



ANNUAL STATEMENT

For the Year Ended December 31, 2014

of the Condition and Affairs of the

WAYNE MUTUAL INSURANCE COMPANY

NAIC Group Code.....4678, 4678 (Current Period) (Prior Period)	NAIC Company Code..... 16799	Employer's ID Number..... 34-0606100	
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US	
Incorporated/Organized..... January 10, 1910	Commenced Business..... March 1, 1910		
Statutory Home Office	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number) (City or Town, State, Country and Zip Code)		
Main Administrative Office	3873 CLEVELAND ROAD..... WOOSTER OH US..... 44691 (Street and Number) (City or Town, State, Country and Zip Code)	330-345-8100 (Area Code) (Telephone Number)	
Mail Address	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number) (City or Town, State, Country and Zip Code)	330-345-8100 (Area Code) (Telephone Number)	
Internet Web Site Address	TOD JAMES CARMONY	330-345-8100-324	
Statutory Statement Contact	(Name) TOD_CARMONY@WAYNEINSGROUP.COM	(Area Code) (Telephone Number) (Extension)	
	(E-Mail Address)	330-345-1321 (Fax Number)	
OFFICERS			
Name	Title	Name	Title
1. TOD JAMES CARMONY	PRESIDENT	2. DAVID EDWARD TSCHANTZ	TREASURER
3. MORRIS STUTZMAN	SECRETARY	4.	
TIMOTHY JOHN SUPPES	VICE PRESIDENT	DAVID EDWARD TSCHANTZ	VICE PRESIDENT
NORMAN HERBERT LEWIS	VICE PRESIDENT		
OTHER			
		DAVID EDWARD TSCHANTZ	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	(Signature) DAVID EDWARD TSCHANTZ	(Signature) MORRIS STUTZMAN
1. (Printed Name) PRESIDENT	2. (Printed Name) TREASURER	3. (Printed Name) SECRETARY
(Title)	(Title)	(Title)
Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This _____ day of _____ 2015	b. If no	1. State the amendment number 2. Date filed 3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	32,211,541		32,211,541	27,245,407
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	188,096		188,096	188,096
2.2 Common stocks.....	8,307,432	500	8,306,932	7,377,351
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	36,330		36,330	45,782
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	513,777		513,777	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 (\$....4,261,761, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$....829,403, Schedule DA).....	5,091,164		5,091,164	3,821,442
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	46,348,340	500	46,347,840	39,214,141
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	243,208		243,208	221,888
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	454,968		454,968	416,575
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	8,978,668		8,978,668	8,222,286
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	51,755		51,755	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.....	817,126		817,126	871,539
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	17,231		17,231	24,123
21. Furniture and equipment, including health care delivery assets (\$.....0).....	139,358	139,358	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	824,448		824,448	688,206
24. Health care (\$.....0) and other amounts receivable.....	16,724	16,724	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 to 25).....	57,892,326	156,582	57,735,744	49,696,810
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	57,892,326	156,582	57,735,744	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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	7,533,390	6,871,167
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	540,000	492,000
4. Commissions payable, contingent commissions and other similar charges.....	1,045,678	818,659
5. Other expenses (excluding taxes, licenses and fees).....	900,427	566,524
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	380,404	359,014
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	198,194	71,030
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (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).....	19,273,000	17,769,700
10. Advance premium.....	126,497	119,954
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	156,423	342,743
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	1,076	35,361
14. Amounts withheld or retained by company for account of others.....	(13,440)	(29,328)
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....		
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).....	30,141,649	27,416,824
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	30,141,649	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).....	27,594,095	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) (Page 4, Line 39).....	27,594,095	22,279,986
38. TOTALS (Page 2, Line 28, Col. 3).....	57,735,744	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	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	37,634,719	33,066,373
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7).....	16,369,810	18,067,759
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	2,588,806	2,137,745
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	12,748,317	11,460,778
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	31,706,933	31,666,282
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	5,927,786	1,400,091
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	717,427	699,861
10. Net realized capital gains (losses) less capital gains tax of \$....116,624 (Exhibit of Capital Gains (Losses)).....	226,388	406,779
11. Net investment gain (loss) (Lines 9 + 10).....	943,815	1,106,640
OTHER INCOME		
12. Net gain (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.....	530,869	466,319
14. Aggregate write-ins for miscellaneous income.....	54,842	41,703
15. Total other income (Lines 12 through 14).....	585,711	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).....	7,457,312	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).....	7,457,312	3,014,753
19. Federal and foreign income taxes incurred.....	2,446,141	968,715
20. Net income (Line 18 minus Line 19) (to Line 22).....	5,011,171	2,046,038
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	22,279,986	19,353,500
22. Net income (from Line 20).....	5,011,171	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 \$....101,309.....	196,660	563,280
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	46,896	198,161
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	59,382	119,007
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
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 (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	5,314,109	2,926,486
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	27,594,095	22,279,986

