

We had a software issue that was not bringing in the short-tail line information.



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2013
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. (Street and Number)			Columbus , OH, US 43215-2220 (City or Town, State, Country and Zip Code)		
Main Administrative Office	One West Nationwide Blvd. (Street and Number)					
	Columbus , OH, US 43215-2220 (City or Town, State, Country and Zip Code)			614-249-7111 (Area Code) (Telephone Number)		
Mail Address	One West Nationwide Blvd., 1-04-701 (Street and Number or P.O. Box)			Columbus , OH, US 43215-2220 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	One West Nationwide Blvd., 1-04-701 (Street and Number)					
	Columbus , OH, US 43215-2220 (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 (Name)			614-249-1545 (Area Code) (Telephone Number)		
	FinRpt@nationwide.com (E-mail Address)			866-315-1430 (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

David Gerard Arango Div Pres - Titan Ins	Anne Louise Arvia Pres&COO-NW Drct,Affi&Grth Sol	Wesley Kim Austen President & COO - Allied Group
David Alan Bano Sr VP-Chief Claims Off	James David Benson Sr VP - Controller	David William Berson Sr VP-Chief Economist
Mark Allen Berven Exec VP-Chf Strat&Prod Mgmt Off	Pamela Ann Biesecker Sr VP-Head of Taxation	William Joseph Burke # Sr VP - Corporate Marketing
Thomas Edward Clark # Sr VP-Field Operations IC	Tammy Craig Sr VP- IT Strategic Initiatives	Gary Anthony Douglas # Sr VP-NW National Partners
Pamela Kimble El # Sr VP-NF Brand Marketing	Steven Michael English Sr VP - Gov Relations	Scott Edward Failor # Sr VP - P&C Legal
Terri Lisa Forgy Sr VP- Talent, Div & Org Effect	Timothy Gerard Frommeyer Sr VP	Mark Anthony Gaetano Sr VP-BTO
Peter Anthony Golato Sr VP- NW Financial Network	Judith Lynn Greenstein Sr VP- Pres - NW Bank	Daniel Gerard Greteman Sr VP - CIO Allied Group
Susan Jean Gueli Sr VP - CIO NF Systems	Melissa Doss Gutierrez Sr VP - PCIO Sales Support	Harry Hansen Hallowell Sr VP - Chief Invest Off
Jennifer Marie Hanley Sr VP - NI Brand Marketing	Patricia Ruth Hatler Exec VP - Chief Legal & Gov Off	Eric Shawn Henderson Sr VP - Ind Prod & Sol
Peter Joseph Hersha # Sr VP - Trial Division	Terri Lynn Hill Exec VP	Matthew Eric Jauchius # Exec VP-Chf Mktg Officer
Michael Craig Keller Exec VP - Chief Info Officer	Gale Verdell King Exec VP- Chief Admin Off	James Russell Korcykoski Sr VP - CIO Nationwide Ins
Michael Patrick Leach Sr VP, CFO - P&C	Michael Allen Lex Sr VP-CmrcL Lines Prod Mgmt	Katherine Marie Liebel Sr VP - Corporate Strategy
Nancy Karen Macke Sr VP-Comp., Benefits&HR Ops	Michael William Mahaffey Sr VP, Chief Risk Officer	Michael Dean Miller Exec VP
Kai Vincent Monahan Sr VP - Internal Audit	Gregory Stephen Moran Sr VP - CIO IT Infra	Sandra Lee Neely Sr VP-Dpty Genl Cnsl
James Michael Pedersen # Sr VP-Pres,Crestbrook Ins	Stephen Scott Rasmussen CEO	Sandra Lynn Rich Sr VP - Chief Compliance Off
Michael Anthony Richardson Sr VP- CIO Ent Appli	Jeff Millard Rommel # Sr VP-P&C Cust Srv&Sales Solo	Amy Taylor Shore Sr VP - Field Operations EC
David Gerard Sommers # Sr VP-Cust Insight&Analytcs	Mark Raymond Thresher Exec VP - CFO	Guruprasad Chitrapura Vasudeva Sr VP - Ent CTO
Andrew Dawnly Walker Sr VP-IT Fin & Hd of Sourcing	Kirt Alan Walker President & COO - Nationwide Fin	Terrance Williams # Sr VP-NW Agribusiness

DIRECTORS OR TRUSTEES

Lewis Jackson Alphin	James Bernard Bachmann	Arthur Irving Bell
Timothy Joseph Corcoran	Yvonne Montgomery Curl	Kenneth Dale Davis
Keith William Eckel	Daniel Thomas Kelley	Mary Diane Koken
Lydia Micheaux Marshall	Terry Wayne McClure	Barry James Nalebuff
Brent Rinner Porteus	Stephen Scott Rasmussen	Michael Joseph Toelle #
Jeffrey Wade Zellers		

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 President & COO, Nationwide Ins	Robert William Horner III VP - Corp Governance & Secretary	David Patrick LaPaul Sr VP & Treasurer
Subscribed and sworn to before me this		
day of January, 2014		
a. Is this an original filing? Yes [] No [X]		
b. If no,		
1. State the amendment number.....2		
2. Date filed04/25/2014		
3. Number of pages attached..... 2		

