



QUARTERLY STATEMENT

AS OF JUNE 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

WAYNE MUTUAL INSURANCE COMPANY

NAIC Group Code 0000 0000 NAIC Company Code 16799 Employers ID Number 34-0606100
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry

Country of Domicile United States of America

Incorporated 01/10/1910 Commenced Business 03/01/1910

Statutory Home Office 3873 Cleveland Road, Wooster, OH 44691
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 3873 Cleveland Road
(Street and Number)
Wooster, OH 44691 330-345-8100
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

Mail Address 3873 Cleveland Road, Wooster, OH 44691
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 3873 Cleveland Road
(Street and Number)
Wooster, OH 44691 330-345-8100-0024
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address http://www.waynemutual.com

Statement Contact Tod James Carmony 330-345-8100-0024
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tod_carmony@waynemutual.com 330-345-8775
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Policyowner Relations Contact 3873 Cleveland Road
(Street and Number)
Wooster, OH 44691 330-345-8100-0027
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President _____
Secretary Tod James Carmony Treasurer Tod James Carmony
Morris Stutzman

VICE PRESIDENTS

Richard Michael Miller Timothy John Suppes David Edward Tschantz

DIRECTORS OR TRUSTEES

Donald Wade Buehler Tod James Carmony Ralph Howard Gresser
Richard Earl Herald Alice Louise McCoy Alvin Conrad Ramseyer
Joseph Edward Seringer Morris Stutzman

State of }
County of } ss

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.

Tod James Carmony Morris Stutzman Tod James Carmony
President Secretary Treasurer

Subscribed and sworn to before me this _____ day of _____, 2002

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	14,587,090		14,587,090	14,561,753
2. Stocks:				
2.1 Preferred stocks	321,492		321,492	328,760
2.2 Common stocks	4,204,538	61,095	4,143,443	4,390,184
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	570,246		570,246	591,370
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$861,252 and short-term investments \$)	861,252		861,252	1,216,189
6. Other invested assets	14,983	14,983		
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	20,559,601	76,078	20,483,523	21,088,256
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection				
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	3,541,124		3,541,124	2,909,125
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments	15,567		15,567	791
15. Federal and foreign income tax recoverable and interest thereon (including \$172,300 net deferred tax asset)	455,980		455,980	138,480
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software			0	
18. Interest, dividends and real estate income due and accrued	232,919		232,919	230,098
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Amounts due from /to protected cells				
22. Equities and deposits in pools and associations				6,816
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted	224,813	224,813		
25. Aggregate write-ins for other than invested assets	4,600	4,100	500	500
26. Total assets excluding protected cell assets (Lines 9 through 25)	25,034,604	304,991	24,729,613	24,374,066
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	25,034,604	304,991	24,729,613	24,374,066
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501. DEPOSIT-OTHERS	4,600	4,100	500	500
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	4,600	4,100	500	500

