



QUARTERLY STATEMENT

As of March 31, 2011
of the Condition and Affairs of the

WAYNE MUTUAL INSURANCE COMPANY

NAIC Group Code.....4678, 4678
(Current Period) (Prior Period)

Organized under the Laws of OHIO
Incorporated/Organized..... January 10, 1910
Statutory Home Office

Main Administrative Office

Mail Address

Primary Location of Books and Records

Internet Web Site Address
Statutory Statement Contact

NAIC Company Code..... 16799

State of Domicile or Port of Entry OHIO
Commenced Business..... March 1, 1910

3873 CLEVELAND ROAD..... WOOSTER OH 44691
(Street and Number) (City or Town, State and Zip Code)

3873 CLEVELAND ROAD..... WOOSTER OH 44691
(Street and Number) (City or Town, State and Zip Code)

3873 CLEVELAND ROAD..... WOOSTER OH 44691
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

3873 CLEVELAND ROAD..... WOOSTER OH 44691
(Street and Number) (City or Town, State and Zip Code)

WWW.WAYNEINSGROUP.COM

TOD JAMES CARMONY
(Name)
TOD_CARMONY@WAYNEINSGROUP.COM
(E-Mail Address)

Employer's ID Number..... 34-0606100

Country of Domicile US

330-345-8100
(Area Code) (Telephone Number)

330-345-8100
(Area Code) (Telephone Number)

330-345-8100-324
(Area Code) (Telephone Number) (Extension)
330-345-1321
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. TOD JAMES CARMONY	PRESIDENT	2. DAVID EDWARD TSCHANTZ	TREASURER
3. MORRIS STUTZMAN	SECRETARY	4.	
OTHER			
TIMOTHY JOHN SUPPES	VICE PRESIDENT	DAVID EDWARD TSCHANTZ	VICE PRESIDENT
NORMAN HERBERT LEWIS	VICE PRESIDENT		

DIRECTORS OR TRUSTEES

SCOTT LEE PREISING	MORRIS STUTZMAN	GREGORY TODD BUEHLER	TOD JAMES CARMONY
RALPH HOWARD GRESSER	ELIZABETH FREEMAN MCCOY	DONALD ALVIN RAMSEYER	DAVID EDWARD TSCHANTZ

State of..... OHIO
County of..... WAYNE

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

(Signature)

TOD JAMES CARMONY

1. (Printed Name)

PRESIDENT

(Title)

(Signature)

DAVID EDWARD TSCHANTZ

2. (Printed Name)

TREASURER

(Title)

(Signature)

MORRIS STUTZMAN

3. (Printed Name)

SECRETARY

(Title)

Subscribed and sworn to before me
This _____ day of _____

a. Is this an original filing?

b. If no:

1. State the amendment number

2. Date filed

3. Number of pages attached

Yes [X]

No []

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.....	20,702,125		20,702,125	20,520,967
2. Stocks:				
2.1 Preferred stocks.....	405,482		405,482	433,675
2.2 Common stocks.....	5,452,265	500	5,451,765	5,317,293
3. Mortgage loans on real estate:				
3.1 First liens.....	70,248		70,248	72,366
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	431,500		431,500	436,779
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....199,333), cash equivalents (\$.....0) and short-term investments (\$.....1,029,603).....	1,228,936		1,228,936	978,813
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	28,290,556	500	28,290,056	27,759,893
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	218,210		218,210	234,127
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	323,884		323,884	325,570
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	5,970,755		5,970,755	5,847,576
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	147,102		147,102	74,967
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	224,390		224,390	531,150
18.2 Net deferred tax asset.....	1,461,433	242,029	1,219,404	943,386
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	13,078		13,078	15,044
21. Furniture and equipment, including health care delivery assets (\$.....0).....	120,986	120,986	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	254,923		254,923	
24. Health care (\$.....0) and other amounts receivable.....	229,727	229,727	0	
25. Aggregate write-ins for other than invested assets.....	500	0	500	11,164
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	37,255,544	593,242	36,662,302	35,742,877
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	37,255,544	593,242	36,662,302	35,742,877

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. DEPOSIT-OTHERS.....	500		500	500
2502. OTHER RECEVABLES.....			0	10,664
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	500	0	500	11,164

WAYNE MUTUAL INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$.....2,736,336).....	6,340,115	5,970,730
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.....	344,955	416,592
5. Other expenses (excluding taxes, licenses and fees).....	80,683	124,237
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	242,653	218,772
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....0 and including warranty reserves of \$.....0).....	13,672,318	13,624,628
10. Advance premium.....	160,797	96,613
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(282,106)	48,219
13. Funds held by company under reinsurance treaties.....	31,818	31,818
14. Amounts withheld or retained by company for account of others.....	12,286	(2,366)
15. Remittances and items not allocated.....		
16. Provision for reinsurance.....		5,000
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		196,380
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	21,128,519	21,255,623
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	21,128,519	21,255,623
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....		
31. Preferred capital stock.....		
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....		
35. Unassigned funds (surplus).....	15,533,783	14,487,254
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36).....	15,533,783	14,487,254
38. Totals.....	36,662,302	35,742,877

DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	0	0

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 \$.....5,646,334).....	5,475,674	4,948,417	20,630,503
1.2 Assumed..... (written \$.....1,774,302).....	1,774,302	1,649,217	5,645,506
1.3 Ceded..... (written \$.....508,544).....	508,544	475,391	1,942,592
1.4 Net..... (written \$.....6,912,092).....	6,741,432	6,122,243	24,333,417
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....5,050,079):			
2.1 Direct.....	3,053,074	2,538,963	11,761,324
2.2 Assumed.....	836,075	1,439,766	4,935,118
2.3 Ceded.....	177,819	(257,873)	177,752
2.4 Net.....	3,711,330	4,236,602	16,518,690
3. Loss adjustment expenses incurred.....	462,139	485,727	2,173,992
4. Other underwriting expenses incurred.....	2,078,940	1,903,017	7,987,651
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	6,252,409	6,625,346	26,680,333
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	489,023	(503,103)	(2,346,916)
INVESTMENT INCOME			
9. Net investment income earned.....	186,045	203,317	735,061
10. Net realized capital gains (losses) less capital gains tax of \$..... 30,040.....	100,572	89,096	(11,440)
11. Net investment gain (loss) (Lines 9 + 10).....	286,617	292,413	723,621
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....	0		
13. Finance and service charges not included in premiums.....	126,846	120,307	489,841
14. Aggregate write-ins for miscellaneous income.....	(251)	(4,547)	47,274
15. Total other income (Lines 12 through 14).....	126,595	115,760	537,115
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	902,235	(94,930)	(1,086,180)
17. Dividends to policyholders.....			
18. Net income after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	902,235	(94,930)	(1,086,180)
19. Federal and foreign income taxes incurred.....	276,720	(67,066)	(247,300)
20. Net income (Line 18 minus Line 19) (to Line 22).....	625,515	(27,864)	(838,880)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	14,487,253	14,793,623	14,793,623
22. Net income (from Line 20).....	625,515	(27,864)	(838,880)
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....72,500.....	134,780	114,035	427,957
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	380,922	(23,502)	73,782
27. Change in nonadmitted assets.....	(99,687)	98,126	35,771
28. Change in provision for reinsurance.....	5,000		(5,000)
29. Change in surplus notes.....			
30. Surplus (contributed to) withdrawn from protected cells.....			
31. Cumulative effect of changes in accounting principles.....			
32. Capital changes:			
32.1 Paid in.....			
32.2 Transferred from surplus (Stock Dividend).....			
32.3 Transferred to surplus.....			
33. Surplus adjustments:			
33.1 Paid in.....			
33.2 Transferred to capital (Stock Dividend).....			
33.3 Transferred from capital.....			
34. Net remittances from or (to) Home Office.....			
35. Dividends to stockholders.....			
36. Change in treasury stock.....			
37. Aggregate write-ins for gains and losses in surplus.....	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	1,046,530	160,795	(306,370)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	15,533,783	14,954,418	14,487,253
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0	0
1401. N.A.M.I.C.O. & OTHER INCOME.....	(251)	(4,547)	47,274
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	(251)	(4,547)	47,274
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0	0

