



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 [X] No []		
b. If no,		
1. State the amendment number.....		
2. Date filed		
3. Number of pages attached.....		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	3,582,367,181		3,582,367,181	3,143,020,473
2. Stocks (Schedule D):				
2.1 Preferred stocks	291,223		291,223	291,223
2.2 Common stocks	177,828,537		177,828,537	194,574,722
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	119,938,251		119,938,251	77,078,063
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$	5,752,909		5,752,909	4,213,449
encumbrances)				
4.2 Properties held for the production of income (less				
\$ encumbrances)	8,784,470		8,784,470	10,030,273
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$454,253 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$9,025,428 , Schedule DA)	9,479,681		9,479,681	73,321,634
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	278,609,977	531,867	278,078,110	164,049,766
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)	14,903,573	1,753,430	13,150,143	11,390,890
11. Aggregate write-ins for invested assets	2,201,124		2,201,124	329,997
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,200,156,926	2,285,297	4,197,871,629	3,678,300,490
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	41,566,727	52,622	41,514,105	39,714,573
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	298,601,227	4,480,827	294,120,400	231,275,143
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	628,805,165	2,022,553	626,782,612	555,153,567
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	57,940,684		57,940,684	79,531,372
16.2 Funds held by or deposited with reinsured companies	314,303		314,303	76,037
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	5,016,494		5,016,494	1,158,835
18.2 Net deferred tax asset	109,311,138		109,311,138	79,238,985
19. Guaranty funds receivable or on deposit	1,476,524		1,476,524	2,933,060
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	3,263		3,263	
23. Receivables from parent, subsidiaries and affiliates	41,249,991	3,848	41,246,143	16,878,250
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	35,135,543	592,937	34,542,606	45,452,969
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	5,419,577,985	9,438,084	5,410,139,901	4,729,713,281
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	5,419,577,985	9,438,084	5,410,139,901	4,729,713,281
DETAILS OF WRITE-INS				
1101. Derivative collateral and receivables	1,923,246		1,923,246	329,997
1102. Other investment receivables	277,878		277,878	
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	2,201,124		2,201,124	329,997
2501. Deposits and prepaid assets	589,123	589,123		
2502. Funds held equity pools & associations	20,163,064		20,163,064	18,503,478
2503. Miscellaneous assets	10,904,153		10,904,153	23,973,911
2598. Summary of remaining write-ins for Line 25 from overflow page	3,479,203	3,814	3,475,389	2,975,580
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	35,135,543	592,937	34,542,606	45,452,969

ANNUAL STATEMENT FOR THE YEAR 2013 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)	1,137,252,207	886,706,882
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	94,797,261	86,916,923
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	262,012,884	191,451,390
4. Commissions payable, contingent commissions and other similar charges	44,165,978	36,339,548
5. Other expenses (excluding taxes, licenses and fees)	14,895,495	11,084,332
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	11,356,159	8,864,642
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 \$742,093,240 and including warranty reserves of \$1,862,083 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	825,016,699	664,590,714
10. Advance premium	16,091,241	14,084,720
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	1,080,974	784,227
12. Ceded reinsurance premiums payable (net of ceding commissions)	458,028,890	439,525,991
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	162	347
14. Amounts withheld or retained by company for account of others	43,737,037	26,718,040
15. Remittances and items not allocated	5,842,533	
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	10,433,493	19,060,678
20. Derivatives	1,637,000	
21. Payable for securities		9,375
22. Payable for securities lending	17,084,030	16,300,368
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	21,630,526	9,924,752
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,965,062,569	2,412,362,929
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	2,965,062,569	2,412,362,929
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		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	2,445,077,332	2,317,350,352
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)	2,445,077,332	2,317,350,352
38. TOTALS (Page 2, Line 28, Col. 3)	5,410,139,901	4,729,713,281
DETAILS OF WRITE-INS		
2501. Contingent suit liability	3,072,732	1,469,648
2502. Escrow liability	765,977	2,226,252
2503. Loss based assessment payable	1,396,092	1,273,760
2598. Summary of remaining write-ins for Line 25 from overflow page	16,395,725	4,955,092
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	21,630,526	9,924,752
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.		
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)		

STATEMENT OF INCOME

		1	2
		Current Year	Prior Year
UNDERWRITING INCOME			
1.	Premiums earned (Part 1, Line 35, Column 4)	2,001,998,193	1,662,020,572
DEDUCTIONS:			
2.	Losses incurred (Part 2, Line 35, Column 7)	1,117,621,542	1,011,281,943
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	207,350,914	183,864,975
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	722,145,666	587,150,379
5.	Aggregate write-ins for underwriting deductions	43,424	61,505
6.	Total underwriting deductions (Lines 2 through 5)	2,047,161,546	1,782,358,802
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(45,163,353)	(120,338,230)
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	139,987,259	145,375,742
10.	Net realized capital gains or (losses) less capital gains tax of \$ 2,534,677 (Exhibit of Capital Gains (Losses))	(3,121,607)	(1,741,721)
11.	Net investment gain (loss) (Lines 9 + 10)	136,865,652	143,634,021
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 167,831 amount charged off \$ 9,012,166)	(8,844,335)	(7,936,078)
13.	Finance and service charges not included in premiums	20,009,952	18,933,303
14.	Aggregate write-ins for miscellaneous income	3,762,996	3,792,743
15.	Total other income (Lines 12 through 14)	14,928,613	14,789,968
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	106,630,912	38,085,759
17.	Dividends to policyholders	1,426,218	912,900
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)	105,204,694	37,172,859
19.	Federal and foreign income taxes incurred	31,492,831	3,236,769
20.	Net income (Line 18 minus Line 19)(to Line 22)	73,711,863	33,936,090
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,317,350,352	2,243,154,320
22.	Net income (from Line 20)	73,711,863	33,936,090
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$ (7,560,048)	17,916,475	10,515,927
25.	Change in net unrealized foreign exchange capital gain (loss)	(318,000)	
26.	Change in net deferred income tax	22,512,105	14,610,680
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	13,904,537	29,629,705
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)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	127,726,980	74,196,032
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,445,077,332	2,317,350,352
DETAILS OF WRITE-INS			
0501.	Loss based assessment payable	43,424	61,505
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)	43,424	61,505
1401.	Contingent suit liability	(1,602,699)	(198,085)
1402.	Miscellaneous income	5,365,695	3,990,828
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	3,762,996	3,792,743
3701.	SSAP 10 DTA		(14,496,370)
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)

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,048,230,509	1,985,799,698
2. Net investment income	163,611,895	161,454,836
3. Miscellaneous income	14,690,347	6,933,607
4. Total (Lines 1 through 3)	2,226,532,751	2,154,188,141
5. Benefit and loss related payments	837,605,191	1,010,325,226
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	843,392,864	772,787,755
8. Dividends paid to policyholders	1,129,471	837,920
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	37,885,167	(12,453,023)
10. Total (Lines 5 through 9)	1,720,012,694	1,771,497,878
11. Net cash from operations (Line 4 minus Line 10)	506,520,057	382,690,263
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	443,801,246	276,084,400
12.2 Stocks	89,948	
12.3 Mortgage loans	6,067,918	2,678,971
12.4 Real estate		
12.5 Other invested assets	4,853,095	6,662,722
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	868	
12.7 Miscellaneous proceeds	182,007	(812,395)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	454,995,082	284,613,698
13. Cost of investments acquired (long-term only):		
13.1 Bonds	881,336,757	286,783,228
13.2 Stocks	12,351	
13.3 Mortgage loans	48,675,000	32,991,000
13.4 Real estate		1,048,438
13.5 Other invested assets	122,255,019	41,762,035
13.6 Miscellaneous applications	9,375	43,215
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,052,288,502	362,627,916
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)	(597,293,420)	(78,014,219)
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)	26,931,410	(290,725,983)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	26,931,410	(290,725,983)
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)	(63,841,953)	13,950,061
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	73,321,634	59,371,573
19.2 End of period (Line 18 plus Line 19.1)	9,479,681	73,321,634

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

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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	26,880,856	11,000,105	13,321,069	24,559,892
2.	Allied lines	38,379,589	13,860,548	18,337,146	33,902,991
3.	Farmowners multiple peril	43,848,666	17,363,174	20,791,275	40,420,565
4.	Homeowners multiple peril	371,479,171	161,615,959	188,822,989	344,272,141
5.	Commercial multiple peril	297,565,077	84,925,707	130,551,164	251,939,620
6.	Mortgage guaranty				
8.	Ocean marine	574,829	1,185,684	256,515	1,503,998
9.	Inland marine	27,462,261	8,746,789	11,826,209	24,382,841
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	185,746	46,321	84,421	147,646
11.2	Medical professional liability - claims-made	492,952	97,727	168,591	422,088
12.	Earthquake	5,749,637	2,362,904	2,751,804	5,360,737
13.	Group accident and health	21,562,812	30,529	26,549	21,566,792
14.	Credit accident and health (group and individual)				
15.	Other accident and health	151,899	31,090	34,660	148,329
16.	Workers' compensation	58,028,987	13,935,166	23,462,428	48,501,725
17.1	Other liability - occurrence	141,833,166	48,919,489	60,333,447	130,419,208
17.2	Other liability - claims-made	37,257,177	12,743,629	16,300,653	33,700,153
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	10,936,593	4,409,152	5,128,028	10,217,717
18.2	Products liability - claims-made	21,354	15,907	15,183	22,078
19.1, 19.2	Private passenger auto liability	531,690,461	135,650,879	150,213,971	517,127,369
19.3, 19.4	Commercial auto liability	156,519,944	44,077,676	65,177,357	135,420,263
21.	Auto physical damage	388,154,744	99,489,840	114,960,569	372,684,015
22.	Aircraft (all perils)				
23.	Fidelity	369,541	185,741	221,914	333,368
24.	Surety	2,067,735	680,194	747,889	2,000,040
26.	Burglary and theft	631,885	215,782	283,509	564,158
27.	Boiler and machinery	(17,302)	(285,003)	(305,772)	3,467
28.	Credit	18,752	50,502	39,299	29,955
29.	International	140	2,256	2,395	1
30.	Warranty	613,618	3,259,387	1,862,083	2,010,922
31.	Reinsurance - nonproportional assumed property	(32,553)	(5,193)	(373,860)	336,114
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	2,162,430,022	664,609,656	825,041,485	2,001,998,193
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)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	13,298,899	22,170			13,321,069
2.	Allied lines	18,236,112	101,034			18,337,146
3.	Farmowners multiple peril	20,791,275				20,791,275
4.	Homeowners multiple peril	187,947,331	875,658			188,822,989
5.	Commercial multiple peril	130,472,681	78,483			130,551,164
6.	Mortgage guaranty					
8.	Ocean marine	254,195	2,320			256,515
9.	Inland marine	11,812,950	13,259			11,826,209
10.	Financial guaranty					
11.1	Medical professional liability - occurrence	84,421				84,421
11.2	Medical professional liability - claims-made	168,591				168,591
12.	Earthquake	2,734,680	17,124			2,751,804
13.	Group accident and health	26,549				26,549
14.	Credit accident and health (group and individual)					
15.	Other accident and health	15,087			19,573	34,660
16.	Workers' compensation	23,460,749	1,679			23,462,428
17.1	Other liability - occurrence	58,959,091	1,374,356			60,333,447
17.2	Other liability - claims-made	14,840,375	1,455,065		5,213	16,300,653
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	4,991,233	136,795			5,128,028
18.2	Products liability - claims-made	15,183				15,183
19.1, 19.2	Private passenger auto liability	150,213,623	348			150,213,971
19.3, 19.4	Commercial auto liability	64,656,865	520,492			65,177,357
21.	Auto physical damage	114,944,571	15,998			114,960,569
22.	Aircraft (all perils)					
23.	Fidelity	134,342	87,572			221,914
24.	Surety	561,516	186,373			747,889
26.	Burglary and theft	283,730	(221)			283,509
27.	Boiler and machinery	(305,783)	11			(305,772)
28.	Credit	3	39,296			39,299
29.	International	2,395				2,395
30.	Warranty	(65,748)	1,927,831			1,862,083
31.	Reinsurance - nonproportional assumed property	(373,860)				(373,860)
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	818,161,056	6,855,643		24,786	825,041,485
36.	Accrued retrospective premiums based on experience					(24,786)
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					825,016,699
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 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

