



QUARTERLY STATEMENT

As of June 30, 2014
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

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

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(Street and Number) (City or Town, State, Country and Zip Code)

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

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

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

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

Country of Domicile US

Commenced Business..... March 1, 1910

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
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
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1. Bonds.....	30,017,088		30,017,088	27,245,407
2. Stocks:				
2.1 Preferred stocks.....	188,096		188,096	188,096
2.2 Common stocks.....	8,315,600	500	8,315,100	7,377,351
3. Mortgage loans on real estate:				
3.1 First liens.....	41,094		41,094	45,782
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	526,762		526,762	536,063
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 (\$.....3,292,544), cash equivalents (\$.....0) and short-term investments (\$.....218,716).....	3,511,260		3,511,260	3,821,442
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).....	42,599,900	500	42,599,400	39,214,141
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	231,104		231,104	221,888
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	433,263		433,263	416,575
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	8,742,165		8,742,165	8,222,286
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	42,965		42,965	37,552
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.....	922,288		922,288	871,539
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	21,252		21,252	24,123
21. Furniture and equipment, including health care delivery assets (\$.....0).....	167,167	167,167	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	731,672		731,672	688,206
24. Health care (\$.....0) and other amounts receivable.....	25,776	25,776	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).....	53,918,052	193,443	53,724,609	49,696,810
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	53,918,052	193,443	53,724,609	49,696,810

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 \$....4,148,732).....	6,793,028	6,871,167
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....	492,000	492,000
4. Commissions payable, contingent commissions and other similar charges.....	637,491	818,659
5. Other expenses (excluding taxes, licenses and fees).....	415,091	566,524
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	206,824	359,014
7.1 Current federal and foreign income taxes (including \$......0 on realized capital gains (losses)).....	839,763	71,030
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.....	19,250,303	17,769,700
10. Advance premium.....	150,578	119,954
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(223,115)	342,743
13. Funds held by company under reinsurance treaties.....	35,361	35,361
14. Amounts withheld or retained by company for account of others.....	(12,517)	(29,328)
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).....	28,584,807	27,416,824
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	28,584,807	27,416,824
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).....	25,139,802	22,279,986
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).....	25,139,802	22,279,986
38. Totals (Page 2, Line 28, Col. 3).....	53,724,609	49,696,810

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 \$.....15,397,146).....	14,352,247	13,223,939	27,429,740
1.2 Assumed..... (written \$.....5,047,398).....	5,047,398	4,169,413	8,303,443
1.3 Ceded..... (written \$.....1,123,208).....	1,123,208	1,359,428	2,666,810
1.4 Net..... (written \$.....19,321,336).....	18,276,437	16,033,924	33,066,373
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....9,734,425):			
2.1 Direct.....	6,757,387	6,654,105	14,059,524
2.2 Assumed.....	2,086,096	1,726,701	4,877,033
2.3 Ceded.....	707,584	407,566	868,798
2.4 Net.....	8,135,899	7,973,240	18,067,759
3. Loss adjustment expenses incurred.....	1,077,906	983,099	2,137,745
4. Other underwriting expenses incurred.....	6,121,681	5,606,511	11,460,778
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	15,335,486	14,562,850	31,666,282
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	2,940,951	1,471,074	1,400,091
INVESTMENT INCOME			
9. Net investment income earned.....	353,493	311,659	699,861
10. Net realized capital gains (losses) less capital gains tax of \$.....116,500.....	226,027	373,012	406,779
11. Net investment gain (loss) (Lines 9 + 10).....	579,520	684,671	1,106,640
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.....	234,700	223,598	466,319
14. Aggregate write-ins for miscellaneous income.....	24,935	16,209	41,703
15. Total other income (Lines 12 through 14).....	259,635	239,807	508,022
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	3,780,106	2,395,552	3,014,753
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).....	3,780,106	2,395,552	3,014,753
19. Federal and foreign income taxes incurred.....	1,302,233	802,986	968,715
20. Net income (Line 18 minus Line 19) (to Line 22).....	2,477,873	1,592,566	2,046,038
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	22,279,986	19,353,500	19,353,500
22. Net income (from Line 20).....	2,477,873	1,592,566	2,046,038
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....104,900.....	203,772	28,395	563,280
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	155,649	160,293	198,161
27. Change in nonadmitted assets.....	22,522	59,396	119,007
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).....	2,859,816	1,840,650	2,926,486
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	25,139,802	21,194,150	22,279,986
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.....	24,935	16,209	41,703
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).....	24,935	16,209	41,703
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.....	18,685,239	16,999,340	35,413,707
2. Net investment income.....	368,364	338,526	751,784
3. Miscellaneous income.....	259,635	239,807	508,022
4. Total (Lines 1 through 3).....	19,313,238	17,577,673	36,673,513
5. Benefit and loss related payments.....	8,219,451	7,510,545	16,576,267
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	7,684,378	7,046,338	13,376,872
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....	650,000	550,007	1,350,007
10. Total (Lines 5 through 9).....	16,553,829	15,106,890	31,303,146
11. Net cash from operations (Line 4 minus Line 10).....	2,759,409	2,470,783	5,370,367
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	2,820,181	1,560,153	3,323,180
12.2 Stocks.....	709,018	1,678,482	2,646,142
12.3 Mortgage loans.....	4,688	4,537	9,150
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			(760)
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	3,533,887	3,243,172	5,977,712
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	5,497,786	4,350,307	8,900,627
13.2 Stocks.....	1,104,429	1,076,246	1,714,975
13.3 Mortgage loans.....			
13.4 Real estate.....		13,989	108,647
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	6,602,216	5,440,542	10,724,249
14. Net increase or (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(3,068,328)	(2,197,370)	(4,746,538)
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).....	(1,263)	(1,144,057)	(390,229)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(1,263)	(1,144,057)	(390,229)
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).....	(310,182)	(870,644)	233,600
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	3,821,442	3,587,842	3,587,842
19.2 End of period (Line 18 plus Line 19.1).....	3,511,260	2,717,198	3,821,442
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001			

