company	\$ 668,001	\$ 441,315
Victoria Specialty Insurance Company	\$ 344,954	\$ 919,046
Victoria Select Insurance Company	\$ 1,056,159	\$ 3,261,791
Victoria National Insurance Company	\$ 100	\$ 3,326

Note 27 - Structured Settlements

A. Reserves Released due to Purchases of Annuities

The Company has settled certain losses with structured settlement agreements whereby the Company has purchased an annuity with the claimant as the payee. Certain of these annuities are without qualified assignments. The Company is contingently liable under the settlement agreements without qualified assignments if the annuity-issuing company is unable to meet the payment obligations to the Company's claimant under the settlement agreement. The amortized value of the annuities under such agreements for direct losses as of December 31, 2012 and 2011 is \$18.9 million and \$17.0 million, respectively.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$18.9 million	\$0

B. Annuity Insurers with Balances due Greater than 1% of Policyholders' Surplus

There were no annuity insurers with balances due greater than 1% of policyholders' surplus in 2012.

Note 28 - Health Care Receivables

A. Pharmaceutical Rebate Receivables

Not applicable.

B. Risk Sharing Receivables

Not applicable.

Note 29 - Participating Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2012 is as follows:

1. Liability carried for premium deficiency reserves	\$0.00
2. Date of the most recent evaluation of this liability	January 8, 2013
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 - High Deductibles

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 32 - Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company discounts the liabilities for unpaid losses and loss expenses for long-term accident and health claims. The Company does not discount IBNR. Different companies service our long-term accident and health unpaid disability claims and supply the reserves and tabular discount; thus, different methodologies have been utilized.

A. Tabular Discounts

1. 1987 Commissioner's Group Disability Table (CGDT)
2. For the 1987 CGDT, rate used was the maximum interest rate permitted by law in the valuation of a single premium immediate annuity issued on the same date as the claim incurral date, reduced by one hundred basis points (rates used vary from 4.00% to 10.25%).
3. The December 31, 2012 liabilities include \$63 thousand of such discounted reserves.
4. The table below represents the amount of tabular discount as of December 31, 2012.

Schedule P Lines of Business	Tabular Discount Included in Schedule P, Part 1*	
	1 Case	2 IBNR
1. Homeowners/Farmowners		
2. Private Passenger Auto Liability/Medical		
3. Commercial Auto/Truck Liability/Medical		
4. Workers' Compensation		
5. Commercial Multiple Peril		
6. Medical Professional Liability - occurrence		
7. Medical Professional Liability - claims-made		
8. Special Liability		
9. Other Liability - occurrence		
10. Other Liability - claims-made		
11. Special Property		
12. Auto Physical Damage		
13. Fidelity, Surety		
14. Other (including Credit, Accident & Health)	62,856	
15. International		
16. Reinsurance Nonproportional Assumed Property		
17. Reinsurance Nonproportional Assumed Liability		
18. Reinsurance Nonproportional Assumed Financial Lines		
19. Products Liability - occurrence		
20. Products Liability - claims-made		
21. Financial Guaranty/Mortgage Guaranty		
22. Warranty		
23. Total	\$ 62,856	\$ -

* Must exclude medical loss reserves and all loss adjustment expense reserves.

B. Non-Tabular Discounts

The Company does not have any non-tabular discount.

C. Changes in Discount Assumptions

None.

Note 33 - Asbestos/Environmental Reserves

- A. The Company has exposure to asbestos and environmental claims through either the direct issuance of general liability policies or through reinsurance assumptions. The Company estimates the full impact of its asbestos and environmental exposure by establishing case reserves when sufficient information has been developed to indicate the involvement of a specific insurance policy. In addition, incurred but not reported reserves have been established to cover additional exposures on both known and unasserted claims, primarily utilizing historical information.

NOTES TO FINANCIAL STATEMENTS

This schedule includes all loss segments that now reside in the Company. The Company's asbestos and environmental related losses for each of the five most recent calendar years were as follows:

(1) Asbestos Claims - Direct		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Beginning Reserves:		\$5,457,462	\$5,175,073	\$4,871,400	\$ 4,916,525	\$ 4,434,073
Incurred Loss and Loss Adj. Expense:		\$ 100,944	\$ 175,395	\$ 720,229	\$ 206,167	\$ 245,930
Calendar Year Payments:		\$ 383,333	\$ 479,070	\$ 675,104	\$ 688,620	\$1,031,223
Ending Reserve:		\$5,175,073	\$4,871,400	\$4,916,525	\$ 4,434,073	\$ 3,648,779
(2) Asbestos Claims - Assumed						
(3) Asbestos Claims - Net		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Beginning Reserves:		\$ 980,524	\$ 981,369	\$ 979,023	\$ 1,040,172	\$ 961,500
Incurred Loss and Loss Adj. Expense:		\$ 42,112	\$ 27,749	\$ 173,553	\$ (43,438)	\$ 371,714
Calendar Year Payments:		\$ 41,267	\$ 30,095	\$ 112,404	\$ 35,234	\$ 107,125
Ending Reserve:		\$ 981,369	\$ 979,023	\$1,040,172	\$ 961,500	\$1,226,089
B. Bulk and IBNR Losses and LAE						
(1) Direct						\$2,854,716
(2) Assumed						None
(3) Net of Ceded Reinsurance						\$ 791,045
C. Case, Bulk and IBNR LAE						
(1) Direct						\$1,360,421
(2) Assumed						None
(3) Net of Ceded Reinsurance						\$ 403,975
D. See A above						
(1) Environmental Claims - Direct		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Beginning Reserves:		\$3,632,714	\$3,429,177	\$3,261,323	\$3,177,932	\$ 2,931,607
Incurred Loss & Loss Adj. Expense:		\$ 104,642	\$ 80,924	\$ 123,046	\$ (18,433)	\$ 92,125
Calendar Year Payments:		\$ 308,179	\$ 248,778	\$ 206,437	\$ 227,892	\$ 117,145
Ending Reserve:		\$3,429,177	\$3,261,323	\$3,177,932	\$ 2,931,607	\$ 2,906,587
(2) Environmental Claims - Assumed						
(3) Environmental Claims - Net		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Beginning Reserves:		\$2,907,897	\$2,757,720	\$2,841,462	\$ 2,768,603	\$ 2,603,233
Incurred Loss and Loss Adj. Expense:		\$ 103,705	\$ 299,870	\$ 122,759	\$ 53,451	\$ 99,468
Calendar Year Payments:		\$ 253,882	\$ 216,128	\$ 195,618	\$ 218,821	\$ 106,337
Ending Reserve:		\$2,757,720	\$2,841,462	\$2,768,603	\$ 2,603,233	\$ 2,596,364
E. Bulk and IBNR Losses and LAE						
(1) Direct						\$2,368,979
(2) Assumed						None
(3) Net of Ceded Reinsurance						\$2,090,500
F. Case, Bulk and IBNR LAE						
(1) Direct						\$1,112,202
(2) Assumed						None
(3) Net of Ceded Reinsurance						\$ 948,070

