



QUARTERLY STATEMENT

As of March 31, 2013
of the Condition and Affairs of the

WAYNE MUTUAL INSURANCE COMPANY

NAIC Group Code.....4678, 4678 (Current Period) (Prior Period)	NAIC Company Code..... 16799	Employer's ID Number..... 34-0606100
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US
Incorporated/Organized..... January 10, 1910	Commenced Business..... March 1, 1910	
Statutory Home Office	3873 CLEVELAND ROAD..... WOOSTER OH 44691 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	3873 CLEVELAND ROAD..... WOOSTER OH 44691 (Street and Number) (City or Town, State, Country and Zip Code)	330-345-8100 (Area Code) (Telephone Number)
Mail Address	3873 CLEVELAND ROAD..... WOOSTER OH 44691 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	3873 CLEVELAND ROAD..... WOOSTER OH 44691 (Street and Number) (City or Town, State, Country and Zip Code)	330-345-8100 (Area Code) (Telephone Number)
Internet Web Site Address	WWW.WAYNEINSGROUP.COM	
Statutory Statement Contact	TOD JAMES CARMONY (Name) TOD_CARMONY@WAYNEINSGROUP.COM (E-Mail Address)	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.	
TIMOTHY JOHN SUPPES	VICE PRESIDENT	DAVID EDWARD TSCHANTZ	VICE PRESIDENT
NORMAN HERBERT LEWIS	VICE PRESIDENT		

OTHER

DIRECTORS OR TRUSTEES			
SCOTT LEE PREISING	MORRIS STUTZMAN	GREGORY TODD BUEHLER	TOD JAMES CARMONY
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 [] _____ _____

Statement for March 31, 2013 of the **WAYNE MUTUAL INSURANCE COMPANY**
ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	22,513,221		22,513,221	21,684,075
2. Stocks:				
2.1 Preferred stocks.....	303,096		303,096	303,096
2.2 Common stocks.....	6,673,297	500	6,672,797	6,736,210
3. Mortgage loans on real estate:				
3.1 First liens.....	52,673		52,673	54,932
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	458,147		458,147	449,739
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 (\$....1,072,148), cash equivalents (\$.....0) and short-term investments (\$....1,684,657).....	2,756,805		2,756,805	3,587,842
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).....	32,757,239	500	32,756,739	32,815,894
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	181,171		181,171	216,690
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	346,294		346,294	367,700
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	7,567,190		7,567,190	7,071,227
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	43,552		43,552	87,459
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.....			0	
18.2 Net deferred tax asset.....	1,002,512		1,002,512	963,552
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	29,639		29,639	32,499
21. Furniture and equipment, including health care delivery assets (\$.....0).....	224,287	224,287	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	1,293,254		1,293,254	185,810
24. Health care (\$.....0) and other amounts receivable.....	80,539	80,539	0	
25. Aggregate write-ins for other than invested assets.....	500	0	500	500
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	43,526,177	305,326	43,220,851	41,741,331
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	43,526,177	305,326	43,220,851	41,741,331

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.....			0	
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	500

WAYNE MUTUAL INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$....2,663,149).....	.5,861,417	.5,429,582
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....	477,000	.477,000
4. Commissions payable, contingent commissions and other similar charges.....	435,697	.626,560
5. Other expenses (excluding taxes, licenses and fees).....	174,608	.601,523
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	344,540	.304,019
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	278,054	.242,769
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 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	.15,509,869	.14,468,429
10. Advance premium.....	237,620	.114,946
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(249,160)	.101,754
13. Funds held by company under reinsurance treaties.....	.35,361	.35,361
14. Amounts withheld or retained by company for account of others.....	(10,170)	(14,112)
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
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).....	.23,094,836	.22,387,831
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	.23,094,836	.22,387,831
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).....	.20,126,015	.19,353,500
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).....	.20,126,015	.19,353,500
38. Totals (Page 2, Line 28, Col. 3).....	.43,220,851	.41,741,331

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

Statement for March 31, 2013 of the **WAYNE MUTUAL INSURANCE COMPANY**
STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$....6,695,153)	6,469,424	5,990,966	24,973,999
1.2 Assumed..... (written \$....1,906,432)	1,906,432	1,531,221	6,731,593
1.3 Ceded..... (written \$....655,163)	655,163	561,057	2,981,539
1.4 Net..... (written \$....7,946,422)	7,720,693	6,961,130	28,724,053
DEDUCTIONS:			
2. Losses incurred (current accident year \$....2,462,451):			
2.1 Direct.....	3,668,586	2,903,976	15,356,336
2.2 Assumed.....	951,927	395,834	3,127,678
2.3 Ceded.....	282,714	3,131	2,924,073
2.4 Net.....	4,337,799	3,296,679	15,559,941
3. Loss adjustment expenses incurred.....	442,383	546,659	2,130,904
4. Other underwriting expenses incurred.....	2,700,524	2,301,125	9,655,367
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	7,480,706	6,144,463	27,346,212
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	239,987	816,667	1,377,841
INVESTMENT INCOME			
9. Net investment income earned.....	164,168	175,118	802,331
10. Net realized capital gains (losses) less capital gains tax of \$....141,750.....	275,153	171,758	78,519
11. Net investment gain (loss) (Lines 9 + 10).....	439,321	346,876	880,850
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.....	113,590	120,688	523,207
14. Aggregate write-ins for miscellaneous income.....	8,914	16,683	47,279
15. Total other income (Lines 12 through 14).....	122,504	137,371	570,486
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	801,812	1,300,914	2,829,177
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).....	801,812	1,300,914	2,829,177
19. Federal and foreign income taxes incurred.....	243,535	294,442	813,986
20. Net income (Line 18 minus Line 19) (to Line 22).....	558,277	1,006,472	2,015,191
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	19,353,500	16,702,848	16,702,848
22. Net income (from Line 20).....	558,277	1,006,472	2,015,191
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....49,500.....	96,133	288,983	477,763
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	88,460	11,299	25,346
27. Change in nonadmitted assets.....	29,645	43,810	132,352
28. Change in provision for reinsurance.....			
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).....	772,515	1,350,564	2,650,652
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	20,126,015	18,053,412	19,353,500