WAYNE MUTUAL INSURANCE COMPANY
CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	6,401,488	5,419,798	24,477,604
2. Net investment income.....	213,602	179,142	771,377
3. Miscellaneous income.....	126,595	115,760	537,115
4. Total (Lines 1 through 3).....	6,741,685	5,714,700	25,786,096
5. Benefit and loss related payments.....	3,414,080	4,137,347	16,685,515
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	2,632,389	2,421,926	10,090,859
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....			39,670
10. Total (Lines 5 through 9).....	6,046,469	6,559,273	26,816,044
11. Net cash from operations (Line 4 minus Line 10).....	695,216	(844,573)	(1,029,948)
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	2,088,019	640,735	5,726,046
12.2 Stocks.....	452,431	377,132	633,496
12.3 Mortgage loans.....	2,118		4,134
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	2,542,568	1,017,867	6,363,676
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	2,197,345	1,101,555	5,896,144
13.2 Stocks.....	299,012	168,174	485,860
13.3 Mortgage loans.....			76,500
13.4 Real estate.....		30,039	59,154
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	2,496,357	1,299,768	6,517,658
14. Net increase (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	46,211	(281,901)	(153,982)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(491,304)	263,329	331,461
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(491,304)	263,329	331,461
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	250,123	(863,145)	(852,469)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	978,813	1,831,282	1,831,282
19.2 End of period (Line 18 plus Line 19.1).....	1,228,936	968,137	978,813

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

20.0001			
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STATEMENT AS OF MARCH 31, 2011 OF THE WAYNE MUTUAL INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

Note 1 -Summary of Accounting Policies

A. Accounting Practices

The Statement was prepared with accounting practices & prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners’ NAIC Accounting Practices and Procedures manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

B. Use of Estimates

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance. Expenses incurred in connection with acquiring new insurance business, including such acquisition cost as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized value using the interest method. Non-investment grade short-term investments are stated at the lower of amortized value or fair value.
2. Investment grade bonds not backed by other loans are stated at amortized value using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 are stated at the lower of amortized value or fair value.
3. Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at fair value.
4. Investment grade redeemable preferred stocks are stated at amortized value. Investment grade perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower amortized value or fair value.
5. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amounts are adequate, the ultimate liabilities may be in excess of or less than the amount provided. The methods of making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
6. The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements.

Note 2 - Accounting Changes and Corrections of Errors

A. Accounting changes other than Codification and Correction of Errors

Not applicable

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable

B. Statutory Mergers

Not applicable

C. Write downs for Impairment of Investments in Affiliates

Not applicable

Note 4 - Discontinued Operations

A. Not applicable

Note 5 – Investments

A. Mortgage Loans

1. The lending rate for commercial mortgage loans originated during the current year are 3.25%
2. The Company did not reduce interest rates on any outstanding loans during the current year.
3. The maximum percentage of any one loan to value of collateral at the time of the loan was 67%
4. The Company did not hold mortgages with interest 180 days or more past due.
5. There were no taxes, assessments or any amounts advanced and not included in the mortgage loan.
6. -12. There were no impaired mortgage loans.

B. Troubled Debt Restructuring

Not applicable

- C. Reverse Mortgages
- Not applicable
- D. Loan-Backed Securities
- Not applicable
- E. Repurchase Agreements
- Not applicable
- F. Write downs for Impairments of Real Estate and Retail Land Sales
- Not applicable
- G. Low Income Housing Tax Credits
- Not applicable

Note 6 - Joint Ventures, Partnership and Limited Liability Companies

- A. Detail for Those Greater than 10% of Admitted Assets
- Not applicable
- B. Write downs for Impairment of Joint Ventures, Partnerships and LLCs
- Not applicable

Note 7 - Investment Income

- A. Accrued Investment Income
- The Company does not admit investment income due and accrued if amounts are over 90 days past due (180 days for mortgage loans).
- B. Amounts Nonadmitted
- Not applicable

Note 8 - Derivative Instruments

- A. Not applicable

Note 9 - Income Tax

- A. The components of the net deferred tax asset/(liability) are as follows:
1.

	March 31, 2011			December 31, 2010			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,685,393	\$47,664	\$1,733,057	\$1,286,985	\$100,948	\$1,387,933	\$398,408	(\$53,284)	\$345,124
(b) Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets	1,685,393	47,664	1,733,057	1,286,985	100,948	1,387,933	398,408	(53,284)	345,124
(d) Deferred tax liabilities	11,926	289,693	301,619	17,774	217,148	234,922	(5,848)	72,545	66,697
(e) Net deferred tax assets	1,673,467	(242,029)	1,431,438	1,269,211	(116,200)	1,153,011	404,256	(125,829)	278,427
(f) Deferred tax assets nonadmitted	212,034	0	212,034	209,625	0	209,625	2,409	0	2,409
(g) Net admitted deferred tax asset	\$1,461,433	(\$242,029)	\$1,219,404	\$1,059,586	(\$116,200)	\$943,386	\$401,847	(\$125,829)	\$276,018

2. The Company has not elected not to admit additional DTAs pursuant to SSAP 10R, paragraph 10e for the reporting period ended March 31, 2011. The current period election does not differ from the prior year-end
3. Not applicable

4.

	2011			2010			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
SSAP 10R, paragraphs 10.a., 10.b., and 10.c.:									
(a) Paragraph 10.a.	(\$53,172)	\$47,664	(\$5,508)	(\$401,133)	\$100,948	(\$300,185)	\$347,961	(\$53,284)	\$294,677
(b) Paragraph 10.b.	1,224,911	0	1,224,911	1,243,570	0	1,243,570	(18,659)	0	(18,659)
(c) Paragraph 10.b.i	1,224,911	0	1,224,911	1,243,570	0	1,243,570	(18,659)	0	(18,659)
(d) Paragraph 10.b.ii	XXX	XXX	1,352,282	XXX	XXX	1,243,570	XXX	XXX	109,312
(e) Paragraph 10.c.	301,619	0	301,619	234,921		234,921	66,699	0	66,699
(f) Total (4a+4b+4e)	1,473,359	47,664	1,521,023	1,077,358	100,948	1,178,306	396,001	(53,284)	342,717
SSAP 10R, paragraph 10.e.:									
(g) Paragraph 10e.i.							0	0	0
(h) Paragraph 10e.ii.							0	0	0
(i) Paragraph 10e.ii.a.							0	0	0
(j) Paragraph 10e.ii.b.	XXX	XXX		XXX	XXX		XXX	XXX	0
(k) Paragraph 10e.iii							0	0	0
(l) Total (4g+4h+4k)	0	0	0	0	0	0	0	0	0
SSAP 10R, Paragraph 10.d.:									
(m) Total adjusted capital	XXX	XXX	253,730	XXX	XXX	201,325	XXX	XXX	52,405
(n) Authorized control level	XXX	XXX	57,930	XXX	XXX	44,140	XXX	XXX	13,790

5.

	March 31, 2011			December 31, 2010			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
SSAP 10R, paragraphs 10.a., 10.b., and 10.c.:									
(a) Admitted deferred tax assets	\$1,461,433	(\$242,029)	\$1,219,404	\$1,059,586	(\$116,200)	\$943,386	\$401,847	(\$125,829)	\$276,018
(b) Admitted assets	XXX	XXX	901,155	XXX	XXX	830,275	XXX	XXX	70,880
(c) Adjusted statutory surplus	XXX	XXX	13,528,824	XXX	XXX	12,435,704	XXX	XXX	1,093,120
(d) Total adjusted capital from DTAs	XXX	XXX	1,219,404	XXX	XXX	943,386	XXX	XXX	276,018
SSAP 10R, paragraphs 10.e.									
(e) Admitted deferred tax assets									
(f) Admitted assets									
(g) Statutory surplus									

6.