Note 34 - Subscriber Savings Accounts

Not applicable.

Note 35 - Multiple Peril Crop Insurance

Not applicable.

Note 36 - Financial Guaranty Insurance

A. and B. Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? OH
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 03/29/2008
- 3.4 By what department or departments?
OH
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Nationwide Bank	Columbus, OH	NO	YES	NO	NO
Nationwide Investment Services Corp.	Columbus, OH	NO	NO	NO	YES
Nationwide Securities, LLC	Dublin, OH	NO	NO	NO	YES
Nationwide Fund Distributors, LLC	King of Prussia, PA	NO	NO	NO	YES
Nationwide Advantage Mortgage Company	Des Moines, IA	NO	NO	NO	NO

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, 191 W. Nationwide Blvd., Suite 500 Columbus, OH 43215
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
G. Chris Nyce, FCAS, MAAA, KPMG LLP, 100 Matsonford Road, Radnor, PA-19087, Principal
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
All topics covered in the previous Code of Conduct have been retained without substantive change. New sample questions and answers have been added. New language has been added to cover social networking, securities laws, political contributions, corporate social responsibility and vendor relationships.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|---|----------|
| 20.11 To directors or other officers..... | \$ |
| 20.12 To stockholders not officers..... | \$ |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|---|----------|
| 20.21 To directors or other officers..... | \$ |
| 20.22 To stockholders not officers..... | \$ |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | |
|---------------------------------|----------|
| 21.21 Rented from others..... | \$ |
| 21.22 Borrowed from others..... | \$ |
| 21.23 Leased from others | \$ |
| 21.24 Other | \$ |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | |
|---|----------|
| 22.21 Amount paid as losses or risk adjustment \$ | \$ |
| 22.22 Amount paid as expenses | \$ |
| 22.23 Other amounts paid | \$ |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [] No [X]
- 24.02 If no, give full and complete information relating thereto
Held on deposit with states.
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
Nationwide utilizes a third party to administer its Securities Lending program. Securities are loaned to approved counterparties, who in turn post cash collateral to Nationwide. The amount of cash collateral received is calculated as a percentage of the market value of the security being lent. The cash is subsequently reinvested based upon a Nationwide approved Investment Policy. The collateral received by Nationwide and the corresponding payable to the counterparties are recorded on balance sheet. Additionally, Nationwide participates in a Cash Release Program. Nationwide can borrow a limited amount of cash from the program subject to the underwriting of the plan administrator. Nationwide pays 1 month LIBOR on the borrowings, a majority of which comes back to Nationwide as earnings on the securities lending program. As of December 31, 2011, Nationwide had loaned \$15,917,637 to approved counterparties and received collateral amounts of \$16,300,368.
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No [] N/A []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 13,654,263
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] N/A []
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	13,654,263
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	13,654,263
24.103 Total payable for securities lending reported on the liability page	\$	16,300,368

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)..... Yes No

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Pledged as collateral	\$
25.26 Placed under option agreements	\$
25.27 Letter stock or other securities restricted as to sale	\$
25.28 On deposit with state or other regulatory body	\$
25.29 Other	\$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes No

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes No

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	1 Wall Street, New York, NY 10286

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes No

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
N/A	Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution.	One Nationwide Blvd., Columbus, Ohio 43215-2220

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]
- 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

- 29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	3,143,020,479	3,615,702,072	472,681,593
30.2 Preferred stocks	291,223	291,223	
30.3 Totals	3,143,311,702	3,615,993,295	472,681,593

- 30.4 Describe the sources or methods utilized in determining the fair values:

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private placement securities without quoted market prices), an internally developed pricing model or "corporate pricing matrix" is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
All payments are made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	

34.1 Amount of payments for legal expenses, if any?\$

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
All payments are made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
All payments are made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ _____

1.62 Total incurred claims \$ _____

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$ _____

1.65 Total incurred claims \$ _____

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ _____

1.72 Total incurred claims \$ _____

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$ _____

1.75 Total incurred claims \$ _____

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	1,662,020,572	1,607,957,271
2.3 Premium Ratio (2.1/2.2) .....	.000	.000
2.4 Reserve Numerator	542,905	623,085
2.5 Reserve Denominator	1,829,665,909	1,797,903,563
2.6 Reserve Ratio (2.4/2.5) .....	.000	.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies \$ _____

3.22 Non-participating policies \$ _____

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies? Yes [X] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A []