STATEMENT AS OF JUNE 30, 2014 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.

	State of Domicile	2014	2013
NET INCOME			
(1) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 3)	OH	2,477,873	2,046,038
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	OH	2,477,873	2,046,038
SURPLUS			
(5) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	OH	25,139,802	22,279,986
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	OH	25,139,802	22,279,986

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:

- 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.
- 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.
- Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at fair value.
- 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.
- 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.
- 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
- H. Restricted Assets
- 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)

	June 30, 2014			December 31, 2013			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,726,762	\$0	\$1,726,762	\$1,575,184	\$0	\$1,575,184	\$151,578	\$0	\$151,578
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,726,762	0	1,726,762	1,575,184	0	1,575,184	151,578	0	151,578
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,726,762	0	1,726,762	1,575,184	0	1,575,184	151,578	0	151,578
(f) Deferred Tax Liabilities	(12,768)	817,242	804,474	(8,648)	712,293	703,645	(4,120)	104,949	100,829
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,739,530	(\$817,242)	\$922,288	\$1,583,832	(\$712,293)	\$871,539	\$155,698	(\$104,949)	\$50,749

2. Admission Calculation Components

	2014			2013			Change		
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$1,009,725	\$0	\$1,009,725	\$794,503	\$0	\$794,503	\$215,222	\$0	\$215,222
(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)	575,959	0	575,959	654,009	0	654,009	(78,050)	0	(78,050)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	575,959	0	575,959	654,009	0	654,009	(78,050)	0	(78,050)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	3,207,907	XXX	XXX	3,097,074	XXX	XXX	110,833
(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	141,078	0	141,078	126,672	0	126,672	14,406	0	14,406
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total 2(a) + 2(b) + 2(c)	1,726,762	0	1,726,762	1,575,184	0	1,575,184	151,578	0	151,578

3. Other Admissibility Criteria

	2014 Percentage	2013 Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	812%	872%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	21,386,047	20,647,157

4. Impact of Tax Planning Strategies

	June 30, 2014			December 31, 2013			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%	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:

	2014	2013	Change
(a) Federal	1,302,233	968,715	333,518
(b) Foreign			
(c) Subtotal	1,302,233	968,715	333,518
(d) Federal income tax on net capital gains	116,500	209,553	(93,053)
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	0	0	0
Federal and foreign income taxes incurred	1,418,733	1,178,268	240,465

WAYNE MUTUAL INSURANCE COMPANY

2. Deferred tax assets:

	2014	2013	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	226,180	175,084	51,096
(2) Unearned premium reserve	1,319,261	1,216,498	102,765
(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)	124,484	126,669	(2,185)
(14) Other assets – nonadmitted	56,837	56,934	(97)
(99) Subtotal	1,726,762	1,575,185	151,579
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,726,762	1,575,185	151,579
(e) Capital			
(1) Investments	0	0	0
(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	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)	1,726,762	1,575,185	151,579

3. Deferred tax liabilities:

	2014	2013	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	(20,618)	(16,497)	(4,121)
(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	7,850	0
(8) Guaranty funds receivable	0	0	0
(99) Subtotal	(12,768)	(8,647)	(4,121)
(b) Capital			
(1) Investments	817,242	712,293	104,949
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	817,242	712,293	104,949
(c) Deferred tax liabilities (3a99+3b99)	804,474	703,646	100,828

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

922,288

871,539

50,751

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:

	June 30, 2014	Effective Tax Rate
Provision computed at statutory rate	\$1,324,848	34.0%
Net reserves	51,096	1.3%
Tax exempt income deduction	(47,235)	-1.2%
Dividends received deduction	(36,567)	-0.9%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	21,895	0.6%
Nondeductible Expenses	1,736	0.0%
Disallowed travel and entertainment	3,079	0.1%
Net operating loss	0	0.0%
Change in premium adjustments	102,762	2.6%
Other	(2,881)	-0.1%
Totals	\$1,418,733	36.4%
Federal and foreign income taxes incurred	\$1,302,233	33.4%
Realized capital gains (losses) tax	116,500	3.0%
Change in net deferred income taxes	(155,697)	-4.0%
	\$1,263,036	32.4%

E. Operating Loss and Tax Credit Carryforwards

1. At June 30, 2014, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
2. The following is income tax expense for 2014 and 2013 that is available for recoupment in the event of future net losses:

2014	\$1,418,733
2013	\$1,212,833

3. 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 \$3,803,181, net losses of \$1,681,643, assumed adjusting expenses of \$23,655, unearned premiums of \$4,135,331 and paid ceding commission of \$1,124,465 from the above agreement with Washington Mutual Insurance Association in 2014. The Company assumed net earned premiums of \$6,607,102, net losses of \$3,782,448, assumed adjusting expenses of \$57,677, unearned premiums of \$4,029,712 and paid ceding commission of \$2,115,783 from above agreement with Washington Mutual Insurance Association in 2013.