DETAILS OF WRITE-INS

0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0
1401. N.A.M.I.C.O. & OTHER INCOME.....	54,842	41,703
1402.....		
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	54,842	41,703
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0

WAYNE MUTUAL INSURANCE COMPANY

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	38,163,467	35,413,707
2. Net investment income.....	743,199	751,784
3. Miscellaneous income.....	585,711	508,022
4. Total (Lines 1 through 3).....	39,492,377	36,673,513
5. Benefit and loss related payments.....	15,721,790	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.....	14,704,577	13,376,872
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	2,435,601	1,350,007
10. Total (Lines 5 through 9).....	32,861,968	31,303,146
11. Net cash from operations (Line 4 minus Line 10).....	6,630,409	5,370,367
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	8,702,191	3,323,180
12.2 Stocks.....	1,407,231	2,646,142
12.3 Mortgage loans.....	9,452	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).....	10,118,874	5,977,712
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	13,521,823	8,900,627
13.2 Stocks.....	1,869,373	1,714,975
13.3 Mortgage loans.....		
13.4 Real estate.....		108,647
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	15,391,196	10,724,249
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(5,272,322)	(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).....	(88,365)	(390,229)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(88,365)	(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).....	1,269,722	233,600
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	3,821,442	3,587,842
19.2 End of year (Line 18 plus Line 19.1).....	5,091,164	3,821,442

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

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WAYNE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	11,405,704	5,652,366	6,163,874	10,894,196
2. Allied lines.....	41,624	25,046	22,506	44,164
3. Farmowners multiple peril.....	2,821,236	1,424,297	1,517,293	2,728,240
4. Homeowners multiple peril.....	9,014,030	4,804,254	5,003,442	8,814,842
5. Commercial multiple peril.....	3,737,377	1,829,127	2,038,122	3,528,382
6. Mortgage guaranty.....				0
8. Ocean marine.....				0
9. Inland marine.....	29,885	14,276	15,376	28,785
10. Financial guaranty.....				0
11.1 Medical professional liability - occurrence.....				0
11.2 Medical professional liability - claims-made.....				0
12. Earthquake.....				0
13. Group accident and health.....				0
14. Credit accident and health (group and individual).....				0
15. Other accident and health.....				0
16. Workers' compensation.....				0
17.1 Other liability - occurrence.....	1,787,449	455,611	519,793	1,723,267
17.2 Other liability - claims-made.....				0
17.3 Excess workers' compensation.....				0
18.1 Products liability - occurrence.....				0
18.2 Products liability - claims-made.....				0
19.1, 19.2 Private passenger auto liability.....	5,291,505	1,799,498	1,987,384	5,103,619
19.3, 19.4 Commercial auto liability.....	472,407	198,761	241,026	430,142
21. Auto physical damage.....	4,525,354	1,560,401	1,759,004	4,326,751
22. Aircraft (all perils).....				0
23. Fidelity.....				0
24. Surety.....				0
26. Burglary and theft.....	11,448	6,063	5,180	12,331
27. Boiler and machinery.....				0
28. Credit.....				0
29. International.....				0
30. Warranty.....				0
31. Reinsurance - nonproportional assumed property.....				0
32. Reinsurance - nonproportional assumed liability.....				0
33. Reinsurance - nonproportional assumed financial lines.....				0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	39,138,019	17,769,700	19,273,000	37,634,719

DETAILS OF WRITE-INS

3401.				0
3402.				0
3403.				0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0