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$2,031,712)	4,637,529	4,332,304
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	525,000	525,000
4. Commissions payable, contingent commissions and other similar charges	263,300	214,782
5. Other expenses (excluding taxes, licenses and fees)	93,800	46,852
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	98,165	125,693
7. Federal and foreign income taxes [including \$ on realized capital gains (losses)] (including \$ net deferred tax liability)		277,800
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$)	6,730,030	5,985,807
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	252,370	230,054
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	31,294	34,436
15. Remittances and items not allocated	52	
16. Provision for reinsurance		85,218
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	12,631,540	11,857,946
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	12,631,540	11,857,946
27. Aggregate write-ins for special surplus funds		
28. Common capital stock		
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	12,098,073	12,516,120
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 \$)		
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	12,098,073	12,516,120
36. TOTALS	24,729,613	24,374,066
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 8,534,310)	7,790,088	7,042,818	14,388,588
1.2 Assumed (written \$)			
1.3 Ceded (written \$ 723,354)	723,354	511,812	1,079,877
1.4 Net (written \$ 7,810,956)	7,066,734	6,531,006	13,308,711
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 5,247,946):			
2.1 Direct	5,788,528	4,949,279	10,360,417
2.2 Assumed			
2.3 Ceded	590,542	579,926	692,648
2.4 Net	5,197,986	4,369,353	9,667,769
3. Loss expenses incurred	582,208	492,537	272,250
4. Other underwriting expenses incurred	2,506,997	2,298,664	4,558,179
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	8,287,191	7,160,554	14,498,198
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(1,220,457)	(629,548)	(1,189,487)
INVESTMENT INCOME			
9. Net investment income earned	338,168	383,984	770,005
10. Net realized capital gains or (losses)	1,023	78,583	264,134
11. Net investment gain (loss) (Lines 9 + 10)	339,191	462,567	1,034,139
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	(6,865)	9,204	19,045
15. Total other income (Lines 12 through 14)	(6,865)	9,204	19,045
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(888,131)	(157,777)	(136,303)
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(888,131)	(157,777)	(136,303)
19. Federal and foreign income taxes incurred	(145,200)	(33,000)	(31,618)
20. Net income (Line 18 minus Line 19)(to Line 22)	(742,931)	(124,777)	(104,685)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	12,516,120	12,998,452	12,998,452
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(742,931)	(124,777)	(104,685)
23. Net unrealized capital gains or losses	(251,850)	(139,897)	(635,583)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	450,100	7,800	113,200
26. Change in nonadmitted assets	41,416	(18,323)	(9,398)
27. Change in provision for reinsurance	85,218		(85,218)
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles		239,352	239,352
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	(418,047)	(35,845)	(482,332)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	12,098,073	12,962,607	12,516,120
DETAILS OF WRITE-INS			
0501.			
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)			
1401. N. A. M. I. C. O. & OTHER INCOME	(6,865)	9,204	19,045
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(6,865)	9,204	19,045
3601. CHANGE IN STATUTORY RESERVE		0	0
3602.		0	0
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	7,201,273	13,557,684
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	5,514,746	10,282,478
3. Underwriting expenses paid	2,439,059	4,425,392
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(752,532)	(1,150,186)
6. Net investment income	369,220	819,787
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	(3,142)	3,378
7.4 Aggregate write-ins for miscellaneous items	0	12,227
7.5 Total other income (Lines 7.1 to 7.4)	(3,142)	15,605
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	0	(50,000)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	(386,454)	(364,794)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	1,475,202	4,121,498
11.2 Stocks	250,905	1,023,168
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets	5,206	15,219
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,731,313	5,159,885
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,508,940	3,403,947
12.2 Stocks	243,562	864,714
12.3 Mortgage loans		
12.4 Real estate		4,153
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,752,502	4,272,814
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(21,189)	887,071
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided	52,706	18,253
14.6 Total (Lines 14.1 to 14.5)	52,706	18,253
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates		
15.3 Borrowed funds repaid		
15.4 Other applications	0	42,870
15.5 Total (Lines 15.1 to 15.4)	0	42,870
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	52,706	(24,617)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(354,937)	497,660
18. Cash and short-term investments:		
18.1 Beginning of year	1,216,189	718,529
18.2 End of year (Line 17 plus Line 18.1)	861,252	1,216,189
DETAILS OF WRITE-INS		
07.401 N.A.M.I.C.O. & OTHER INCOME	0	12,227
07.402		
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	0	12,227

NOTES TO FINANCIAL STATEMENTS

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 1 - COMMON INTERROGATORIES GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]

1.2 If yes, explain:
.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

3.1 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]

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, attach an organizational chart.

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 entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] NA []
If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2001

7.2 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. 12/31/1997

7.3 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). 06/12/1998

7.4 By what department or departments?
Insurance Department of the State of Ohio.....

8.1 Has this 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? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

8.2 If yes, give full information:
.....

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]
 9.2 If yes, explain:

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

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

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$0

12. Amount of real estate and mortgages held in short-term investments: \$0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No []

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$61,095	\$61,095
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$61,095	\$61,095
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

15. Excluding items in Schedule E, 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 Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

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

1 Name of Custodian(s)	2 Custodian Address

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Fifth Third Securities, Inc.	34 Fountain Square Plaza Cincinnati, Oh. 45202	Brokerage firm insured by SIPC
Salomon Smith Barney	1111 Superior Ste 1800 Cleveland, Oh. 44114	Brokerage firm insured by SIPC

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
Fifth Third Securities, Inc.	James R. Rowlette	34 Fountain Square Plaza Cincinnati, Oh 45202
Salomon Smith Barney	Mike Maynard	1111 Superior Ave. Suite 1800 Cleveland, Oh. 44114

GENERAL INTERROGATORIES

(continued)

PART 2 PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?..... Yes [] No [] NA [X]

If yes, attach an explanation.