		1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
			2	3	4	5	
Line of Business		Direct Business (a)	From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	
1.	Fire	53,525,150	26,880,856		53,525,150		26,880,856
2.	Allied lines	163,409,208	38,379,588		43,132,373	120,276,834	38,379,589
3.	Farmowners multiple peril		43,848,666				43,848,666
4.	Homeowners multiple peril	814,028,146	371,479,171		813,814,636	213,510	371,479,171
5.	Commercial multiple peril	108,142,108	297,565,075		108,108,972	33,134	297,565,077
6.	Mortgage guaranty						
8.	Ocean marine		574,829				574,829
9.	Inland marine	21,845,820	27,462,261		21,845,820		27,462,261
10.	Financial guaranty						
11.1	Medical professional liability - occurrence		185,746				185,746
11.2	Medical professional liability - claims-made		492,952				492,952
12.	Earthquake	7,943,416	5,749,637		7,943,416		5,749,637
13.	Group accident and health		21,562,812				21,562,812
14.	Credit accident and health (group and individual)						
15.	Other accident and health	2,139	151,899		2,139		151,899
16.	Workers' compensation	13,112,144	58,028,987		13,112,144		58,028,987
17.1	Other liability - occurrence	54,126,268	141,833,166		54,083,283	42,985	141,833,166
17.2	Other liability - claims-made		37,257,177				37,257,177
17.3	Excess workers' compensation						
18.1	Products liability - occurrence	1,497,097	10,936,593		1,497,097		10,936,593
18.2	Products liability - claims-made		21,354				21,354
19.1, 19.2	Private passenger auto liability	201,134,465	531,690,462		196,856,800	4,277,666	531,690,461
19.3, 19.4	Commercial auto liability	28,842,322	156,519,945	79	28,831,758	10,644	156,519,944
21.	Auto physical damage	137,212,074	388,154,745	5	137,212,080		388,154,744
22.	Aircraft (all perils)						
23.	Fidelity		369,541				369,541
24.	Surety		2,067,735				2,067,735
26.	Burglary and theft	141,149	631,885		141,149		631,885
27.	Boiler and machinery	2,091,737	(17,302)		1,215	2,090,522	(17,302)
28.	Credit		18,752				18,752
29.	International		140				140
30.	Warranty		613,618				613,618
31.	Reinsurance - nonproportional assumed property	XXX	(32,553)				(32,553)
32.	Reinsurance - nonproportional assumed liability	XXX	2,285				2,285
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	1,607,053,243	2,162,430,022	84	1,480,108,032	126,945,295	2,162,430,022
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 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	24,025,541	8,655,923	24,025,540	8,655,924	3,751,260	2,729,598	9,677,586	39.4
2.	Allied lines	149,668,610	17,719,316	149,668,608	17,719,318	6,191,869	5,633,982	18,277,205	53.9
3.	Farmowners multiple peril	(307)	21,066,877	(307)	21,066,877	9,216,239	8,939,979	21,343,137	52.8
4.	Homeowners multiple peril	406,428,564	178,407,785	406,428,563	178,407,786	62,211,224	62,085,754	178,533,256	51.9
5.	Commercial multiple peril	47,533,653	49,242,466	47,533,651	49,242,468	200,938,505	118,846,527	131,334,446	52.1
6.	Mortgage guaranty								
8.	Ocean marine		1,691,409		1,691,409	1,842,472	2,312,116	1,221,765	81.2
9.	Inland marine	9,144,549	10,025,109	9,144,549	10,025,109	4,877,246	3,698,495	11,203,860	45.9
10.	Financial guaranty								
11.1	Medical professional liability - occurrence		102,825		102,825	234,293	217,575	119,543	81.0
11.2	Medical professional liability - claims-made		61,536		61,536	459,900	335,964	185,472	43.9
12.	Earthquake	1,192	48,722	1,190	48,724	167,190	61,832	154,082	2.9
13.	Group accident and health		13,607,561		13,607,561	156,799	75,830	13,688,530	63.5
14.	Credit accident and health (group and individual)								
15.	Other accident and health		277,308		277,308	412,494	392,296	297,506	200.6
16.	Workers' compensation	7,092,426	(26,523,487)	7,092,429	(26,523,490)	130,324,128	76,551,443	27,249,195	56.2
17.1	Other liability - occurrence	21,238,297	23,762,044	21,238,298	23,762,043	186,763,801	154,287,190	56,238,654	43.1
17.2	Other liability - claims-made	92	6,981,775	92	6,981,775	16,139,018	14,016,634	9,104,159	27.0
17.3	Excess workers' compensation								
18.1	Products liability - occurrence	44,052	3,443,682	44,051	3,443,683	16,462,434	16,570,576	3,335,541	32.6
18.2	Products liability - claims-made		(1,357)		(1,357)	7,314	23,762	(17,805)	(80.6)
19.1, 19.2	Private passenger auto liability	147,313,817	293,270,226	147,313,820	293,270,223	335,513,541	313,798,709	314,985,055	60.9
19.3, 19.4	Commercial auto liability	11,198,078	36,761,443	11,198,436	36,761,085	154,285,774	101,103,695	89,943,164	66.4
21.	Auto physical damage	81,271,469	224,909,441	81,271,472	224,909,438	8,283,357	4,426,693	228,766,102	61.4
22.	Aircraft (all perils)		(5)		(5)			(5)	
23.	Fidelity		71,711		71,711	26,044	12,151	85,604	25.7
24.	Surety		42,149		42,149	803	(22,403)	65,355	3.3
26.	Burglary and theft	36	254,205	37	254,204	37,966	65,849	226,321	40.1
27.	Boiler and machinery	577,117	3,854	577,116	3,855	21,600	60,803	(35,348)	(1,019.6)
28.	Credit		5,881		5,881	80,040	215,491	(129,570)	(432.5)
29.	International								
30.	Warranty		1,965,453		1,965,453	126,600	266,341	1,825,712	90.8
31.	Reinsurance - nonproportional assumed property	XXX	1,221,468		1,221,468	(1,419,730)		(198,262)	(59.0)
32.	Reinsurance - nonproportional assumed liability	XXX	1,256		1,256	140,026		141,282	
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	905,537,186	867,076,576	905,537,545	867,076,217	1,137,252,207	886,706,882	1,117,621,542	55.8
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 2013 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	9
		1	2	3	4	5	6	7		
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	4,970,016	3,014,967	4,970,016	3,014,967	847,701	736,293	847,701	3,751,260	538,283
2.	Allied lines	5,598,160	4,149,457	5,598,160	4,149,457	14,999,432	2,042,412	14,999,432	6,191,869	1,137,119
3.	Farmowners multiple peril	100,000	8,013,138	100,000	8,013,138	52,013	1,203,101	52,013	9,216,239	2,348,089
4.	Homeowners multiple peril	113,237,010	49,657,914	113,237,010	49,657,914	10,300,095	12,553,310	10,300,095	62,211,224	11,567,413
5.	Commercial multiple peril	58,618,273	124,288,875	58,618,273	124,288,875	18,033,167	76,649,630	18,033,167	200,938,505	77,362,393
6.	Mortgage guaranty									
8.	Ocean marine		1,206,592		1,206,592		635,880		1,842,472	555,413
9.	Inland marine	1,022,097	3,046,562	1,022,097	3,046,562	731,098	1,830,684	731,098	4,877,246	465,013
10.	Financial guaranty									
11.1	Medical professional liability - occurrence		153,347		153,347	7,439	80,946	7,439	234,293	123,758
11.2	Medical professional liability - claims-made		262,212		262,212		197,688		459,900	208,375
12.	Earthquake	(1,232)	11,591	(1,232)	11,591	94,534	155,599	94,534	167,190	32,323
13.	Group accident and health						156,799		(a) 156,799	13,069
14.	Credit accident and health (group and individual)									
15.	Other accident and health	40,037	349,487	40,037	349,487	3,936	63,007	3,936	(a) 412,494	20,568
16.	Workers' compensation	49,078,386	91,306,792	49,078,386	91,306,792	15,208,812	39,017,336	15,208,812	130,324,128	14,313,273
17.1	Other liability - occurrence	24,016,819	78,508,934	24,016,819	78,508,934	31,155,860	108,254,867	31,155,860	186,763,801	53,315,449
17.2	Other liability - claims-made	491,061	6,879,919	491,061	6,879,919	2,527	9,259,099	2,527	16,139,018	17,566,554
17.3	Excess workers' compensation									
18.1	Products liability - occurrence	498,000	8,293,579	498,000	8,293,579	1,616,685	8,168,855	1,616,685	16,462,434	13,010,829
18.2	Products liability - claims-made		6,900		6,900	520	414	520	7,314	1,233
19.1, 19.2	Private passenger auto liability	379,849,424	262,777,197	379,849,424	262,777,197	194,558,928	72,736,344	194,558,928	335,513,541	41,762,168
19.3, 19.4	Commercial auto liability	15,062,052	98,691,832	15,062,294	98,691,590	7,989,316	55,594,267	7,989,399	154,285,774	23,538,358
21.	Auto physical damage	4,694,760	9,323,110	4,694,760	9,323,110	(936,696)	(1,039,753)	(936,696)	8,283,357	3,713,229
22.	Aircraft (all perils)									
23.	Fidelity		18,980		18,980		7,064		26,044	23,404
24.	Surety		10,206		10,206		(9,403)		803	269,627
26.	Burglary and theft	(17)	13,765	(17)	13,765	1	24,201	1	37,966	7,203
27.	Boiler and machinery	43,343	(32,626)	43,343	(32,626)	39,858	54,226	39,858	21,600	120,440
28.	Credit						80,040		80,040	
29.	International									
30.	Warranty						126,600		126,600	109
31.	Reinsurance - nonproportional assumed property	XXX	(708,002)		(708,002)	XXX	(711,728)		(1,419,730)	(808)
32.	Reinsurance - nonproportional assumed liability	XXX	83,050		83,050	XXX	56,976		140,026	
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	657,318,189	749,327,778	657,318,431	749,327,536	294,705,226	387,924,754	294,705,309	1,137,252,207	262,012,884
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.