5.22 As a direct expense of the exchange..... Yes [] No [] N/A []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
 The Company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool. Exposure of the Pooled Companies to a Workers' Compensation catastrophe is protected by a Liability Excess of Loss (Clash) treaty providing \$90M limit excess of \$10M per occurrence retention and containing a \$10M per claimant limit.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
 The Company's net exposure arises from its participation in the Nationwide Mutual Insurance Company Pool. Catastrophic risk to the Pool arises primarily from windstorm events in the southeastern United States affecting personal and commercial lines. The Company's property exposures are aggregated with the other Nationwide companies and modeled using Applied Insurance Research (AIR) CLASIC/2.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
 The Company's net property-catastrophe exposures, if any, are mitigated through managed coastal growth, purchase of excess of loss reinsurance, policy provisions such as higher deductibles, and enforcement of underwriting guidelines related to building construction, etc.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?..... Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or, Yes [] No [X]
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds\$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit\$
- 12.62 Collateral and other funds\$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 2,700,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.3
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Companies that are not part of the Nationwide Mutual Insurance Company Pooling and Quota Share Arrangements receive a fair and equitable allocation of ceded premium and loss. The terms of the Nationwide Pooling and Quota Share Agreements govern the allocation and recording of ceded premium and loss for the participating companies.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No [X]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No [X]
- 14.5 If the answer to 14.4 is no, please explain:
Written agreements are in place for all multi-cedant reinsurance treaties that cover any company that does not participate in the Nationwide Mutual Insurance Company Pooling and Quota Share Arrangements.
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$
 17.12 Unfunded portion of Interrogatory 17.11 \$
 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11...\$
 17.14 Case reserves portion of Interrogatory 17.11 \$
 17.15 Incurred but not reported portion of Interrogatory 17.11 \$
 17.16 Unearned premium portion of Interrogatory 17.11 \$
 17.17 Contingent commission portion of Interrogatory 17.11 \$

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$
 17.19 Unfunded portion of Interrogatory 17.18 \$
 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18...\$
 17.21 Case reserves portion of Interrogatory 17.18 \$
 17.22 Incurred but not reported portion of Interrogatory 17.18 \$
 17.23 Unearned premium portion of Interrogatory 17.18 \$
 17.24 Contingent commission portion of Interrogatory 17.18 \$

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2012	2 2011	3 2010	4 2009	5 2008
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,057,503,499	1,009,297,556	1,059,820,261	1,213,048,481	1,459,883,101
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	805,801,329	787,519,689	820,855,826	926,114,182	1,052,576,317
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,436,134,942	1,454,460,909	1,557,746,036	1,667,564,604	1,761,126,939
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	22,894,108	30,606,211	29,153,754	24,389,866	28,830,606
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	(31)	144	8,119	3,487	14,737
6. Total (Line 35)	3,322,333,847	3,281,884,509	3,467,583,996	3,831,120,620	4,302,431,700
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	747,093,054	708,468,415	711,955,107	736,226,241	766,845,609
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	407,129,841	391,423,189	395,497,423	406,881,911	428,530,914
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	514,801,230	486,630,883	478,110,025	481,454,390	501,624,209
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	22,891,652	30,596,501	29,129,144	24,356,015	28,788,696
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	(31)	144	8,119	3,487	14,737
12. Total (Line 35)	1,691,915,746	1,617,119,132	1,614,699,818	1,648,922,044	1,725,804,165
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(120,338,230)	(176,279,459)	(17,490,952)	(65,924,181)	(118,982,181)
14. Net investment gain or (loss) (Line 11)	143,634,021	138,380,641	147,957,467	119,189,434	230,458,442
15. Total other income (Line 15)	14,789,968	18,599,191	18,945,848	15,605,835	20,309,575
16. Dividends to policyholders (Line 17)	912,900	867,156	735,719	594,301	1,410,405
17. Federal and foreign income taxes incurred (Line 19)	3,236,769	(11,526,825)	22,881,338	(1,161,537)	5,486,876
18. Net income (Line 20)	33,936,090	(8,639,958)	125,795,306	69,438,324	124,888,555
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,729,713,281	4,553,400,810	4,356,900,677	4,231,228,197	4,318,670,361
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	231,275,143	218,040,757	190,154,608	190,124,437	197,580,117
20.2 Deferred and not yet due (Line 15.2)	555,153,567	509,041,749	227,976,293	240,270,062	250,867,807
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	2,412,362,929	2,310,246,490	2,130,944,152	2,139,585,463	2,209,284,123
22. Losses (Page 3, Line 1)	886,706,882	878,018,415	915,027,372	954,272,961	942,088,623
23. Loss adjustment expenses (Page 3, Line 3)	191,451,390	189,004,168	191,660,939	201,660,417	202,563,747
24. Unearned premiums (Page 3, Line 9)	664,590,714	634,693,274	625,544,900	642,330,206	663,348,467
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	2,317,350,352	2,243,154,320	2,225,956,525	2,091,642,734	2,109,386,238
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	382,690,263	(343,619,312)	58,463,505	130,509,406	153,348,813
Risk-Based Capital Analysis					
28. Total adjusted capital	2,317,350,352	2,243,154,320	2,225,956,525	2,091,552,831	2,109,386,238
29. Authorized control level risk-based capital	171,813,300	155,969,289	155,567,973	162,104,010	162,078,771
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	85.5	87.1	84.4	85.9	76.2
31. Stocks (Lines 2.1 & 2.2)	5.3	5.5	5.5	6.4	6.4
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	2.1	1.3	1.3	1.8	2.3
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.4	0.4	0.4	0.4	0.4
34. Cash, cash equivalents and short-term investments (Line 5)	2.0	1.7	2.5	1.9	6.8
35. Contract loans (Line 6)					
36. Derivatives (Line 7)			0.0	XXX	XXX
37. Other invested assets (Line 8)	4.5	3.8	3.3	3.3	7.9
38. Receivables for securities (Line 9)			0.0	0.2	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.3	0.2	2.6	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)				0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	193,200,256	196,860,054	202,282,706	190,469,420	169,959,714
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated				176,655	173,747,744
48. Total of above Lines 42 to 47	193,200,256	196,860,054	202,282,706	190,646,075	343,707,458
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	8.3	8.8	9.1	9.1	16.3