The Company assumed net earned premiums of \$1,164,282, net losses of \$403,688, and adjusting expenses of \$10,007, unearned premiums of \$1,553,725 and paid ceding commission of \$495,189 from the above agreement with Marion Mutual Insurance Association in 2014 The Company assumed net earned premiums of \$1,542,607, net losses of \$1,085,479, and adjusting expenses of \$18,006, unearned premiums of \$1,223,639 and paid ceding commission of \$729,592 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 \$386,681 due in 2014 and \$389,618 due in 2013 from affiliate Washington Mutual Insurance Association in the current year. The Company also reported \$344,991 due in 2014 and \$298,588 due in 2013 from affiliate Marion 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.-D. Description of Investment Policies, Fair Value of Plan Assets, Rate of Return Assumptions

Not applicable

E. 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 June 30, 2014 and 1% at December 31, 2013. The plan had a total of \$49,273 and \$101,232 in employer contributions for June 30, 2014 and December 31, 2013.

F. Multiemployer Plans

Not applicable

G. Consolidated / Holding Company Plans

Not applicable

H. Postemployment Benefits and Compensated Absences

Not applicable

I. 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 at the time 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 June 30, 2014 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 June 30, 2014
Bonds	\$	\$	\$	\$
Common stocks	8,204,050	111,042		8,315,100
Preferred stocks	188,096			188,096
Total	<u>\$ 8,392,154</u>	<u>\$ 111,042</u>	<u>\$</u>	<u>\$ 8,503,196</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 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	30,623,195	30,017,088		30,623,195	
Preferred Stocks	223,345	188,096	223,345		
Common Stock	8,315,100	8,315,100	8,204,058	111,042	
Cash	3,292,544	3,292,544	3,292,544		
Short-term investments	218,716	218,716	218,716		
Mortgage Loan		41,094			
Total Assets	42,672,900	42,072,638	11,938,663	30,734,237	

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

Its 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. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. 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.

G. Offsetting and Netting of Assets and Liabilities

Not applicable

H. Joint and Several Liabilities

Not applicable

Note 22 - Events Subsequent

- A. Subsequent events have been considered through August 8, 2014 for these statutory financial statements which are to be issued August 13, 2014. There are no events occurring subsequent to the end of the period that merited recognition or disclosure in these statements.

Note 23 - Reinsurance

A. Unsecured Reinsurance Recoverables

Not applicable

B. Reinsurance Recoverables in Dispute

Not applicable

WAYNE MUTUAL INSURANCE COMPANY

C. Reinsurance Assumed and Ceded and Protected Cells

	ASSUMED REINSURANCE		CEDED REINSURANCE NET			
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
C.1.a. Affiliates	4,967,463	1,619,653				
C.1. b. All Other						
C.1.c. Total	4,967,463	1,619,653				
C.1.d. Direct Unearned Premium reserve			13,561,248			

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>June 30, 2014</u>	<u>December 31, 2013</u>
Total net loss and loss adjustment expenses at beginning of year	<u>\$ 7,363,167</u>	<u>\$ 5,906,582</u>
Amount incurred in current year:		
On current year losses	9,734,425	20,824,000
On prior years losses	<u>(520,620)</u>	<u>(618,496)</u>
Total incurred	<u>9,213,805</u>	<u>20,205,504</u>
Amount paid in current year:		
On current year losses	(5,585,693)	(15,155,000)
On prior years losses	<u>(3,706,251)</u>	<u>(3,593,919)</u>
Total paid	<u>(9,291,944)</u>	<u>(18,748,919)</u>
Total net loss and loss adjustment expenses at end of year	<u>\$ 7,285,028</u> =====	<u>\$ 7,363,167</u> =====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$520,620 from December 31, 2013 to June 30, 2014 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 \$100,000 for 2014 and \$200,000 for 2013. 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 15, 2014. 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

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1 and 1A.

Yes [☐]No [☒ X]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [☐]No [☒ X]
- 3.3

If the response to 3.2 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	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? If yes, attach an explanation.

Yes [☐]No [☐]N/A [☒ X]
-

- 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	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).

