

There was a change in our expense allocation distribution



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Nationwide Mutual Insurance Company

NAIC Group Code	0140 (Current)	0140 (Prior)	NAIC Company Code	23787	Employer's ID Number	31-4177100
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States of America					
Incorporated/Organized	12/06/1925			Commenced Business		04/14/1926
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)			614-249-7111 (Area Code) (Telephone Number)		
	Columbus , OH, US 43215-2220 (City or Town, State, Country and Zip Code)			614-249-1545 (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)			614-249-1545 (Area Code) (Telephone 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 Strat 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 Fin Network	Judith Lynn Greenstein Sr VP-President-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 Leg & 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 NW 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 General 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 Cus Ser & Sale Sol	Amy Taylor Shore Sr VP-Field Operations EC
David Gerard Sommers # Sr VP-Cust Insights & Analyts	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
a. Is this an original filing? Yes [] No [X]		
b. If no,		
1. State the amendment number.....3		
2. Date filed04/01/2014		
3. Number of pages attached..... 1		

Subscribed and sworn to before me this	
day of	January, 2014

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	72,085,952			72,085,952
1.2 Reinsurance assumed	666,568,733			666,568,733
1.3 Reinsurance ceded	191,939,917			191,939,917
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	546,714,768			546,714,768
2. Commission and brokerage:				
2.1 Direct excluding contingent		442,279,909		442,279,909
2.2 Reinsurance assumed, excluding contingent		2,091,181,810		2,091,181,810
2.3 Reinsurance ceded, excluding contingent		619,914,699		619,914,699
2.4 Contingent - direct		91,599,907		91,599,907
2.5 Contingent - reinsurance assumed		264,439,363		264,439,363
2.6 Contingent - reinsurance ceded		60,391,824		60,391,824
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)		2,209,194,466		2,209,194,466
3. Allowances to managers and agents	580,082	21,245,345	191	21,825,618
4. Advertising	955,864	279,591,575	1,274	280,548,713
5. Boards, bureaus and associations	13,250,371	(6,699,259)	38,726	6,589,838
6. Surveys and underwriting reports	1,966,934	94,949,904	77	96,916,915
7. Audit of assureds' records	5,342	3,223,549		3,228,891
8. Salary and related items:				
8.1 Salaries	528,144,627	944,749,724	14,647,649	1,487,542,000
8.2 Payroll taxes	3,357,749	132,356,256		135,714,005
9. Employee relations and welfare	107,733,193	83,118,611	2,440,463	193,292,267
10. Insurance	117,313	18,966,364		19,083,677
11. Directors' fees		3,168,606		3,168,606
12. Travel and travel items	42,189,972	62,998,344	364,871	105,553,187
13. Rent and rent items	30,666,064	139,844,307	583,535	171,093,906
14. Equipment	23,714,715	33,482,254	2,222,197	59,419,166
15. Cost or depreciation of EDP equipment and software	1,733,772	80,369,116	8,986	82,111,874
16. Printing and stationery	6,356,474	40,745,953	7,331	47,109,758
17. Postage, telephone and telegraph, exchange and express	17,264,589	48,113,072	95,881	65,473,542
18. Legal and auditing	31,916,511	180,985,583	194,822	213,096,916
19. Totals (Lines 3 to 18)	809,953,572	2,161,209,304	20,606,003	2,991,768,879
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		257,123,153		257,123,153
20.2 Insurance department licenses and fees		32,787,229		32,787,229
20.3 Gross guaranty association assessments		6,301,390		6,301,390
20.4 All other (excluding federal and foreign income and real estate)		30,321,055		30,321,055
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		326,532,827		326,532,827
21. Real estate expenses			94,804,982	94,804,982
22. Real estate taxes		1,517,996	16,999,871	18,517,867
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	77,507,682	231,200,834	93,805	308,802,321
25. Total expenses incurred	1,434,176,022	4,929,655,426	132,504,661	(a) 6,496,336,109
26. Less unpaid expenses - current year	1,812,255,830	476,842,655	19,608,215	2,308,706,700
27. Add unpaid expenses - prior year	1,418,095,919	395,384,738	21,009,669	1,834,490,326
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)	1,040,016,111	4,848,197,509	133,906,115	6,022,119,735
DETAILS OF WRITE-INS				
2401. Service fees		13,570,019		13,570,019
2402. Other Expenses	75,932,431	187,271,189	184,751	263,388,371
2403. Outside services and income	1,575,251	29,988,126	(90,946)	31,472,431
2498. Summary of remaining write-ins for Line 24 from overflow page		371,500		371,500
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	77,507,682	231,200,834	93,805	308,802,321

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