	March 31, 2011			December 31, 2010			Change		
	Ordinary	Capital	Total %	Ordinary	Capital	Total	Ordinary	Capital	Total
Impact of Tax Planning Strategies									
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0%	2.8%	2.8%	0.0%	7.3%	7.3%	0.0%	4.5%	4.5%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

B. Unrecognized DTLs

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2011	2010	Change
(a) Federal	276,720	(247,300)	524,020
(b) Foreign			
(c) Subtotal	276,720	(247,300)	524,020
(d) Federal income tax on net capital gains	30,040	(3,400)	33,440
(e) Utilization of capital loss carryforwars	0	0	0
(f) Other	0	0	0
Federal and foreign income taxes incurred	306,760	(250,700)	557,460

2. Deferred tax assets:

	2011	2010	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	182,675	173,370	9,305
(2) Unearned premium reserve	968,318	960,486	7,832
(3) Policyholder reserves	0	0	0
(4) Investments	0	0	0
(5) Deferred acquisition costs	0	0	0
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	0	0	0
(8) Compensation and benefits accrual	0	0	0
(9) Pension accrual	0	0	0
(10) Receivables - nonadmitted	0	0	0
(11) Net operating loss carry-forward	162,674	109,912	52,762
(12) Tax credit carry-forward	193,698	0	193,698
(13) Other (including items <5% of total ordinary tax assets)	135,683	7,404	128,279
(14) Other assets – nonadmitted	42,345	35,813	6,532
(99) Subtotal	1,685,393	1,286,985	398,408
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	212,034	209,625	2,409
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,473,359	1,077,360	395,999
(e) Capital			
(1) Investments	47,664	100,946	(53,282)
(2) Net capital loss carry-forward			0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	47,664	100,946	(53,282)
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	47,664	100,946	(53,282)
(i) Admitted deferred tax assets (2d+2h)	1,521,023	1,178,306	342,717

3. Deferred tax liabilities:

	2011	2010	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	4,954	10,803	(5,849)
(3) Deferred and uncollected premiums	0	0	0
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax assets)	0	0	0
(6) Additional acquisition costs-installment premiums	0	0	0
(7) Discount of accrued salvage and subrogation	6,972	6,972	0
(8) Guaranty funds receivable	0	0	0
(99) Subtotal	11,926	17,775	(5,849)
(b) Capital			
(1) Investments	289,693	217,145	72,548
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	289,693	217,145	72,548
(c) Deferred tax liabilities (3a99+3b99)	301,619	234,920	66,699

4. Net deferred tax assets/liabilities (2i-3c)

1,219,404

943,386

276,018

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant items causing a difference between the statutory federal income tax rate and Company's effective income tax rate are as follows:

	March 31, 2011	Effective Tax Rate
Provision computed at statutory rate	\$370,467	34.0%
Net reserves	9,039	1.0%
Tax exempt income deduction	(33,153)	-3.6%
Dividends received deduction	(13,522)	-1.5%
Capital loss	(45,391)	-4.9%
Contributions		0.0%
Proration of tax exempt investment income	10,450	1.1%
Other than temporary impairments		0.0%
Disallowed travel and entertainment	478	0.1%
Taxes recovered - AMT Credit		0.0%
Change in premium adjustments	7,605	0.8%
Other	787	0.2%
Totals	\$306,760	27.2%
Federal and foreign income taxes incurred	\$276,720	29.7%
Realized capital gains (losses) tax	30,040	3.2%
Change in net deferred income taxes	(354,441)	-38.0%
	(\$47,681)	-5.1%

E. Operating Loss and Tax Credit Carryforwards

1. At March 31, 2011, the Company will have unused operating loss carryforwards available to offset against future taxable income.
2. The following is income tax expense for 2011 and 2010 that is available for recoupment in the event of future net losses:

2011	\$306,760
2010	\$(295,742)

F. Consolidated Federal Income Tax Return

Not applicable

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates

A. Nature of Relationships

On July 1, 2009 Wayne Mutual Insurance Company affiliated with Washington Mutual Insurance Association of Lakeville, Ohio. The terms and conditions of that affiliation are contained in Form A and its exhibits, filed with the Ohio Department of Insurance on April 22, 2009, and the order of the Superintendent of the Ohio Department of Insurance dated July 1, 2009.

The Company pays commission to, and has other transactions with, its wholly-owned subsidiary, Wayne Insurance Agency, Inc. a non-insurance company. All transactions are deemed to be immaterial.

B. Detail of Transactions Greater than ½% of Admitted Assets

The Company assumed net earned premiums of \$1,741,134, net losses of \$836,075, assumed adjusting expenses of \$36,381, unearned premiums of \$3,954,403 and paid ceding commission of \$470,783 from the above agreement with Washington Mutual Insurance Association in 2011. The Company assumed net earned premiums of \$5,524,802, net losses of \$5,423,448, assumed adjusting expenses of \$284,610, unearned premiums of \$4,077.373 and paid ceding commission of \$1,531,101 from above agreement with Washington Mutual Insurance Association in 2010.

C. Change in Terms of Intercompany Arrangements

Not applicable

D. Amounts Due to or from Related Parties

The Company reported \$254,923 due in 2011 and \$196,380 owed in 2010 from affiliate Washington Mutual Insurance Association in the current year. These arrangements are subject to written agreements which require that the balances be settled within 45 days

E. Guarantees or Contingencies for Related Parties

Not applicable (see Note 14A)

F. Management, Service Contracts, Cost Sharing Arrangements

The Company has agreed to provide certain management services to its wholly-owned subsidiary.

G. Nature of Relationships that Could Affect Operations

Not applicable

H. Amount Deducted for Investment in Upstream Company

Not applicable

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

Not applicable

J. Writedowns for Impairment of Investments in Affiliates

Not applicable

K. Foreign Subsidiary Valued Using CARVM

Not applicable

L. Downstream Holding Company Valued Using Look-Through Method

Not applicable

Note 11 – Debt

A. Debt consists of the following obligations as of the end of the current year

Not applicable

B. Funding Agreements with Federal Home Loan Bank (FHLB)

Not applicable

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

Not applicable

B. Defined Contribution Plans

The Company has a voluntary 401k Plan covering substantially all employees. The Company paid administrative expenses and made a contribution of a percentage of employee wages to the plan of 0% at December 31, 2010 and 2.5% at December 31, 2009. The plan had a total of \$33,270 and \$64,305 in employer contributions for March 31, 2011 and December 31, 2010.

A. Multiemployer Plans

Not applicable

B. Consolidated / Holding Company Plans

Not applicable

C. Postemployment Benefits and Compensated Absences

Not applicable

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable

Note 13 - Capital & Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

Not applicable

B. Dividend Rate of Preferred Stock

Not applicable

C, D and E. Dividend Restrictions

Not applicable

D. Mutual Surplus Advances

Not applicable

E. Company Stock Held for Special Purposes

Not applicable

F. Changes in Special Surplus Funds

Not applicable

G. Changes in Unassigned Funds

Not applicable

H. Surplus Notes

Not applicable

K and L. Quasi Reorganizations

Not applicable

M. Dividend Payments

Not applicable

Note 14 – Contingencies

A. Contingent Commitments

Not applicable

B. Guaranty Fund and Other Assessments

Not applicable

C. Gain Contingencies

Not applicable

D. Extra Contractual Obligation and Bad Faith Losses

Not applicable

E. Other Contingencies and Writedowns for Impairment

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

Note 15 – Leases

A. Lessee Leasing Arrangements

Not applicable

B. Lessor Leasing Arrangements

Not applicable

Note 16 - Information About Financial Instruments with Off-Balance Sheet Risk and with Concentrations of Credit Risk

A. Face or Contract Amounts

Not applicable

B. Nature and Terms

Not applicable

C. Exposure to Credit-Related Losses

Not applicable

D. Collateral Policy

Not applicable

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported Sale

Not applicable

B. Transfers and Servicing of Financial Assets

Not applicable

C. Wash Sales

Not applicable

Note 18 - Gain or Loss from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. Administrative Services Only (ASO) Plans

Not applicable

B. Administrative Services Contract (ASO) Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

A. Not applicable

Note 20 Fair Value Measurements

A. Inputs Used for Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements by Level 1, 2, and 3

The Company has categorized its assets and liabilities that are measured at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows.

Level 1- Quoted Prices in Active Markets for Identical Assets and Liabilities: This category, for items measured at fair value on a recurring basis, including exchange-traded preferred and common stocks. It also includes derivative liabilities for written call options on common stock which are also exchanged traded. The estimated fair value of the equity securities and derivatives within this category are based on quoted prices in active markets and are thus classified as Level 1.

Level 2- Significant Other Observable Inputs: This category for items measured at fair value on a recurring basis includes bonds, preferred stocks and common stocks which are not exchange-traded. The estimated fair values of some of these items were determined by independent pricing services using observable inputs. Other were based on quotes from markets which were not considered actively traded.

Level 3 – Significant Unobservable Inputs: The Company has no assets or liabilities measured at fair value in this category.

The following table provides information as of March 31, 2011 about the Company's financial assets measured at fair value on a recurring basis:

	Quoted prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level II)	Significant Unobservable Inputs (Level III)	Total at March 31, 2011
Bonds	\$ 70,144	\$	\$	\$ 70,144
Common stocks	5,363,064	88,701		5,451,765
Preferred stocks	194,918			194,918
Total	<u>\$ 5,628,126</u>	<u>\$ 88,701</u>	<u>\$</u>	<u>\$ 5,716,827</u>

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1 and 2. This policy also applies to transfers into or out of Level 3 as stated in paragraph 3 below.