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	33,489,591			33,489,591
1.2 Reinsurance assumed	79,043,123			79,043,123
1.3 Reinsurance ceded	33,489,609			33,489,609
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	79,043,105			79,043,105
2. Commission and brokerage:				
2.1 Direct excluding contingent		178,438,683		178,438,683
2.2 Reinsurance assumed, excluding contingent		286,034,555		286,034,555
2.3 Reinsurance ceded, excluding contingent		178,391,530		178,391,530
2.4 Contingent - direct		38,612,590		38,612,590
2.5 Contingent - reinsurance assumed		42,744,213		42,744,213
2.6 Contingent - reinsurance ceded		38,612,590		38,612,590
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)		328,825,921		328,825,921
3. Allowances to managers and agents	86,680	3,078,611	36	3,165,327
4. Advertising	4,211,844	51,431,815	269	55,643,928
5. Boards, bureaus and associations	2,707,238	1,000,824	35,698	3,743,760
6. Surveys and underwriting reports	289,058	13,739,342	14	14,028,414
7. Audit of assureds' records	772	466,056		466,828
8. Salary and related items:				
8.1 Salaries	80,186,903	146,116,414	2,972,560	229,275,877
8.2 Payroll taxes	485,461	19,135,846		19,621,307
9. Employee relations and welfare	15,911,535	12,852,247	513,961	29,277,743
10. Insurance	16,962	2,742,125		2,759,087
11. Directors' fees		458,112		458,112
12. Travel and travel items	6,472,790	10,036,284	80,628	16,589,702
13. Rent and rent items	4,766,424	21,046,420	113,395	25,926,239
14. Equipment	3,621,069	5,319,581	430,457	9,371,107
15. Cost or depreciation of EDP equipment and software	253,270	11,626,098	1,690	11,881,058
16. Printing and stationery	1,082,384	6,297,459	1,712	7,381,555
17. Postage, telephone and telegraph, exchange and express	2,668,741	7,385,668	68,452	10,122,861
18. Legal and auditing	5,334,614	27,958,463	45,718	33,338,795
19. Totals (Lines 3 to 18)	128,095,745	340,691,365	4,264,590	473,051,700
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		37,905,002		37,905,002
20.2 Insurance department licenses and fees		4,740,324		4,740,324
20.3 Gross guaranty association assessments		911,045		911,045
20.4 All other (excluding federal and foreign income and real estate)		3,653,200		3,653,200
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		47,209,571		47,209,571
21. Real estate expenses			(158,990)	(158,990)
22. Real estate taxes		219,469	173,201	392,670
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	212,064	5,199,340	24,731	5,436,135
25. Total expenses incurred	207,350,914	722,145,666	4,303,532	933,800,112
26. Less unpaid expenses - current year	262,012,884	68,941,108		330,953,992
27. Add unpaid expenses - prior year	191,451,390	53,355,462		244,806,852
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)	136,789,420	706,560,020	4,303,532	847,652,972
DETAILS OF WRITE-INS				
2401. Service fees		1,961,931		1,961,931
2402. Other expenses	(175,151)	(1,547,179)		(1,722,330)
2403. Outside services and income	387,215	4,730,877	24,731	5,142,823
2498. Summary of remaining write-ins for Line 24 from overflow page		53,711		53,711
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	212,064	5,199,340	24,731	5,436,135

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....12,904,360	.....12,845,146
1.1	Bonds exempt from U.S. tax	(a) .....58,974,080	.....57,430,075
1.2	Other bonds (unaffiliated)	(a) .....78,072,297	.....81,486,777
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) .....	.....1,243	.....1,243
2.21	Common stocks of affiliates .....	.....1,838,238	.....1,838,238
3.	Mortgage loans	(c) .....4,755,145	.....4,888,794
4.	Real estate	(d) .....788,143	.....788,143
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) .....290,187	.....290,187
7	Derivative instruments	(f) .....8,351	.....6,684
8.	Other invested assets .....	.....(15,009,584)	.....(15,009,584)
9.	Aggregate write-ins for investment income .....	.....(69,237)	.....(69,237)
10.	Total gross investment income	142,579,103	144,522,346
11.	Investment expenses		(g) .....3,342,505
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....173,201
13.	Interest expense		(h) .....25
14.	Depreciation on real estate and other invested assets		(i) .....787,826
15.	Aggregate write-ins for deductions from investment income .....		.....231,530
16.	Total deductions (Lines 11 through 15) .....		.....4,535,087
17.	Net investment income (Line 10 minus Line 16)		139,987,259
DETAILS OF WRITE-INS			
0901.	Misc. Income .....	.....(178,037)	.....(178,037)
0902.	Securities Lending .....	.....108,800	.....108,800
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....(69,237)	.....(69,237)
1501.	Misc. Exp .....		.....188,127
1502.	Mortgage Service Fees .....		.....43,403
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		.....231,530

- (a) Includes \$8,243,871 accrual of discount less \$15,599,431 amortization of premium and less \$2,414,284 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 \$787,826 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 .....	.....1,917,569		.....1,917,569	.....4,637,582	
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated) .....	.....(3,206,042)		.....(3,206,042)	.....4,498,648	.....1,319,000
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated) .....	.....77,413	.....183	.....77,596	.....1,055,990	
2.21	Common stocks of affiliates .....				.....(17,802,175)	
3.	Mortgage loans .....				.....253,106	
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments .....	.....305,078	.....318,000	.....623,078	.....1,134,375	.....(1,637,000)
8.	Other invested assets .....				.....16,190,026	
9.	Aggregate write-ins for capital gains (losses) .....		.....868	.....868	.....388,874	
10.	Total capital gains (losses) .....	.....(905,982)	.....319,051	.....(586,931)	.....10,356,426	.....(318,000)
DETAILS OF WRITE-INS						
0901.	Securities Lending .....				.....388,874	
0902.	FX on Currency .....		.....868	.....868		
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		.....868	.....868	.....388,874	

ANNUAL STATEMENT FOR THE YEAR 2013 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)	531,867	176,655	(355,212)
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)	1,753,430	2,263,373	509,943
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,285,297	2,440,028	154,731
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	4,480,827	4,170,502	(310,325)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	2,022,553	2,046,497	23,944
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	3,848	423	(3,425)
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	592,937	14,574,955	13,982,018
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	9,438,084	23,285,027	13,846,943
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	9,438,084	23,285,027	13,846,943
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	589,123	13,455,822	12,866,699
2502. Miscellaneous assets		158,507	158,507
2503. Other assets nonadmitted	3,814	960,626	956,812
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	592,937	14,574,955	13,982,018

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 Department of Insurance 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 material 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, 2013 and 2012.

Statutory accounting principles require recognition of a minimum liability for certain unsecured or overdue reinsurance recoverables. At December 31, 2013 and 2012, 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. 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, 2013 and 2012 was \$44.4 million and \$53.2 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 and foreign currency. These derivative instruments primarily include interest rate swaps and options.

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, 2013 and 2012, 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, 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. Provisions of this guidance are being applied prospectively, as is required. There was no impact to the Company's financial statements upon adoption.

On December 31, 2013, the Company adopted revisions to SSAP No. 34, Investment Income Due and Accrued and SSAP No. 37, Mortgage Loans. The revisions expand 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 resulted in increased disclosures only and had no impact on the Company's financial statements.

On December 31, 2013, the Company adopted 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 resulted in increased disclosures only and had no impact on the Company's financial statements.

NOTES TO FINANCIAL STATEMENTS

On August 24, 2013, the NAIC adopted, effective immediately, revisions to SSAP No. 64, Offsetting and Netting of Assets and Liabilities, SSAP No. 86, Accounting for Derivative Instruments and Hedging, Income Generation, and Replication (Synthetic Asset) Transactions and SSAP No. 103, Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities. The Company adopted the revisions on the effective date. The revisions clarify that derivatives, repurchase and reverse repurchase agreements, and securities borrowing and securities lending transactions can be reported net on the balance sheet when a valid right to offset exists. The revisions also add disclosures to illustrate the netting impact. There was no impact on the Company's financial statements.

On October 4, 2013, the NAIC adopted, effectively immediately, revisions to SSAP No. 1, Disclosure of Accounting Policies, Risks & Uncertainties, and Other Disclosures, SSAP No. 15, Debt and Holding Company Obligations, SSAP No. 30, Investments in Common Stock (excluding investments in common stock of subsidiary, controlled, or affiliated entities), and SSAP No. 52, Deposit-Type Contracts. The revisions improve the reporting of FHLB capital stock and develop additional and enhanced disclosures for FHLB transactions. The Company adopted the revisions on the effective date and resulted in increased disclosures only.

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.

Pending Accounting Standards

On January 1, 2014, the Company will adopt revisions to SSAP No. 35R, Guaranty Fund and Other Assessments. The revisions require full expense recognition on January 1 of the fee year and reclassification from unassigned surplus to special surplus in the data year for the estimated amount payable to the federal government by health insurers under the Affordable Care Act. The Company is currently in the process of determining the impact of adoption of the revisions to this standard.

On January 1, 2014, the Company will adopt revisions to SSAP No. 26, Bonds, excluding Loan-Backed and Structured Securities. The revisions clarify the "yield to worst" concept for bonds with make whole call provisions. The Company is currently in the process of determining the impact of adoption of the revisions to this standard.

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, 2013 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 2013 were 4.00% and 2.87%, respectively.

2. At December 31, 2013, the maximum percentage of any one loan to the value of the security at the time of the loan was 80.00%.

	12/31/2013	12/31/2012
Taxes, assessments, and any amounts advanced and not included in the		
3. mortgage loan total	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

4. Age Analysis of Mortgage Loans

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 120,187,441	\$ -	\$ 120,187,441
(b) 30-59 Days Past Due	-	-	-	-	-	-	-
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Number of Loans	-	-	-	-	-	-	-
(c) Percent Reduced	%	%	%	%	%	%	%
b Prior Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 77,580,359	\$ -	\$ 77,580,359
(b) 30-59 Days Past Due	-	-	-	-	-	-	-
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Number of Loans	-	-	-	-	-	-	-
(c) Percent Reduced	%	%	%	%	%	%	%

5. Investments in Impaired Loans With or Without Allowance for Credit Losses

Not applicable.

6. Investment in Impaired Loans

Not applicable.

7. Allowance for Credit Losses

	12/31/2013	12/31/2012
(a) Balance at beginning of period	\$ 502,296	\$ 409,952
(b) Additions charged to operations	\$ -	\$ -
(c) Direct write-downs charged against the allowances	\$ (253,106)	\$ 92,344
(d) Recoveries of amounts previously charged off	\$ -	\$ -
(e) Balances at end of period	\$ 249,190	\$ 502,296

8. 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

	12/31/2013	12/31/2012
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	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

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. Not applicable.
- 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	\$	(2,273,654)
2.	12 Months or Longer	\$	(5,087,057)

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

1.	Less than 12 Months	\$	128,125,220
2.	12 Months or Longer	\$	29,548,712

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	\$ 17,084,030
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	\$ 17,084,030
(g) Securities Received	
(h) Total Collateral Received	\$ 17,084,030

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 fair value as pf the date of each statement of financial position presented of that collateral and of the portion of that collateral that it has sold or repledged: \$14,903,573.
- 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	12,268,381	12,268,381
(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	3,845,693	2,635,192
(k) Subtotal	\$ 16,114,074	\$ 14,903,573
(l) Securities Received		
(m) Total Collateral Reinvested	\$ 16,114,074	\$ 14,903,573

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.

6. The Company has not accepted collateral that is not permitted by contract or custom to sell or repledge.
7. There are no securities lending transactions that extend beyond one year.

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
Dunn Ow ner LLC	3	2018
Foss Virginia 2009 Fund II, LLC	0	2013
Key Tax Credit Investment Members No. 33, LLC	2	2015
Nationw ide Affordable Housing Fund 33	4	2017
Nationw ide Affordable Housing Fund 35	5	2018
Nationw ide Affordable Housing Fund 36	6	2019
Nationw ide Affordable Housing Fund 46	14	2027
Nationw ide Affordable Housing Fund 51	12	2029
Nationw ide Affordable Housing Fund 51 State	1	2029
NTCIF-2011 LLC	14	2027
River House Landlord, LLC	0	2035
Rose Hill Ow ner, LLC	3	2018
WNC Institutional Tax Credit Fund 36	14	2027
WNC Institutional Tax Credit Fund XXIV	7	2018

NOTES TO FINANCIAL STATEMENTS

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 2013.
5. There were no write-downs or reclassifications due to the forfeiture or ineligibility of LIHTC investments during 2013.

H. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					67			9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a Subject to contractual obligation for which liability is not shown										
b Collateral held under security lending agreements	\$14,903,573				\$14,903,573	\$13,654,263	\$1,249,310	\$14,903,573	0.27%	0.28%
c Subject to repurchase agreements										
d Subject to reverse repurchase agreements										
e Subject to dollar repurchase agreements										
f Subject to dollar reverse repurchase agreements										
g Placed under option contracts										
h Letter stock or securities restricted as to sale										
i On deposit with states	\$7,576,948				\$7,576,948	\$7,609,692	(\$32,744)	\$7,576,948	0.14%	0.14%
j On deposit with other regulatory bodies										
k Pledged as collateral not captured in other categories										
l Other restricted assets	\$15,576,428				\$15,576,428	\$15,068,671	\$507,757	\$15,576,428	0.29%	0.29%
m Total restricted assets	\$38,056,949	\$0	\$0	\$0	\$38,056,949	\$36,332,626	\$1,724,323	\$38,056,949	0.70%	0.70%

2. Detail of Asset Pledged as Collateral Not Captured in Other Categories

Not applicable.