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	10,515,927	6,069,129	19,302,816	(99,131,915)	(84,585,429)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	74,196,032	17,197,795	134,313,791	(17,743,504)	48,765,826
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	630,868,098	679,641,927	711,232,533	828,069,954	897,021,218
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	454,273,528	474,345,593	441,135,272	500,068,379	545,871,974
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	928,676,024	1,256,732,052	1,005,423,887	1,090,715,717	1,105,374,734
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	16,657,468	22,491,499	23,898,589	19,222,693	21,780,559
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)			1,405,449	1,318,315	1,580,936
59. Total (Line 35)	2,030,475,118	2,433,211,071	2,183,095,730	2,439,395,058	2,571,629,421
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	427,991,202	427,532,154	422,703,572	430,972,612	419,378,927
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	239,656,076	243,730,968	221,702,656	230,810,373	239,615,901
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	318,288,729	398,342,873	306,363,999	320,874,985	339,090,582
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	16,657,468	22,491,499	23,898,561	19,222,686	21,780,559
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)			1,405,449	1,318,315	1,580,936
65. Total (Line 35)	1,002,593,475	1,092,097,494	976,074,237	1,003,198,971	1,021,446,905
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	60.8	65.6	57.4	60.8	63.8
68. Loss expenses incurred (Line 3)	11.1	11.3	10.3	10.6	10.9
69. Other underwriting expenses incurred (Line 4)	35.3	34.0	33.3	32.6	32.2
70. Net underwriting gain (loss) (Line 8)	(7.2)	(11.0)	(1.1)	(3.9)	(6.9)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	33.8	32.7	32.5	32.1	30.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	71.9	76.9	67.8	71.4	74.7
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	73.0	72.1	72.5	78.8	81.8
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(14,704)	(47,072)	(61,130)	(15,363)	9,288
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.7)	(2.1)	(2.9)	(0.7)	0.5
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(60,648)	(92,889)	(44,312)	(14,477)	(1,910)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.7)	(4.4)	(2.1)	(0.7)	(0.1)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	9,399	5,982	3,000	1,566	499	220	256	5,128	XXX
2. 2003	1,522,072	66,479	1,455,593	836,071	59,692	44,623	4,128	112,099	601	43,863	928,373	XXX
3. 2004	1,626,044	94,410	1,531,634	875,656	76,308	44,144	4,783	118,903	499	44,328	957,112	XXX
4. 2005	1,716,726	80,403	1,636,323	955,041	101,339	51,215	5,291	129,630	2,484	46,884	1,026,771	XXX
5. 2006	1,873,558	141,686	1,731,872	933,817	61,182	48,794	4,403	170,303	3,057	49,182	1,084,272	XXX
6. 2007	1,875,908	127,127	1,748,781	972,614	64,471	47,430	3,259	92,245	1,255	58,712	1,043,305	XXX
7. 2008	1,888,016	165,904	1,722,112	1,107,105	67,769	44,389	2,754	138,571	2,290	53,527	1,217,253	XXX
8. 2009	1,819,368	149,447	1,669,921	988,923	61,840	37,230	2,919	124,131	3,457	51,173	1,082,070	XXX
9. 2010	1,783,744	152,247	1,631,497	929,457	58,722	27,447	2,315	123,865	4,398	52,276	1,015,334	XXX
10. 2011	1,774,928	166,970	1,607,957	981,850	65,084	17,811	1,703	129,706	4,623	53,987	1,057,956	XXX
11. 2012	1,843,745	181,725	1,662,020	673,124	49,578	5,369	278	105,571	3,448	37,530	730,759	XXX
12. Totals	XXX	XXX	XXX	9,263,058	671,967	371,451	33,398	1,245,523	26,333	491,717	10,148,333	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	95,264	51,722	33,614	22,017	3,792	2,481	7,532	3,065	633	35	524	61,515	XXX
2. 2003	5,212	2,814	1,231	378	376	51	1,052	139	138	5	146	4,623	XXX
3. 2004	15,031	11,230	2,376	1,240	961	403	1,292	233	270	14	199	6,811	XXX
4. 2005	12,367	5,912	4,141	2,178	836	225	2,359	147	477	26	338	11,692	XXX
5. 2006	13,319	4,801	5,985	3,053	1,021	275	3,624	264	597	36	635	16,117	XXX
6. 2007	25,581	4,096	8,433	3,904	1,356	182	5,454	329	619	58	946	32,874	XXX
7. 2008	35,394	7,172	12,149	4,959	1,957	368	8,325	396	1,420	116	1,250	46,233	XXX
8. 2009	51,342	5,342	18,479	6,520	3,002	508	13,089	772	2,038	211	2,305	74,596	XXX
9. 2010	85,306	8,282	32,660	11,208	4,735	953	21,998	1,519	3,462	367	3,540	125,834	XXX
10. 2011	149,866	12,794	61,753	17,455	5,592	1,270	36,540	3,360	6,566	741	6,748	224,697	XXX
11. 2012	263,061	25,868	201,538	34,453	4,682	987	50,927	5,041	20,804	1,498	26,170	473,166	XXX
12. Totals	751,742	140,032	382,360	107,363	28,309	7,703	152,191	15,264	37,024	3,105	42,800	1,078,158	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	55,139	6,376
2. 2003	1,000,803	67,807	932,996	65.8	102.0	64.1			11.3	3,251	1,372
3. 2004	1,058,633	94,710	963,923	65.1	100.3	62.9			11.3	4,938	1,873
4. 2005	1,156,065	117,602	1,038,463	67.3	146.3	63.5			11.3	8,418	3,274
5. 2006	1,177,459	77,071	1,100,389	62.8	54.4	63.5			11.3	11,450	4,667
6. 2007	1,153,732	77,553	1,076,179	61.5	61.0	61.5			11.3	26,014	6,860
7. 2008	1,349,310	85,824	1,263,486	71.5	51.7	73.4			11.3	35,412	10,821
8. 2009	1,238,235	81,569	1,156,666	68.1	54.6	69.3			11.3	57,959	16,637
9. 2010	1,228,929	87,761	1,141,168	68.9	57.6	69.9			11.3	98,476	27,357
10. 2011	1,389,683	107,029	1,282,654	78.3	64.1	79.8			11.3	181,371	43,326
11. 2012	1,325,075	121,150	1,203,925	71.9	66.7	72.4			11.3	404,278	68,888
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	886,707	191,451