2. Rollforward of Level 3 Items

The Company has no assets or liabilities measured at fair value in the Level 3 category.

3. Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

4. Inputs and Techniques Used for Level 2 and Level 3 Far Values

The Company has no assets or liabilities measured at fair value in the Level 3 category.

Common stock carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations because quoted market prices for identical instruments trading in an inactive market were utilized. When an equity instrument is illiquid due to limited trading activity, the use of quoted markets for identical instruments was determined by the Company to be the most reliable method to determine fair value.

5. Derivative Fair Values

Not applicable

B. This Disclosure Removed by NAIC December, 2010

A. Other Fair Value Disclosure

Not applicable

B. Reasons Not Practical to Estimate Fair Values

Not applicable

Note 21 - Other items

A. Extraordinary Items

Not applicable

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

Not applicable

D. Uncollectible Premiums Receivable

Not applicable

E. Business Interruption Insurance Recoveries

Not applicable

F. State Transferable Tax Credits

Not applicable

H. Subprime Mortgage Related Risk Exposure

The Company invests in several asset classes that could potentially be adversely affected by subprime mortgage exposure. These investments include bond and equity investments in financial institutions. The company believes that its greatest exposure is to unrealized losses from declines in asset values versus realized losses resulting from defaults or foreclosures. All bonds held that were issued by financial institutions participating in subprime lending activities are investment grade quality. Default risk on these bonds appears minimal at this time. The impact on these investments should the subprime credit crisis worsen cannot be assessed at this time. Asset values for unaffiliated equity securities issued by financial institutions have declined substantially over the last six months. These reduced asset values have been reflected in the financial statement. Conservative lending and investment practices limit the company's exposure to such losses.

Note 22 - Events Subsequent

A. Subsequent events have been considered through May 9, 2011 foe these statutory financial statements which are to issued May 14, 2011. There are no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Note 23 - Reinsurance

A. Unsecured Reinsurance Recoverables

Not applicable

B. Reinsurance Recoverables in Dispute

Not applicable

C. Reinsurance Assumed and Ceded and Protected Cells

	ASSUMED REINSURANCE		CEDED REINSURANCE NET			
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium Reserve	Commissio n Equity	Premium Reserve	Commissio n Equity	Premiu m Reserve	Commissio n Equity
C.1.a. Affiliates	1,741,134	470,783				
C.1. b. All Other						
C.1.c. Total	1,741,134	470,783				
C.1.d. Direct Unearned Premium reserve			13,672,318			

D. Uncollectible Reinsurance

Not applicable

E. Commutation of Ceded Reinsurance

Not applicable

F. Retroactive Reinsurance

Not applicable

G. Reinsurance Accounted for as a Deposit

Not applicable

H. Run-off Agreements

Not applicable

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate

Not applicable

B. Method Used to Record

Not applicable

C. Amount and Percent of Net Retrospective Premiums

Not applicable

D. Calculation on Nonadmitted Accrued Retrospective Premiums

Not applicable

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

6.	Activity in the liability for unpaid claims and claim adjustment expenses is summarized as follows as of:	
	March 31, 2011	December 31, 2010
Total net loss and loss adjustment expenses at beginning of year	\$ 6,495,730	\$ 6,631,650
Amount incurred in current year:		
On current year losses	5,050,000	19,753,000
On prior years losses	(876,531)	(3,234,310)
Total incurred	4,173,469	16,518,690
Amount paid in current year:		
On current year losses	(2,314,000)	(14,998,000)
On prior years losses	(1,490,084)	(1,656,610)
Total paid	(3,804,084)	(16,654,610)
Total net loss and loss adjustment expenses at end of year	\$ 6,865,115 =====	\$ 6,495,730 =====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$876,531 from December 31, 2010 to March 31, 2011 as a result of re-estimation of unpaid losses and loss adjustment expenses. The change is generally the result of ongoing analysis of recent loss development trends. The Company has also reduced it's over all IBNR by \$-0- for 2011 and \$-0- for 2010. Original estimates are increased or decreased as additional information becomes known regarding individual losses.

Note 26 - Intercompany Pooling Arrangements

A. Not applicable

Note 27 - Structured Settlements

A. Reserves Released due to Purchase of Annuities

Not applicable

B. Annuity Insurers with Balances due Greater than 1% of Policyholders' Surplus

Not applicable

Note 28 - Health Care Receivables

A. and B. Not applicable

Note 29 - Participating Accident and Health Policies

A. Not applicable

Note 30 - Premium Deficiency Reserves

A. The Company evaluated the need to record a premium deficiency reserve as of the end of the current year. This evaluation was completed on February 21, 2011. No reserve has been recorded for the current year. The Company does not use anticipated investment income when evaluating the need for premium deficiency reserves.

Note 31 - High Deductibles

A. Not applicable

Note 32 - Discounting of Liabilities for Unpaid Loss and Unpaid Loss Adjustment Expenses

A. Tabular Discounts

Not applicable

B. Non-Tabular Discounts

Not applicable

C. Changes in Discount Assumptions

Not applicable

Note 33 – Asbestos and Environmental Reserves

A. Five-Year Rollforward of Asbestos Reserves, Gross and Net

Not applicable

B. Ending Reserves for Asbestos Claims for Bulk and IBNR Losses and LAE Included in A above

Not applicable

C. Ending Reserves for Asbestos Claims for LAE Included in A above

Not applicable

D. Five-Year Rollforward of Environmental Reserves, Gross and Net

Not applicable

Note 34 - Subscriber Savings Accounts

A. Not applicable

Note 35 - Multiple Peril Crop Insurance

A. Not applicable

Note 36 – Financial Guaranty Insurance

A. and B. Not applicable

WAYNE MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 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]

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:

3. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, complete the Schedule Y-Part 1 - Organizational chart.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

4.2 If yes, provide 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	2	3
Name of Entity	NAIC Company Code	State of Domicile

5. 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 [] N/A [X]
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2006.....

6.2 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. 12/31/2006.....

6.3 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). 7/17/2007.....

6.4 By what department or departments?
Ohio Department of Insurance Office of Financial Regulation Services

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []

7.1 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? Yes [] No [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator].

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

WAYNE MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
GENERAL

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....254,923

INVESTMENT

11.1 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]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$.....70,248

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

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

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds.....	\$0	\$0
14.22 Preferred Stock.....	\$0	\$0
14.23 Common Stock.....	\$500	\$500
14.24 Short-Term Investments.....	\$0	\$0
14.25 Mortgage Loans on Real Estate.....	\$0	\$0
14.26 All Other.....	\$0	\$0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$500	\$500
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above.....	\$0	\$0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]

15.2 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.

16. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III. Conducting Examinations, F-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

16.1 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

16.2 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)
Citigroup/ Smith Barney	200 Public Square, Cleveland, OH 44114	Brokerage firm insured by SPIC
Wells Fargo Advisors	5400 Frantz Road, Dublin, OH 43017	Brokerage firm insured by SPIC
Wells Fargo Advisors	201 East Liberty St, Wooster, OH 44691	Brokerage firm insured by SPIC
First Empire Securities Inc	100 Motor Parkway, Hauppauge, NY 11788	Brokerage firm insured by SPIC

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]

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

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

16.5 Identify all investment advisors, broker/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
Citigroup/ Smith Barney	Mike Maynard	200 Public Square, Cleveland, OH 44114
Wells Fargo Advisors	James Rowlette	5400 Frantz Road, Dublin, OH 43017
Wells Fargo Advisors	Thomas Hilt	201 East Liberty St, Wooster, OH 44691
First Empire Securities Inc	Jack Denny	100 Motor Parkway, Hauppauge, NY 11788

17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

17.2 If no, list exceptions:

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?
If yes, attach an explanation.

Yes [] No [X] N/A []

2. Has the reporting entity reinsured any risk with any other reporting 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?
If yes, attach an explanation.