3. Detail of Other Restricted Assets

Description of Assts	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Loaned to others under conforming securiteis lending program	\$15,576,428				\$15,576,428	\$15,068,671	\$507,757	\$15,576,428	0.29%	0.29%
Total	\$15,576,428	\$0	\$0	\$0	\$15,576,428	\$15,068,671	\$507,757	\$15,576,428	0.29%	0.29%

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, 2013 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 foreign currency and interest rate risks. The Company uses cross currency swaps and 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.

NOTES TO FINANCIAL STATEMENTS

The cash requirements of a derivative will vary by contract. In a cross currency swap, notional amounts are typically exchanged in the respective contracted currencies at both settlement date and at expiration. Interest payments are also exchanged in the contracted currencies, timing, and amounts. 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.

Foreign Currency Risk Management. As part of its regular investing activities, the Company may purchase foreign currency denominated investments. These investments and the associated income expose the Company to volatility associated with movements in foreign exchange rates. In an effort to mitigate this risk, the Company uses cross-currency swaps. As foreign exchange rates change, the increase or decrease in the cash flows of the derivative instrument generally offset the changes in the functional-currency equivalent cash flows of the hedged item.

- 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:

12/31/2013			
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 138,564,825	\$ 20,017,647	\$ 158,582,472
(1b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(1c) Adjusted gross deferred tax assets	\$ 138,564,825	\$ 20,017,647	\$ 158,582,472
(1d) Deferred tax assets nonadmitted	\$ -	\$ -	\$ -
(1e) Subtotal net admitted deferred tax asset	\$ 138,564,825	\$ 20,017,647	\$ 158,582,472
(1f) Deferred tax liabilities	\$ 3,220,980	\$ 46,050,354	\$ 49,271,334
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 135,343,845	\$ (26,032,707)	\$ 109,311,138

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

Change			
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 20,335,733	\$ 3,646,178	\$ 23,981,911
(1b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(1c) Adjusted gross deferred tax assets	\$ 20,335,733	\$ 3,646,178	\$ 23,981,911
(1d) Deferred tax assets nonadmitted	\$ -	\$ -	\$ -
(1e) Subtotal net admitted deferred tax asset	\$ 20,335,733	\$ 3,646,178	\$ 23,981,911
(1f) Deferred tax liabilities	\$ (1,130,581)	\$ (4,959,661)	\$ (6,090,242)
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ 21,466,314	\$ 8,605,839	\$ 30,072,153

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

		12/31/2013		
		Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks		\$ 33,576,564	\$ 2,822,781	\$ 36,399,345
(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)		\$ 91,295,122	\$ -	\$ 91,295,122
1. Adjusted gross deferred tax assets expected to be realized follow ing the balance sheet date		\$ 91,295,122	\$ -	\$ 91,295,122
2. Adjusted gross deferred tax assets allow ed per limitation threshold		XXX	XXX	\$ 350,364,929
(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		\$ 13,693,139	\$ 17,194,866	\$ 30,888,005
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101				
Total ((2a) + (2b) + (2c))		\$ 138,564,825	\$ 20,017,647	\$ 158,582,472

		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 follow ing the balance sheet date		\$ 103,104,786	\$ -	\$ 103,104,786
2. Adjusted gross deferred tax assets allow ed 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				
Total ((2a) + (2b) + (2c))		\$ 118,229,092	\$ 16,371,469	\$ 134,600,561

		Change		
		Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks		\$ 29,732,167	\$ 2,499,810	\$ 32,231,977
(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)		\$ (11,809,664)	\$ -	\$ (11,809,664)
1. Adjusted gross deferred tax assets expected to be realized follow ing the balance sheet date		\$ (11,809,664)	\$ -	\$ (11,809,664)
2. Adjusted gross deferred tax assets allow ed per limitation threshold		XXX	XXX	\$ 14,648,224
(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		\$ 2,413,230	\$ 1,146,368	\$ 3,559,598
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101				
Total ((2a) + (2b) + (2c))		\$ 20,335,733	\$ 3,646,178	\$ 23,981,911

		12/31/2013	12/31/2012
(3a) Ratio percentage used to determine recovery period and threshold limitation amount		1154.932%	1302.642%

(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above		\$ 2,335,766,194	\$ 2,238,111,367
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Impact of Tax Planning Strategies

		12/31/2013		
		Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage				
(1) Adjusted Gross DTAs amount from Note 9A 1(c)		\$ 138,564,825	\$ 20,017,647	\$ 158,582,472
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies		0.00%	0.00%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A 1(e)		\$ 138,564,825	\$ 20,017,647	\$ 158,582,472
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies		0.00%	0.00%	0.00%

		12/31/2012		
		Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage				
(1) Adjusted Gross DTAs amount from Note 9A 1(c)		\$ 118,229,092	\$ 16,371,469	\$ 134,600,561
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies		0.00%	0.00%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A 1(e)		\$ 118,229,092	\$ 16,371,469	\$ 134,600,561
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies		0.00%	0.00%	0.00%

		Change		
		Ordinary	Capital	Total
(4a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage				
(1) Adjusted Gross DTAs amount from Note 9A 1(c)		\$ 20,335,733	\$ 3,646,178	\$ 23,981,911
(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies		0.00%	0.00%	0.00%
(3) Net Admitted Adjusted Gross DTAs amount from Note 9A 1(e)		\$ 20,335,733	\$ 3,646,178	\$ 23,981,911
(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies		0.00%	0.00%	0.00%

(4b) Does this Company's tax-planning strategies include the use of reinsurance?	Yes []	No [X]
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B. There are no temporary differences for which deferred tax liabilities are not recognized.

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2013	12/31/2012	Change
1. Current Income Tax			
(a) Federal	\$ 31,492,831	\$ 3,236,769	\$ 28,256,062
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal	\$ 31,492,831	\$ 3,236,769	\$ 28,256,062
(d) Federal income tax on net capital gains	\$ 2,534,677	\$ 330,487	\$ 2,204,190
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred	\$ 34,027,508	\$ 3,567,256	\$ 30,460,252
2. Deferred Tax Assets			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 29,195,162	\$ 25,766,790	\$ 3,428,372
(2) Unearned premium reserve	\$ 58,038,218	\$ 46,780,410	\$ 11,257,808
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ 3,074,499	\$ 792,181	\$ 2,282,318
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed Assets	\$ 68,075	\$ 4,446	\$ 63,629
(8) Compensation benefits accrual	\$ 17,872,115	\$ 14,079,401	\$ 3,792,714
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ 2,682	\$ 336,367	\$ (333,685)
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ 23,545,718	\$ 26,077,668	\$ (2,531,950)
(13) Other (including items <5% of total ordinary tax assets)	\$ 6,768,356	\$ -	\$ 6,768,356
(14) Nonadmitted premiums and agent bal	\$ -	\$ 4,391,829	\$ (4,391,829)
(99) Subtotal	\$ 138,564,825	\$ 118,229,092	\$ 20,335,733
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 138,564,825	\$ 118,229,092	\$ 20,335,733
(e) Capital:			
(1) Investments	\$ 20,017,647	\$ 16,371,469	\$ 3,646,178
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other (including items <5% of total capital tax assets)	\$ -	\$ -	\$ -
(99) Subtotal	\$ 20,017,647	\$ 16,371,469	\$ 3,646,178
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 20,017,647	\$ 16,371,469	\$ 3,646,178
(i) Admitted deferred tax assets (2d + 2h)	\$ 158,582,472	\$ 134,600,561	\$ 23,981,911
3. Deferred Tax Liabilities			
(a) Ordinary:			
(1) Investments	\$ -	\$ 1,876,449	\$ (1,876,449)
(2) Fixed assets	\$ -	\$ -	\$ -
(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	\$ 344,895	\$ 1,970,830	\$ (1,625,935)
(7) Guaranty assessments	\$ -	\$ 299,627	\$ (299,627)
(8) Pension accrual	\$ 2,815,163	\$ -	\$ 2,815,163
(9) Other liabilities	\$ 60,922	\$ -	\$ 60,922
(99) Subtotal	\$ 3,220,980	\$ 4,351,561	\$ (1,130,581)
(b) Capital:			
(1) Investments	\$ 46,050,354	\$ 51,010,015	\$ (4,959,661)
(2) Real estate	\$ -	\$ -	\$ -
(3) Other (including items <5% of total capital tax liabilities)	\$ -	\$ -	\$ -
(99) Subtotal	\$ 46,050,354	\$ 51,010,015	\$ (4,959,661)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 49,271,334	\$ 55,361,576	\$ (6,090,242)
4. Net deferred tax asset/(liability) (2i - 3c)	\$ 109,311,138	\$ 79,238,985	\$ 30,072,153
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):			
(a) Adjusted gross deferred tax assets	\$ 158,582,472	\$ 134,600,561	\$ 23,981,911
(b) Deferred tax liabilities	49,271,334	55,361,576	(6,090,242)
(c) Net deferred tax assets (liabilities)	\$ 109,311,138	\$ 79,238,985	\$ 30,072,153
(d) Tax effect of unrealized gains (losses)			7,560,048
(e) Change in deferred income tax			\$ 22,512,105

NOTES TO FINANCIAL STATEMENTS

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:

	12/31/2013	12/31/2012
(a) Current income taxes incurred	\$ 34,027,508	\$ 3,567,256
(b) Change in deferred income tax	\$ (22,512,105)	\$ (14,610,680)
(c) Total income tax reported	\$ 11,515,403	\$ (11,043,424)
(d) Income before taxes	\$ 107,739,371	\$ 37,503,347
(e) Federal statutory tax rate	35%	35%
(f) Expected income tax expense (benefit) at 35% statutory rate	\$ 37,708,780	\$ 13,126,171
(1) Tax-exempt income	\$ (16,977,618)	\$ (18,292,025)
(2) Dividends received deduction	\$ (496,407)	\$ (1,962,046)
(3) Nondeductible expenses	\$ 343,871	\$ 315,451
(4) Deferred tax benefit on nonadmitted assets	\$ 5,208,609	\$ 5,296,666
(5) Change in tax reserves	\$ (213,727)	\$ 1,411,339
(6) Tax credits	\$ (12,620,502)	\$ (7,130,911)
(7) Other	\$ (1,437,603)	\$ (3,808,069)
(g) Total	\$ 11,515,403	\$ (11,043,424)

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	\$ 9,273,168	2009	N/A
Amount of AMT tax credits	\$ 9,417,862	2010	N/A
Amount of AMT tax credits	\$ 4,854,688	2012	N/A
Business credits	\$ -		

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

2013	\$ 31,540,208
2012	\$ 4,859,137

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.

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 (NCMC) a subsidiary of Mutual, under which NCMC 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 NCMC were \$9.0 million and \$73.7 million as of December 31, 2013 and 2012, 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.

NOTES TO FINANCIAL STATEMENTS

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 \$21.9 million and \$10.2 million due from parent at December 31, 2013 and 2012, respectively. The Company reported gross amounts of \$41.2 million and \$16.9 million due from parent and affiliates and \$10.4 million and \$19.1 million due to parent and affiliates at December 31, 2013 and 2012, 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, claims counts, policies in force, direct written premium, paid losses, pro rata share of employees or their salaries, 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. A new cost sharing agreement will be in effect beginning January 1, 2014, however, the methods for allocation will remain the same.

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 \$175.4 million.

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 \$264.8 million and \$249.2 million on December 31, 2013 and December 31, 2012, respectively. Total Plan liabilities for non-qualified defined benefit plans were \$274.9 million and \$283.6 million on December 31, 2013 and December 31, 2012, respectively. Total expense related to the non-qualified benefit plans was \$18.7 million and \$18.8 million for years ended December 31, 2013 and 2012, respectively.

NOTES TO FINANCIAL STATEMENTS

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 \$1,121.3 million and \$1,148.8 million at December 31, 2013 and 2012, respectively. Total expense recorded for this program was \$83.3 million and \$81.4 million for the years ended December 31, 2013 and 2012, 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 2013 and 2012.

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.

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 \$77.9 million less applicable deferred taxes of \$50.7 million for a net unrealized capital gain of \$27.2 million.

K. Surplus Notes

Not applicable.

L. and M. Quasi Reorganizations

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

At December 31, 2013, the Company has unfunded commitments of \$26.1 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.

