

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 0140 NAIC Company Code 23787 Employer's ID Number 31-4177100
(Current) (Prior)

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., Columbus, OH, US 43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)

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

Mail Address One West Nationwide Blvd., 104-701, Columbus, OH, US 43215-2220
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

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

Internet Website Address www.nationwide.com

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

OFFICERS

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

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

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

Mark Angelo Pizzi
President & COO, Nationwide Ins

Robert William Horner III
VP - Corp Governance & Secretary

David Patrick LaPaul
Sr VP & Treasurer

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

a. Is this an original filing? Yes [] No [X]
b. If no,
1. State the amendment number.....3
2. Date filed04/01/2014
3. Number of pages attached 1

**ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 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.