Yes [] No [X]

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled?
3.2 If yes, give full and complete information thereto:

Yes [] No [X]

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 Disc. 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	11 Total
						0				0
Total.....	XXX...	XXX.....	0	0	0	0	0	0	0	0

5. Operating Percentages:

5.1 A&H loss percent0.0 %

5.2 A&H cost containment percent0.0 %

5.3 A&H expense percent excluding cost containment expenses0.0 %

6.1 Do you act as a custodian for health savings accounts?Yes [] No [X]

6.2 If yes, please provide the amount of custodial funds held as of the reporting date.0

6.3 Do you act as an administrator for health savings accounts?Yes [] No [X]

6.4 If yes, please provide the amount of funds administered as of the reporting date.0

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1	2	3	4	5
NAIC Company Code	Federal ID Number	Name of Reinsurer	Domiciliary Jurisdiction	Is Insurer Authorized? (YES or NO)

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

		1 Active Status	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
States, Etc.								
1.	Alabama.....AL	N						
2.	Alaska.....AK	N						
3.	Arizona.....AZ	N						
4.	Arkansas.....AR	N						
5.	California.....CA	N						
6.	Colorado.....CO	N						
7.	Connecticut.....CT	N						
8.	Delaware.....DE	N						
9.	District of Columbia.....DC	N						
10.	Florida.....FL	N						
11.	Georgia.....GA	N						
12.	Hawaii.....HI	N						
13.	Idaho.....ID	N						
14.	Illinois.....IL	N						
15.	Indiana.....IN	N						
16.	Iowa.....IA	N						
17.	Kansas.....KS	N						
18.	Kentucky.....KY	N						
19.	Louisiana.....LA	N						
20.	Maine.....ME	N						
21.	Maryland.....MD	N						
22.	Massachusetts.....MA	N						
23.	Michigan.....MI	N						
24.	Minnesota.....MN	N						
25.	Mississippi.....MS	N						
26.	Missouri.....MO	N						
27.	Montana.....MT	N						
28.	Nebraska.....NE	N						
29.	Nevada.....NV	N						
30.	New Hampshire.....NH	N						
31.	New Jersey.....NJ	N						
32.	New Mexico.....NM	N						
33.	New York.....NY	N						
34.	North Carolina.....NC	N						
35.	North Dakota.....ND	N						
36.	Ohio.....OH	L	5,646,334	4,930,444	2,885,428	3,070,051	4,601,009	4,534,863
37.	Oklahoma.....OK	N						
38.	Oregon.....OR	N						
39.	Pennsylvania.....PA	N						
40.	Rhode Island.....RI	N						
41.	South Carolina.....SC	N						
42.	South Dakota.....SD	N						
43.	Tennessee.....TN	N						
44.	Texas.....TX	N						
45.	Utah.....UT	N						
46.	Vermont.....VT	N						
47.	Virginia.....VA	N						
48.	Washington.....WA	N						
49.	West Virginia.....WV	N						
50.	Wisconsin.....WI	N						
51.	Wyoming.....WY	N						
52.	American Samoa.....AS	N						
53.	Guam.....GU	N						
54.	Puerto Rico.....PR	N						
55.	US Virgin Islands.....VI	N						
56.	Northern Mariana Islands.....MP	N						
57.	Canada.....CN	N						
58.	Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
59.	Totals.....	(a).....1	5,646,334	4,930,444	2,885,428	3,070,051	4,601,009	4,534,863

DETAILS OF WRITE-INS

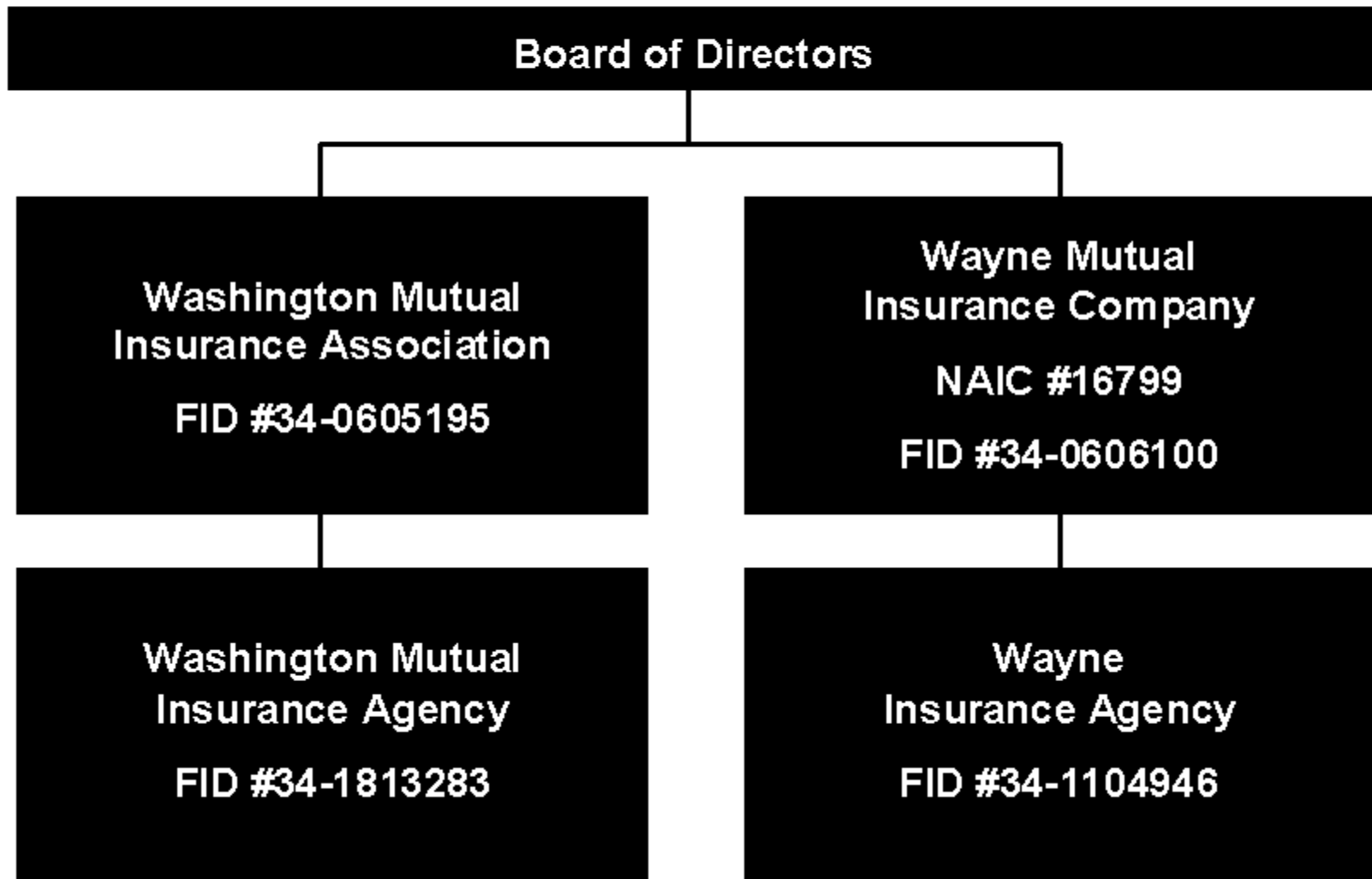
5801.	XXX						
5802.	XXX						
5803.	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page.....	XXX	0	0	0	0	0	0
5899. Totals (Lines 5801 thru 5803 + Line 5898) (Line 58 above).....	XXX	0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.
(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Schedule Y – Part 1 Organizational Chart
Wayne Mutual / Washington Mutual (Group Code #4678)



WAYNE MUTUAL INSURANCE COMPANY
PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....	209,458	47,127	22.5	(1.6)
2. Allied lines.....	13,782		0.0	4.0
3. Farmowners multiple peril.....	656,626	576,247	87.8	0.4
4. Homeowners multiple peril.....	1,509,868	957,013	63.4	50.2
5. Commercial multiple peril.....	595,307	243,865	41.0	59.2
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	7,942		0.0	
10. Financial guaranty.....			0.0	
11.1. Medical professional liability - occurrence.....			0.0	
11.2. Medical professional liability - claims-made.....			0.0	
12. Earthquake.....			0.0	
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....			0.0	
17.1 Other liability-occurrence.....	327,215	208,848	63.8	23.6
17.2 Other liability-claims made.....			0.0	
17.3 Excess workers' compensation.....			0.0	
18.1 Products liability-occurrence.....			0.0	
18.2 Products liability-claims made.....			0.0	
19.1, 19.2 Private passenger auto liability.....	1,171,224	328,125	28.0	86.5
19.3, 19.4 Commercial auto liability.....	58,458	86,133	147.3	9.1
21. Auto physical damage.....	921,909	605,716	65.7	61.8
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....	3,885		0.0	
27. Boiler and machinery.....			0.0	
28. Credit.....			0.0	
29. International.....			0.0	
30. Warranty.....			0.0	
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0.0	
35. Totals.....	5,475,674	3,053,074	55.8	51.3
DETAILS OF WRITE-INS				
3401.			0.0	
3402.			0.0	
3403.			0.0	
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	0.0	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	0.0	