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior.....	456,973	478,847	494,661	484,588	487,894	495,400	498,551	500,740	502,906	501,205	(1,702)	464
2. 2003.....	856,172	833,247	831,891	825,566	823,664	823,165	822,192	822,217	821,591	821,364	(226)	(853)
3. 2004.....	XXX	873,957	865,868	855,865	856,154	851,805	848,455	846,473	845,576	845,264	(312)	(1,209)
4. 2005.....	XXX	XXX	937,350	916,893	917,299	917,895	914,103	912,434	910,711	910,873	162	(1,560)
5. 2006.....	XXX	XXX	XXX	955,008	947,358	947,745	942,883	937,513	934,142	932,583	(1,559)	(4,929)
6. 2007.....	XXX	XXX	XXX	XXX	1,007,904	1,013,551	999,612	990,839	985,215	984,627	(589)	(6,213)
7. 2008.....	XXX	XXX	XXX	XXX	XXX	1,141,652	1,150,054	1,136,685	1,126,315	1,125,903	(412)	(10,782)
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	1,080,727	1,048,545	1,037,230	1,034,165	(3,065)	(14,380)
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,039,791	1,024,477	1,018,605	(5,872)	(21,186)
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,152,875	1,151,746	(1,129)	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,082,496	XXX	XXX
12. Totals											(14,704)	(60,648)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior.....	.000	172,764	274,213	330,555	370,013	387,854	409,889	421,985	435,386	440,236	XXX	XXX
2. 2003.....	484,828	652,391	717,730	762,838	788,368	801,666	808,230	812,665	815,227	816,874	XXX	XXX
3. 2004.....	XXX	487,559	667,218	738,072	785,702	810,789	824,952	832,264	835,976	838,709	XXX	XXX
4. 2005.....	XXX	XXX	511,501	703,707	788,762	840,911	871,544	887,906	894,701	899,626	XXX	XXX
5. 2006.....	XXX	XXX	XXX	523,869	728,849	812,296	863,622	893,888	909,521	917,026	XXX	XXX
6. 2007.....	XXX	XXX	XXX	XXX	556,417	767,856	848,654	902,476	933,985	952,314	XXX	XXX
7. 2008.....	XXX	XXX	XXX	XXX	XXX	664,934	903,525	989,827	1,048,307	1,080,971	XXX	XXX
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	607,772	818,671	906,714	961,396	XXX	XXX
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	604,256	812,891	895,867	XXX	XXX
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	714,710	932,874	XXX	XXX
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	628,637	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012
1. Prior.....	168,666	106,793	72,998	53,041	41,976	36,073	30,575	28,360	17,889	16,103
2. 2003.....	198,809	76,643	43,078	24,670	14,426	9,614	6,183	4,098	2,714	1,768
3. 2004.....	XXX	195,591	83,237	47,318	24,872	14,295	9,356	6,027	3,495	2,195
4. 2005.....	XXX	XXX	212,371	93,591	52,367	29,560	18,267	11,236	6,708	4,182
5. 2006.....	XXX	XXX	XXX	224,672	101,641	57,010	31,801	17,556	10,441	6,293
6. 2007.....	XXX	XXX	XXX	XXX	226,396	103,541	59,325	31,896	16,719	9,654
7. 2008.....	XXX	XXX	XXX	XXX	XXX	230,060	107,659	56,341	27,080	15,121
8. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	232,013	91,553	45,619	24,276
9. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,809	80,290	41,932
10. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,482	77,479
11. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212,971