WAYNE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	6,163,874				6,163,874
2. Allied lines.....	22,506				22,506
3. Farmowners multiple peril.....	1,517,293				1,517,293
4. Homeowners multiple peril.....	5,003,442				5,003,442
5. Commercial multiple peril.....	2,038,122				2,038,122
6. Mortgage guaranty.....					0
8. Ocean marine.....					0
9. Inland marine.....	15,376				15,376
10. Financial guaranty.....					0
11.1 Medical professional liability - occurrence.....					0
11.2 Medical professional liability - claims-made.....					0
12. Earthquake.....					0
13. Group accident and health.....					0
14. Credit accident and health (group and individual).....					0
15. Other accident and health.....					0
16. Workers' compensation.....					0
17.1 Other liability - occurrence.....	519,793				519,793
17.2 Other liability - claims-made.....					0
17.3 Excess workers' compensation.....					0
18.1 Products liability - occurrence.....					0
18.2 Products liability - claims-made.....					0
19.1, 19.2 Private passenger auto liability.....	1,987,384				1,987,384
19.3, 19.4 Commercial auto liability.....	241,026				241,026
21. Auto physical damage.....	1,759,004				1,759,004
22. Aircraft (all perils).....					0
23. Fidelity.....					0
24. Surety.....					0
26. Burglary and theft.....	5,180				5,180
27. Boiler and machinery.....					0
28. Credit.....					0
29. International.....					0
30. Warranty.....					0
31. Reinsurance - nonproportional assumed property.....					0
32. Reinsurance - nonproportional assumed liability.....					0
33. Reinsurance - nonproportional assumed financial lines.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0
35. TOTALS.....	19,273,000	0	0	0	19,273,000
36. Accrued retrospective premiums based on experience.....					
37. Earned but unbilled premiums.....					0
38. Balance (sum of Lines 35 through 37).....					19,273,000

DETAILS OF WRITE-INS

3401.....					0
3402.....					0
3403.....					0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case:

WAYNE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	717,523	10,769,153			80,972	11,405,704
2. Allied lines.....	46,928				5,304	41,624
3. Farmowners multiple peril.....	3,178,310		1,939		359,013	2,821,236
4. Homeowners multiple peril.....	9,786,547		11,937		784,454	9,014,030
5. Commercial multiple peril.....	4,095,061		12,847		370,531	3,737,377
6. Mortgage guaranty.....						0
8. Ocean marine.....						0
9. Inland marine.....	33,750				3,865	29,885
10. Financial guaranty.....						0
11.1 Medical professional liability - occurrence.....						0
11.2 Medical professional liability - claims-made.....						0
12. Earthquake.....						0
13. Group accident and health.....						0
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....						0
16. Workers' compensation.....						0
17.1 Other liability - occurrence.....	2,015,305		22,107		249,963	1,787,449
17.2 Other liability - claims-made.....						0
17.3 Excess workers' compensation.....						0
18.1 Products liability - occurrence.....						0
18.2 Products liability - claims-made.....						0
19.1, 19.2 Private passenger auto liability.....	5,363,330		65,445		137,270	5,291,505
19.3, 19.4 Commercial auto liability.....	478,819		5,843		12,255	472,407
21. Auto physical damage.....	4,756,827		36,944		268,417	4,525,354
22. Aircraft (all perils).....						0
23. Fidelity.....						0
24. Surety.....						0
26. Burglary and theft.....	11,667				219	11,448
27. Boiler and machinery.....						0
28. Credit.....						0
29. International.....						0
30. Warranty.....						0
31. Reinsurance - nonproportional assumed property.....	XXX.....					0
32. Reinsurance - nonproportional assumed liability.....	XXX.....					0
33. Reinsurance - nonproportional assumed financial lines.....	XXX.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	30,484,067	10,769,153	157,062	0	2,272,263	39,138,019