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire.....	193,491	193,491	192,987
2. Allied lines.....	12,467	12,467	14,729
3. Farmowners multiple peril.....	663,658	663,658	623,999
4. Homeowners multiple peril.....	1,399,286	1,399,286	1,220,728
5. Commercial multiple peril.....	582,367	582,367	512,874
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	8,746	8,746	8,246
10. Financial guaranty.....			
11.1 Medical professional liability - occurrence.....			
11.2 Medical professional liability - 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.....	394,227	394,227	163,793
17.2 Other liability-claims made.....			
17.3 Excess workers' compensation.....			
18.1 Products liability-occurrence.....			
18.2 Products liability-claims made.....			
19.1 19.2 Private passenger auto liability.....	1,325,403	1,325,403	1,190,437
19.3 19.4 Commercial auto liability.....	58,103	58,103	43,233
21. Auto physical damage.....	1,004,236	1,004,236	955,034
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....	4,350	4,350	4,384
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Warranty.....			
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0
35. Totals.....	5,646,334	5,646,334	4,930,444
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	0

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 (Cols. 1 + 2)	2011 Loss and LAE Payments on Claims Reported as of Prior Year-End	2011 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2011 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 (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 (Cols. 11 + 12)
1. 2008 + Prior.....	.....580	.....81	.....661	.....156		.....156	.....506	.....20	.....81	.....607	.....82	.....20	.....102
2. 2009.....	.....902	.....178	.....1,080	.....102		.....102	.....690	.....8	.....170	.....868	.....(110)	.....0	.....(110)
3. Subtotals 2009 + Prior.....	.....1,482	.....259	.....1,741	.....258	.....0	.....258	.....1,196	.....28	.....251	.....1,475	.....(28)	.....20	.....(8)
4. 2010.....	.....3,782	.....973	.....4,755	.....1,126	.....106	.....1,232	.....1,842	.....81	.....731	.....2,654	.....(814)	.....(55)	.....(869)
5. Subtotals 2010 + Prior.....	.....5,264	.....1,232	.....6,496	.....1,384	.....106	.....1,490	.....3,038	.....109	.....982	.....4,129	.....(842)	.....(35)	.....(877)
6. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....2,314	.....2,314	.....XXX	.....1,961	.....775	.....2,736	.....XXX	.....XXX	.....XXX
7. Totals.....	.....5,264	.....1,232	.....6,496	.....1,384	.....2,420	.....3,804	.....3,038	.....2,070	.....1,757	.....6,865	.....(842)	.....(35)	.....(877)
8. Prior Year-End's Surplus As Regards Policyholders	.....14,487										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. ....(16.0)%	2. ....(2.8)%	3. ....(13.5)%
											Col. 13, Line 7 Line 8		
											4. ....(6.1)%		

Q13

WAYNE MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES


The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	<div>NO</div>
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	<div>NO</div>
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	<div>NO</div>
4. Will the Director and Officer Supplement be filed with the state of domicile and the NAIC with this statement?	<div>NO</div>


Explanation:

1.
2.
3.
4.


Bar Code:




* 1 6 7 9 9 2 0 1 1 4 9 0 0 0 0 1 *



* 1 6 7 9 9 2 0 1 1 4 5 5 0 0 0 0 1 *



* 1 6 7 9 9 2 0 1 1 3 6 5 0 0 0 0 1 *



* 1 6 7 9 9 2 0 1 1 5 0 5 0 0 0 0 1 *

NONE

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	436,779	397,709
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		59,154
2.2 Additional investment made after acquisition.....		
3. Current year change in encumbrances.....		
4. Total gain (loss) on disposals.....		
5. Deduct amounts received on disposals.....		
6. Total foreign exchange change in book/adjusted carrying value.....		
7. Deduct current year's other than temporary impairment recognized.....		
8. Deduct current year's depreciation.....	5,279	20,084
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	431,500	436,779
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	431,500	436,779

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	72,366	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		76,500
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....	2,118	4,134
8. Deduct amortization of premium and mortgage interest points and commitment fees.....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	70,248	72,366
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	70,248	72,366
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	70,248	72,366

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	0	0

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	26,272,436	25,632,964
2. Cost of bonds and stocks acquired.....	2,496,358	6,382,003
3. Accrual of discount.....	2,891	15,471
4. Unrealized valuation increase (decrease).....	208,440	658,358
5. Total gain (loss) on disposals.....	130,613	(4,937)
6. Deduct consideration for bonds and stocks disposed of.....	2,540,451	6,359,542
7. Deduct amortization of premium.....	10,415	41,979
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		9,902
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	26,559,872	26,272,436
11. Deduct total nonadmitted amounts.....	500	500
12. Statement value at end of current period (Line 10 minus Line 11).....	26,559,372	26,271,936

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	2	3	4	5	6	7	8
	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a).....	19,389,920	2,197,345	1,816,826	(6,178)	19,764,262			19,389,920
2. Class 2 (a).....	866,880		99,168	(963)	766,749			866,880
3. Class 3 (a).....	101,007			(36)	100,971			101,007
4. Class 4 (a).....	163,161		93,835	817	70,144			163,161
5. Class 5 (a).....								
6. Class 6 (a).....								
7. Total Bonds.....	20,520,968	2,197,345	2,009,829	(6,360)	20,702,126	0	0	20,520,968
PREFERRED STOCK								
8. Class 1.....	105,300				105,300			105,300
9. Class 2.....	121,961				121,961			121,961
10. Class 3.....	176,353			1,868	178,221			176,353
11. Class 4.....								
12. Class 5.....								
13. Class 6.....	30,060		49,744	19,684				30,060
14. Total Preferred Stock.....	433,674	0	49,744	21,552	405,482	0	0	433,674
15. Total Bonds and Preferred Stock.....	20,954,642	2,197,345	2,059,573	15,192	21,107,608	0	0	20,954,642

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

QSI02

WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals.....	.....1,029,603	.....XXX.....	.....1,029,603	.....154	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	.....663,825	.....853,342
2. Cost of short-term investments acquired.....	.....365,778	.....663,825
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....		.....853,342
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	.....1,029,603	.....663,825
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	.....1,029,603	.....663,825

Sch. DB-Pt A-Verification
NONE

Sch. DB-Pt B-Verification
NONE

Sch. DB-Pt C-Sn 1
NONE

Sch. DB-Pt C-Sn 2
NONE

Sch. DB-Verification
NONE

Sch. E-Verification
NONE

Sch. A-Pt 2
NONE

Sch. A-Pt 3
NONE

SCHEDULE B - PART 2

Showing all Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Value of Land and Buildings

NONE

SCHEDULE B - PART 3

Showing all Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3					8	9	10	11	12	13					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Book Value/Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal

Mortgages With Partial Repayments

1.....	Creston.....	Ohio.....	.....	07/15/2010....	.....	.....	.....	.....	.....	.....	.....0	.....	.....	.....2,118	.....	.....	.....0
0299999. Total - Mortgages With Partial Repayments.....							.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....2,118	.....0	.....0	.....0
0599999. Total Mortgages.....							.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....2,118	.....0	.....0	.....0

QE02

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Desig- nation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3	4									
		City	State									

NONE

QE03

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Changes in Book/Adjusted Carrying Value						15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3	4					9	10	11	12	13	14						
		City	State					Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V. (9+10-11+12)	Total Foreign Exchange Change in B./A.C.V.						