2. Has the 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 the risk, or portion thereof, reinsured? Yes [] No [X]

If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled?..... Yes [] No [X]

3.2 If yes, give full and complete information thereto.

.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of tabular reserves) discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
.....
.....
.....
TOTAL		

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	591,369	580,808		630,160
2. Increase (decrease) by adjustment	(10,561)	(10,562)		(42,944)
3. Cost of acquired				4,153
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period	580,808	570,246		591,369
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	580,808	570,246		591,369
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	580,808	570,246		591,369

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION**Other Invested Assets Included in Schedule BA**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	20,189	17,332		35,408
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	2,857	2,349		15,219
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	17,332	14,983		20,189
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	17,332	14,983		20,189
12. Total nonadmitted amounts	17,332	14,983		20,189
13. Statement value of long-term invested assets at end of current period	0	0		

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	13,569,890	825,558	1,072,206	(2,268)	13,569,890	13,320,974		13,245,284
2. Class 2	1,185,034		.0	.82	1,185,034	1,185,116		1,184,953
3. Class 3	126,933		45,933		126,933	81,000		126,835
4. Class 4								
5. Class 5								
6. Class 6	4,680			(4,680)	4,680	0		4,680
7. Total Bonds	14,886,537	825,558	1,118,139	(6,866)	14,886,537	14,587,090		14,561,752
PREFERRED STOCK								
8. Class 1	138,776			2,936	138,776	141,712		241,580
9. Class 2	185,610			(5,830)	185,610	179,780		87,180
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	324,386			(2,894)	324,386	321,492		328,760
15. Total Bonds and Preferred Stock	15,210,923	825,558	1,118,139	(9,760)	15,210,923	14,908,582		14,890,512

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Market Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	NONE				

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period .....	.0	.0		314,084
2. Cost of short-term investments acquired				
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments				314,084
7. Book/adjusted carrying value, current period .....	.0	.0		.0
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8) .....	.0	.0		.0
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10) .....	.0	.0		.0
12. Income collected during period .....				.916
13. Income earned during period				432

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART F- SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset							
1	2	3	4	5	Derivative Instruments Open		Cash Instrument(s) Held					
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description	
					NONE							
9999999 Totals						XXX		XXX	XXX			XXX

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value .....	XXX		XXX		XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value .....	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory										

NONE

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No					
2. Alaska	AK	No					
3. Arizona	AZ	No					
4. Arkansas	AR	No					
5. California	CA	No					
6. Colorado	CO	No					
7. Connecticut	CT	No					
8. Delaware	DE	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	No					
14. Illinois	IL	No					
15. Indiana	IN	No					
16. Iowa	IA	No					
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	No					
22. Massachusetts	MA	No					
23. Michigan	MI	No					
24. Minnesota	MN	No					
25. Mississippi	MS	No					
26. Missouri	MO	No					
27. Montana	MT	No					
28. Nebraska	NE	No					
29. Nevada	NV	No					
30. New Hampshire	NH	No					
31. New Jersey	NJ	No					
32. New Mexico	NM	No					
33. New York	NY	No					
34. North Carolina	NC	No					
35. North Dakota	ND	No					
36. Ohio	OH	Yes	8,534,310	7,682,397	5,037,419	4,929,819	4,872,890
37. Oklahoma	OK	No					
38. Oregon	OR	No					
39. Pennsylvania	PA	No					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	No					
44. Texas	TX	No					
45. Utah	UT	No					
46. Vermont	VT	No					
47. Virginia	VA	No					
48. Washington	WA	No					
49. West Virginia	WV	No					
50. Wisconsin	WI	No					
51. Wyoming	WY	No					
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. U.S. Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a) 1		8,534,310	7,682,397	5,037,419	4,929,819	4,872,890
DETAILS OF WRITE-INS							
5701.	XXX						
5702.	XXX						
5703.	XXX						
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX					
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX					

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

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	7,642	26,000	340.2	
2. Allied Lines	1,371	0		
3. Farmowners multiple peril	812,908	442,515	54.4	47.8
4. Homeowners multiple peril	1,631,573	1,496,446	91.7	89.2
5. Commercial multiple peril	373,087	304,454	81.6	74.1
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	28,252	7,304	25.9	45.3
10. Financial guaranty				
11.1. Medical malpractice - occurrence				
11.2. Medical malpractice - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1. Other liability - occurrence	193,847	75,239	38.8	39.6
17.2. Other liability - claims-made				
18.1. Products liability - occurrence				
18.2. Products liability - claims-made				
19.1,19.2. Private passenger auto liability	2,446,186	1,760,527	72.0	64.0
19.3,19.4. Commercial auto liability				
21. Auto physical damage	1,930,087	1,510,978	78.3	74.7
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	8,411	(392)	(4.7)	
27. Boiler and machinery				
28. Credit				
29. International				
30. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	356,724	165,457	46.4	73.7
34. Totals	7,790,088	5,788,528	74.3	70.3
DETAILS OF WRITE-INS				
3301. Fire & EC	356,724	165,457	46.4	73.7
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	356,724	165,457	46.4	73.7