DETAILS OF WRITE-INS

3401.						0
3402.						0
3403.						0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire.....	482,696	3,649,004		4,131,700	1,012,220	1,082,492	4,061,428	37.3
2. Allied lines.....	3,774			3,774	2,000	2,000	3,774	8.5
3. Farmowners multiple peril.....	1,642,432		608,945	1,033,487	570,645	345,735	1,258,397	46.1
4. Homeowners multiple peril.....	4,004,225		535,542	3,468,683	1,151,960	1,061,290	3,559,353	40.4
5. Commercial multiple peril.....	1,168,506			1,168,506	389,979	618,756	939,729	26.6
6. Mortgage guaranty.....				0			0	0.0
8. Ocean marine.....				0			0	0.0
9. Inland marine.....	379			379	500	500	379	1.3
10. Financial guaranty.....				0			0	0.0
11.1 Medical professional liability - occurrence.....				0			0	0.0
11.2 Medical professional liability - claims-made.....				0			0	0.0
12. Earthquake.....				0			0	0.0
13. Group accident and health.....				0			0	0.0
14. Credit accident and health (group and individual).....				0			0	0.0
15. Other accident and health.....				0			0	0.0
16. Workers' compensation.....				0			0	0.0
17.1 Other liability - occurrence.....	205,186			205,186	1,408,346	1,190,792	422,740	24.5
17.2 Other liability - claims-made.....				0			0	0.0
17.3 Excess workers' compensation.....				0			0	0.0
18.1 Products liability - occurrence.....				0			0	0.0
18.2 Products liability - claims-made.....				0			0	0.0
19.1, 19.2 Private passenger auto liability.....	3,224,098		218,168	3,005,930	2,856,175	2,351,896	3,510,209	68.8
19.3, 19.4 Commercial auto liability.....	58,743			58,743	98,517	102,742	54,518	12.7
21. Auto physical damage.....	2,630,436			2,630,436	42,548	114,464	2,558,520	59.1
22. Aircraft (all perils).....				0			0	0.0
23. Fidelity.....				0			0	0.0
24. Surety.....				0			0	0.0
26. Burglary and theft.....	763			763	500	500	763	6.2
27. Boiler and machinery.....				0			0	0.0
28. Credit.....				0			0	0.0
29. International.....				0			0	0.0
30. Warranty.....				0			0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX			0			0	0.0
32. Reinsurance - nonproportional assumed liability.....	XXX			0			0	0.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	13,421,238	3,649,004	1,362,655	15,707,587	7,533,390	6,871,167	16,369,810	43.5

DETAILS OF WRITE-INS

UNDERWRITING AND INVESTMENT EXHIBIT**PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	62,077	744,143		806,220	206,000			1,012,220	.21,878
2. Allied lines.....				0	2,000			2,000	
3. Farmowners multiple peril.....	431,645			431,645	159,000		.20,000	570,645	.46,343
4. Homeowners multiple peril.....	897,679		23,719	873,960	318,000		.40,000	1,151,960	.92,686
5. Commercial multiple peril.....	95,979			95,979	305,000		.11,000	389,979	.31,475
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....				0				0	
9. Inland marine.....				0	500			500	
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				(a)	0
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....				0				(a)	0
16. Workers' compensation.....				0				0	
17.1 Other liability - occurrence.....	790,346		50,000	740,346	683,000		.15,000	1,408,346	.113,666
17.2 Other liability - claims-made.....				0				0	
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....				0				0	
18.2 Products liability - claims-made.....				0				0	
19.1, 19.2 Private passenger auto liability.....	1,975,175		115,000	1,860,175	1,066,000		.70,000	2,856,175	.230,518
19.3, 19.4 Commercial auto liability.....	12,517			12,517	.86,000			98,517	
21. Auto physical damage.....	154,548			154,548	(112,000)			42,548	.3,434
22. Aircraft (all perils).....				0				0	
23. Fidelity.....				0				0	
24. Surety.....				0				0	
26. Burglary and theft.....				0	500			500	
27. Boiler and machinery.....				0				0	
28. Credit.....				0				0	
29. International.....				0				0	
30. Warranty.....				0				0	
31. Reinsurance - nonproportional assumed property.....	XXX			0	XXX			0	
32. Reinsurance - nonproportional assumed liability.....	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	4,419,966	744,143	188,719	4,975,390	2,714,000	0	156,000	7,533,390	.540,000

DETAILS OF WRITE-INS

3401.				0				0	
3402.				0				0	
3403.				0				0	
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

WAYNE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	454,718			454,718
1.2 Reinsurance assumed.....	64,062			64,062
1.3 Reinsurance ceded.....				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	518,780	0	0	518,780
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		4,641,604		4,641,604
2.2 Reinsurance assumed, excluding contingent.....		3,144,674		3,144,674
2.3 Reinsurance ceded, excluding contingent.....		71,605		71,605
2.4 Contingent - direct.....		716,578		716,578
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	8,431,251	0	8,431,251
3. Allowances to manager and agents.....	20,443	68,927	43	89,413
4. Advertising.....		65,089		65,089
5. Boards, bureaus and associations.....	22,478	233,764	1,131	257,373
6. Surveys and underwriting reports.....	201,420	1,164,909	10,176	1,376,505
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	1,366,352	1,443,428	325,129	3,134,909
8.2 Payroll taxes.....	102,944	116,026	27,331	246,301
9. Employee relations and welfare.....	144,112	199,956	33,930	377,998
10. Insurance.....	384	85,320	732	86,436
11. Directors' fees.....		32,550		32,550
12. Travel and travel items.....	51,647	13,882	531	66,060
13. Rent and rent items.....	48,650	40,000	69,155	157,805
14. Equipment.....		76,975		76,975
15. Cost or depreciation of EDP equipment and software.....				0
16. Printing and stationery.....	37,166	155,420	11,000	203,586
17. Postage, telephone and telegraph, exchange and express.....	50,400	145,112	3,667	199,179
18. Legal and auditing.....	24,030	31,977	3,307	59,314
19. Totals (Lines 3 to 18).....	2,070,026	3,873,335	486,132	6,429,493
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0		372,724		372,724
20.2 Insurance department licenses and fees.....		29,227		29,227
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	401,951	0	401,951
21. Real estate expenses.....			41,632	41,632
22. Real estate taxes.....			32,423	32,423
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	0	41,780	0	41,780
25. Total expenses incurred.....	2,588,806	12,748,317	560,187	(a).....15,897,310
26. Less unpaid expenses - current year.....	540,000	1,913,682	32,423	2,486,105
27. Add unpaid expenses - prior year.....	492,000	1,709,540	34,657	2,236,197
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	2,540,806	12,544,175	562,421	15,647,402

DETAILS OF WRITE-INS

2401. OFFICE UTILITIES AND MISC.....		41,780		41,780
2402.				0
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	0	41,780	0	41,780

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....		
1.1 Bonds exempt from U.S. tax.....	(a).....	349,443	361,913
1.2 Other bonds (unaffiliated).....	(a).....	563,809	572,217
1.3 Bonds of affiliates.....	(a).....		
2.1 Preferred stocks (unaffiliated).....	(b).....	14,163	14,163
2.11 Preferred stocks of affiliates.....	(b).....		
2.2 Common stocks (unaffiliated).....		223,053	223,053
2.21 Common stocks of affiliates.....			
3. Mortgage loans.....	(c).....	1,224	1,224
4. Real estate.....	(d).....	125,550	125,550
5. Contract loans.....			
6. Cash, cash equivalents and short-term investments.....	(e).....	46	46
7. Derivative instruments.....	(f).....		
8. Other invested assets.....			
9. Aggregate write-ins for investment income.....		1,734	1,734
10. Total gross investment income.....		1,279,022	1,299,900
11. Investment expenses.....			(g).....560,187
12. Investment taxes, licenses and fees, excluding federal income taxes.....			(g).....
13. Interest expense.....			(h).....
14. Depreciation on real estate and other invested assets.....			(i).....22,286
15. Aggregate write-ins for deductions from investment income.....			0.....
16. Total deductions (Lines 11 through 15).....			582,473
17. Net investment income (Line 10 minus Line 16).....			717,427

DETAILS OF WRITE-INS

0901. INTEREST ON AGENCY LOANS.....	1,734	1,734
0902.....		
0903.....		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	1,734	1,734
1501.....		
1502.....		
1503.....		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		0

(a) Includes \$....31,553 accrual of discount less \$....58,593 amortization of premium and less \$....60,754 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$....120,000 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$....22,286 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....			0		
1.1 Bonds exempt from U.S. tax.....	30,962		30,962		
1.2 Other bonds (unaffiliated).....	142,579		142,579		
1.3 Bonds of affiliates.....			0		
2.1 Preferred stocks (unaffiliated).....			0		
2.11 Preferred stocks of affiliates.....			0		
2.2 Common stocks (unaffiliated).....	169,471		169,471	297,969	
2.21 Common stocks of affiliates.....			0		
3. Mortgage loans.....			0		
4. Real estate.....			0		
5. Contract loans.....			0		
6. Cash, cash equivalents and short-term investments.....			0		
7. Derivative instruments.....			0		
8. Other invested assets.....			0		
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	343,012	0	343,012	297,969	0

DETAILS OF WRITE-INS

0901.....			0		
0902.....			0		
0903.....			0		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....	500	500	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	500	500	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
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.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....	139,358	167,454	28,096
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....	16,724	48,010	31,286
25. Aggregate write-ins for other than invested assets.....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	156,582	215,964	59,382
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	156,582	215,964	59,382