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: \$.....731,672

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: \$.....41,094

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	2
	Prior Year-End	Current Quarter
	Book/Adjusted Carrying Value	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 of 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 reported 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	2
Name of Custodian(s)	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	2	3
Name(s)	Location(s)	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 11743	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository	Name(s)	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 DEENY	100 MOTOR PARKWAY, HAUPPAUGE, NY 11788

PART 1 - INVESTMENT

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?
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?
- 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
	.....	.....	.....	.....	.....	.....0	.....	.....	.....	.....0
Total.....	.....XXX...	.....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

5. Operating Percentages:
- 5.1 A&H loss percent
- 5.2 A&H cost containment percent
- 5.3 A&H expense percent excluding cost containment expenses
- 6.1 Do you act as a custodian for health savings accounts?
- 6.2 If yes, please provide the amount of custodial funds held as of the reporting date.
- 6.3 Do you act as an administrator for health savings accounts?
- 6.4 If yes, please provide the amount of funds administered as of the reporting date.
- 0.0 %
- 0.0 %
- 0.0 %
- Yes [] No [X]
- 0
- Yes [] No [X]
- 0

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating

NONE

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.		1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		Active Status	2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1.	Alabama.....	AL.....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.....	15,397,146	14,568,360	6,666,035	6,421,467	4,839,110	3,868,588
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.....	CAN.....N.....						
58.	Aggregate Other Alien.....	OT.....XXX.....	0	0	0	0	0	0
59.	Totals.....	(a).....1.....	15,397,146	14,568,360	6,666,035	6,421,467	4,839,110	3,868,588

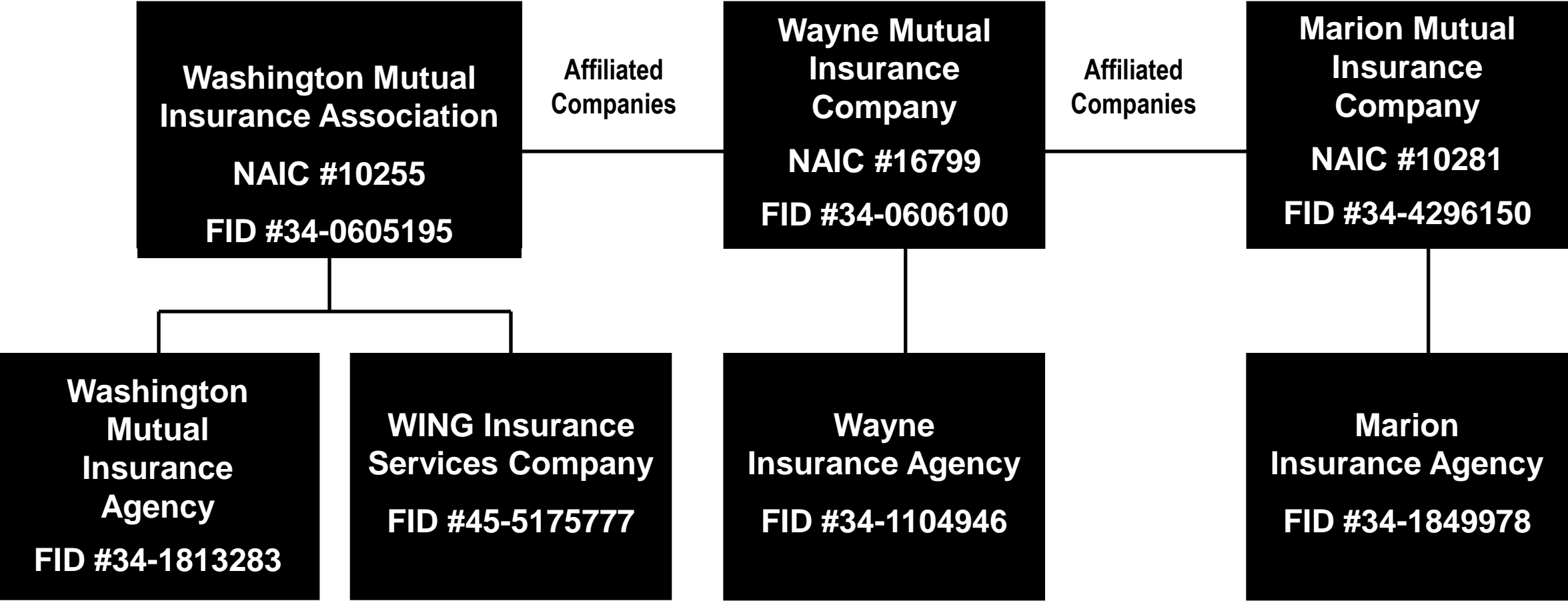
DETAILS OF WRITE-INS

58001.	XXX.....						
58002.	XXX.....						
58003.	XXX.....						
58998. Summary of remaining write-ins for Line 58 from overflow page....	XXX.....	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (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 – Part 1 Organizational Chart
Wayne Mutual / Washington Mutual (Group Code #4678)

Q11



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*

NONE

Q12

Asterisk	Explanation

NONE

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.....	391,121	205,549	52.6	45.2
2. Allied lines.....	25,181	5,524	21.9	8.1
3. Farmowners multiple peril.....	1,507,105	1,094,474	72.6	40.8
4. Homeowners multiple peril.....	4,679,647	1,875,483	40.1	70.4
5. Commercial multiple peril.....	1,875,315	653,433	34.8	44.1
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	15,825	3,087	19.5	4.8
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.....	910,645	(28,761)	(3.2)	9.3
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.....	2,513,648	1,604,365	63.8	46.3
19.3, 19.4 Commercial auto liability.....	205,705	19,944	9.7	9.7
21. Auto physical damage.....	2,221,533	1,323,289	59.6	48.9
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....	6,523	1,000	15.3	
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.....	14,352,248	6,757,387	47.1	50.3