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	2,352	8,147	8,234
2. Allied Lines	816	2,289	2,353
3. Farmowners multiple peril	451,511	831,294	826,255
4. Homeowners multiple peril	974,116	1,689,493	1,513,322
5. Commercial multiple peril	188,685	373,384	332,097
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	12,614	30,239	28,661
10. Financial guaranty			
11.1. Medical malpractice - occurrence			
11.2. Medical malpractice - claims-made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1. Other liability - occurrence	98,113	209,683	194,019
17.2. Other liability - claims-made			
18.1. Products liability - occurrence			
18.2. Products liability - claims-made			
19.1,19.2. Private passenger auto liability	1,441,582	2,791,834	2,506,588
19.3,19.4. Commercial auto liability			
21. Auto physical damage	1,146,612	2,240,095	1,921,928
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft	4,303	8,995	8,990
27. Boiler and machinery			
28. Credit			
29. International			
30. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business	171,344	348,857	339,950
34. Totals	4,492,048	8,534,310	7,682,397
DETAILS OF WRITE-INS			
3301. Fire & EC	171,344	348,857	339,950
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	171,344	348,857	339,950

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	.533	.269	.802	.174		.174	.384		.158	.543	.26	(.111)	(.85)
2. 2000	.384	.790	1,174	.153	.1	.154	.230	.1	.525	.756	.0	(.263)	(.264)
3. Subtotals 2000 + Prior	.917	1,059	1,976	.328	.1	.328	.615	.1	.683	1,299	.25	(.374)	(.349)
4. 2001	2,124	.757	2,881	1,043	.327	1,370	1,107	.293	.205	1,604	.25	.68	.93
5. Subtotals 2001 + Prior	3,041	1,816	4,857	1,370	.328	1,698	1,721	.294	.888	2,903	.50	(.306)	(.256)
6. 2002	XXX	XXX	XXX	XXX	.3,396	.3,396	XXX	.1,801	.458	.2,259	XXX	XXX	XXX
7. Totals	3,041	1,816	4,857	1,370	3,724	5,094	1,721	2,095	1,346	5,163	.50	(.306)	(.256)
8. Prior Year-End's Surplus As Regards Policyholders	12,516										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 1.7	2. (16.9)	3. (5.3)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (2.0)

(a) Should Equal Prior Year-End Annual Statement; Page 3, Col. 1, Lines 1 + 3

(b) Should Equal Q.S. Page 3, Col. 1, Lines 1 and 3.

(c) Should Also Equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

- 1. Will the SVO Compliance Certification be filed with this statement?Yes.....
- 2. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?No.....
- 3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?No.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



Supplement A to Schedule T (Document Identifier 450) here:



OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
NONE								
9999999 - Totals								

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Current Quarter, including Payments during the Final Year on Sales under Contract**

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													
NONE															
9999999 Totals															

EO1

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	Location		4	5	6	7	8	9	10	11
Loan Number	2 City	3 State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
NONE										
9999999 Totals										XXX

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2 City	3 State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
NONE												
9999999 Totals												

E02

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
NONE									
9999999 Totals									

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
Mid Ohio Insurance Company	Columbus	Ohio	Repayment	01/01/1995	20,189			20,189	2,349			
1499999 - Any Other Class of Invested Assets					20,189			20,189	2,349			
9999999 Totals												