ANNUAL STATEMENT FOR THE YEAR 2013 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 2013	2 2012	3 2011	4 2010	5 2009
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)	1,235,678,757	1,057,503,499	1,009,297,556	1,059,820,261	1,213,048,481
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	871,335,794	805,801,329	787,519,689	820,855,826	926,114,182
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,637,712,430	1,436,134,942	1,454,460,909	1,557,746,036	1,667,564,604
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	24,786,636	22,894,108	30,606,211	29,153,754	24,389,866
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	(30,268)	(31)	144	8,119	3,487
6. Total (Line 35)	3,769,483,349	3,322,333,847	3,281,884,509	3,467,583,996	3,831,120,620
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)	936,966,380	747,093,054	708,468,415	711,955,107	736,226,241
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	487,258,972	407,129,841	391,423,189	395,497,423	406,881,911
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	713,450,441	514,801,230	486,630,883	478,110,025	481,454,390
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	24,784,497	22,891,652	30,596,501	29,129,144	24,356,015
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	(30,268)	(31)	144	8,119	3,487
12. Total (Line 35)	2,162,430,022	1,691,915,746	1,617,119,132	1,614,699,818	1,648,922,044
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(45,163,353)	(120,338,230)	(176,279,459)	(17,490,952)	(65,924,181)
14. Net investment gain or (loss) (Line 11)	136,865,652	143,634,021	138,380,641	147,957,467	119,189,434
15. Total other income (Line 15)	14,928,613	14,789,968	18,599,191	18,945,848	15,605,835
16. Dividends to policyholders (Line 17)	1,426,218	912,900	867,156	735,719	594,301
17. Federal and foreign income taxes incurred (Line 19)	31,492,831	3,236,769	(11,526,825)	22,881,338	(1,161,537)
18. Net income (Line 20)	73,711,863	33,936,090	(8,639,958)	125,795,306	69,438,324
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	5,410,139,901	4,729,713,281	4,553,400,810	4,356,900,677	4,231,228,197
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	294,120,400	231,275,143	218,040,757	190,154,608	190,124,437
20.2 Deferred and not yet due (Line 15.2)	626,782,612	555,153,567	509,041,749	227,976,293	240,270,062
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	2,965,062,569	2,412,362,929	2,310,246,490	2,130,944,152	2,139,585,463
22. Losses (Page 3, Line 1)	1,137,252,207	886,706,882	878,018,415	915,027,372	954,272,961
23. Loss adjustment expenses (Page 3, Line 3)	262,012,884	191,451,390	189,004,168	191,660,939	201,660,417
24. Unearned premiums (Page 3, Line 9)	825,016,699	664,590,714	634,693,274	625,544,900	642,330,206
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	2,445,077,332	2,317,350,352	2,243,154,320	2,225,956,525	2,091,642,734
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	506,520,057	382,690,263	(343,619,312)	58,463,505	130,509,406
Risk-Based Capital Analysis					
28. Total adjusted capital	2,460,238,597	2,317,350,352	2,243,154,320	2,225,956,525	2,091,552,831
29. Authorized control level risk-based capital	203,543,010	170,793,807	155,969,289	155,567,973	162,104,010
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)	85.3	85.5	87.1	84.4	85.9
31. Stocks (Lines 2.1 & 2.2)	4.2	5.3	5.5	5.5	6.4
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	2.9	2.1	1.3	1.3	1.8
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.3	0.4	0.4	0.4	0.4
34. Cash, cash equivalents and short-term investments (Line 5)	0.2	2.0	1.7	2.5	1.9
35. Contract loans (Line 6)					
36. Derivatives (Line 7)				0.0	XXX
37. Other invested assets (Line 8)	6.6	4.5	3.8	3.3	3.3
38. Receivables for securities (Line 9)				0.0	0.2
39. Securities lending reinvested collateral assets (Line 10)	0.3	0.3	0.2	2.6	XXX
40. Aggregate write-ins for invested assets (Line 11)	0.1				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)	175,398,081	193,200,256	196,860,054	202,282,706	190,469,420
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	31,441,071	176,655			176,655
48. Total of above Lines 42 to 47	206,839,152	193,376,911	196,860,054	202,282,706	190,646,075
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)	8.5	8.3	8.8	9.1	9.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	17,916,475	10,515,927	6,069,129	19,302,816	(99,131,915)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	127,726,980	74,196,032	17,197,795	134,313,791	(17,743,504)
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)	524,745,449	630,868,098	679,641,927	711,232,533	828,069,954
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	525,724,113	454,273,528	474,345,593	441,135,272	500,068,379
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	704,951,413	928,676,024	1,256,732,052	1,005,423,887	1,090,715,717
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	15,970,063	16,657,468	22,491,499	23,898,589	19,222,693
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	1,222,724			1,405,449	1,318,315
59. Total (Line 35)	1,772,613,762	2,030,475,118	2,433,211,071	2,183,095,730	2,439,395,058
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)	337,858,323	427,991,202	427,532,154	422,703,572	430,972,612
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	261,612,717	239,656,076	243,730,968	221,702,656	230,810,373
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	250,412,390	318,288,729	398,342,873	306,363,999	320,874,985
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	15,970,063	16,657,468	22,491,499	23,898,561	19,222,686
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	1,222,724			1,405,449	1,318,315
65. Total (Line 35)	867,076,217	1,002,593,475	1,092,097,494	976,074,237	1,003,198,971
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)	55.8	60.8	65.6	57.4	60.8
68. Loss expenses incurred (Line 3)	10.4	11.1	11.3	10.3	10.6
69. Other underwriting expenses incurred (Line 4)	36.1	35.3	34.0	33.3	32.6
70. Net underwriting gain (loss) (Line 8)	(2.3)	(7.2)	(11.0)	(1.1)	(3.9)
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)	32.7	33.8	32.7	32.5	32.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	66.2	71.9	76.9	67.8	71.4
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)	88.4	73.0	72.1	72.5	78.8
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)	(8,473)	(22,308)	(47,072)	(61,130)	(15,363)
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).....	(0.4)	(1.0)	(2.1)	(2.9)	(0.7)
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)	(29,428)	(74,170)	(92,889)	(44,312)	(14,477)
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)	(1.3)	(3.3)	(4.4)	(2.1)	(0.7)

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: