

**QUARTERLY STATEMENT**AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE**WAYNE MUTUAL INSURANCE COMPANY**

NAIC Group Code	0000 (Current Period)	0000 (Prior Period)	NAIC Company Code	16799	Employer's ID Number	34-0606100
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 (Street and Number)		Wooster, OH 44691 (City or Town, State and Zip Code)			
Main Administrative Office	3873 Cleveland Road (Street and Number)		Wooster, OH 44691 330-345-8100 (Area Code) (Telephone Number) (Extension)			
Mail Address	3873 Cleveland Road (Street and Number or P.O. Box)		Wooster, OH 44691 330-345-8100-0024 (Area Code) (Telephone Number)			
Primary Location of Books and Records	3873 Cleveland Road (Street and Number)		Wooster, OH 44691 330-345-8100-0024 (Area Code) (Telephone Number)			
Internet Website Address	http://www.waynemutual.com					
Statement Contact	Tod James Carmony (Name)		330-345-8100-0024 (Area Code) (Telephone Number) (Extension)			
	tod_carmony@waynemutual.com (E-mail Address)		330-345-8775 (FAX Number)			
Policyowner Relations Contact	3873 Cleveland Road (Street and Number)		Wooster, OH 44691 330-345-8100-0027 (Area Code) (Telephone Number) (Extension)			

OFFICERS

PRESIDENT	TOD JAMES CARMONY	TREASURER	TOD JAMES CARMONY
SECRETARY	MORRIS STUTZMAN		

VICE PRESIDENTS

RICHARD MICHAEL MILLER	DAVID EDWARD TSCHANTZ	TIMOTHY JOHN SUPPES
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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 } ss
County of

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
PresidentMorris Stutzman
SecretaryTod James Carmony
TreasurerSubscribed and sworn to before me this
day of , 2002

STATEMENT AS OF SEPTEMBER 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	14,395,928		14,395,928	14,561,753
2. Stocks:				
2.1 Preferred stocks	330,982		330,982	328,760
2.2 Common stocks	3,596,363	61,095	3,535,268	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)	559,767		559,767	591,370
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 971,246 and short-term investments \$)	971,246		971,246	1,216,189
6. Other invested assets	12,592	12,592		
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	19,866,878	73,687	19,793,191	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)	3,746,443		3,746,443	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	19,775		19,775	791
15. Federal and foreign income tax recoverable and interest thereon (including \$ 308,500 net deferred tax asset)	655,080		655,080	138,480
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	235,394		235,394	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				6,816
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted	217,442	217,442		
25. Aggregate write-ins for other than invested assets	42,559	4,100	38,459	500
26. Total assets excluding protected cell assets (Lines 9 through 25)	24,783,571	295,229	24,488,342	24,374,066
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	24,783,571	295,229	24,488,342	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. DEPOSITS WITH REINSURANCE COMPANIES	37,959		37,959	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	42,559	4,100	38,459	500

STATEMENT AS OF SEPTEMBER 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 \$ 2,844,000)	5,098,811	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	279,708	214,782
5. Other expenses (excluding taxes, licenses and fees)	97,955	46,852
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	104,636	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 \$)	7,100,100	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)		230,054
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	64,592	34,436
15. Remittances and items not allocated	0	
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 \$		8,219
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	13,279,021	11,857,946
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	13,279,021	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)	11,209,321	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)	11,209,321	12,516,120
36. TOTALS	24,488,342	24,374,066
DETAILS OF WRITE-INS		
2301. NAMICO REINSURANCE FACILITY	8,219	
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)	8,219	
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 SEPTEMBER 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 \$ 12,979,340)	11,865,045	10,725,443	14,388,588
1.2 Assumed (written \$ 1,102,325)	1,102,325	785,097	1,079,877
1.3 Ceded (written \$ 11,877,015)	10,762,720	9,940,346	13,308,711
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 8,022,155):			
2.1 Direct	7,830,217	7,452,324	10,360,417
2.2 Assumed			
2.3 Ceded	(86,408)	766,482	692,648
2.4 Net	7,916,625	6,685,842	9,667,769
3. Loss expenses incurred	867,930	752,580	272,250
4. Other underwriting expenses incurred	3,778,311	3,439,427	4,558,179
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	12,562,866	10,877,849	14,498,198
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(1,800,146)	(937,503)	(1,189,487)
INVESTMENT INCOME			
9. Net investment income earned	504,661	593,342	770,005
10. Net realized capital gains or (losses)	43,038	194,486	264,134
11. Net investment gain (loss) (Lines 9 + 10)	547,699	787,828	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	(5,470)	5,556	19,045
15. Total other income (Lines 12 through 14)	(5,470)	5,556	19,045
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(1,257,917)	(144,119)	(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)	(1,257,917)	(144,119)	(136,303)
19. Federal and foreign income taxes incurred	(208,100)	(33,238)	(31,618)
20. Net income (Line 18 minus Line 19)(to Line 22)	(1,049,817)	(110,881)	(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)	(1,049,817)	(110,881)	(104,685)
23. Net unrealized capital gains or losses	(979,679)	(678,964)	(635,583)
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	586,300	120,500	113,200
26. Change in nonadmitted assets	51,179	(18,288)	(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)	(1,306,799)	(448,281)	(482,332)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	11,209,321	12,550,171	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	(5,470)	5,556	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)	(5,470)	5,556	19,045
3601.		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 SEPTEMBER 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	10,771,684	13,557,684
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	8,035,865	10,282,478
3. Underwriting expenses paid	3,678,900	4,425,392
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(943,081)	(1,150,186)
6. Net investment income	526,530	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	30,156	3,378
7.4 Aggregate write-ins for miscellaneous items	12,371	12,227
7.5 Total other income (Lines 7.1 to 7.4)	42,527	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)	(374,024)	(364,794)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	2,185,202	4,121,498
11.2 Stocks	388,211	1,023,168
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets	7,597	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)	2,581,010	5,159,885
12. Cost of investments acquired (long-term only):		
12.1 Bonds	2,172,240	3,403,947
12.2 Stocks	323,272	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)	2,495,512	4,272,814
13. Net Cash from investments (Line 11.8 minus Line 12.7)	85,498	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	43,583	18,253
14.6 Total (Lines 14.1 to 14.5)	43,583	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	42,870	
15.5 Total (Lines 15.1 to 15.4)		42,870
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	43,583	(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)	(244,943)	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)	971,246	1,216,189
DETAILS OF WRITE-INS		
07.401 N.A.M.I.C.O. & OTHER INCOME	12,371	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)	12,371	12,227

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

NOTES TO FINANCIAL STATEMENTS

INCOME TAXES - The components of the net deferred tax asset at September 30, 2002 are as follows:

Total of all deferred tax assets	\$ 412,200
Total of all deferred tax liabilities	103,700
The Total of all DTAs admitted	308,500

CEDED LOSSES INCURRED - The company carries Aggregate Excess of Loss Reinsurance Policies that are triggered when loss ratios as determined in the policies exceed specified ratios. The ratios are 75% and 72.5% of subject premiums for the accident years of 2002 and 2001, respectively. The projected recoveries for 2001, have declined as the projected loss ratio has improved and created a deficit in ceded losses incurred as follows:

Reinsurance on paid losses	\$ 144,847
Aggregate reinsurance anticipated 2002 losses	475,689
Change in reinsurance anticipated 2001 losses:	
Balance at December 31, 2001	\$ 1,946,608
Balance at September 30, 2002	<u>1,239,664</u>
Change in reinsurance anticipated	<u>- 706,944</u>
Reported Ceded losses incurred	- 86,408

STATEMENT AS OF SEPTEMBER 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.)

**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 SEPTEMBER 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	\$	\$
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 Ave Suite 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.....	111 Superior Ave Suite 1800 Cleveland, Oh 44114.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE WAYNE MUTUAL INSURANCE COMPANY**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:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT			DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR
.....
.....
.....
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	570,246	630,160
2. Increase (decrease) by adjustment	(10,561)	(10,562)	(10,479)	(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	559,767	591,369
9. Total valuation allowance	580,808	570,246	559,767	591,369
10. Subtotal (Lines 8 plus 9)	580,808	570,246	559,767	591,369
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	580,808	570,246	559,767	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				

NONE**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	14,983	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	2,391	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	12,592	20,189
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	17,332	14,983	12,592	20,189
12. Total nonadmitted amounts	17,332	14,983	12,592	20,189
13. Statement value of long-term invested assets at end of current period	0	0	0	0

STATEMENT AS OF SEPTEMBER 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	13,320,974	663,300	707,276	(93,253)	13,569,890	13,320,974	13,183,745	13,245,284
2. Class 2	1,185,116			(92,931)	1,185,034	1,185,116	1,092,185	1,184,953
3. Class 3	81,000				126,933	81,000	81,000	126,835
4. Class 4								
5. Class 5								
6. Class 6				39,000	4,680		39,000	4,680
7. Total Bonds	14,587,090	663,300	707,276	(147,184)	14,886,537	14,587,090	14,395,930	14,561,752
PREFERRED STOCK								
8. Class 1	141,712			2,440	138,776	141,712	144,152	241,580
9. Class 2	179,780			7,050	185,610	179,780	186,830	87,180
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	321,492			9,490	324,386	321,492	330,982	328,760
15. Total Bonds and Preferred Stock	14,908,582	663,300	707,276	(137,694)	15,210,923	14,908,582	14,726,912	14,890,512

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter				
	1 Book/Adjusted Carrying Value	2 Original Value	3 Actual Cost	4 Amount of Interest Received Current Quarter
80999999 Totals	NONE		XXX	
				5 Paid for Accrued Interest

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned		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					314,084
2. Cost of short-term investments acquired				0	
3. Increase (decrease) by adjustment				0	
4. Increase (decrease) by foreign exchange adjustment				0	
5. Total profit (loss) on disposal of short-term investments				0	
6. Consideration received on disposal of short-term investments				0	314,084
7. Book/adjusted carrying value, current period					
8. Total valuation allowance				0	
9. Subtotal (Lines 7 plus 8)					
10. Total nonadmitted amounts				0	
11. Statement value (Lines 9 minus 10)					
12. Income collected during period				0	.916
13. Income earned during period				0	432

STATEMENT AS OF SEPTEMBER 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 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	Derivative Instruments Open		Cash Instrument(s) Held		10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
					6 Description	7 Fair Value	8 CUSIP	9 Description			
9999999 Totals					XXX		XXX	XXX			XXX

NONE

STATEMENT AS OF SEPTEMBER 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									
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									
7. Ending Inventory										

NONE

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

SCHEDULE F DED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
		AFFILIATES		
.10348	.06-1430254	US INSURERS		
13897	.42-0245840	Arch Reins Co.	Nebraska.....	Yes.....
.11266	.13-6107326	Farmers Mut Hail Ins. Co of Ia.	Iowa.....	Yes.....
14788	.02-0170490	Gerling Global Reins Corp of US.	New York.....	Yes.....
		Natl Grange Mut Ins Co	New Hampshire.....	Yes.....
		POOLS AND ASSOCIATIONS		
		ALL OTHER INSURERS		
.00000	.AA-1120126	Alea London Ltd.	United Kingdom.....	Yes.....
.00000	.AA-1126557	Lloyds Syndicate Number 557	United Kingdom.....	Yes.....
.00000	.AA-1127183	Lloyds Syndicate Number 1183	United Kingdom.....	Yes.....
.00000	.AA-1127414	Lloyds Syndicate Number 1414	United Kingdom.....	Yes.....
.00000	.AA-1128001	Lloyds Syndicate Number 2001	United Kingdom.....	Yes.....
.00000	.AA-1128987	Lloyds Syndicate Number 2987	United Kingdom.....	Yes.....

STATEMENT AS OF SEPTEMBER 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	12,979,340	11,758,278	7,563,815	7,261,229	4,742,063
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	12,979,340	11,758,278	7,563,815	7,261,229	4,742,063
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.

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

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

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

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	11,359	25,412	.223.7	
2. Allied Lines	2,842	0		
3. Farmowners multiple peril	1,232,537	495,362	.40.2	.59.8
4. Homeowners multiple peril	2,516,333	1,804,656	.71.7	.79.3
5. Commercial multiple peril	552,482	377,404	.68.3	.64.1
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	39,871	11,621	.29.1	.50.1
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	297,917	188,687	.63.3	.39.0
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	3,710,034	2,716,327	.73.2	.72.9
19.3,19.4 Commercial auto liability				
21. Auto physical damage	2,958,105	2,004,151	.67.8	.69.1
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	12,847	331	.2.6	
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	530,718	206,266	.38.9	.52.9
34. Totals	11,865,045	7,830,217	.66.0	.69.5
DETAILS OF WRITE-INS				
3301. FIRE & EXTENDED COVERAGE COMBINED	530,718	206,266	.38.9	.52.9
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)	530,718	206,266	.38.9	.52.9

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	1,138	.9,285	.10,605
2. Allied Lines	6,363	.8,652	.2,596
3. Farmowners multiple peril	409,632	1,240,926	.1,215,539
4. Homeowners multiple peril	.962,171	2,651,664	.2,433,370
5. Commercial multiple peril	174,604	.547,988	.505,694
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	10,264	40,503	.37,889
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	104,799	.314,482	.262,751
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	1,408,063	4,199,897	.3,833,267
19.3,19.4 Commercial auto liability			
21. Auto physical damage	1,204,681	3,444,776	.2,947,937
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft	3,949	12,944	.11,534
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	159,366	.508,223	.497,096
34. Totals	4,445,030	12,979,340	.11,758,278
DETAILS OF WRITE-INS			
3301. Fire & EC	159,366	.508,223	.497,096
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)	159,366	508,223	.497,096

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

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened and open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)			
1. 1999 + Prior	533	269	802	232		232	322		127	449	21	(142)	(121)			
2. 2000	384	790	1,174	187	5	192	260	4	563	826	62	(218)	(156)			
3. Subtotals 2000 + Prior	917	1,059	1,976	419	5	424	582	4	690	1,275	83	(360)	(277)			
4. 2001	2,124	757	2,881	1,332	342	1,675	738	357	217	1,312	(54)	159	106			
5. Subtotals 2001 + Prior	3,041	1,816	4,857	1,751	348	2,099	1,319	361	907	2,587	29	(201)	(171)			
6. 2002	XXX	XXX	XXX	XXX	5,332	5,332	XXX	2,047	990	3,037	XXX	XXX	XXX			
7. Totals	3,041	1,816	4,857	1,751	5,680	7,431	1,319	2,407	1,897	5,624	29	(201)	(171)			
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.	1.0	2.	(11.1)	3.	(3.5)
														Col. 13, Line 7 As a % of Col. 1 Line 8	4.	(1.4)

(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:

Trusted Surplus Statement (Document Identifier 490) here:



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



OVERFLOW PAGE FOR WRITE-INS

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

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

SCHEDULE A - PART 3

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

9999999 Totals

10

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

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								
9999999 Totals										XXX

SCHEDULE B - PART 2

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

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest 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										
9999999 Totals												

E02

STATEMENT AS OF SEPTEMBER 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	2,391			
1499999 - Any Other Class of Invested Assets					20,189			20,189	2,391			
9999999 Totals					20,189			20,189	2,391			

STATEMENT AS OF SEPTEMBER 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)
INDUSTRIAL & MISCELLANEOUS - U.S.								
020002-AC-5.....	A11state Corp.....	08/27/2002.....	Fifth Third Bank.....	116,500.....	100,000.....	100,000.....	1,563.....	1PE.....
066365-BX-4.....	Bankers Tr NY Corp.....	08/01/2002.....	Fifth Third Bank.....	113,500.....	100,000.....	100,000.....	1,688.....	1PE.....
291011-AP-9.....	Emerson Electric Co.....	08/27/2002.....	Fifth Third Bank.....	104,400.....	100,000.....	100,000.....	1,641.....	1PE.....
3136F2-BU-1.....	Federal Natl Mtg Assn.....	08/02/2002.....	Smith Barney.....	100,000.....	100,000.....	100,000.....	0.....	1PE.....
36962C-LF-9.....	General Electric Cap Corp.....	08/06/2002.....	Fifth Third Bank.....	111,200.....	100,000.....	100,000.....	2,760.....	1PE.....
577778-BB-8.....	May Dept Stores.....	08/27/2002.....	Fifth Third Bank.....	117,700.....	100,000.....	100,000.....	318.....	1PE.....
COUNTRY TOTAL - U.S.					663,300.....	600,000.....	7,968.....	XXX.....
4599999 - Total - Bonds - Industrial, Misc.					663,300.....	600,000.....	7,968.....	XXX.....
6099997 - Total - Bonds - Part 3					663,300.....	600,000.....	7,968.....	XXX.....
6099999 - Total - Bonds					663,300.....	600,000.....	7,968.....	XXX.....
6599999 - Total - Preferred Stocks					0.....	XXX.....	0.....	XXX.....
PUBLIC UTILITIES - U.S.								
025537-10-1.....	American Electric Power, Inc.....	07/23/2002.....	Fifth Third Bank.....	1,000,000.....	25,340.....	25,340.....	0.....	U.....
COUNTRY TOTAL - U.S.					25,340.....	XXX.....	0.....	XXX.....
6699999 - Total - Common Stocks - Public Utilities					25,340.....	XXX.....	0.....	XXX.....
BANKS, TRUST AND INSURANCE COMPANIES - U.S.								
141499-10-3.....	Fifth Third Balanced Fund Class A.....	09/20/2002.....	Div & Cap Gains Reinvest.....	32,407.....	341.....	341.....	0.....	U.....
COUNTRY TOTAL - U.S.					341.....	XXX.....	0.....	XXX.....
6799999 - Total - Common Stocks - Banks, Trusts, Insurance					341.....	XXX.....	0.....	XXX.....
INDUSTRIAL & MISCELLANEOUS - U.S.								
219350-10-5.....	Corning Inc.....	07/23/2002.....	Fifth Third Bank.....	1,000,000.....	3,322.....	3,322.....	0.....	U.....
256605-10-6.....	Dole Food Inc.....	09/20/2002.....	Smith Barney.....	1,000,000.....	24,894.....	24,894.....	0.....	1.....
294821-40-0.....	L M Ericsson Tel Co CL B.....	09/19/2002.....	Smith Barney.....	1,000,000.....	409.....	409.....	0.....	U.....
451713-10-1.....	Ikon Office Solutions Inc.....	07/29/2002.....	Smith Barney.....	3,000,000.....	24,983.....	24,983.....	0.....	U.....
COUNTRY TOTAL - U.S.					53,609.....	XXX.....	0.....	XXX.....
6899999 - Total - Common Stocks - Industrial, Misc.					53,609.....	XXX.....	0.....	XXX.....
7099997 - Total - Common Stocks - Part 3					79,290.....	XXX.....	0.....	XXX.....
7099998 - Total - Common Stock - Part 5					420.....	XXX.....	0.....	XXX.....
7099999 - Total - Common Stocks					79,710.....	XXX.....	0.....	XXX.....
7199999 - Total - Preferred and Common Stocks					79,710.....	XXX.....	0.....	XXX.....
7299999 - Totals					743,010.....	XXX.....	7,968.....	XXX.....

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

STATEMENT AS OF SEPTEMBER 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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
STATES, TERRITORIES, POSSESSIONS - U.S.																
OHIO																
676901-V9-9	Ohio State Hsg Fin Agcy	08/20/2002	VARIOUS	10,000	10,000	10,000	10,000	0	0	0	0	0	0	444		1PE
677594-BQ-5	Oh State Parking Facs	07/01/2002	CALLED @ 100.0000000	10,000	10,000	10,000	10,000	0	0	0	0	0	0	363		1
STATE TOTAL				20,000	20,000	20,000	20,000	0	0	0	0	0	0	806	XXX	XXX
COUNTRY TOTAL - U.S.				20,000	20,000	20,000	20,000	0	0	0	0	0	0	806	XXX	XXX
1799999 - Bonds - States, Territories and Possessions				20,000	20,000	20,000	20,000	0	0	0	0	0	0	806	XXX	XXX
POLITICAL SUBDIVISIONS - U.S.																
OHIO																
863869-AX-1	Student Loan Funding Corp Cinci	08/01/2002	MATURITY	40,000	40,000	40,000	40,000	0	0	0	0	0	0	2,300		1PE
STATE TOTAL				40,000	40,000	40,000	40,000	0	0	0	0	0	0	2,300	XXX	XXX
COUNTRY TOTAL - U.S.				40,000	40,000	40,000	40,000	0	0	0	0	0	0	2,300	XXX	XXX
2499999 - Bonds - Political Subdivisions				40,000	40,000	40,000	40,000	0	0	0	0	0	0	2,300	XXX	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.																
059438-AD-3	Banc One Corp	07/23/2002	MATURITY	100,000	100,000	100,750	100,002	(42)	0	0	0	(2)	(2)	7,250		1PE
194160-CL-2	Colgate-Palmolive Co	09/20/2002	Fifth Third Bank	105,000	105,000	99,225	99,716	(5,284)	0	0	0	5,284	5,284	4,804		1PE
25468P-BE-5	Walt Disney Co	07/29/2002	CALLED @ 100.0000000	50,000	50,000	50,000	50,000	0	0	0	0	0	0	1,896		1PE
3133MN-TQ-4	Federal Home Loan Bank	09/10/2002	Smith Barney	95,000	95,000	95,000	95,000	0	0	0	0	0	0	0		
3136F0-J8-6	Federal National Mortgage Assn	09/20/2002	Fifth Third Bank	100,000	100,000	100,000	100,000	0	0	0	0	0	0	6,083		1PE
44181K-XG-4	Household Finance Co	07/30/2002	CALLED @ 100.0000000	100,000	100,000	103,429	102,558	(149)	0	0	0	(2,558)	(2,558)	7,300		1PE
91131U-AC-8	United Parcel Service Inc	08/13/2002	CALLED @ 100.0000000	100,000	100,000	100,000	100,000	0	0	0	0	0	0	6,300		1
COUNTRY TOTAL - U.S.				650,000	650,000	648,404	647,276	(5,475)	0	0	0	2,724	2,724	33,633	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous				650,000	650,000	648,404	647,276	(5,475)	0	0	0	2,724	2,724	33,633	XXX	XXX
6099997 - Bonds - Part 4				710,000	710,000	708,404	707,276	(5,475)	0	0	0	2,724	2,724	36,739	XXX	XXX
6099999 - Total - Bonds				710,000	710,000	708,404	707,276	(5,475)	0	0	0	2,724	2,724	36,739	XXX	XXX
6599999 - Total - Preferred Stocks				0	XXX	0	0	0	0	0	0	0	0	XXX	0	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U.S.																
06423A-10-3	Bank One Corp	08/29/2002	Fifth Third Bank	1,000,000	39,959	39,228	39,228	178	0	0	0	731	731	630	1	
COUNTRY TOTAL - U.S.				39,959	XXX	39,228	39,228	178	0	0	0	731	731	630	XXX	
6799999 - Common Stocks - Banks, Trust and Insurance Companies				39,959	XXX	39,228	39,228	178	0	0	0	731	731	630	XXX	
INDUSTRIAL & MISCELLANEOUS - U.S.																
035229-10-3	Anheuser Busch Cos., Inc.	08/29/2002	Fifth Third Bank	1,000,000	52,218	20,609	20,609	(24,601)	0	0	0	31,610	31,610	360	1	
812387-10-8	Sears Roebuck & Company	08/29/2002	Fifth Third Bank	1,000,000	44,709	36,630	36,630	(11,010)	0	0	0	8,079	8,079	690	1	
COUNTRY TOTAL - U.S.				96,927	XXX	57,239	57,239	(35,611)	0	0	0	39,688	39,688	1,050	XXX	
6899999 - Common Stocks - Industrial and Miscellaneous				96,927	XXX	57,239	57,239	(35,611)	0	0	0	39,688	39,688	1,050	XXX	
7099997 - Common Stocks - Part 4				136,886	XXX	96,467	96,467	(35,433)	0	0	0	40,419	40,419	1,680	XXX	
7099998 - Common Stocks - Part 5				420	XXX	420	420	0	0	0	0	0	0	0	0	XXX
7099999 - Total - Common Stocks				137,306	XXX	96,887	96,887	(35,433)	0	0	0	40,419	40,419	1,680	XXX	
7199999 - Total - Preferred and Common Stocks				137,306	XXX	96,887	96,887	(35,433)	0	0	0	40,419	40,419	1,680	XXX	
7299999 Totals				847,306	XXX	805,291	804,163	(40,909)	0	0	0	43,143	43,143	36,739	1,680	XXX

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

STATEMENT AS OF SEPTEMBER 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 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/Option Premium	8 Book Value	*	9 Statement Value	10 Fair Value	11 Year to Date Increase/ (Decrease) by Adjustment	12 Used to Adjust Basis of Hedged Item	13 Other Investment/ Miscellaneous Income	14
2599999 - Subtotal - Hedging Transactions									XXX					
2799999 - Subtotal - Other Derivative Transactions									XXX					
9999999 - Totals									XXX					

SCHEDULE DB - PART B - SECTION 1

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

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	*	9 Statement Value	10 Fair Value	11 Year to Date Increase/ (Decrease) by Adjustment	12 Used to Adjust Basis	13 Other Investment/ Miscellaneous Income	14
2599999 - Subtotal - Hedging Transactions									XXX					
2699999 - Subtotal - Income Generation Transactions									XXX					
2799999 - Subtotal - Other Derivative Transactions									XXX					
9999999 - Totals									XXX					

STATEMENT AS OF SEPTEMBER 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

SCHEDULE DB - PART D - SECTION 1

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

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
2599999 - Subtotal - Hedging Transactions									XXX	XXX		
2799999 - Subtotal - Other Derivative Transactions									XXX	XXX		
9999999 - Totals									XXX	XXX		

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances							8	
1	2	3	4	Book Balance at End of Each Month During Current Quarter				
				5	6	7		
Depository	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*	
Chippewa Valley Bank								
	Rittman, Oh	.276		.50,942	.51,020		.51,088	
Fifth Third Bank	Columbus, Oh	1.130	.690	266,947	4,167		406,674	
Salomon Smith Barney	Cleveland, Oh	1.200	.389		.87,322		.81,223	
Wayne County National Bank	Wooster, Oh	1.400	3,489	311,354		.307,186	.251,737	
Wayne Savings	Wooster, Oh	4.500	1,535		.100,000		.100,000	
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						XXX	
0199999 Totals - Open Depositories	XXX	6,379	0	816,565	543,596	971,246	XXX	
0399999 Total Cash on Deposit	XXX	6,379	0	816,565	543,596	971,246	XXX	
0499999 Cash in Company's Office	XXX	XXX	XXX				XXX	
0599999 Total Cash	XXX	6,379	0	816,565	543,596	971,246	XXX	