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.....	8,914	16,683	47,279
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).....	8,914	16,683	47,279
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

Statement for March 31, 2013 of the **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.....	8,059,336	6,632,726	28,910,720
2. Net investment income.....	211,457	214,435	855,725
3. Miscellaneous income.....	122,504	137,371	570,486
4. Total (Lines 1 through 3).....	8,393,297	6,984,532	30,336,931
5. Benefit and loss related payments.....	3,862,057	3,225,547	14,977,947
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	3,720,164	3,301,891	11,672,092
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	350,000	38,290	586,370
10. Total (Lines 5 through 9).....	7,932,221	6,565,728	27,236,409
11. Net cash from operations (Line 4 minus Line 10).....	461,076	418,804	3,100,522
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	977,303	2,718,053	7,617,297
12.2 Stocks.....	1,147,306	198,263	1,306,451
12.3 Mortgage loans.....	2,259	2,187	8,858
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).....	2,126,868	2,918,503	8,932,606
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	1,789,436	2,587,489	8,665,212
13.2 Stocks.....	544,559	344,564	1,028,485
13.3 Mortgage loans.....			
13.4 Real estate.....	13,989	3,100	55,457
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	2,347,984	2,935,153	9,749,154
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).....	(221,116)	(16,650)	(816,548)
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).....	(1,070,997)	(539,875)	(43,475)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(1,070,997)	(539,875)	(43,475)
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).....	(831,037)	(137,721)	2,240,499
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	3,587,842	1,347,343	1,347,343
19.2 End of period (Line 18 plus Line 19.1).....	2,756,805	1,209,622	3,587,842

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

20,0001
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STATEMENT AS OF MARCH 31, 2013 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. The Company adopted the provisions of SSAP 101 Income Taxes A Replacement of SSAP 10R and SSAP 10, effective January 1, 2012. SSAP 101 provides new requirements for tax loss contingencies and the calculation and admissibility of deferred tax assets. The difference between the recalculation amounts as of January 1, 2012, and the amount actually reported in the prior year financial statements is treated as a change in accounting principle in accordance with SSAP 3 Accounting Changes and Correction of Errors. The cumulative effect of this change in accounting principle resulted in a \$114,967 increase in unassigned funds as of January 1, 2012.

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 in 2010 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. Deferred Tax Asset/(Liability)

1. Components of Net Deferred Tax Asset/(Liability)

	March 31, 2013			December 31, 2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,472,027	\$0	\$1,472,027	\$1,385,879	\$0	\$1,385,879	\$86,148	\$0	\$86,148
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,472,027	0	1,472,027	1,385,879	0	1,385,879	86,148	0	86,148
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,472,027	0	1,472,027	1,385,879	0	1,385,879	86,148	0	86,148
(f) Deferred Tax Liabilities	(2,119)	471,634	469,515	208	422,119	422,327	(2,327)	49,515	47,188
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,474,146	(\$471,634)	\$1,002,512	\$1,385,671	(\$422,119)	\$963,552	\$88,475	(\$49,515)	\$38,960

2. Admission Calculation Components

SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$492,136	\$0	\$492,136	\$489,395	\$0	\$489,395	\$2,741	\$0	\$2,741
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	835,093	0	835,093	758,674	0	758,674	76,419	0	76,419
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	835,093	0	835,093	758,694	0	758,694	76,399	0	76,399
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	2,753,617	XXX	XXX	2,520,516	XXX	XXX	233,101
(c) Adjusted Gross Deferred Tax Assets (Excluding the Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	144,798	0	144,798	137,810	0	137,810	6,988	0	6,988
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	1,472,027	0	1,472,027	1,385,879	0	1,385,879	86,148	0	86,148

3. Other Admissibility Criteria

	2013	2012
	Percentage	Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	866%	808%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	18,357,449	16,803,437

4. Impact of Tax Planning Strategies

Impact of Tax Planning Strategies	March 31, 2013			December 31, 2012			Change		
	Ordinary	Capital	Total %	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(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%

(c) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.

B. Deferred Tax Liabilities Not Recognized

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2013	2012	Change
(a) Federal	243,535	813,986	(570,451)
(b) Foreign			
(c) Subtotal	243,535	813,986	(570,451)
(d) Federal income tax on net capital gains	141,750	40,449	101,301
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	0	0	0
 Federal and foreign income taxes incurred	 385,285	 854,435	 (469,150)

2. Deferred tax assets:

	2013	2012	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	198,274	185,542	12,732
(2) Unearned premium reserve	1,070,828	991,669	79,159
(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	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items <5% of total ordinary tax assets)	126,667	125,945	722
(14) Other assets – nonadmitted	76,258	82,723	(6,465)
(99) Subtotal	1,472,027	1,385,879	86,148
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,472,027	1,385,879	86,148
(e) Capital			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	1,472,027	1,385,879	86,148

3. Deferred tax liabilities:

	2013	2012	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	(9,969)	(7,642)	(2,327)
(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	7,850	7,080	0
(8) Guaranty funds receivable	0	0	0
(99) Subtotal	(2,119)	208	(2,327)
(b) Capital			
(1) Investments	471,634	422,119	49,515
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	471,634	422,119	49,515
(c) Deferred tax liabilities (3a99+3b99)	469,515	422,327	47,188