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.....	197,931	375,443	426,650
2. Allied lines.....	12,246	24,685	27,652
3. Farmowners multiple peril.....	932,617	1,690,198	1,643,052
4. Homeowners multiple peril.....	2,736,573	4,791,252	4,540,691
5. Commercial multiple peril.....	1,110,112	2,053,708	1,826,054
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	7,642	17,513	18,733
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.....	522,010	1,036,877	901,340
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.....	1,388,755	2,725,091	2,688,181
19.3 19.4 Commercial auto liability.....	133,088	237,073	211,473
21. Auto physical damage.....	1,226,900	2,438,458	2,276,333
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....	3,280	6,848	8,201
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.....	8,271,154	15,397,146	14,568,360

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)	2014 Loss and LAE Payments on Claims Reported as of Prior Year-End	2014 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2014 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. 2011 + Prior.....	.....449	.....107	.....556	.....351	.....15	.....366	.....279		.....100	.....379	.....181	.....8	.....189
2. 2012.....	.....759	.....379	.....1,138	.....537		.....537	.....286		.....191	.....477	.....64	.....(188)	.....(124)
3. Subtotals 2012 + Prior.....	.....1,208	.....486	.....1,694	.....888	.....15	.....903	.....565	.....0	.....291	.....856	.....245	.....(180)	.....65
4. 2013.....	.....3,855	.....1,814	.....5,669	.....2,680	.....123	.....2,803	.....1,514	.....92	.....674	.....2,280	.....339	.....(925)	.....(586)
5. Subtotals 2013 + Prior.....	.....5,063	.....2,300	.....7,363	.....3,568	.....138	.....3,706	.....2,079	.....92	.....965	.....3,136	.....584	.....(1,105)	.....(521)
6. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....5,586	.....5,586	.....XXX.....	.....2,714	.....1,435	.....4,149	.....XXX.....	.....XXX.....	.....XXX.....
7. Totals.....	.....5,063	.....2,300	.....7,363	.....3,568	.....5,724	.....9,292	.....2,079	.....2,806	.....2,400	.....7,285	.....584	.....(1,105)	.....(521)
8. Prior Year-End's Surplus As Regards Policyholders	.....22,280										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. ....11.5 %	2. ....(48.0)%	3. ....(7.1)%	
														Col. 13, Line 7 Line 8
														4.(2.3)%

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 4 4 9 0 0 0 0 2 *

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

* 1 6 7 9 9 2 0 1 4 3 6 5 0 0 0 0 2 *

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

WAYNE MUTUAL INSURANCE COMPANY
Overflow Page for Write-Ins

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	536,063	449,739
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		108,647
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.....	9,301	22,323
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	526,762	536,063
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	526,762	536,063

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.....	45,782	54,932
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.....	4,688	9,150
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).....	41,094	45,782
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	41,094	45,782
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	41,094	45,782

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	34,811,352	28,723,880
2. Cost of bonds and stocks acquired.....	6,602,216	10,615,602
3. Accrual of discount.....	14,973	22,353
4. Unrealized valuation increase (decrease).....	308,672	853,453
5. Total gain (loss) on disposals.....	342,527	617,092
6. Deduct consideration for bonds and stocks disposed of.....	3,529,199	5,969,322
7. Deduct amortization of premium.....	29,758	51,706
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).....	38,520,783	34,811,352
11. Deduct total nonadmitted amounts.....	500	500
12. Statement value at end of current period (Line 10 minus Line 11).....	38,520,283	34,810,852

SCHEDULE D - PART 1B

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

	1	2	3	4	5	6	7	8
NAIC Designation	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. NAIC 1 (a).....	23,203,388	2,645,043	618,801	(6,815)	23,203,388	25,222,815		22,902,137
2. NAIC 2 (a).....	5,296,751		501,589	(889)	5,296,751	4,794,273		5,181,358
3. NAIC 3 (a).....								
4. NAIC 4 (a).....								
5. NAIC 5 (a).....								
6. NAIC 6 (a).....								
7. Total Bonds.....	28,500,139	2,645,043	1,120,390	(7,704)	28,500,139	30,017,088	0	28,083,495
PREFERRED STOCK								
8. NAIC 1.....								
9. NAIC 2.....	98,561				98,561	98,561		98,561
10. NAIC 3.....	89,535				89,535	89,535		89,535
11. NAIC 4.....								
12. NAIC 5.....								
13. NAIC 6.....								
14. Total Preferred Stock.....	188,096	0	0	0	188,096	188,096	0	188,096
15. Total Bonds and Preferred Stock.....	28,688,235	2,645,043	1,120,390	(7,704)	28,688,235	30,205,184	0	28,271,591

(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.....	.....218,716	.....XXX.....	.....218,716	.....27	

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.....	.....838,088	.....1,096,906
2. Cost of short-term investments acquired.....		
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		.....(760)
6. Deduct consideration received on disposals.....	.....619,372	.....258,058
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).....	.....218,716	.....838,088
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	.....218,716	.....838,088