NONE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired During the Current Quarter

1	2			3	4	5			6	7	8	9	10
CUSIP Identification	Description			Foreign	Date Acquired	Name of Vendor			Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U.S. Special Revenue and Special Assessment													
02765U BV 5	American Mun Pwr-OH Inc.....			...01/20/2011	Wells Fargo.....				94,055	90,000	1,938	1FE.....	
172724 AD 8	Circleville Oh City Sch Dist.....			...02/15/2011	Wells Fargo.....				103,155	100,000		1FE.....	
199545 AE 4	Columbus Ohio Regl Arpt.....			...02/24/2011	Wells Fargo.....				25,005	25,000	324	1FE.....	
440673 YG 0	Horry Cnty SC Sch Dist.....			...01/26/2011	Smith Barney.....				103,949	100,000	2,014	1FE.....	
584730 AE 5	Medina Cnty OH Port Auth.....			...01/10/2011	Wells Fargo.....				100,005	100,000	142	1FE.....	
726158 EZ 7	Plain Ohio Loc Sch Dist.....			...02/24/2011	Wells Fargo.....				75,474	75,000	844	1FE.....	
93974C RU 6	Washington St Rfdg.....			...01/25/2011	Smith Barney.....				105,875	100,000	333	1FE.....	
3199999.	Total - Bonds - U.S. Special Revenue & Special Assessments.....								607,518	590,000	5,595	XXX.....	
Bonds - Industrial and Miscellaneous													
06050W EP 6	Bank of America Corp.....			...02/17/2011	Wells Fargo.....				100,000	100,000		1FE.....	
06051G EG 0	Bank of America Corp.....			...03/25/2011	Wells Fargo.....				100,387	100,000	81	1FE.....	
06738K DL 2	Barclays Bk Plc.....			...03/15/2011	First Empire Securities I.....				100,000	100,000		1FE.....	
1730T0 JY 6	CitiGroup Fdg Inc - step.....			...03/18/2011	Wells Fargo.....				100,000	100,000		1FE.....	
36962G 4R 2	General Elec Cap Corp.....			...01/26/2011	Wells Fargo.....				98,629	100,000	1,580	1FE.....	
38141E Y8 6	Goldman Sachs Group Notes.....			...03/23/2011	Wells Fargo.....				100,000	100,000		1FE.....	
N6088C FD 7	ING BANK.....			...01/11/2011	First Empire Securities I.....				91,000	100,000	63	1FE.....	
46625H HU 7	JPMorgan Chase & Co.....			...01/27/2011	Wells Fargo.....				97,398	100,000	1,181	1FE.....	
46625H HX 1	JPMorgan Chase & Co.....			...03/31/2011	Wells Fargo.....				100,610	100,000	393	1FE.....	
539473 AG 3	Lloyds TSB Bank Plc Bank.....			...01/26/2011	Wells Fargo.....				100,802	100,000	68	1FE.....	
61745E 5R 8	Morgan Stanley Dean Witter Discov.....			...03/21/2011	First Empire Securities I.....				100,000	100,000	83	1FE.....	
649791 EJ 5	New York St Rfdg - Taxable.....			...03/31/2011	Wells Fargo.....				100,508	100,000		1FE.....	
65539A AT 7	Nomura Amer Fin LLC.....			...03/17/2011	First Empire Securities I.....				100,000	100,000		1FE.....	
78010X AG 6	Royal Bk of Scotland Plc.....			...03/18/2011	Wells Fargo.....				100,497	100,000	1,953	1FE.....	
78011R AU 7	Royal Bk of Scotland Plc.....			...02/25/2011	Wells Fargo.....				100,000	100,000		1FE.....	
78011R BA 0	Royal Bk of Scotland Plc.....			...03/10/2011	Wells Fargo.....				100,000	100,000		1FE.....	
3899999.	Total - Bonds - Industrial & Miscellaneous.....								1,589,831	1,600,000	5,402	XXX.....	
8399997.	Total - Bonds - Part 3.....								2,197,349	2,190,000	10,997	XXX.....	
8399999.	Total - Bonds.....								2,197,349	2,190,000	10,997	XXX.....	
Common Stocks - Industrial and Miscellaneous													
20441W 20 3	Companhia De Bebidas.....			...02/18/2011	Wells Fargo.....			1,800.000	48,586	XXX		L.....	
354723 62 9	Franklin Ohio Insd Tax.....			...03/22/2011	Washington Mutual.....			85.542	1,022	XXX		L.....	
416646 15 6	Hartford Mutual Funds Inc.....			...03/01/2011	Washington Mutual.....			25.918	294	XXX		L.....	
515098 10 1	Landstar Systems Inc.....			...02/18/2011	Wells Fargo.....			1,100.000	48,512	XXX		L.....	
810186 10 6	Scotts Miracle-Gro Co.....			...02/18/2011	Wells Fargo.....			1,000.000	52,290	XXX		L.....	
859737 20 7	Sterlite Industries.....			...02/18/2011	Wells Fargo.....			3,400.000	49,136	XXX		L.....	
876568 50 2	Tata Motors Limited.....			...02/15/2011	Wells Fargo.....			1,800.000	49,043	XXX		L.....	
984846 10 5	Yanzhou Coal Mng Ltd.....			...02/18/2011	Wells Fargo.....			1,700.000	50,129	XXX		L.....	
9099999.	Total - Common Stocks - Industrial & Miscellaneous.....								299,012	XXX	0	XXX.....	
9799997.	Total - Common Stocks - Part 3.....								299,012	XXX	0	XXX.....	
9799999.	Total - Common Stocks.....								299,012	XXX	0	XXX.....	
9899999.	Total - Preferred and Common Stocks.....								299,012	XXX	0	XXX.....	
9999999.	Total - Bonds, Preferred and Common Stocks.....								2,496,361	XXX	10,997	XXX.....	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value At Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market Indicator (a)

Bonds - U.S. Political Subdivisions of States, Territories and Possessions

246181	MU	2	Delaware Ohio G/O.....	01/10/2011	Washington Mutual.....			51,953	50,000	49,908	49,920				49,920		2,032	2,032	223	12/01/2018	1FE....
680616	RC	5	Olentangy Loc Sch Dist.....	01/10/2011	Washington Mutual.....			61,727	70,000	54,827	58,049		55	55	58,104		3,623	3,623		12/01/2015	1FE....
897105	EL	2	Trotwood Madison City Sch.....	01/10/2011	Washington Mutual.....			89,236	100,000	71,188	78,212		122	122	75,333		10,903	10,903		12/01/2014	1FE....
2499999.			Total - Bonds - U.S. Political Subdivisions of States, Territories & Possessions.....			202,916	220,000	175,923	186,181	0	177	0	177	0	186,357	0	16,558	16,558	223	...XXX...	...XXX...

Bonds - U.S. Special Revenue and Special Assessment

246395	PH	4	Delaware St Hsg Auth.....	03/01/2011	Wells Fargo.....			20,000	20,000	20,393	20,337		(1)	(1)	20,336		(336)	(336)	163	07/01/2022	1FE....
537292	FT	6	Little Miami Ohio Loc S/D.....	02/14/2011	Washington Mutual.....			50,571	50,000	50,590	50,399		(16)	(16)	50,384		187	187	368	12/01/2013	1FE....
676907	HH	4	Ohio Hsg Fin Agy Mtg Rev Resid.....	03/01/2011	MATURITY.....			40,000	40,000	40,126	40,013		(13)	(13)	40,000			0	740	03/01/2011	1FE....
67756Q	BW	6	Ohio St Hsg Fin Agy.....	03/01/2011	Washington Mutual.....			5,000	5,000	4,954	4,959		1	1	4,959		41	41		09/01/2021	1FE....
67756Q	KP	1	Ohio St Hsg Fin Agy.....	03/01/2011	Smith Barney.....			5,000	5,000	5,000	5,000			0	5,000			0		09/01/2013	1FE....
67886M	AX	7	Oklahoma Hsg Fin Agy.....	03/01/2011	Wells Fargo.....			15,000	15,000	15,301	15,299		(4)	(4)	15,296		(296)	(296)		09/01/2021	1FE....
3199999.			Total - Bonds - U.S. Special Revenue & Assessment.....			135,571	135,000	136,364	136,007	0	(33)	0	(33)	0	135,975	0	(404)	(404)	1,271	...XXX...	...XXX...