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

1,002,512963,55238,960

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, 2013	Effective Tax Rate
Provision computed at statutory rate	\$320,813	34.0%
Net reserves	12,731	1.3%
Tax exempt income deduction	(18,806)	-2.0%
Dividends received deduction	(15,488)	-1.6%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	9,093	1.0%
Nondeductible Expenses	848	0.1%
Disallowable travel and entertainment	783	0.1%
Net operating loss	0	0.0%
Change in premium adjustments	79,158	8.4%
Other	(3,847)	-0.4%
Totals	\$385,285	40.9%
Federal and foreign income taxes incurred	\$243,535	25.8%
Realized capital gains (losses) tax	141,750	15.0%
Change in net deferred income taxes	(88,475)	-9.4%
	\$296,810	31.4%

E. Operating Loss and Tax Credit Carryforwards

- At March 31, 2013, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The following is income tax expense for 2013 and 2012 that is available for recoupment in the event of future net losses:

2013	\$ 385,285
2012	\$ 972,381

- The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

Not applicable

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates**A. Nature of Relationships**

Effective on January 1, 2013 Wayne Mutual Insurance Company affiliated with Marion Mutual Insurance Association of Maria Stein, Ohio. The terms and conditions of that affiliation are contained in Form A and its exhibits, filed with the Ohio Department of Insurance on October 16, 2012, and the order of the Superintendent of the Ohio Department of Insurance dated December 18, 2012.

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 1/2% of Admitted Assets

The Company assumed net earned premiums of \$1,521,038, net losses of \$867,069, assumed adjusting expenses of \$14,275, unearned premiums of \$3,286,638 and paid ceding commission of \$484,534 from the above agreement with Washington Mutual Insurance Association in 2013. The Company assumed net earned premiums of \$6,419,636, net losses of \$3,142,437, assumed adjusting expenses of \$117,443, unearned premiums of \$3,216,240 and paid ceding commission of \$1,843,695 from above agreement with Washington Mutual Insurance Association in 2012.

The Company assumed net earned premiums of \$349,472, net losses and adjusting expenses of \$84,858, unearned premiums of \$745,314 and paid ceding commission of \$301,107 from the above agreement with Marion Mutual Insurance Association in 2013.

C. Change in Terms of Intercompany Arrangements

Not applicable

D. Amounts Due to or from Related Parties

The Company reported \$1,293,254 due in 2013 and \$185,810 due in 2012 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 Undertakings 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, 2012 and 0% at December 31, 2011. The plan had a total of \$46,119 and \$69,243 in employer contributions for March 31, 2013 and December 31, 2012.

C. Multiemployer Plans

Not applicable

D. Consolidated / Holding Company Plans

Not applicable

E. 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

F. Restrictions on Unassigned Funds

Not applicable

G. Mutual Surplus Advances

Not applicable

H. Company Stock Held for Special Purposes

Not applicable

I. Changes in Special Surplus Funds

Not applicable

J. Changes in Unassigned Funds

Not applicable

K. Surplus Notes

Not applicable

L and M. Quasi Reorganizations

Not applicable

Note 14 – Contingencies

A. Contingent Commitments

Not applicable

B. Guaranty Fund and Other Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Most assessments are recorded either at the time of the assessment are levied.

C. Gain Contingencies

Not applicable

D. Extra Contractual Obligation and Bad Faith Losses

Not applicable

E. Product Warranties

Not applicable

F. Other Contingencies

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, 2013 about the Company's financial assets measured at fair value on a recurring basis:

	Quoted prices in Active Markets for Identical Assets (Level I)	Significant Other Observable Inputs (Level II)	Significant Unobservable Inputs (Level III)	Total at March 31, 2013
Bonds	\$	\$	\$	\$
Common stocks	6,571,735	101,062		6,672,797
Preferred stocks	336,918			336,918
Total	<u>\$ 6,908,653</u>	<u>\$ 101,062</u>	<u>\$ _____</u>	<u>\$ 7,009,715</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 Fair 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 Other Fair Value Disclosure

Not applicable

C. Fair Values for All Financial Instruments by Levels 1, 2, and 3

The table below reflects the fair value and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures). The fair values are also categorized into the three-level fair value hierarchy as described above in Note 20A. This was not practicable for mortgage loans as described below in Note 20D.

Type of Financial Instrument	Fair Value in Investment Schedule	Admitted Value in Investment Schedule	Level 1	Level 2	Level 3
Financial instruments - assets					
Bonds	22,379,889	22,513,221		22,379,889	
Preferred Stocks	336,918	303,096	336,918		
Common Stock	6,672,797	6,672,797	6,571,735	101,062	
Cash	1,072,148	1,072,148	1,072,148		
Short-term investments	1,684,657	1,684,657	1,684,657		
Mortgage Loan		52,673			
Total Assets	32,146,409	32,298,592	9,665,458	22,480,951	

D. Financial Instruments for which Not Practicable to Estimate Fair Values

It's not practical to determine the fair value of mortgage loans for the purpose of the above disclosure of Note 20C due to the fact that these items are not traded and therefore quoted market prices are not available. Also, the cost of obtaining estimates of fair values from other sources is considered excessive given the immateriality of the mortgage loans.