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2013 and 2012, the Company accrued a liability for guaranty fund and other assessments of \$1.5 million and \$1.7 million and a related premium tax benefit asset of \$132 thousand and \$1.2 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	\$ 1,228,635
b. Decreases current year:	
Premium tax offsets applied	\$ 47,349
Change in accrued premium tax offsets	\$ 1,049,625
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 131,661

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: \$2.6 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 \$7.7 million and \$6.5 million at December 31, 2013 and 2012, respectively.

Note 15 – Leases

A. Lessee Leasing Arrangements

Not applicable.

B. Lessor Leasing Arrangements

Not applicable.

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	
	2013 Notional	2012 Notional	2013 Notional	2012 Notional
a. Swaps	-	-	14,920,000	-
b. Futures	600,000	-	-	600,000
c. Options	-	-	-	-
Total	600,000	-	14,920,000	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 from derivative counterparties are minimized through careful evaluation of counterparty credit standing, selection of counterparties from a limited group of high quality institutions, collateral agreement and other contract provisions.
- D. Collateral requirements for over-the-counter derivative instruments are controlled by the International Swap Dealers Association and Credit Support Annex documents that are negotiated with each counterparty. Generally, these documents outline each party's rights and obligations for receiving and posting collateral. These documents address such issues as calculating collateral due/owed, delivery and return of collateral, uses and substitution for collateral, distributions and interest rights and remedies for both parties, credit thresholds and eligible collateral (typically cash, debt obligations issues by the United States Treasury, or obligations issues by government agencies). The Company monitors their collateral position on a daily basis, adjusting positions as necessary, and in accordance with the terms of these agreements. 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.

NOTES TO FINANCIAL STATEMENTS

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

1. 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 \$16,657,002 at December 31, 2013. The Company does not hold any non-cash collateral for loaned securities as of December 31, 2013.

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.

2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no retained transfers of financial assets accounted for as a secured borrowing.
6. There were no transfers of receivables with recourse.
7. The Company entered into a repurchase agreement with Mutual on September 27, 2013.
 - a. None.
 - b. The underlying security is a FNMA commercial mortgage backed bond with a maturity date of January 17, 2037. The book value as of September 30, 2013 was \$241,889 and a market value of \$227,430. This agreement was closed on October 1, 2013.
 - c. None.
 - d. None.

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.

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.

NOTES TO FINANCIAL STATEMENTS

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, 2013:

Fair Value Measurements as of December 31, 2013				
	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.	-	53,074,854	1,572,744	54,647,598
<u>Total Bonds</u>	-	53,074,854	1,572,744	54,647,598
Sec Lending	-	2,635,192	-	2,635,192
Preferred Stocks	-	273,500	17,723	291,223
Common Stocks	-	-	2,430,456	2,430,456
Loans held for sale	-	-	-	-
Separate Account Assets	-	-	-	-
Derivative Assets	-	-	-	-
<u>Total Assets at Fair Value</u>	-	55,983,546	4,020,923	60,004,469
Liabilities at Fair Value				
Derivatives Liabilities	-	-	-	-
<u>Total Liabilities at Fair Value</u>	-	-	-	-

NOTES TO FINANCIAL STATEMENTS

The following table presents the rollforward of Level 3 financial assets and liabilities held at fair value during the three months ended December 31, 2013:

	Beginning Balance at 9/30/2013	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 12/31/2013
Assets at Fair Value										
U.S. Government bonds	-	-	-	-	-	-	-	-	-	-
States, Territories and Possessions	-	-	-	-	-	-	-	-	-	-
Political subdivisions	-	-	-	-	-	-	-	-	-	-
Special revenues	-	-	-	-	-	-	-	-	-	-
Hybrid Securities	-	-	-	-	-	-	-	-	-	-
Credit tenant loans	-	-	-	-	-	-	-	-	-	-
Industrial & Misc.	2,011,376	-	(522,005)	-	85,768	-	-	(11,427)	9,032	1,572,744
Total Bonds	2,011,376	-	(522,005)	-	85,768	-	-	(11,427)	9,032	1,572,744
Sec Lending	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	17,723	-	-	-	-	-	-	-	-	17,723
Common Stocks	1,947,939	-	-	-	482,517	-	-	-	-	2,430,456
Loans held for sale	-	-	-	-	-	-	-	-	-	-
Separate Account Assets	-	-	-	-	-	-	-	-	-	-
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets at Fair Value	3,977,039	-	(522,005)	-	568,285	-	-	(11,427)	9,032	4,020,924
Liabilities										
Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	-	-	-	-	-	-	-	-	-	-

The following table presents the rollforward of Level 3 financial assets and liabilities held at fair value during the twelve months ended December 31, 2013:

	Beginning Balance at 12/31/2012	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 12/31/2013
Assets at Fair Value										
U.S. Government bonds	-	-	-	-	-	-	-	-	-	-
States, Territories and Possessions	-	-	-	-	-	-	-	-	-	-
Political subdivisions	-	-	-	-	-	-	-	-	-	-
Special revenues	-	-	-	-	-	-	-	-	-	-
Hybrid Securities	-	-	-	-	-	-	-	-	-	-
Credit tenant loans	-	-	-	-	-	-	-	-	-	-
Industrial & Misc.	1,343,723	-	-	-	254,038	-	-	(102,520)	77,503	1,572,744
Total Bonds	1,343,723	-	-	-	254,038	-	-	(102,520)	77,503	1,572,744
Sec Lending	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	17,723	-	-	-	-	-	-	-	-	17,723
Common Stocks	1,374,466	-	-	12,351	1,055,990	-	-	(12,351)	-	2,430,456
Loans held for sale	-	-	-	-	-	-	-	-	-	-
Separate Account Assets	-	-	-	-	-	-	-	-	-	-
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets at Fair Value	2,735,913	-	-	12,351	1,310,028	-	-	(114,871)	77,503	4,020,924
Liabilities										
Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	-	-	-	-	-	-	-	-	-	-

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, 2013:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Assets						
Bonds	\$ 3,746,790,227	\$3,527,719,583	\$ 586,526,683	\$ 3,127,692,557	\$ 32,570,987	\$ -
Stocks	175,398,081	175,398,081	-	-	175,398,081	-
Mortgage loans	122,998,943	119,938,251	-	-	122,998,943	-
Short-term investments	9,025,428	9,025,428	-	9,025,428	-	-
Derivative assets	-	-	-	-	-	-
Policy loans	-	-	-	-	-	-
Securities lending collateral assets	12,268,381	12,268,381	-	12,268,381	-	-
Total Assets	\$ 4,066,481,060	\$3,844,349,724	\$ 586,526,683	\$ 3,148,986,366	\$330,968,011	\$ -
Liabilities						
Derivative liabilities	\$ (1,590,051)	\$ (1,637,000)	\$ -	\$ (1,590,051)	\$ -	-
Total Liabilities	\$ (1,590,051)	\$ (1,637,000)	\$ -	\$ (1,590,051)	\$ -	-

Note 21 - Other Items

A. Extraordinary Items

Not applicable.

NOTES TO FINANCIAL STATEMENTS

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures and Unusual Items

As of December 31, 2013, the Company had posted cash collateral of \$0 to counterparties and held cash collateral of \$1,866,996 for open derivatives contracts. Cash collateral posted to counterparties is recorded as a receivable asset on page 2 while cash collateral received and held is recorded as a payable liability on page 3. Cash collateral received is invested in short-term investments and bonds. The Company held no material securities as off-balance sheet collateral pledged by derivative counterparties as of December 31, 2013.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable.

F. 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	23,576,317	20,700,205	20,530,994	1,264,857
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investments in SCAs*	24,094,611	22,536,534	22,327,523	3,822,580
f. Other Assets				
g. Total	47,670,928	43,236,739	42,858,517	5,087,438

*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 1.0% of the subsidiary companies invested assets.

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

G. Offsetting and Netting of Assets and Liabilities

No assets or liabilities are offset and reported net in accordance with a valid right to offset per SSAP No. 64, Offsetting and Netting of Assets and Liabilities.

H. Joint and Several Liabilities

Not applicable.

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 18, 2014 for the statutory statement issued on February 21, 2014.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 18, 2014 for the statutory statement issued on February 21, 2014.

As of December 31, 2013 an estimate of the financial effects of the Affordable Care Act cannot be made.

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	Nationw ide Mutual Insurance Company	31-4177100	\$ 1,751,602
	National Flood Ins Program	AA-9992201	\$ 85,373

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.

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2013.

(000's)	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	\$825,017	\$123,434	\$674,293	\$8,396	\$150,724	\$115,038
b. All Others	0	(0)	67,800	17,408	(\$67,800)	(\$17,408)
c. Totals	\$825,017	\$123,434	\$742,093	\$25,804	\$82,923	\$97,630
d. Direct Unearned Premium Reserve	\$742,093					

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, 2013 are as follows:

(\$000's) Description	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$13,161	\$31,122	\$13,161	\$31,122
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commissions	0	0	0	0
d. Totals	\$13,161	\$31,122	\$13,161	\$31,122

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

D. Uncollectible Reinsurance

No reinsurance recoverables were written off during 2013.

E. Commutation of Ceded Reinsurance

The Company did not enter into any commutation during 2013.

F. Retroactive Reinsurance

There was no retroactive reinsurance affected during 2013.

G. Reinsurance Accounted for as a Deposit

There were no reinsurance agreements that were accounted for as deposits during 2013.

- 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 \$78 thousand or 0.26% of accident and health premiums written.

D. Medical Loss Ratio Rebates

Not applicable.

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

(000's) Line of Business	2013 Calendar Year Losses and LAE Incurred			2013 Loss Year	Shortage	Loss & DCC	Impact of AO
	Losses Incurred	LAE Incurred	Totals	Losses and LAE Incurred	(Redundancy)	Shortage (Redundancy)	on Total Shortage (Redundancy)
Homeow ners / Farmow ners	\$199,876	\$30,793	\$230,670	\$233,627	(\$2,957)	(\$3,468)	\$511
Commercial Multiple Peril	\$131,362	\$33,568	\$164,930	\$164,988	(\$58)	\$275	(\$333)
Workers' Compensation	\$27,075	\$4,594	\$31,669	\$37,544	(\$5,875)	(\$4,804)	(\$1,071)
Other Liability	\$65,343	\$25,423	\$90,766	\$92,749	(\$1,983)	(\$1,098)	(\$885)
Product Liability	\$3,318	\$2,957	\$6,274	\$6,738	(\$464)	(\$545)	\$81
Auto	\$633,841	\$103,584	\$737,425	\$738,354	(\$928)	\$1,494	(\$2,422)
All Others	\$56,807	\$6,431	\$63,238	\$63,151	\$87	(\$327)	\$414
Totals	\$1,117,622	\$207,351	\$1,324,972	\$1,337,150	(\$12,177)	(\$8,473)	(\$3,704)

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$12.1 million (1.1% of prior year reserves) during 2013, as shown in the chart above. The slight redundancy was primarily driven through three lines of business: workers compensation, commercial general liability and standard auto liability. The favorable impacts are primarily due to claims process improvements, increased adequacy of case reserve levels and claim emergence coming in favorable to expectations.

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 though the reinsurance pooling agreement. Effective January 1, 2013, Mutual's pooling percentage changed to 83% from 83.7%. In addition, the Company's pooling percentage changed to 12% from 11.3%. A portfolio transfer was completed to redistribute the assets and liabilities of the Company.

As of December 31, 2013 and 2012, the companies in the Nationwide Pool assuming a proportionate share of the pool are:

	NAIC #	2013 Pool	2012 Pool
Nationwide Mutual Insurance Company	23787	83.0%	83.7%
Nationwide Mutual Fire Insurance Company	23779	12.0%	11.3%
Scottsdale Insurance Company	41297	4.0%	4.0%
Farmland Mutual Insurance Company	13838	1.0%	1.0%

Also, effective January 1, 2013, the following companies became zero percent participants in the Nationwide Pool: Harleysville Preferred Insurance Company (NAIC #35696), Harleysville Insurance Company of New Jersey (NAIC #42900), Harleysville Worcester Insurance Company (NAIC #26182), Harleysville Insurance Company of New York (NAIC #10674), Harleysville Pennland Insurance Company (NAIC #40983), Harleysville Lake States Insurance Company (NAIC #14516), and Harleysville Insurance Company (NAIC #23582). Effective December 3, 2013, Harleysville Pennland surrendered its certificate of authority in Pennsylvania and is no longer an insurance company. The remaining assets and liabilities were transferred to the Company.