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	L	63,573,830	65,139,752		36,476,102	31,019,408	22,219,711	520,727	
2. Alaska AK	L				30,017	(54,156)	113,371		
3. Arizona AZ	L	2,203,519	2,350,782		1,475,112	1,080,286	161,484	9,434	
4. Arkansas AR	L	28,142,606	27,708,980		14,576,268	12,917,346	5,264,633	124,166	
5. California CA	L	10,456,322	11,294,638		2,862,478	2,231,081	3,037,155	49,030	
6. Colorado CO	L	152,460	145,937		59,645	52,126	898,382		
7. Connecticut CT	L	30,088,560	29,889,290		22,193,722	22,473,571	16,271,681	200,683	
8. Delaware DE	L	25,409,465	26,039,339	17,965	11,509,880	10,050,515	9,383,058	189,477	
9. District of Columbia DC	L	8,694,077	8,709,215		4,617,300	5,855,785	3,134,257	50,477	
10. Florida FL	L	42,248,804	44,555,826		23,028,669	(97,613)	37,163,724	570	
11. Georgia GA	L	89,507,970	91,496,061		46,885,616	40,613,167	24,049,485	812,941	
12. Hawaii HI	L					(8,524)	(10,159)		
13. Idaho ID	L	52,163	46,549		4,692	1,673	7,443		
14. Illinois IL	L	22,146,593	21,325,155	24,623	12,450,719	12,586,309	6,241,722	113,335	
15. Indiana IN	L	20,084,865	20,010,275		16,871,578	17,405,838	3,832,911	145,467	
16. Iowa IA	L	770,349	784,867		80,083	(147,745)	122,442		
17. Kansas KS	L	478,217	456,502		4,980	(61,852)	70,909		
18. Kentucky KY	L	32,056,377	31,074,099		54,567,632	54,646,133	12,831,292	123,137	
19. Louisiana LA	L	345	67		8,114	1,991	228,565		
20. Maine ME	L	3,762,710	3,885,108		1,521,265	920,493	691,835	45,122	
21. Maryland MD	L	136,829,641	140,124,324	206,149	79,158,359	82,740,037	56,930,026	725,022	
22. Massachusetts MA	L	(11)	(11)			(21,187)	42,188		
23. Michigan MI	L	55,937,352	57,232,907		37,204,175	45,339,710	513,892,828	512,081	
24. Minnesota MN	L	126,945	130,350		75,946	24,914	2,196,531		
25. Mississippi MS	L	35,166,983	35,958,793		17,292,142	18,404,050	9,432,789	119,774	
26. Missouri MO	L	228,977	214,750		252,545	82,019	674,794	38	
27. Montana MT	L	29,835	32,898		9,564	(14,948)	55,265		
28. Nebraska NE	L	440,220	451,782		74,476	(72,897)	32,056		
29. Nevada NV	L	54,798	55,439		157,454	129,427	56,442	64	
30. New Hampshire NH	L	4,065,983	4,267,351		2,559,192	1,671,550	1,623,060	23,360	
31. New Jersey NJ	L		132		32,327	198,044	777,475		
32. New Mexico NM	L					(21,917)	(14,166)		
33. New York NY	L	112,394,793	115,561,645		94,703,082	159,956,402	139,155,772	800,131	
34. North Carolina NC	L	203,988,369	203,960,985		125,841,519	104,230,060	46,564,701	1,546,384	
35. North Dakota ND	L	83,630	97,400		586,579	49,897	88,502		
36. Ohio OH	L	160,663,017	153,317,701		106,598,440	103,742,467	46,327,730	2,013,937	
37. Oklahoma OK	L	1,661,892	1,423,909		1,952,224	2,026,216	452,651	6,041	
38. Oregon OR	L	4,102,663	4,316,417		1,086,097	904,439	396,374	17,313	
39. Pennsylvania PA	L	171,775,966	175,422,582	102,592	108,079,614	91,641,645	64,765,637	1,670,301	
40. Rhode Island RI	L	18,381,083	18,243,288		9,372,120	9,300,103	5,006,511	143,774	
41. South Carolina SC	L	117,712,416	120,535,776		69,376,015	61,894,225	31,060,398	1,574,015	
42. South Dakota SD	L	204,752	235,333		204,798	130,421	52,066		
43. Tennessee TN	L	33,496,419	33,483,536		29,381,664	23,481,792	8,693,316	199,093	
44. Texas TX	L	27,344,485	27,345,106		8,415,919	7,946,937	12,789,712	93,207	
45. Utah UT	L	63,280	63,893		(298)	(37,486)	(11,720)		
46. Vermont VT	L	6,580,712	6,690,612		3,141,733	2,470,982	1,718,454	117,695	
47. Virginia VA	L	115,464,107	118,857,387		55,166,238	58,173,134	38,255,601	767,446	
48. Washington WA	L	5,576,182	5,893,620		2,844,552	2,503,528	1,120,816	22,212	
49. West Virginia WV	L	37,988,703	39,498,513		25,090,499	24,434,241	8,571,511	292,833	
50. Wisconsin WI	L	97,693	93,099		(21)	84,019	124,644		
51. Wyoming WY	L	127,955	131,925			629	546		
52. American Samoa AS	N								
53. Guam GU	N								
54. Puerto Rico PR	N								
55. U.S. Virgin Islands VI	L						4		
56. Northern Mariana Islands MP	N								
57. Canada CAN	N								
58. Aggregate other alien OT	XXX								
59. Totals (a)	52	1,630,418,072	1,648,553,884	351,329	1,027,880,826	1,012,878,285	1,136,546,415	13,029,286	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

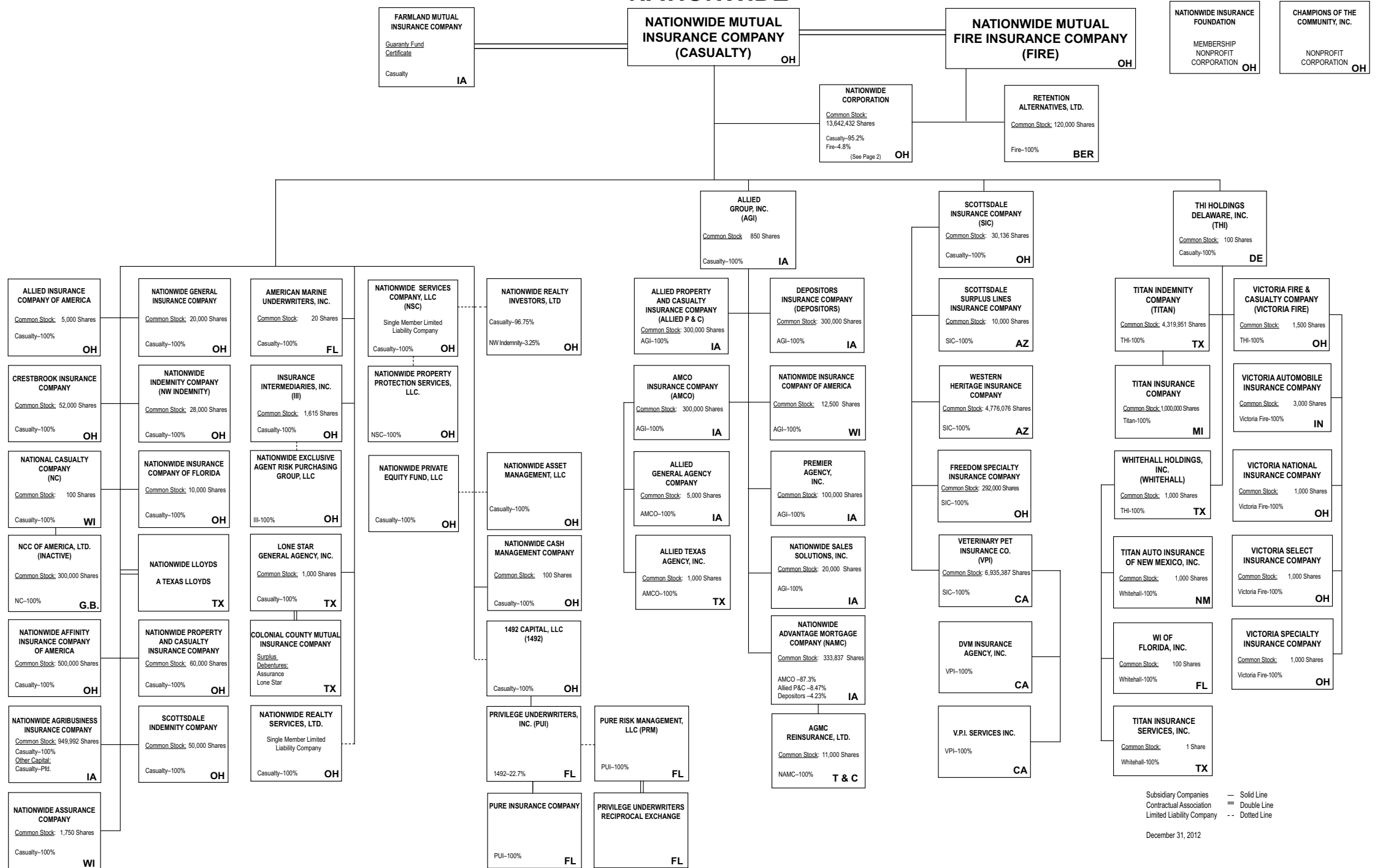
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

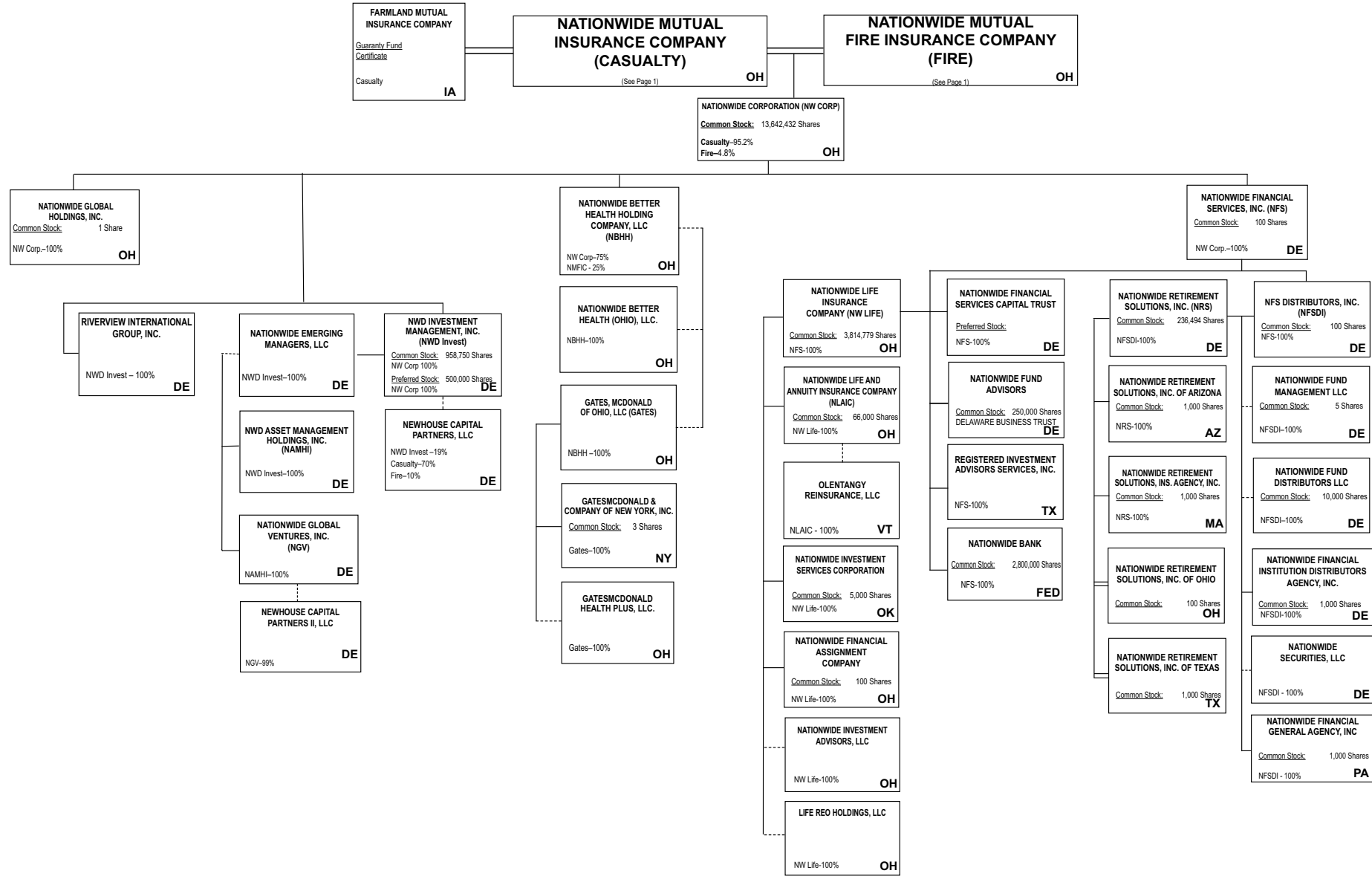
Premiums are allocated to those states where the insured risks are located: principle garage for automobile, physical address for homeowners, commercial multiple peril and other liability and main place of work for workers' compensation. Allocation of premiums for individual and group health insurance is based on the situs of the contract.

(a) Insert the number of L responses except for Canada and Other Alien.

NATIONWIDE®



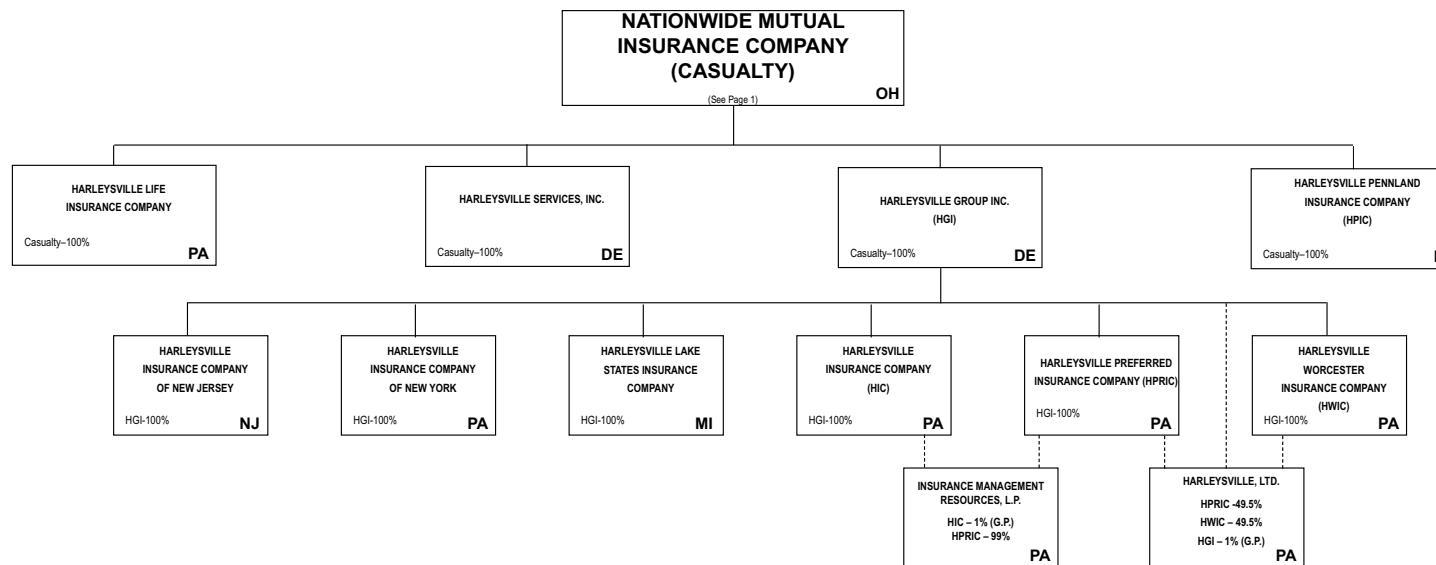
NATIONWIDE®



Subsidiary Companies — Solid Line
Contractual Association = Double Line
Limited Liability Company - - Dotted Line

December 31, 2012

NATIONWIDE®



Subsidiary Companies — Solid Line
 Contractual Association = Double Line
 Limited Liability Company - - Dotted Line

December 31, 2012

NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	13838	IA	42-0618271	Farmland Mutual Insurance Company
0140	Nationwide	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	PA	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	PA	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	PA	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	40983	PA	23-2612951	Harleysville Pennland Insurance Company
0140	Nationwide	35696	PA	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	PA	04-1989660	Harleysville Worcester Insurance Company
0140	Nationwide	11991	WI	38-0865250	National Casualty Company
0140	Nationwide	26093	OH	48-0470690	Nationwide Affinity Insurance Company of America
0140	Nationwide	28223	IA	42-1015537	Nationwide Agribusiness Insurance Company
0140	Nationwide	10723	WI	95-0639970	Nationwide Assurance Company
0140	Nationwide	23760	OH	31-4425763	Nationwide General Insurance Company
0140	Nationwide	10070	OH	31-1399201	Nationwide Indemnity Company
0140	Nationwide	25453	WI	95-2130882	Nationwide Insurance Company of America
0140	Nationwide	10948	OH	31-1613686	Nationwide Insurance Company of Florida
0140	Nationwide	92657	OH	31-1000740	Nationwide Life and Annuity Insurance Company
0140	Nationwide	66869	OH	31-4156830	Nationwide Life Insurance Company
0140	Nationwide	42110	TX	75-1780981	Nationwide Lloyds
0140	Nationwide	23779	OH	31-4177110	Nationwide Mutual Fire Insurance Company
0140	Nationwide	23787	OH	31-4177100	Nationwide Mutual Insurance Company
0140	Nationwide	37877	OH	31-0970750	Nationwide Property & Casualty Insurance Company
0140	Nationwide	13999	VT	27-1712056	Olentangy Reinsurance, LLC
0140	Nationwide	15580	OH	31-1117969	Scottsdale Indemnity Company
0140	Nationwide	41297	OH	31-1024978	Scottsdale Insurance Company
0140	Nationwide	10672	AZ	86-0835870	Scottsdale Surplus Lines Insurance Company
0140	Nationwide	13242	TX	74-2286759	Titan Indemnity Company
0140	Nationwide	36269	MI	86-0619597	Titan Insurance Company
0140	Nationwide	42285	CA	95-3750113	Veterinary Pet Insurance Company
0140	Nationwide	10644	IN	34-1785903	Victoria Automobile Insurance Company
0140	Nationwide	42889	OH	34-1394913	Victoria Fire & Casualty Company
0140	Nationwide	10778	OH	34-1842604	Victoria National Insurance Company
0140	Nationwide	10105	OH	34-1777972	Victoria Select Insurance Company
0140	Nationwide	10777	OH	34-1842602	Victoria Specialty Insurance Company
0140	Nationwide	37150	AZ	86-0561941	Western Heritage Insurance Company
4664	PURE	12873	FL	20-8287105	Privilege Underwriters Reciprocal Exchange
4664	PURE	13204	FL	26-3109178	PURE Insurance Company

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Funds held equity pools & associations	18,503,478		18,503,478	
2505. Over the counter collateral	329,997		329,997	
2506. Miscellaneous assets	24,132,418	158,507	23,973,911	20,074,640
2507. Other assets nonadmitted	960,626	960,626		
2597. Summary of remaining write-ins for Line 25 from overflow page	43,926,519	1,119,133	42,807,386	20,074,640

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. State surcharge/recoupment payable	992,479	253,920
2505. Escrow liability	2,226,252	1,211,711
2506. Miscellaneous liability	482,600	5,764,935
2507. Pooling expense payable	3,480,013	7,780,941
2597. Summary of remaining write-ins for Line 25 from overflow page	7,181,344	15,011,507

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. LAD buyout expense		396,048		396,048
2497. Summary of remaining write-ins for Line 24 from overflow page		396,048		396,048

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