E03

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
US GOVERNMENT OBLIGATIONS - U.S.								
912828-AC-4	United States Treasury Notes	05/31/2002	Fifth Third Bank		126,394	126,000	240	1
COUNTRY TOTAL					126,394	126,000	240	XXX
0399999 - Total - Bonds - U.S. Government								
INDUSTRIAL & MISCELLANEOUS - U.S.								
09700P-AZ-1	Boeing Cap Corp.	06/04/2002	Fifth Third Bank		100,000	100,000	0	1PE
22541L-AC-7	Credit Suisse First Boston USA Inc.	05/14/2002	Fifth Third Bank		99,750	100,000	2,275	1PE
3133MN-TQ-4	Federal Home Loan Bank	05/14/2002	Smith Barney		95,000	95,000	0	1
364725-AC-5	Gannett Co Inc.	05/14/2002	Fifth Third Bank		102,000	100,000	1,116	1Z
36962G-XS-8	General Electric Cap Corp.	06/06/2002	VARIOUS		200,940	200,000	3,345	1
532457-AU-2	Eli Lilly & Co.	05/09/2002	Smith Barney		101,474	100,000	950	1PE
COUNTRY TOTAL					699,164	695,000	7,686	XXX
4599999 - Total - Bonds - Industrial, Misc.								
6099997 - Total - Bonds - Part 3								
6099998 - Total - Bonds - Part 5								
6099999 - Total - Bonds								
6599998 - Total - Preferred Stocks - Part 5								
6599999 - Total - Preferred Stocks								
BANKS, TRUST AND INSURANCE COMPANIES - U								
141499-10-3	Fifth Third Balanced Fund Class A	06/21/2002	Div & Cap Gains Reinvest	17,470	202		0	U
COUNTRY TOTAL					202	XXX	0	XXX
6799999 - Total - Common Stocks - Banks, Trusts, Insurance								
INDUSTRIAL & MISCELLANEOUS - U.S.								
00845V-10-0	Agere Systems Inc.	06/04/2002	Fifth Third Bank	16,000	0		0	L
00845V-20-9	Agere Systems Inc.	06/03/2002	Fifth Third Bank	396,000	0		0	L
COUNTRY TOTAL					0	XXX	0	XXX
6899999 - Total - Common Stocks - Industrial, Misc.								
7099997 - Total - Common Stocks - Part 3								
7099998 - Total - Common Stock - Part 5								
7099999 - Total - Common Stocks								
7199999 - Total - Preferred and Common Stocks								
7299999 - Totals					825,760	XXX	7,926	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