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 and Non-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, mortgage loans, mortgage-backed securities 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. 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 10, 2013 for these statutory financial statements which are to be issued May 14, 2013. There are no events occurring subsequent to the end of 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		(5)	(6)
	(1)	(2)	(3)	(4)		
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity		
C.1.a. Affiliates	4,031,952	785,641				
C.1. b. All Other						
C.1.c. Total	4,031,952	785,641				
C.1.d. Direct Unearned Premium reserve			15,509,869			

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
- I. Certified Reinsurer Downgraded or Status Subject to Revocation
 - 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. Medical Loss Ratio Rebates
 - Not applicable
- E. 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:		
	<u>March 31, 2013</u>	<u>December 31, 2012</u>
Total net loss and loss adjustment expenses at beginning of year	<u>\$ 5,906,582</u>	<u>\$ 5,314,716</u>
Amount incurred in current year:		
On current year losses	5,125,000	18,714,000
On prior years losses	(344,818)	(1,023,155)
Total incurred	<u>4,780,182</u>	<u>17,690,845</u>
Amount paid in current year:		
On current year losses	(2,663,000)	(14,338,000)
On prior years losses	(1,685,347)	(2,760,979)
Total paid	<u>(4,348,347)</u>	<u>(17,098,979)</u>
Total net loss and loss adjustment expenses at end of year	<u>\$ 6,338,417</u>	<u>\$ 5,906,582</u>
	=====	=====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$344,818 from December 31, 2012 to March 31, 2013 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 increased it's over all IBNR by \$50,000 for 2013 and \$260,000 for 2012. 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 13, 2013. No reserve has been recorded for the current year. The Company does not anticipate 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. Asbestos IBNR and Bulk Reserve, Direct, Assumed and Net

Not applicable

C. Asbestos LAE Reserve, Direct, Assumed and Net

Not applicable

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

Not applicable

E. Environmental IBNR and Bulk Reserve, Direct, Assumed and Net:

Not applicable

F. Environmental LAE Reserves, Direct, Assumed 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: _____

3.1 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

3.2 If the response to 3.1 is yes, provide a brief description of those changes.

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 Name of Entity	2 NAIC Company Code	3 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. 12/31/2011.....

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. 12/31/2011.....

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). 8/10/2012.....

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 Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

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

PART 1 - 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: \$.....1,293,254

PART 1 - 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: \$.....52,673

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. For the reporting entity's security lending program, state the amount of the following as current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$.....0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$.....0

16.3 Total payable for securities lending reporting on the liability page: \$.....0

17. 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 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [] No [X]

17.1 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
Smith Barney	200 Public Square, Cleveland, OH 44114

17.2 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)
Wells Fargo Advisors	5400 Frantz Rd, 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	100 Motor Parkway, Hauppauge, NY 1178	Brokerage Firm insured by SPIC

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]

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

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

17.5 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
Wells Fargo Advisors	James Rowlette	5400 Frantz Rd, Dublin, OH 43017
Wells Fargo Advisors	Thomas Hilt	201 East Liberty St, Wooster OH 44691
First Empire Securities	Jack Denny	100 Motor Parkway, Hauppauge, NY 11788

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

18.2 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? Yes [] No [X] N/A []
 If yes, attach an explanation.

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? Yes [] No [X]
 If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
 3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation 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
Total.....	XXX.....	XXX.....	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	0.....0	

5. Operating Percentages:
 5.1 A&H loss percent 0.0 %
 5.2 A&H cost containment percent 0.0 %
 5.3 A&H expense percent excluding cost containment expenses 0.0 %

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

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

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

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

DETAILS OF WRITE-INS

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

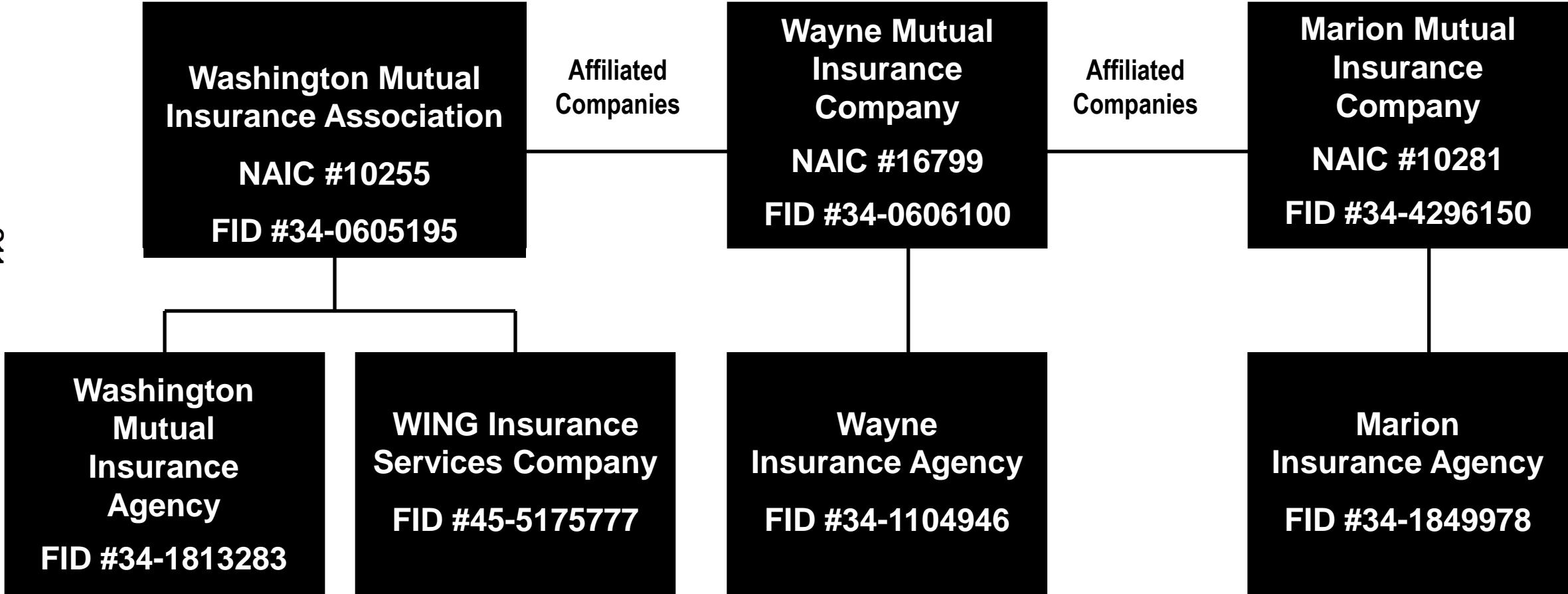
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