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																	
	CRESTON	OH		07/15/2010							0			2,354			0
0299999. Total - Mortgages With Partial Repayments						0	0	0	0	0	0	0	0	2,354	0	0	0
0599999. Total Mortgages						0	0	0	0	0	0	0	0	2,354	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 City	4 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 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B./A.C.V. (9+10-11+12)	14 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. Political Subdivisions of States, Territories and Possessions													
070329	B6	3	Bastrop Tex Indpnt Sch Dist-taxable.....		...05/22/2014	First Empire Securities I.....		.....104,881	.....100,000	.....1,078	1FE.....
083419	YW	5	Bentonville Ark Schdist No 006.....		...06/10/2014	First Empire Securities I.....		.....102,100	.....100,000	.....75	1FE.....
117534	AL	1	Bryan OH City Sch Dist.....		...06/09/2014	Wells Fargo.....		.....40,006	.....40,000	.....18	1FE.....
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions.....								.....246,987	.....240,000	.....1,171	.....XXX.....
Bonds - U.S. Special Revenue and Special Assessment													
914845	MK	5	University South Ala Univ Revs.....		...05/09/2014	First Empire Securities I.....		.....110,350	.....100,000	.....2,194	1FE.....
3199999. Total Bonds - U.S. Special Revenue and Special Assessment.....								.....110,350	.....100,000	.....2,194	.....XXX.....
Bonds - Industrial and Miscellaneous													
018490	AN	2	Allergan Inc.....		...05/28/2014	Wells Fargo.....		.....101,059	.....100,000	.....684	1FE.....
018490	AQ	5	Allergan Inc.....		...06/30/2014	Wells Fargo.....		.....180,490	.....200,000	.....1,128	1FE.....
031162	BU	3	Amgen Inc.....		...05/30/2014	First Empire Securities I.....		.....100,948	.....100,000	.....49	1FE.....
037833	AK	6	Apple Inc.....		...06/17/2014	Wells Fargo.....		.....95,602	.....100,000	.....293	1FE.....
037833	AS	9	Apple Inc.....		...06/13/2014	Morgan Stanley - Smith Ba.....		.....91,693	.....90,000	.....319	1FE.....
04621W	AC	4	Assured Gty US Hldgs Inc.....		...06/23/2014	First Empire Securities I.....		.....102,955	.....100,000	.....42	1FE.....
071813	BL	2	Baxter International Inc.....		...06/30/2014	Wells Fargo.....		.....100,992	.....100,000	.....160	1FE.....
09247X	AL	5	Blackrock Inc.....		...04/29/2014	Wells Fargo.....		.....100,638	.....100,000	.....399	1FE.....
14912H	RH	5	Caterpillar Fin Serv Crp.....		...06/30/2014	Wells Fargo.....		.....100,000	.....100,000	.....	1FE.....
14912L	6B	2	Caterpillar Finl Svcs Corp.....		...06/09/2014	First Empire Securities I.....		.....100,900	.....100,000	.....	1FE.....
22533A	ZZ	9	Credit Agricole CIB.....		...04/30/2014	Wells Fargo.....		.....99,640	.....100,000	.....298	1FE.....
313379	RN	1	Fed Home Ln Bk.....		...06/06/2014	Morgan Stanley - Smith Ba.....		.....97,600	.....100,000	.....1,254	1FE.....
59156R	BH	0	Metlife Inc.....		...04/30/2014	Wells Fargo.....		.....102,061	.....100,000	.....250	1FE.....
636180	BL	4	National fuel Gas Co.....		...05/16/2014	First Empire Securities I.....		.....99,728	.....100,000	.....781	1FE.....
73358W	GV	0	Port Auth NY & NJ Cons-172.....		...06/16/2014	First Empire Securities I.....		.....114,500	.....100,000	.....1,042	1FE.....
74348Y	NZ	0	Prospect Cap Corp.....		...05/01/2014	First Empire Securities I.....		.....100,000	.....100,000	.....	1FE.....
857477	AL	7	State Street Corp.....		...05/28/2014	Wells Fargo.....		.....98,810	.....100,000	.....112	1FE.....
863667	AF	8	Stryker Corp Senior Note.....		...05/01/2014	First Empire Securities I.....		.....200,000	.....200,000	.....	1FE.....
87165H	BE	9	Synchrony Bank - CD.....		...06/20/2014	Wells Fargo.....		.....100,000	.....100,000	.....	1FE.....
92857W	BC	3	Vodafone Grp Plc.....		...05/30/2014	Wells Fargo.....		.....97,075	.....100,000	.....828	1FE.....
94974B	FN	5	Wells Fargo & Co.....		...04/24/2014	Wells Fargo.....		.....103,015	.....100,000	.....791	1FE.....
3899999. Total Bonds - Industrial and Miscellaneous.....								.....2,287,706	.....2,290,000	.....8,430	.....XXX.....
8399997. Total Bonds - Part 3.....								.....2,645,043	.....2,630,000	.....11,795	.....XXX.....