Bonds - Industrial and Miscellaneous

02580V	KW	4	American Exp Bank - CD.....	03/18/2011	Wells Fargo.....	103,039	100,000	100,000	100,000					0	100,000		3,039	3,039	1,544	04/08/2014	1Z.....	
025816	AQ	2	American Express.....	02/28/2011	Wells Fargo.....	106,209	100,000	98,054	99,116	52			52		99,168		7,040	7,040	3,088	07/15/2013	2FE.....	
06050X	AC	7	Bank of America Corp.....	02/15/2011	MATURITY.....	100,000	100,000	100,000	100,000					0	100,000			0	3,325	02/15/2011	1FE.....	
09700P	AZ	1	Boeing Capital.....	01/26/2011	Wells Fargo.....	105,844	100,000	100,000	100,000					0	100,000		5,844	5,844	728	06/15/2012	1FE.....	
14042E	AM	2	Capital One Natl Assn CD.....	01/26/2011	Wells Fargo.....	105,421	97,000	97,000	97,000					0	97,000		8,421	8,421	784	11/28/2014	1Z.....	
14911Q	FL	0	Caterpillar Finl Svcs Corp.....	03/15/2011	Wells Fargo.....	102,913	100,000	100,000	100,000					0	100,000		2,913	2,913	1,862	11/15/2011	1FE.....	
15131X	DP	9	Cenlar FSB CD.....	03/18/2011	Wells Fargo.....	102,983	99,000	99,000	99,000					0	99,000		3,983	3,983	1,767	05/09/2012	1Z.....	
17284P	C2	9	CIT Bank CD.....	03/31/2011	Wells Fargo.....	102,718	99,000	99,000	99,000					0	99,000		3,718	3,718	2,219	04/25/2012	1Z.....	
125581	FT	0	CIT Group Hldgs.....	02/01/2011	Wells Fargo.....	1,695	1,695	1,902	1,713	127	(5)		122		1,835	(140)	(140)	30	05/01/2013	4Z.....		
193296	QJ	2	Cole Taylor Bank - IL.....	01/25/2011	MATURITY.....	92,000	92,000	92,000	92,000					0	92,000			0	2,041	01/25/2011	4FE.....	
22541L	AC	7	Credit Suisse FB USA Inc.....	03/31/2011	Wells Fargo.....	104,257	100,000	99,750	99,965	8			8		99,973		4,283	4,283	4,694	01/15/2012	1FE.....	
31331Y	PH	7	Federal Farm Credit Bank.....	01/18/2011	Smith Barney.....	100,000	100,000	100,000	100,000					0	100,000			0	2,400	01/18/2018	1FE.....	
3128X6	F6	8	Federal Home Ln Mtg Corp.....	02/07/2011	Washington Mutual.....	100,000	100,000	102,957	102,774	(17)			(17)		102,756	(2,756)	(2,756)	2,500	02/07/2023	1FE.....		
36962G	XS	8	General Electric Cap Corp.....	03/31/2011	Wells Fargo.....	104,008	100,000	101,500	100,218	(47)			(47)		100,171		3,837	3,837	2,938	02/15/2012	1FE.....	
381426	FG	5	Goldman Sachs Bk USA CD.....	01/26/2011	Wells Fargo.....	104,960	97,000	97,000	97,000					0	97,000		7,960	7,960	580	12/12/2014	1Z.....	
518038	UK	8	Lasalle Bank CD.....	01/26/2011	Wells Fargo.....	107,296	99,000	99,000	99,000					0	99,000		8,296	8,296	621	06/13/2014	1FE.....	
9999R1	22	7	Premier Bank & Trust - CD.....	01/07/2011	MATURITY.....	100,000	100,000	100,000	100,000					0	100,000			0	127	01/07/2011	1Z.....	
683234	SJ	8	Ontario Province Ont Notes.....	03/15/2011	Wells Fargo.....	106,193	100,000	102,640	100,654	(61)			(61)		100,593		5,600	5,600	2,589	02/15/2013	1FE.....	
3899999.			Total - Bonds - Industrial & Miscellaneous.....			1,749,536	1,684,695	1,689,803	1,687,440	127	(70)		0	57	0	1,687,496	0	62,038	62,038	33,837XXX...XXX...
8399997.			Total - Bonds - Part 4.....			2,088,023	2,039,695	2,002,090	2,009,628	127	74		0	201	0	2,009,828	0	78,192	78,192	35,331XXX...XXX...
8399999.			Total - Bonds.....			2,088,023	2,039,695	2,002,090	2,009,628	127	74		0	201	0	2,009,828	0	78,192	78,192	35,331XXX...XXX...

Preferred Stocks - Industrial and Miscellaneous

780097	75	4	Royal Bk Scotland Group.....	01/24/2011	Wells Fargo.....	2,000,000		32,241		49,744	30,060	19,684			49,744		(17,503)	(17,503)		...XXX...	RP6LFE
8499999.			Total - Preferred Stocks - Industrial & Miscellaneous.....			32,241	XXX.....	49,744	30,060	19,684	0	0	19,684	0	49,744	0	(17,503)	(17,503)	0	...XXX...	...XXX...
8999997.			Total - Preferred Stocks - Part 4.....			32,241	XXX.....	49,744	30,060	19,684	0	0	19,684	0	49,744	0	(17,503)	(17,503)	0	...XXX...	...XXX...
8999999.			Total - Preferred Stocks.....			32,241	XXX.....	49,744	30,060	19,684	0	0	19,684	0	49,744	0	(17,503)	(17,503)	0	...XXX...	...XXX...

Common Stocks - Industrial and Miscellaneous

00829J	10	7	Affinity Financial Corporation.....	01/03/2011	Undefined.....	101.000		XXX.....						0				0		XXX.....	A.....
057741	10	0	Baldor Electric Co.....	01/27/2011	Smith Barney.....	1,000.000	63,500	XXX.....	50,534	63,040	(12,506)		(12,506)	50,534		12,966	12,966		XXX.....	L.....	
149123	10	1	Caterpillar Inc.....	02/09/2011	Wells Fargo.....	500.000	49,569	XXX.....	21,076	46,830	(25,754)		(25,754)	21,076		28,493	28,493	220	XXX.....	L.....	
343412	10	2	Fluor Corp.....	02/14/2011	Wells Fargo.....	1,000.000	69,564	XXX.....	47,571	66,260	(18,689)		(18,689)	47,571		21,992	21,992	125	XXX.....	L.....	

QE05

SCHEDULE D - PART 4

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

1		2		3 F o r e i g n	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
												Prior Year Book/ Adjusted Carrying Value	11	12	13	14	15						
CUSIP Identification		Description			Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost		Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value At Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market Indicator (a)
423074	10	3	Heinz H J Co.....	02/14/2011	Wells Fargo.....	1,000.000	48,060	XXX	42,013	49,460	(7,447)			(7,447)		42,013		6,047	6,047	450	XXX	L	
773903	10	9	Rockwell Automation Inc.....	02/14/2011	Wells Fargo.....	1,000.000	85,163	XXX	55,410	71,710	(16,300)			(16,300)		55,410		29,753	29,753		XXX	L	
G7945M	10	7	Seagate Technology.....	02/14/2011	Wells Fargo.....	2,000.000	28,489	XXX	42,833	30,060	12,773			12,773		42,833		(14,344)	(14,344)		XXX	L	
H8817H	10	0	Transocean Ltd.....	02/14/2011	Wells Fargo.....	1,000.000	75,845	XXX	90,827	69,510	21,317			21,317		90,827		(14,983)	(14,983)		XXX	L	
9099999.		Total - Common Stocks - Industrial & Miscellaneous.....						420,190	XXX	350,264	396,870	(46,606)	0	0	(46,606)	0	350,264	0	69,924	69,924	795	XXX	XXX
9799997		Total - Common Stocks - Part 4.....						420,190	XXX	350,264	396,870	(46,606)	0	0	(46,606)	0	350,264	0	69,924	69,924	795	XXX	XXX
9799999.		Total - Common Stocks.....						420,190	XXX	350,264	396,870	(46,606)	0	0	(46,606)	0	350,264	0	69,924	69,924	795	XXX	XXX
9899999.		Total - Preferred and Common Stocks.....						452,431	XXX	400,008	426,930	(26,922)	0	0	(26,922)	0	400,008	0	52,421	52,421	795	XXX	XXX
9999999.		Total - Bonds, Preferred and Common Stocks.....						2,540,454	XXX	2,402,098	2,436,558	(26,795)	74	0	(26,721)	0	2,409,836	0	130,613	130,613	36,126	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

Sch. DB-Pt A-Sn 1
NONE

Sch. DB-Pt A-Sn 1-Footnote
NONE

Sch. DB-Pt B-Sn 1
NONE

Sch. DB-Pt B-Sn 1-Footnote
NONE

Sch. DB-Pt B-Sn 1B-Broker List
NONE

Sch. DB-Pt D
NONE

Sch. DL-Pt. 1
NONE

Sch. DL-Pt. 2
NONE

WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	

Open Depositories

PNC Bank.....	.....	.....	.....	.....	.....201,778	.....1,024,687	.....198,477	XXX..
Federal Home Loan Bank.....	.....	.....	.....	.....	.....199	.....199	.....656	XXX..
0199999. Total Open Depositories.....	...XXX.....	...XXX.....	.....0	.....0	.....201,977	.....1,024,886	.....199,133	XXX..
0399999. Total Cash on Deposit.....	...XXX.....	...XXX.....	.....0	.....0	.....201,977	.....1,024,886	.....199,133	XXX..
0499999. Cash in Company's Office.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....200	.....200	.....200	XXX..
0599999. Total Cash.....	...XXX.....	...XXX.....	.....0	.....0	.....202,177	.....1,025,086	.....199,333	XXX..

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year

NONE