Schedule Y – Part 1 Organizational Chart

Wayne Mutual / Washington Mutual (Group Code #4678)

Q1



**Schedule Y-Part 1A
NONE**

WAYNE MUTUAL INSURANCE COMPANY

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....	206,510	125,187	60.6	35.4
2. Allied lines.....	13,876		0.0	74.3
3. Farmowners multiple peril.....	733,516	396,798	54.1	27.1
4. Homeowners multiple peril.....	2,014,553	1,693,818	84.1	40.8
5. Commercial multiple peril.....	798,665	430,289	53.9	68.7
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	7,642		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.....	421,079	36,434	8.7	15.9
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.....	1,189,528	489,380	41.1	58.1
19.3, 19.4 Commercial auto liability.....	80,003	9,729	12.2	143.9
21. Auto physical damage.....	1,000,425	486,951	48.7	61.5
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....	3,627		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.....	6,469,424	3,668,586	56.7	48.5

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
			4 Current Year to Date
1. Fire.....	192,949	192,949	191,887
2. Allied lines.....	12,717	12,717	13,296
3. Farmowners multiple peril.....	714,820	714,820	709,137
4. Homeowners multiple peril.....	1,914,485	1,914,485	1,614,667
5. Commercial multiple peril.....	832,314	832,314	691,361
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	9,537	9,537	9,178
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.....	435,773	435,773	421,128
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.....	1,346,316	1,346,316	1,312,619
19.3, 19.4 Commercial auto liability.....	85,890	85,890	74,179
21. Auto physical damage.....	1,146,500	1,146,500	1,071,075
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....	3,852	3,852	4,672
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.....	6,695,153	6,695,153	6,113,199

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

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	4 2013 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2013 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2013 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
1. 2010 + Prior.....	370	.93	463	.46		.46	313		.123	.436	(11)	30	19
2. 2011.....	694	374	1,068	160		160	585		301	886	51	(73)	(22)
3. Subtotals 2011 + Prior.....	1,064	467	1,531	206	0	206	898	0	424	1,322	40	(43)	(3)
4. 2012.....	2,758	1,618	4,376	1,329	151	1,480	1,795	56	.703	2,554	366	(708)	(342)
5. Subtotals 2012 + Prior.....	3,822	2,085	5,907	1,535	151	1,686	2,693	56	1,127	3,876	406	(751)	(345)
6. 2013.....	XXX	XXX	XXX	XXX	2,663	2,663	XXX	1,454	1,008	2,462	XXX	XXX	XXX
7. Totals.....	3,822	2,085	5,907	1,535	2,814	4,349	2,693	1,510	2,135	6,338	406	(751)	(345)
8. Prior Year-End's Surplus As Regards Policyholders											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. 10.6 %	2. (36.0)%	3. (5.8)%
												Col. 13, Line 7 Line 8	
												4. (1.8)%	

Statement for March 31, 2013 of the **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?	NO _____
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO _____
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO _____
4. Will the Director and Officer Supplement be filed with the state of domicile and the NAIC with this statement?	NO _____

Explanation:

- 1.
- 2.
- 3.
- 4.

Bar Code:



Overflow Page for Write-Ins

NONE

Statement for March 31, 2013 of the **WAYNE MUTUAL INSURANCE COMPANY**
SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	.....449,739	.....415,662
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	.....13,989	.....55,457
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.....	.....5,581	.....21,380
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	.....458,147	.....449,739
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	.....458,147	.....449,739

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	.....54,932	.....63,790
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.....	.....2,259	.....8,858
7. Deduct amounts received on disposals.....		
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).....	.....52,673	.....54,932
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	.....52,673	.....54,932
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	.....52,673	.....54,932

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 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 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	.....28,723,880	.....27,141,135
2. Cost of bonds and stocks acquired.....	.....2,333,995	.....9,693,697
3. Accrual of discount.....	.....5,190	.....20,864
4. Unrealized valuation increase (decrease).....	.....145,633	.....713,452
5. Total gain (loss) on disposals.....	.....416,903	.....118,968
6. Deduct consideration for bonds and stocks disposed of.....	.....2,124,608	.....8,923,748
7. Deduct amortization of premium.....	.....11,379	.....40,488
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).....	.....29,489,614	.....28,723,880
11. Deduct total nonadmitted amounts.....	.....500	.....500
12. Statement value at end of current period (Line 10 minus Line 11).....	.....29,489,114	.....28,723,380

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 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a).....	17,982,434	2,377,187	755,278	(106,466)	19,497,877			17,982,434
2. Class 2 (a).....	4,798,547		198,822	59	4,599,784			4,798,547
3. Class 3 (a).....				100,217	100,217			
4. Class 4 (a).....								
5. Class 5 (a).....								
6. Class 6 (a).....								
7. Total Bonds.....	22,780,981	2,377,187	954,100	(6,190)	24,197,878	0	0	22,780,981
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....	173,561				173,561			173,561
10. Class 3.....	129,535				129,535			129,535
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	303,096	0	0	0	303,096	0	0	303,096
15. Total Bonds and Preferred Stock.....	23,084,077	2,377,187	954,100	(6,190)	24,500,974	0	0	23,084,077

(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 \$....1,684,657; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

QS102

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.....	1,684,657	XXX.....	1,684,657	.380	

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.....	1,096,906	1,087,654
2. Cost of short-term investments acquired.....	587,751	9,252
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....		
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).....	1,684,657	1,096,906
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	1,684,657	1,096,906

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

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
Acquired by Purchase								
AIR CONDITIONERS.....	WOOSTER.....	OH.....	01/17/2013	SCHAR HEATING.....	13,989		13,989	
0199999. Totals.....					13,989	0	13,989	0
0399999. Totals.....					13,989	0	13,989	0

QE01

SCHEDULE A - PART 3

Showing all Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales Under Contract "

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs, and Expenses Incurred	
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other Than Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in B./A.C.V. (11 - 9 - 10)	13 Total Foreign Exchange Change in B./A.C.V.								