8399999. Total Bonds.....								.....2,645,043	.....2,630,000	.....11,795	.....XXX.....
Common Stocks - Industrial and Miscellaneous													
189754	10	4	Coach Inc.....		...06/23/2014	Wells Fargo.....	.....1,500.000	.....51,138	.....XXX.....		L.....
256746	10	8	Dollar Tree Stores Inc.....		...04/28/2014	Wells Fargo.....	.....1,000.000	.....51,698	.....XXX.....		L.....
31337#	10	5	FHLBank of Cincinnati.....		...04/10/2014	FHLBank.....	.....119.000	.....11,900	.....XXX.....		L.....
354723	62	9	Franklin Ohio Insd Tax.....		...06/02/2014	Wells Fargo.....	.....85.667	.....1,090	.....XXX.....		L.....
63938C	10	8	Navient Corp 93.....		...05/01/2014	Wells Fargo.....	.....2,300.000	.....30,873	.....XXX.....		L.....
751212	10	1	Ralph Lauren Corp.....		...04/28/2014	Wells Fargo.....	.....350.000	.....52,613	.....XXX.....		L.....
9099999. Total Common Stocks - Industrial and Miscellaneous.....								.....199,312	.....XXX.....	.....0	.....XXX.....
9799997. Total Common Stocks - Part 3.....								.....199,312	.....XXX.....	.....0	.....XXX.....
9799999. Total Common Stocks.....								.....199,312	.....XXX.....	.....0	.....XXX.....
9899999. Total Preferred and Common Stocks.....								.....199,312	.....XXX.....	.....0	.....XXX.....
9999999. Total Bonds, Preferred and Common Stocks.....								.....2,844,355	.....XXX.....	.....11,795	.....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	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	Stated Contractual Maturity Date	NAIC Desig- nation or Market Indicator (a)
Bonds - U.S. Special Revenue and Special Assessment																							
199545	AE	4	Columbus Ohio Regl Arpt.....	05/07/2014	Wells Fargo.....		.....5,050	.....5,000	.....5,001	.....5,001					.....0		.....5,001		.....49	.....49	.....6	11/20/2023	1FE.....
34073N	3R	9	Florida Hsg Fin Corp.....	04/01/2014	Wells Fargo.....		.....5,000	.....5,000	.....4,913	.....4,938			.....1		.....1		.....4,939		.....61	.....61	.....139	07/01/2022	1FE.....
762315	LV	9	Rhode Island St Student Ln Auth.....	06/16/2014	First Empire Securities I.....		.....102,260	.....100,000	.....102,125	.....101,611			.....(140)		.....(140)		.....101,471		.....789	.....789	.....1,896	12/01/2018	1FE.....
880443	DY	9	TN Energy Acquisition Corp Gas Rev.....	05/27/2014	Wells Fargo.....		.....109,690	.....100,000	.....100,337	.....100,197			.....(11)		.....(11)		.....100,186		.....9,504	.....9,504	.....4,111	02/01/2020	2FE.....
3199999	Total Bonds - U.S. Special Revenue and Special Assessment.....						.....222,000	.....210,000	.....212,376	.....211,747	.....0	.....(150)	.....0	.....(150)	.....0	.....211,597	.....0	.....10,403	.....10,403	.....6,152	....XXX...	....XXX...	
Bonds - Industrial and Miscellaneous																							
002799	AK	0	Abbey Natl Treasury Serv Bank GTD.....	04/25/2014	MATURITY.....		.....100,000	.....100,000	.....100,674	.....100,102			.....(102)		.....(102)		.....100,000			.....0	.....1,422	04/25/2014	1FE.....
055299	AJ	0	BBVA US Senior SA Uniper Company.....	05/16/2014	MATURITY.....		.....200,000	.....200,000	.....199,084	.....199,840			.....160		.....160		.....200,000			.....0	.....3,250	05/16/2014	2FE.....
079867	AQ	0	Bellsouth Telecommunications.....	06/15/2014	Morgan Stanley - Smith Ba.....		.....3,914	.....3,914	.....3,929	.....3,917			.....(1)		.....(1)		.....3,916		.....(2)	.....(2)	.....123	12/15/2015	1FE.....
05567L	7E	1	BNP Paribas.....	06/13/2014	Wells Fargo.....		.....101,228	.....100,000	.....102,189	.....101,672			.....(197)		.....(197)		.....101,475		.....(247)	.....(247)	.....1,775	09/14/2017	1FE.....
05567L	U5	4	BNP Paribas Company Guaranteed.....	06/13/2014	Wells Fargo.....		.....103,853	.....100,000	.....101,131	.....100,652			.....(133)		.....(133)		.....100,519		.....3,334	.....3,334	.....2,900	02/23/2016	1FE.....
254671	BD	1	Discover Bk Greenwood DE - CD.....	05/23/2014	MATURITY.....		.....100,000	.....100,000	.....100,000	.....100,000					.....0		.....100,000			.....0	.....372	05/23/2014	1FE.....
36179N	M9	6	GNMA II Pass Thru Pool MA1284.....	06/20/2014	Wells Fargo.....		.....1,516	.....1,516	.....1,480	.....1,480					.....0		.....1,481		.....35	.....35	.....19	09/20/2043	1FE.....