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, 2013:

Nationw ide Pool:		
Name of Insurer	Amounts Receivable	Amounts Payable
Nationw ide Mutual Insurance Company (Lead Insurer)	\$ 106,372,809	\$ 254,061,952
Nationw ide Mutual Fire Insurance Company	\$ 21,879,118	\$ 10,430,671
Scottsdale Insurance Company	\$ 45,215,556	\$ 13,679
Farmland Mutual Insurance Company	\$ 48,911,086	\$ 35,851,421
Nationw ide General Insurance Company	\$ 7,567,882	\$ 287,007
Nationw ide Property & Casualty Insurance Company	\$ 21,456,871	\$ 10,024,070
Nationw ide Affinity Insurance Company of America	\$ 6,100,150	\$ 10,564,174
Crestbrook Insurance Company	\$ 329,438	\$ 65,409
Allied Insurance Company of America	\$ -	\$ 1,525
AMCO Insurance Company	\$ 161,531,897	\$ 116,118,114
Allied Property & Casualty Insurance Company	\$ 12,917,716	\$ 8,246,884
Depositors Insurance Company	\$ 12,320,853	\$ 6,652,493
Nationw ide Agribusiness Insurance Company	\$ 37,144,201	\$ 28,188,387
Victoria Fire & Casualty Company	\$ 1,111,846	\$ 14,883,087
Victoria Automobile Insurance Company	\$ 4,746	\$ 126,684
Victoria Specialty Insurance Company	\$ 960,326	\$ 978,306
Victoria Select Insurance Company	\$ 791,210	\$ 1,515,898
Victoria National Insurance Company	\$ 943	\$ 543
Harleysville Worcester Insurance Company	\$ 4,101,413	\$ 11,767
Harleysville Insurance Company of New Jersey	\$ 304,137	\$ 2,617,370
Harleysville Preferred Insurance Company	\$ 2,297,002	\$ 14,429
Harleysville Lake States Insurance Company	\$ 1,372	\$ 1,497,952
Harleysville Insurance Company	\$ 6,156,130	\$ 2,159
Harleysville Insurance Company of New York	\$ 3,306,403	\$ 4,057

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

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, 2013 and 2012 is \$19.8 million and \$18.9 million, respectively.

Loss Reserves Eliminated by Annuities
\$19.8 million

Unrecorded Loss Contingencies
\$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 2013.

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, 2013 is as follows:

- | | |
|---|-----------------|
| 1. Liability carried for premium deficiency reserves | \$0.00 |
| 2. Date of the most recent evaluation of this liability | January 9, 2014 |
| 3. Was anticipated investment income utilized in the calculation? | Yes |

Note 31 - High Deductibles

Not applicable.

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

- 1987 Commissioner's Group Disability Table (CGDT)
- 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 2.50% to 10.25%).
- The December 31, 2013 liabilities include \$59 thousand of such discounted reserves.
- The table below represents the amount of tabular discount as of December 31, 2013.

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)	59,010	
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	\$ 59,010	\$ -

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

NOTES TO FINANCIAL STATEMENTS

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.

This schedule includes all loss segments that now reside in the Company. The prior year numbers have been restated to reflect the Company's change in pooling percentage and the addition of the Harlyesville affiliates to the Nationwide Pool (see Note 26). The Company's asbestos and environmental related losses for each of the five most recent calendar years were as follows:

(1) Asbestos Claims - Direct	2009	2010	2011	2012	2013
Beginning Reserves:	\$ 6,464,019	\$ 5,919,830	\$ 5,972,621	\$ 5,264,131	\$ 4,847,919
Incurred Loss and Loss Adj. Expense:	\$ 23,229	\$ 814,378	\$ 56,394	\$ 302,381	\$ 1,658,048
Calendar Year Payments:	\$ 567,418	\$ 761,587	\$ 764,884	\$ 718,593	\$ 1,040,940
Ending Reserve:	\$ 5,919,830	\$ 5,972,621	\$ 5,264,131	\$ 4,847,919	\$ 5,465,028
(2) Asbestos Claims - Assumed	2009	2010	2011	2012	2013
Beginning Reserves:	\$ 14,782,816	\$ 14,963,139	\$ 15,054,666	\$ 14,988,830	\$ 14,527,994
Incurred Loss and Loss Adj. Expense:	\$ 193,619	\$ 229,391	\$ 23,668	\$ (539,669)	\$ (935,605)
Calendar Year Payments:	\$ 13,296	\$ 137,864	\$ 89,504	\$ (78,833)	\$ 1,131,134
Ending Reserve:	\$ 14,963,139	\$ 15,054,666	\$ 14,988,830	\$ 14,527,994	\$ 12,461,255
(3) Asbestos Claims - Net	2009	2010	2011	2012	2013
Beginning Reserves:	\$ 1,947,305	\$ 1,727,809	\$ 1,794,903	\$ 1,518,856	\$ 2,342,023
Incurred Loss and Loss Adj. Expense:	\$ (139,519)	\$ 228,900	\$ (203,753)	\$ 431,086	\$ (270,889)
Calendar Year Payments:	\$ 79,977	\$ 161,806	\$ 72,294	\$ (392,081)	\$ 820,750
Ending Reserve:	\$ 1,727,809	\$ 1,794,903	\$ 1,518,856	\$ 2,342,023	\$ 1,250,384
B. Bulk and IBNR Losses and LAE					
(1) Direct					\$ 4,481,624
(2) Assumed					\$ 9,520,912
(3) Net of Ceded Reinsurance					\$ 801,069
C. Case, Bulk and IBNR LAE					
(1) Direct					\$ 2,051,157
(2) Assumed					\$ 42,246
(3) Net of Ceded Reinsurance					\$ 332,292
D. See A above					
(1) Environmental Claims - Direct	2009	2010	2011	2012	2013
Beginning Reserves:	\$ 4,577,778	\$ 4,534,511	\$ 4,473,878	\$ 4,528,964	\$ 5,382,377
Incurred Loss & Loss Adj. Expense:	\$ 336,598	\$ 286,472	\$ 457,153	\$ 155,554	\$ 209,388
Calendar Year Payments:	\$ 379,865	\$ 347,105	\$ 402,067	\$ (697,859)	\$ 331,464
Ending Reserve:	\$ 4,534,511	\$ 4,473,878	\$ 4,528,964	\$ 5,382,377	\$ 5,260,301
(2) Environmental Claims - Assumed	2009	2010	2011	2012	2013
Beginning Reserves:	\$ 7,903,422	\$ 7,821,173	\$ 5,810,981	\$ 4,713,391	\$ 3,900,709
Incurred Loss & Loss Adj. Expense:	\$ (83,776)	\$ (1,941,462)	\$ (1,091,309)	\$ (865,269)	\$ (248,715)
Calendar Year Payments:	\$ (1,527)	\$ 68,730	\$ 6,281	\$ (52,587)	\$ 562,129
Ending Reserve:	\$ 7,821,173	\$ 5,810,981	\$ 4,713,391	\$ 3,900,709	\$ 3,089,865
(3) Environmental Claims - Net	2009	2010	2011	2012	2013
Beginning Reserves:	\$ 3,866,991	\$ 4,093,467	\$ 4,044,020	\$ 4,182,668	\$ 5,094,979
Incurred Loss and Loss Adj. Expense:	\$ 571,713	\$ 286,456	\$ 531,162	\$ 163,592	\$ 202,301
Calendar Year Payments:	\$ 345,237	\$ 335,903	\$ 392,514	\$ (748,719)	\$ 327,571
Ending Reserve:	\$ 4,093,467	\$ 4,044,020	\$ 4,182,668	\$ 5,094,979	\$ 4,969,709
E. Bulk and IBNR Losses and LAE					
(1) Direct					\$ 4,481,871
(2) Assumed					\$ 2,250,232
(3) Net of Ceded Reinsurance					\$ 4,270,822
F. Case, Bulk and IBNR LAE					
(1) Direct					\$ 1,641,395
(2) Assumed					\$ 27,052
(3) Net of Ceded Reinsurance					\$ 1,472,351

NOTES TO FINANCIAL STATEMENTS

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?
If yes, complete Schedule Y, Parts 1, 1A and 2

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).

04/07/2013

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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
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	2	3
Name of Entity	NAIC Company Code	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	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2013 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Nationwide Bank	Columbus, OH	NO	YES	NO	NO
Nationwide Mutual Insurance Company	Columbus, OH	YES	NO	NO	NO
Nationwide Mutual Fire Insurance Company	Columbus, OH	YES	NO	NO	NO
Nationwide Corporation	Columbus, OH	YES	NO	NO	NO
Nationwide Financial Services, Inc.	Columbus, OH	YES	NO	NO	NO
Nationwide Investment Services Corp	Columbus, OH	NO	NO	NO	YES
Nationwide Investment Advisors, LLC	Columbus, OH	NO	NO	NO	YES
Nationwide Securities, LLC	Dublin, OH	NO	NO	NO	YES
Nationwide Fund Advisors	King of Prussia, PA	NO	NO	NO	YES
Nationwide Fund Distributors, LLC	King of Prussia, PA	NO	NO	NO	YES
Nationwide Asset Management, LLC	Columbus, OH	NO	NO	NO	YES

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, Three Radnor Corporate Center, Suite 105,100 Matsonford Road, Radnor, PA 19087-4568, Principal.
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [X] No []
- 12.11

Name of real estate holding company

Rockbridge Real Estate Fund II
- 12.12

Number of parcels involved

14
- 12.13

Total book/adjusted carrying value

\$ 71,630
- 12.2

If, yes provide explanation:

Holding Company
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 2013 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)

20.21 To directors or other officers

20.22 To stockholders not officers

20.23 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:

\$

21,877,143

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 the 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, 2013, Nationwide had loaned \$16,657,002 to approved counterparties and received collateral amounts of \$17,084,030.
- 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.

\$

14,903,573
- 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 2013 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.	\$	14,903,573
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	14,903,573
24.103	Total payable for securities lending reported on the liability page.	\$	17,084,030

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	\$	7,576,948
		25.29 Other	\$	

25.3 For category (25.27) provide the following:

1	2	3
Nature of Restriction	Description	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	2
Name of Custodian(s)	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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository Number(s)	Name	Address
N/A	Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution.	One Nationwide Blvd., Columbus, OH 43215-2220

ANNUAL STATEMENT FOR THE YEAR 2013 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	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	3,582,367,191	3,801,437,835	219,070,644
30.2 Preferred stocks	291,223	291,223	
30.3 Totals	3,582,658,414	3,801,729,058	219,070,644

- 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 2013 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

21,715,121

.....

18,093,351

.....

2.2

Premium Denominator

2,001,998,193

.....

1,662,020,572

.....

2.3

Premium Ratio (2.1/2.2)

0.011

.....

0.011

.....

2.4

Reserve Numerator

644,566

.....

542,905

.....

2.5

Reserve Denominator

2,319,079,051

.....

1,829,665,909

.....

2.6

Reserve Ratio (2.4/2.5)

0.000

.....

0.000

.....