NONE

Sch. B-Pt 2
NONE

Sch. B-Pt 3
NONE

Sch. BA-Pt 2
NONE

Sch. BA-Pt 3
NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Bonds - U.S. Special Revenue and Special Assessment									
18085P HV 9	Clark Cnty Nev Arpt Rev.....		..01/24/2013	First Empire Securities I.....		113,125	100,000	319	1FE.....
4506DE H4 2	Indiana St Fin - Earlham College.....		..01/30/2013	Morgan Stanley - Smith Ba.....		85,000	85,000		1FE.....
686053 CH 0	Oregon Sch Brds Assn Pension.....		..02/19/2013	First Empire Securities I.....		88,690	100,000		1FE.....
83309A EX 5	Snohomish County Wash Hsg.....		..01/09/2013	Morgan Stanley - Smith Ba.....		72,450	70,000	152	1FE.....
790409 EB 8	St Johns Co Fla Sch Brd.....		..01/31/2013	Morgan Stanley - Smith Ba.....		99,500	100,000		1FE.....
792075 MA 8	St Lucie Co Fla Sch Brd.....		..02/25/2013	Morgan Stanley - Smith Ba.....		100,000	100,000		1FE.....
924194 PB 3	Vermont Hsg Fin Agy Multi Family.....		..01/11/2013	First Empire Securities I.....		101,886	100,000	178	1FE.....
3199999.	Total - Bonds - U.S. Special Revenue & Special Assessments.....					660,651	655,000	649	XXX.....
Bonds - Industrial and Miscellaneous									
00206R BL 5	AT&T.....		..02/21/2013	Wells Fargo.....		100,647	100,000	156	1FE.....
00206R BM 3	AT&T Inc.....		..03/22/2013	Wells Fargo.....		100,639	100,000	393	1FE.....
136069 ET 4	Canadian Imperial Bank.....		..02/21/2013	Wells Fargo.....		100,795	100,000	350	1FE.....
99000N LC 3	Comenity Bank Jumbo CD.....		..03/27/2013	Wells Fargo.....		100,000	100,000		1FE.....
254671 KK 5	Discover Bank CD.....		..02/20/2013	Wells Fargo.....		100,000	100,000		1FE.....
254671 KE 9	Discover Bk CD.....		..02/13/2013	Wells Fargo.....		100,000	100,000		1FE.....
26483E AF 7	Dunn & Bradstreet Corp.....		..03/07/2013	First Empire Securities I.....		104,000	100,000	849	1FE.....
3136AA 6Z 3	FNMA 12-154 PW - CMO.....		..01/14/2013	Undefined.....		99,883	100,000	67	1.....
70212F AA 1	Partnerre Fin A LLC GTD.....		..03/04/2013	First Empire Securities I.....		122,760	100,000	1,776	1FE.....
89233P 6W 1	Toyota Mtr Cr Corp - step.....		..02/11/2013	First Empire Securities I.....		99,600	100,000	400	1FE.....
99000N FS 5	World Finl Ntwk Jumbo CD.....		..02/11/2013	Wells Fargo.....		100,462	100,000	23	1FE.....
3899999.	Total - Bonds - Industrial & Miscellaneous.....					1,128,786	1,100,000	4,014	XXX.....
8399997.	Total - Bonds - Part 3.....					1,789,437	1,755,000	4,663	XXX.....
8399999.	Total - Bonds.....					1,789,437	1,755,000	4,663	XXX.....
Common Stocks - Industrial and Miscellaneous									
00287Y 10 9	Abbvie Inc.....		..01/02/2013	Wells Fargo.....		1,500,000	43,352	XXX.....	L.....
354723 62 9	Franklin Ohio Insd Tax.....		..03/01/2013	Wells Fargo.....		73,279	973	XXX.....	L.....
416646 15 6	Hartford Mutual Funds Inc.....		..01/02/2013	Wells Fargo.....		18,015	219	XXX.....	L.....
9099999.	Total - Common Stocks - Industrial & Miscellaneous.....					44,544	XXX.....	0	XXX.....
Common Stocks - Mutual Funds									
416646 19 8	Hartford Mut Fds - short duration.....		..02/26/2013	First Empire Securities I.....		19,920,319	200,008	XXX.....	L.....
416648 55 8	Hartford Mutual FDS-floating rate.....		..02/26/2013	Wells Fargo.....		33,003,300	300,008	XXX.....	L.....
9299999.	Total - Common Stocks - Mutual Funds.....					500,016	XXX.....	0	XXX.....
9799997.	Total - Common Stocks - Part 3.....					544,560	XXX.....	0	XXX.....
9799999.	Total - Common Stocks.....					544,560	XXX.....	0	XXX.....
9899999.	Total - Preferred and Common Stocks.....					544,560	XXX.....	0	XXX.....
9999999.	Total - Bonds, Preferred and Common Stocks.....					2,333,997	XXX.....	4,663	XXX.....