38141E	Y8	6	Goldman Sachs Group Notes.....	05/27/2014	Wells Fargo.....		.....106,291	.....100,000	.....100,000	.....100,000					.....0		.....100,000		.....6,291	.....6,291	.....1,913	03/15/2019	2FE.....
459902	AT	9	International Game Technology Fxd.....	06/20/2014	First Empire Securities I.....		.....102,850	.....100,000	.....101,490	.....101,458			.....(55)		.....(55)		.....101,403		.....1,447	.....1,447	.....4,027	10/15/2023	2FE.....
99000N	FS	5	World Finl Ntwk Jumbo CD.....	06/02/2014	MATURITY.....		.....100,000	.....100,000	.....100,462	.....100,147			.....(147)		.....(147)		.....100,000			.....0	.....426	06/02/2014	1FE.....
3899999	Total Bonds - Industrial and Miscellaneous.....						.....919,652	.....905,430	.....910,439	.....909,268	.....0	.....(475)	.....0	.....(475)	.....0	.....908,794	.....0	.....10,858	.....10,858	.....16,227	....XXX...	....XXX...	
8399997	Total Bonds - Part 4.....						.....1,141,652	.....1,115,430	.....1,122,815	.....1,121,015	.....0	.....(625)	.....0	.....(625)	.....0	.....1,120,391	.....0	.....21,261	.....21,261	.....22,379	....XXX...	....XXX...	
8399999	Total Bonds.....						.....1,141,652	.....1,115,430	.....1,122,815	.....1,121,015	.....0	.....(625)	.....0	.....(625)	.....0	.....1,120,391	.....0	.....21,261	.....21,261	.....22,379	....XXX...	....XXX...	
Common Stocks - Industrial and Miscellaneous																							
111320	10	7	Broadcom Corp Cl A.....	06/11/2014	Wells Fargo.....	.....3,600,000	.....135,320	.....XXX.....	.....100,175	.....56,326	.....(5,665)				.....(5,665)		.....100,175		.....35,146	.....35,146	.....864	....XXX...	L.....
172062	10	1	Cincinnati Finl Corp.....	04/28/2014	Wells Fargo.....	.....700,000	.....33,322	.....XXX.....	.....32,539	.....36,659	.....(4,120)				.....(4,120)		.....32,539		.....783	.....783	.....602	....XXX...	L.....
189754	10	4	Coach Inc.....	05/27/2014	Wells Fargo.....	.....1,000,000	.....41,197	.....XXX.....	.....49,200						.....0		.....49,200		.....(8,004)	.....(8,004)		....XXX...	L.....
78442P	10	6	SLM Corp.....	05/01/2014	COST ADJ.....		.....30,873	.....XXX.....	.....30,873						.....0		.....30,873			.....0		....XXX...	L.....
9099999	Total Common Stocks - Industrial and Miscellaneous.....						.....240,712	.....XXX.....	.....212,787	.....92,985	.....(9,785)	.....0	.....0	.....(9,785)	.....0	.....212,787	.....0	.....27,925	.....27,925	.....1,466	....XXX...	....XXX...	
9799997	Total Common Stocks - Part 4.....						.....240,712	.....XXX.....	.....212,787	.....92,985	.....(9,785)	.....0	.....0	.....(9,785)	.....0	.....212,787	.....0	.....27,925	.....27,925	.....1,466	....XXX...	....XXX...	
9799999	Total Common Stocks.....						.....240,712	.....XXX.....	.....212,787	.....92,985	.....(9,785)	.....0	.....0	.....(9,785)	.....0	.....212,787	.....0	.....27,925	.....27,925	.....1,466	....XXX...	....XXX...	
9899999	Total Preferred and Common Stocks.....						.....240,712	.....XXX.....	.....212,787	.....92,985	.....(9,785)	.....0	.....0	.....(9,785)	.....0	.....212,787	.....0	.....27,925	.....27,925	.....1,466	....XXX...	....XXX...	
9999999	Total Bonds, Preferred and Common Stocks.....						.....1,382,364	.....XXX.....	.....1,335,602	.....1,214,000	.....(9,785)	.....(625)	.....0	.....(10,410)	.....0	.....1,333,178	.....0	.....49,186	.....49,186	.....23,845	....XXX...	....XXX...	

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

QEOS

Sch. DB-Pt A-Sn 1
NONE

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

Sch. DB-Pt A-Sn 1-Footernote B
NONE

Sch. DB-Pt B-Sn 1
NONE

Sch. DB-Pt B-Sn 1-Footernote A
NONE

Sch. DB-Pt B-Sn 1-Footernote B
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	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
PNC BANK..... PITTSBURG, PA.....					1,309,657	1,925,398	3,291,405	XXX..
FEDERAL HOME LOAN BANK..... CINCINNATI, OH					321	321	939	XXX..
0199999. Total Open Depositories.....	XXX	XXX	0	0	1,309,978	1,925,719	3,292,344	XXX..
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	1,309,978	1,925,719	3,292,344	XXX..
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	200	200	200	XXX..
0599999. Total Cash.....	XXX	XXX	0	0	1,310,178	1,925,919	3,292,544	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