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 eastern 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 uninsured 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,
(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
(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

]

Yes

[

]

No

[

X

]

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):\$ 2,900,000

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-cedent 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 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	203,555,449	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:

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
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	13,732	7,177	3,614	1,336	454	39	1,685	9,248	XXX
2. 2004.....	1,902,728	146,503	1,756,224	1,011,557	104,104	55,359	7,089	136,716	2,055	50,111	1,090,384	XXX
3. 2005.....	2,010,261	142,626	1,867,635	1,118,017	152,860	63,832	7,854	148,585	5,013	52,340	1,164,706	XXX
4. 2006.....	2,186,600	219,435	1,967,165	1,090,600	104,530	61,793	6,734	194,016	9,300	55,659	1,225,845	XXX
5. 2007.....	2,219,924	233,152	1,986,772	1,156,685	125,757	61,063	5,427	109,983	5,665	68,374	1,190,882	XXX
6. 2008.....	2,261,837	302,097	1,959,741	1,332,601	151,261	59,574	5,002	164,258	11,424	60,108	1,388,745	XXX
7. 2009.....	2,198,392	301,435	1,896,957	1,215,933	149,204	53,852	5,296	149,815	13,462	57,998	1,251,638	XXX
8. 2010.....	2,137,286	289,731	1,847,555	1,149,239	122,341	45,300	4,202	148,980	13,814	60,050	1,203,162	XXX
9. 2011.....	2,025,124	195,517	1,829,607	1,214,447	94,023	37,517	4,043	148,887	5,299	64,259	1,297,486	XXX
10. 2012.....	2,096,897	211,613	1,885,284	1,069,941	133,769	19,709	1,507	140,920	7,523	63,908	1,087,769	XXX
11. 2013.....	2,228,806	226,808	2,001,998	710,155	52,900	6,012	353	113,729	3,922	42,273	772,721	XXX
12. Totals	XXX	XXX	XXX	11,082,906	1,197,927	467,625	48,844	1,456,344	77,518	576,765	11,682,585	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	130,169	72,550	68,832	39,929	4,205	2,946	13,285	3,504	2,340	47	1,490	99,855	XXX
2. 2004.....	15,917	12,165	4,515	1,265	539	267	1,991	290	696	8	196	9,662	XXX
3. 2005.....	13,766	6,825	5,644	1,778	781	298	2,947	170	1,069	37	406	15,099	XXX
4. 2006.....	18,374	11,457	7,903	2,918	766	60	3,674	224	1,108	34	489	17,132	XXX
5. 2007.....	23,883	4,757	9,863	3,696	1,055	121	5,471	270	1,199	61	817	32,567	XXX
6. 2008.....	29,308	6,824	13,063	4,711	1,298	237	7,669	285	1,669	105	1,012	40,844	XXX
7. 2009.....	38,934	5,106	17,835	6,266	1,937	318	10,794	520	2,231	139	1,586	59,383	XXX
8. 2010.....	60,791	6,979	26,150	8,689	3,518	669	16,241	842	3,307	234	2,381	92,595	XXX
9. 2011.....	124,748	15,706	45,505	14,137	6,471	1,500	31,013	2,092	5,746	496	5,050	179,551	XXX
10. 2012.....	175,523	15,591	96,020	26,090	6,724	1,403	47,342	3,720	10,113	768	9,207	288,149	XXX
11. 2013.....	297,137	21,262	240,913	38,837	5,180	1,254	64,903	5,792	25,004	1,564	29,879	564,428	XXX
12. Totals	928,548	179,220	536,243	148,318	32,476	9,071	205,328	17,709	54,482	3,492	52,513	1,399,265	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	86,522	13,333
2. 2004.....	1,227,290	127,243	1,100,047	64.5	86.9	62.6			12.0	7,002	2,661
3. 2005.....	1,354,642	174,836	1,179,805	67.4	122.6	63.2			12.0	10,808	4,291
4. 2006.....	1,378,234	135,258	1,242,976	63.0	61.6	63.2			12.0	11,901	5,231
5. 2007.....	1,369,202	145,754	1,223,448	61.7	62.5	61.6			12.0	25,292	7,274
6. 2008.....	1,609,440	179,850	1,429,589	71.2	59.5	72.9			12.0	30,835	10,010
7. 2009.....	1,491,332	180,311	1,311,020	67.8	59.8	69.1			12.0	45,397	13,986
8. 2010.....	1,453,526	157,769	1,295,756	68.0	54.5	70.1			12.0	71,274	21,321
9. 2011.....	1,614,333	137,296	1,477,037	79.7	70.2	80.7			12.0	140,409	39,142
10. 2012.....	1,566,290	190,371	1,375,918	74.7	90.0	73.0			12.0	229,861	58,287
11. 2013.....	1,463,034	125,884	1,337,150	65.6	55.5	66.8			12.0	477,951	86,477
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,137,252	262,013

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 2013 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior.....	638,541	655,516	642,082	645,923	653,652	656,665	659,032	658,508	653,541	651,859	(1,681)	(6,649)
2. 2004.....	1,009,493	996,836	982,465	982,115	975,223	970,348	967,534	966,072	965,277	964,698	(579)	(1,374)
3. 2005.....	XXX	1,075,281	1,050,725	1,049,238	1,048,001	1,041,913	1,038,855	1,035,994	1,035,636	1,035,208	(428)	(787)
4. 2006.....	XXX	XXX	1,091,169	1,079,937	1,079,018	1,071,824	1,064,162	1,059,801	1,057,609	1,057,187	(422)	(2,614)
5. 2007.....	XXX	XXX	XXX	1,147,480	1,154,113	1,139,316	1,128,721	1,121,445	1,120,318	1,117,992	(2,327)	(3,454)
6. 2008.....	XXX	XXX	XXX	XXX	1,295,663	1,304,652	1,289,722	1,277,486	1,276,685	1,275,192	(1,493)	(2,294)
7. 2009.....	XXX	XXX	XXX	XXX	XXX	1,224,828	1,190,677	1,178,938	1,174,755	1,172,576	(2,179)	(6,362)
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	1,181,293	1,167,539	1,162,005	1,157,517	(4,488)	(10,022)
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,324,072	1,321,724	1,328,199	6,475	4,126
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,234,529	1,233,177	(1,352)	XXX
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,203,903	XXX	XXX
12. Totals											(8,473)	(29,428)

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	2	3	4	5	6	7	8	9	10		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior.....	000	205,221	332,751	415,249	458,104	495,004	516,447	536,208	545,414	554,247	XXX	XXX
2. 2004.....	540,173	743,947	826,752	885,126	917,472	935,744	944,788	949,746	953,285	955,723	XXX	XXX
3. 2005.....	XXX	565,023	782,020	881,591	945,147	982,563	1,002,591	1,011,282	1,017,459	1,021,135	XXX	XXX
4. 2006.....	XXX	XXX	576,771	805,945	904,435	965,940	1,003,717	1,023,664	1,033,507	1,041,129	XXX	XXX
5. 2007.....	XXX	XXX	XXX	614,556	853,622	948,023	1,013,705	1,052,677	1,075,490	1,086,564	XXX	XXX
6. 2008.....	XXX	XXX	XXX	XXX	733,329	1,003,047	1,104,438	1,174,178	1,214,729	1,235,911	XXX	XXX
7. 2009.....	XXX	XXX	XXX	XXX	XXX	670,659	911,143	1,014,020	1,079,568	1,115,285	XXX	XXX
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	668,664	908,022	1,004,855	1,067,995	XXX	XXX
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	796,757	1,048,830	1,153,897	XXX	XXX
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	697,121	954,373	XXX	XXX
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	662,914	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	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior.....	248,351	169,774	125,379	100,730	85,505	73,118	67,277	51,929	45,458	38,718
2. 2004.....	249,608	115,406	68,272	39,166	23,558	16,463	11,854	8,466	6,334	4,950
3. 2005.....	XXX	268,361	127,016	74,603	43,501	27,857	18,514	12,324	8,857	6,648
4. 2006.....	XXX	XXX	281,361	135,713	79,096	46,247	27,058	17,098	11,422	8,436
5. 2007.....	XXX	XXX	XXX	279,405	134,438	81,435	46,408	26,515	17,060	11,367
6. 2008.....	XXX	XXX	XXX	XXX	283,737	139,519	77,774	40,596	24,253	15,737
7. 2009.....	XXX	XXX	XXX	XXX	XXX	283,163	119,453	63,791	35,775	21,843
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	257,182	107,498	59,890	32,860
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252,388	107,728	60,288
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266,976	113,551
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261,188