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

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 F o r e i g n Disposal Date	4 Number of Shares of Stock	5 Name of Purchaser	6 Consideration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value	10 Unrealized Valuation Increase/ (Decrease)	Change in Book/Adjusted Carrying Value					16 Total Foreign Exchange Change in B./A.C.V. (11+12-13)	17 Book/ Adjusted Carrying Value At Disposal	18 Foreign Exchange Gain (Loss) on Disposal	19 Realized Gain (Loss) on Disposal	20 Total Gain (Loss) on Disposal	21 Bond Interest/ Stock Dividends Received During Year	22 NAIC Design- ation or Market Indicator (a)		
										11 Current Year's Other Than Temporary Impairment (Amortization) Accretion	12 Current Year's Temporary Impairment (Amortization) Accretion	13 Current Year's Other Than Temporary Impairment (Amortization) Accretion	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V. Disposal Date									
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																							
235308 KE 2	Dallas Tex Indpt Sch Dist U/T	01/08/2013	Morgan Stanley - Smith Ba...		114,156	100,000	106,494	104,808		(9)		(9)		104,799		9,357	9,357	1,986	08/15/2021	1FE....			
2499999.	Total - Bonds - U.S. Political Subdivisions of States, Territories & Possessions				114,156	100,000	106,494	104,808	0	(9)	0	(9)	0	104,799	0	9,357	9,357	1,986	XXX...	XXX...			
Bonds - U.S. Special Revenue and Special Assessment																							
246395 PH 4	Delaware St Hsg Auth	01/02/2013	Wells Fargo		20,000	20,000	20,393	20,291						20,291		(291)	(291)	.490	07/01/2022	1FE....			
34073N 3R 9	Florida Hsg Fin Corp	01/02/2013	Wells Fargo		5,000	5,000	4,913	4,932						4,932		.68	.68	124	07/01/2022	1FE....			
452151 WF 6	Illinois State G/O FSA	02/28/2013	Morgan Stanley - Smith Ba...		103,698	100,000	98,685	99,276		15		15		99,291		4,407	4,407	1,967	09/01/2019	1FE....			
646080 LP 4	New Jersey St High Ed	01/02/2013	Wells Fargo		5,000	5,000	5,044	5,037						5,037		(37)	(37)	1	12/01/2022	1FE....			
67886M AX 7	Oklahoma Hsg Fin Agy	03/01/2013	Wells Fargo		5,000	5,000	5,100	5,085		(1)		(1)		5,083		(83)	(83)	123	09/01/2021	1FE....			
686087 FU 6	Oregon St Hsg & Cmnty Svcs Dpt Mtg	01/02/2013	Wells Fargo		15,000	15,000	14,722	14,869						14,869		131	131	308	07/01/2016	1FE....			
3199999.	Total - Bonds - U.S. Special Revenue & Assessment				153,698	150,000	148,857	149,490	0	14	0	14	0	149,503	0	4,195	4,195	3,013	XXX...	XXX...			
Bonds - Industrial and Miscellaneous																							
039483 AK 8	Archer Daniels	03/01/2013	MATURITY		100,000	100,000	118,950	100,388		(388)		(388)		100,000				0	3,563	03/01/2013	1FE....		
31331J EP 4	Federal Farm Credit Bank	02/19/2013	Wells Fargo		100,000	100,000	100,858	100,737		(6)		(6)		100,731		(731)	(731)	2,375	02/19/2025	1FE....			
341081 EN 3	Florida Power & Light Co.	02/01/2013	MATURITY		100,000	100,000	104,400	100,046		(46)		(46)		100,000				0	2,425	02/01/2013	1FE....		
38143U SC 6	Goldman Sachs Grp Inc	01/29/2013	Wells Fargo		104,901	100,000	100,340	100,252		(6)		(6)		100,246		4,655	4,655	0	02/07/2016	1FE....			
61747Y DD 4	Morgan Stanley	01/29/2013	Wells Fargo		104,548	100,000	98,412	98,795		.26		.26		98,822		5,726	5,726	971	04/29/2016	2FE....			
61745E 2Q 3	Morgan Stanley Dean Witter Disc.	01/30/2013	First Empire Securities I.		100,000	100,000	100,000	100,000		0		0		100,000		0	0	594	07/30/2025	1FE....			
65539A AT 7	Nomura Amer Fin LLC	03/18/2013	First Empire Securities I.		100,000	100,000	100,000	100,000		0		0		100,000		0	0	2,688	03/17/2026	2FE....			
3899999.	Total - Bonds - Industrial & Miscellaneous				709,449	700,000	722,960	700,218	0	(420)	0	(420)	0	699,799	0	9,650	9,650	12,616	XXX...	XXX...			
8399997.	Total - Bonds - Part 4				977,303	950,000	978,311	954,516	0	(415)	0	(415)	0	954,101	0	23,202	23,202	17,615	XXX...	XXX...			
8399999.	Total - Bonds				977,303	950,000	978,311	954,516	0	(415)	0	(415)	0	954,101	0	23,202	23,202	17,615	XXX...	XXX...			
Common Stocks - Industrial and Miscellaneous																							
002824 10 0	Abbott Laboratories Inc	01/30/2013	VARIOUS		1,500,000	92,881	XXX	83,328	98,250	(14,922)				(14,922)		83,328		9,552	9,552	.210	XXX...	L....	
00287Y 10 9	AbbVie Inc	01/30/2013	Wells Fargo		1,500,000	55,214	XXX	43,352						43,352		11,862	11,862	600	XXX...	L....			
00724F 10 1	Adobe Sys, Inc.	01/30/2013	Wells Fargo		3,000,000	113,904	XXX	16,696	113,040	(96,344)				(96,344)		16,696		97,208	97,208	0	XXX...	L....	
018522 30 0	Allele Inc	01/30/2013	Wells Fargo		1,000,000	45,627	XXX	39,101	40,980	(1,879)				(1,879)		39,101		6,526	6,526	0	XXX...	L....	
025537 10 1	American Electric Power, Inc.	01/30/2013	Wells Fargo		2,000,000	89,701	XXX	64,824	85,360	(20,536)				(20,536)		64,824		24,877	24,877	0	XXX...	L....	
086516 10 1	Best Buy Inc	03/28/2013	Wells Fargo		2,000,000	44,167	XXX	23,338	23,700	(362)				(362)		23,338		20,829	20,829	0	XXX...	L....	
126650 10 0	CVS Corporation	01/30/2013	Wells Fargo		2,000,000	103,139	XXX	34,879	96,700	(61,821)				(61,821)		34,879		68,260	68,260	.450	XXX...	L....	
244199 10 5	Deere & Company	01/30/2013	Wells Fargo		1,400,000	132,830	XXX	105,879	120,988	(15,109)				(15,109)		105,879		26,952	26,952	.644	XXX...	L....	
375558 10 3	Gilead Sciences Inc	01/30/2013	Wells Fargo		2,000,000	79,350	XXX	45,507	73,450	(27,943)				(27,943)		45,507		33,843	33,843	0	XXX...	L....	
377316 10 4	Glatfelter	01/30/2013	Wells Fargo		2,000,000	36,947	XXX	26,728	34,960	(8,232)				(8,232)		26,728		10,219	10,219	180	XXX...	L....	
460146 10 3	International Paper Co.	01/30/2013	Wells Fargo		1,500,000	62,479	XXX	45,049	59,760	(14,711)				(14,711)		45,049		17,430	17,430	0	XXX...	L....	
494368 10 3	Kimberly-Clark Corp.	01/30/2013	Wells Fargo		600,000	52,902	XXX	41,507	50,658	(9,151)				(9,151)		41,507		11,395	11,395	.444	XXX...	L....	
515098 10 1	Landstar Systems Inc	01/30/2013	Wells Fargo		1,100,000	64,191	XXX	48,512	57,706	(9,194)				(9,194)		48,512		15,679	15,679	0	XXX...	L....	
602675 10 0	Mindray Medical Intl Ltd	01/30/2013	Wells Fargo		1,200,000	45,454	XXX	37,634	39,240	(1,606)				(1,606)		37,634		7,820	7,820	0	XXX...	L....	
718546 10 4	Phillips 66	01/30/2013	Wells Fargo		500,000	30,524	XXX	13,985	26,550	(12,565)				(12,565)		13,985		16,538	16,538	0	XXX...	L....	
780087 10 2	Royal Bk CDA Montreal	01/30/2013	Wells Fargo		1,000,000	62,176	XXX	51,123	60,300	(9,177)				(9,177)		51,123		11,053	11,053	.585	XXX...	L....	
94106L 10 9	Waste Management Inc	01/30/2013	Wells Fargo		1,000,000	35,820	XXX	32,165	33,740	(1,576)				(1,576)		32,165		3,656	3,656	0	XXX...	L....	
9099999.	Total - Common Stocks - Industrial & Miscellaneous				1,147,306	XXX	753,607	1,015,382	(305,128)	0	0	(305,128)	0	0	753,607	0	393,699	393,699	3,113	XXX...	XXX...		
9799997.	Total - Common Stocks - Part 4				1,147,306	XXX	753,607	1,015,382	(305,128)	0	0	(305,128)	0	0	753,607								