E04

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)	
STATES, TERRITORIES, POSSESSIONS - U.S.																	
OHIO																	
186406-BX-1	Cleveland Oh State Univ Gen Rpts	05/21/2002	MATURITY		100,000	100,000	100,000	100,000	.0	.0	.0	.0	.0	2,500		1	
677553-J2-6	Ohio St Bldg Auth Trans Bldg	05/13/2002	CALLED@102.0000000		102,000	100,000	98,747	99,865	38	.0	.0	2,135	2,135	5,694		1PE	
STATE TOTAL					202,000	200,000	198,747	199,865	38	0	0	2,135	2,135	8,194	XXX	XXX	
COUNTRY TOTAL					202,000	200,000	198,747	199,865	38	0	0	2,135	2,135	8,194	XXX	XXX	
1799999 - Bonds - States, Territories and Possessions					202,000	200,000	198,747	199,865	38	0	0	2,135	2,135	8,194	XXX	XXX	
POLITICAL SUBDIVISIONS - U.S.																	
OHIO																	
082088-CH-6	Benjamin Logan LSD Ohio	05/30/2002	Fifth Third Bank		126,000	120,000	120,000	120,000	.0	.0	.0	6,000	6,000	2,852		1PE	
STATE TOTAL					126,000	120,000	120,000	120,000	0	0	0	6,000	6,000	2,852	XXX	XXX	
COUNTRY TOTAL					126,000	120,000	120,000	120,000	0	0	0	6,000	6,000	2,852	XXX	XXX	
2499999 - Bonds - Political Subdivisions					126,000	120,000	120,000	120,000	0	0	0	6,000	6,000	2,852	XXX	XXX	
SPECIAL REVENUE AND ASSESSMENTS - U.S.																	
KENTUCKY																	
491026-JY-7	Kenton Cnty, Ky. Aprt Brd Rev	04/22/2002	CALLED		101,878	100,000	99,566	99,901	11	.0	.0	1,977	1,977	3,100		1PE	
STATE TOTAL					101,878	100,000	99,566	99,901	11	0	0	1,977	1,977	3,100	XXX	XXX	
OHIO																	
199491-AJ-0	Columbus, Oh Ser 1 Lt	06/10/2002	MATURITY		100,000	100,000	101,212	100,003	(98)	.0	.0	(3)	(3)	2,250		1PE	
199561-EV-9	Columbus, Oh Swr Rev Rfdg	05/31/2002	CALLED@102.0000000		51,000	50,000	54,895	52,826	(196)	.0	.0	(1,826)	(1,826)	1,562		1PE	
575313-AM-3	Mason Ohio Wtrworks Sys Mtg Rev	04/02/2002	CALLED		104,113	100,000	100,000	100,000	.0	.0	.0	4,113	4,113	0		1PE	
STATE TOTAL					255,113	250,000	256,107	252,829	(294)	0	0	2,284	2,284	3,812	XXX	XXX	
COUNTRY TOTAL					356,991	350,000	355,673	352,730	(283)	0	0	4,261	4,261	6,912	XXX	XXX	
3199996 - Bonds - Special Revenues - United States					5,991								5,991	5,991			XXX
3199999 - Bonds - Special Revenues					356,991	350,000	355,673	352,730	(283)	0	0	4,261	4,261	6,912	XXX	XXX	
INDUSTRIAL & MISCELLANEOUS - U.S.																	
010392-DH-8	Alabama Power Co	05/02/2002	Smith Barney		99,000	100,000	91,241	92,722	293	.0	.0	6,278	6,278	2,847		1	
079867-AQ-0	Bellsouth Telecommunications	06/17/2002	Smith Barney		1,859	1,859	1,866	1,866	.0	.0	.0	(7)	(7)	0		1	
31364K-MZ-0	Federal National Mortgage Assn	05/06/2002	CALLED@100.0000000		100,000	100,000	100,000	100,000	.0	.0	.0	0	0	3,125		1PE	
3136FO-DR-0	Federal National Mortgage Assn	06/21/2002	Fifth Third Bank		105,000	105,000	104,987	104,988	(12)	.0	.0	12	12	4,588		1PE	
79549B-BJ-5	Salomon, Inc Notes	05/15/2002	MATURITY		100,000	100,000	104,990	100,000	(528)	.0	.0	0	0	3,600		1PE	
983931-BH-8	Xerox Credit Corp	05/02/2002	Smith Barney		23,375	50,000	45,067	45,968	133	.0	.0	(22,593)	(22,593)	3,701		3	
COUNTRY TOTAL					429,234	456,859	448,151	445,544	(113)	0	0	(16,310)	(16,310)	17,861	XXX	XXX	
4599999 - Bonds - Industrial and Miscellaneous					429,234	456,859	448,151	445,544	(113)	0	0	(16,310)	(16,310)	17,861	XXX	XXX	
6099997 - Bonds - Part 4					1,114,225	1,126,859	1,122,571	1,118,139	(358)	0	0	(3,914)	(3,914)	35,820	XXX	XXX	
6099998 - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	XXX	XXX	
6099999 - Total - Bonds					1,114,225	1,126,859	1,122,571	1,118,139	(358)	0	0	(3,914)	(3,914)	35,820	XXX	XXX	
6599998 - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	XXX	0	XXX
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	XXX	0	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.																	
549463-10-7	Lucent Technologies Inc	06/18/2002	Fifth Third Bank		0.000	2	0	0	0	0	0	2	2	0		1	
COUNTRY TOTAL					2	XXX	0	0	0	0	0	2	2	XXX	0	XXX	
6899999 - Common Stocks - Industrial and Miscellaneous					2	XXX	0	0	0	0	0	0	2	2	XXX	0	XXX
7099997 - Common Stocks - Part 4					2	XXX	0	0	0	0	0	2	2	XXX	0	XXX	
7099998 - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	XXX	0	XXX
7099999 - Total - Common Stocks					2	XXX	0	0	0	0	0	2	2	XXX	0	XXX	
7199999 - Total - Preferred and Common Stocks					2	XXX	0	0	0	0	0	2	2	XXX	0	XXX	
7299999 Totals					1,114,227	XXX	1,122,571	1,118,139	(358)	0	0	(3,912)	(3,912)	35,820	0	XXX	

(a) For all common stock bearing the NAIC designation "U" provide the number of such issues

E05

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
NONE													
2599999 - Subtotal - Hedging Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

E06

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income
NONE													
2599999 - Subtotal - Hedging Transactions								XXX					
2699999 - Subtotal - Income Generation Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

STATEMENT AS OF JUNE 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure	
NONE															
2599999 - Subtotal - Hedging Transactions								XXX							
2799999 - Subtotal - Other Derivative Transactions								XXX							
9999999 - Totals								XXX							

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open at Current Statement Date

1	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure
NONE												
2599999 - Subtotal - Hedging Transactions						XXX	XXX					
2799999 - Subtotal - Other Derivative Transactions						XXX	XXX					
9999999 - Totals						XXX	XXX					

E07