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

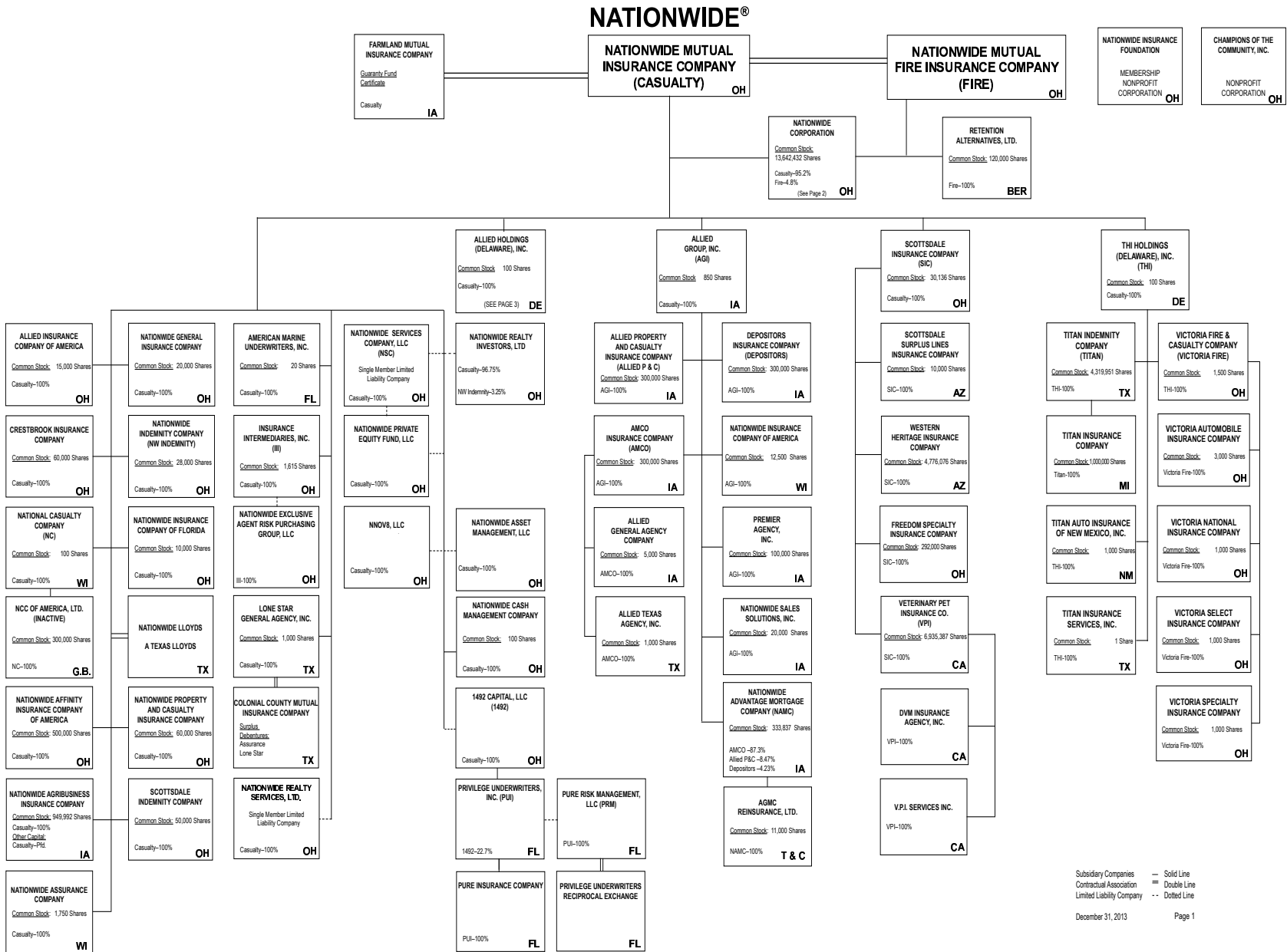
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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	58,836,560	60,236,290		30,584,497	25,977,676	17,612,891	437,165
2. Alaska	AK	L				30,152	89,657	172,877	
3. Arizona	AZ	L	2,078,769	2,136,010		1,029,544	1,146,797	278,735	7,535
4. Arkansas	AR	L	30,050,931	28,965,333		11,782,538	11,026,403	4,508,497	116,823
5. California	CA	L	10,099,345	10,200,760		4,657,626	5,197,308	3,576,837	37,956
6. Colorado	CO	L	189,214	175,548		235,646	425,057	1,087,794	
7. Connecticut	CT	L	32,129,270	31,294,701	1,722	21,478,628	16,413,781	11,206,834	180,004
8. Delaware	DE	L	24,718,026	24,981,581	25,572	11,178,495	9,989,309	8,193,871	162,242
9. District of Columbia	DC	L	8,716,711	8,680,555		5,232,812	4,316,791	2,218,236	48,525
10. Florida	FL	L	40,353,043	41,817,000		9,030,806	(296,943)	27,835,976	
11. Georgia	GA	L	82,098,217	84,405,006		50,070,626	46,604,019	20,582,880	670,760
12. Hawaii	HI	L					9,848	(311)	
13. Idaho	ID	L	62,801	58,405		(303)	(9,066)	(1,320)	
14. Illinois	IL	L	28,595,108	26,638,116	151,217	16,470,147	17,237,127	7,008,687	139,386
15. Indiana	IN	L	21,460,292	20,794,664	1,384	16,418,942	15,860,644	3,274,618	133,369
16. Iowa	IA	L	903,610	866,988		384,487	371,122	109,078	
17. Kansas	KS	L	415,058	439,336		130,337	97,291	37,866	181
18. Kentucky	KY	L	33,476,191	32,968,998		16,783,149	10,850,061	6,898,204	122,563
19. Louisiana	LA	L	4,905	1,485		6,769	(2,623)	219,174	
20. Maine	ME	L	3,593,159	3,654,025		1,963,038	1,889,594	618,391	36,672
21. Maryland	MD	L	100,882,643	104,294,082	184,176	53,319,568	34,288,683	37,899,140	439,858
22. Massachusetts	MA	L					(8,374)	33,813	
23. Michigan	MI	L	47,273,154	49,927,351		33,081,666	(4,672,046)	476,139,119	368,258
24. Minnesota	MN	L	144,610	132,941		77,276	64,639	2,183,893	
25. Mississippi	MS	L	36,060,276	35,637,869		28,793,028	26,947,544	7,587,307	105,361
26. Missouri	MO	L	228,539	233,294		150,040	117,856	642,609	
27. Montana	MT	L	31,298	31,287		5,903	(9,565)	39,797	
28. Nebraska	NE	L	479,037	453,481		6,235	3,631	29,452	
29. Nevada	NV	L	55,844	52,483		50,000	1,348	7,792	
30. New Hampshire	NH	L	4,210,219	4,205,431		1,198,177	778,561	1,203,442	19,622
31. New Jersey	NJ	L	(60)	(60)		35,009	(104,246)	638,218	
32. New Mexico	NM	L	1,157	129			16,260	2,095	
33. New York	NY	L	109,147,452	110,418,742	5,418	151,562,406	87,139,072	74,732,436	669,295
34. North Carolina	NC	L	206,292,363	202,673,931		89,275,472	82,485,208	39,774,439	1,458,278
35. North Dakota	ND	L	82,995	80,842			(41,630)	46,874	
36. Ohio	OH	L	199,256,870	190,055,631		107,580,405	115,392,746	54,140,071	2,226,085
37. Oklahoma	OK	L	2,291,340	2,009,693		5,311,957	5,670,265	810,959	7,910
38. Oregon	OR	L	3,753,601	3,943,663		1,127,824	1,301,089	569,638	14,300
39. Pennsylvania	PA	L	171,203,672	171,636,461	16,185	71,467,950	54,687,711	47,985,396	1,824,195
40. Rhode Island	RI	L	18,526,908	18,597,691		8,348,983	8,225,136	4,882,664	128,925
41. South Carolina	SC	L	106,390,381	110,225,116		58,109,361	53,774,190	26,725,226	1,282,366
42. South Dakota	SD	L	208,428	202,950		4,318	(30,432)	17,316	
43. Tennessee	TN	L	32,420,525	32,699,753		15,648,699	13,510,093	6,554,711	173,952
44. Texas	TX	L	28,559,926	27,944,785		8,523,309	10,915,721	15,182,124	83,321
45. Utah	UT	L	79,388	74,543		(459)	15,117	3,857	
46. Vermont	VT	L	6,525,847	6,567,637		2,811,115	2,618,008	1,525,346	97,582
47. Virginia	VA	L	112,673,797	113,555,822		47,906,955	38,686,905	29,035,550	676,825
48. Washington	WA	L	5,232,401	5,445,427		2,908,188	2,841,660	1,054,291	18,227
49. West Virginia	WV	L	37,015,680	36,791,003		20,709,374	19,237,131	7,099,268	258,941
50. Wisconsin	WI	L	102,984	99,800		56,490	(2,084)	66,069	
51. Wyoming	WY	L	140,758	133,932			(29,861)	(29,312)	
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	L				(5)	(1)		
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien ..	OT	XXX							
59. Totals	(a) 52	1,607,053,243	1,606,440,511	385,674	905,537,185	721,014,184	952,023,414	11,946,481	
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.

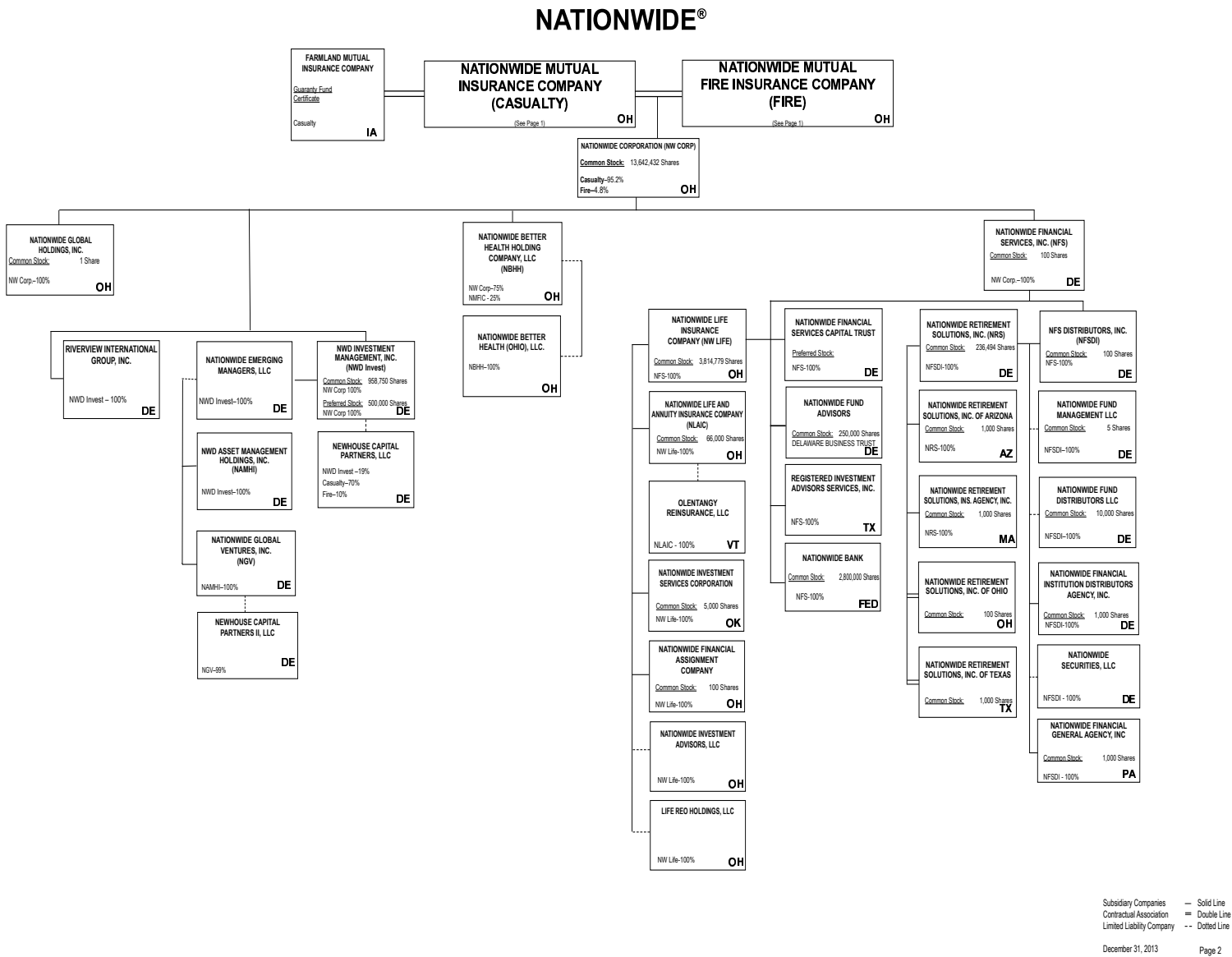
Explanation of basis of allocation of premiums by states, etc.
Premiums are allocated to those states where the insured risks are located: principle garage for automobile, physical address for homeowners, commercial multiple peril and other liability and main place of work for workers' compensation. 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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY



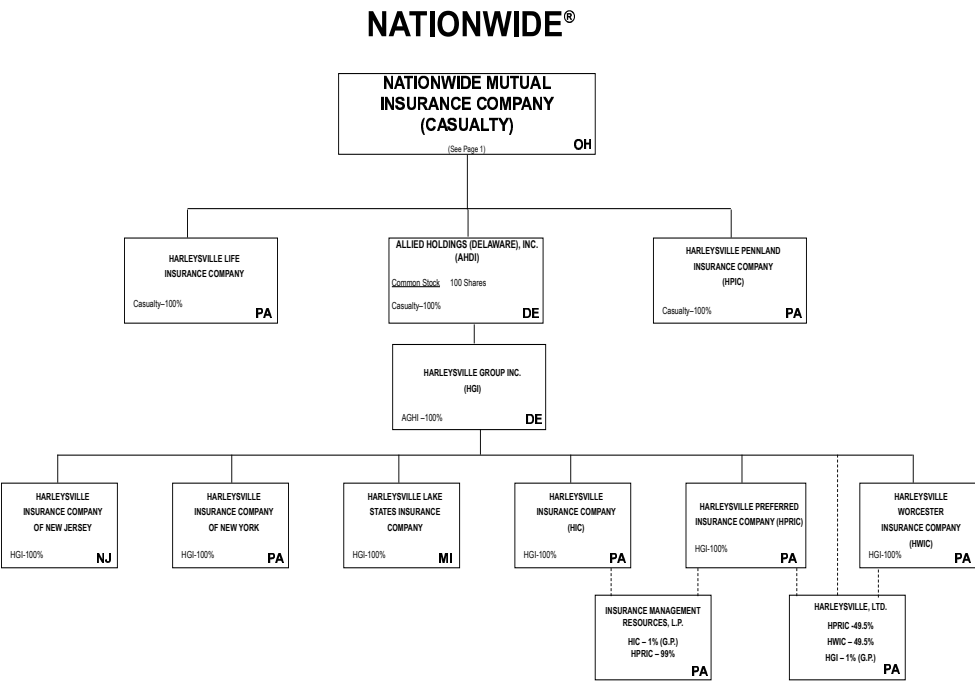
(Casualty, Fire and insurance related subsidiaries)

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY



(Nationwide Corp. subsidiaries)

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY



96.2

(Harleysville subsidiaries)

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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	OH	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

* Harleysville Pennland surrendered its Certificate of Authority effective 11/2/2013

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Other assets nonadmitted	3,814	3,814		
2505.	Recoupment receivable	3,464,012		3,464,012	2,964,867
2506.	Third party administrator receivable	11,377		11,377	10,713
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,479,203	3,814	3,475,389	2,975,580

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Miscellaneous liability	436,947	482,600
2505.	Pooling expense payable	14,013,314	3,480,013
2506.	Accrued derivative liability	134,574	
2507.	State surcharge/recoupment payable	1,810,890	992,479
2597.	Summary of remaining write-ins for Line 25 from overflow page	16,395,725	4,955,092

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

		1	2	3	4
		Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404.	LAD buyout expense		53,711		53,711
2497.	Summary of remaining write-ins for Line 24 from overflow page		53,711		53,711

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