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 F o r e i g n Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value Increase/ (Decrease)	10 Unrealized Valuation (Amortization) Accretion	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value At Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Desig- nation or Market Indicator (a)
										11 Current Year's Other Than Temporary Impairment Recognized	12 Current Year's Temporar y Impairment Recognized	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B/A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B/A.C.V.							
9799999.	Total - Common Stocks.....			1,147,306	.....XXX.....	.....753,607	.....1,015,382	.....(305,128)	.....0	.....0	.....(305,128)	.....0	.....(305,128)	.....0	.....753,607	.....0	.....393,699	.....393,699	.....3,113	.....XXX...	.....XXX...
9899999.	Total - Preferred and Common Stocks.....			1,147,306	.....XXX.....	.....753,607	.....1,015,382	.....(305,128)	.....0	.....0	.....(305,128)	.....0	.....(305,128)	.....0	.....753,607	.....0	.....393,699	.....393,699	.....3,113	.....XXX...	.....XXX...
9999999.	Total - Bonds, Preferred and Common Stocks.....			2,124,609	.....XXX.....	.....1,731,918	.....1,969,898	.....(305,128)	.....(415)	.....0	.....(305,543)	.....0	.....(305,543)	.....0	.....1,707,708	.....0	.....416,901	.....416,901	.....20,728	.....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 B-Sn 1
NONE

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

Sch. DB-Pt D-Sn 1
NONE

Sch. DB-Pt D-Sn 2
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.....	PITTSBURG, PA.....				1,185,665	1,660,230	768,365	XXX..
FEDERAL HOME LOAN BANK.....	CINCINNATI, OH.....				.225	.225	.283	XXX..
DISCOVER BANK CD.....	GREENWOOD, DE.....	0.400		.136	100,000	100,000	100,000	XXX..
MIZUHO CORP BANK USA CD.....	NEW YORK, NY.....	0.450		.229	100,000	100,000	100,000	XXX..
WORLDS FOREMOST JUMBO CD.....	SIDNEY, NE.....	1.350	333	.92	100,760	100,760	100,760	XXX..
0199999. Total Open Depositories.....	XXX.....	XXX.....	333	.457	1,488,650	1,963,215	1,071,948	XXX..
0399999. Total Cash on Deposit.....	XXX.....	XXX.....	333	.457	1,488,650	1,963,215	1,071,948	XXX..
0499999. Cash in Company's Office.....	XXX.....	XXX.....	XXX.....	XXX.....	.200	.200	.200	XXX..
0599999. Total Cash.....	XXX.....	XXX.....	333	.457	1,488,850	1,963,415	1,072,148	XXX..

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
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NONE