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
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0
2501.			0
2502.			0
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0	0

STATEMENT AS OF DECEMBER 31, 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	5,011,171	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	5,011,171	2,046,038	
SURPLUS				
(5) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	OH	27,594,095	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	27,594,095	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:

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

Note 2 - Accounting Changes and Corrections of Errors

A. Not applicable

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable

B. Statutory Mergers

Not applicable

C. Write downs for Impairment of Investments in Affiliates

Not applicable

Note 4 - Discontinued Operations

A. Not applicable

Note 5 – Investments

A. Mortgage Loans

1. The lending rate for commercial mortgage loans originated 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

Federal Home Loan Bank Capital stock \$74,600

I. Working Capital Finance Investments

Not applicable

J. Offsetting and Netting of Assets and Liabilities

Not applicable

K. Structured Notes

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)

	December 31, 2014			December 31, 2013			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,613,669	\$0	\$1,613,669	\$1,575,184	\$0	\$1,575,184	\$38,485	\$0	\$38,485
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,613,669	0	1,613,669	1,575,184	0	1,575,184	38,485	0	38,485
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,613,669	0	1,613,669	1,575,184	0	1,575,184	38,485	0	38,485
(f) Deferred Tax Liabilities	(17,060)	813,603	796,543	(8,648)	712,293	703,645	(8,412)	101,310	92,898
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,630,729	(\$813,603)	\$817,126	\$1,583,832	(\$712,293)	\$871,539	\$46,897	(\$101,310)	(\$54,413)

2. Admission Calculation Components

SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	2014			2013			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$1,432,576	\$0	\$1,432,576	\$794,503	\$0	\$794,503	\$638,073	\$0	\$638,073
(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)	56,609	0	56,609	654,009	0	654,009	(597,400)	0	(597,400)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	56,609	0	6,609	654,009	0	654,009	(597,400)	0	(647,400)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	3,809,713	XXX	XXX	3,097,074	XXX	XXX	712,639
(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	124,484	0	124,484	126,672	0	126,672	(2,188)	0	(2,188)
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	1,613,669	0	1,613,669	1,575,184	0	1,575,184	38,485	0	38,485

3. Other Admissibility Criteria

	2014		2013	
	Percentage	Percentage	Percentage	Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	923%	872%		
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	25,398,085	20,647,157		

4. Impact of Tax Planning Strategies

Impact of Tax Planning Strategies	December 31, 2014			December 31, 2013			Change		
	Ordinary	Capital	Total %	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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

B. Deferred Tax Liabilities Not Recognized

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2014	2013	Change
(a) Federal	2,446,141	968,715	1,477,426
(b) Foreign			
(c) Subtotal	2,446,141	968,715	1,477,426
(d) Federal income tax on net capital gains	116,624	209,553	(92,929)
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	0	0	0
Federal and foreign income taxes incurred	2,562,765	1,178,268	1,384,497

2. Deferred tax assets:

	2014	2013	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	122,639	175,084	(52,445)
(2) Unearned premium reserve	1,319,167	1,216,496	102,671
(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)	124,481	126,669	(2,188)
(14) Other assets – nonadmitted	47,382	56,934	(9,552)
(99) Subtotal	1,613,669	1,575,183	38,486
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,613,669	1,575,183	38,486
(e) Capital			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	1,613,669	1,575,183	38,486

3. Deferred tax liabilities:

	2014	2013	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	(24,910)	(16,497)	(8,413)
(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	(17,060)	(8,647)	(8,413)
(b) Capital			
(1) Investments	813,603	712,293	101,310
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	813,603	712,293	101,310
(c) Deferred tax liabilities (3a99+3b99)	796,543	703,646	92,897

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

817,126 871,539 (54,413)

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:

	December 31, 2014	Effective Tax Rate
Provision computed at statutory rate	\$2,575,140	34.0%
Net reserves	(52,445)	-0.7%
Tax exempt income deduction	(89,720)	-1.2%
Dividends received deduction	(80,653)	-1.1%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	46,123	0.6%
Nondeductible Expenses	4,318	0.1%
Disallowable travel and entertainment	7,949	0.1%
Net operating loss	0	0.0%
Change in premium adjustments	102,667	1.4%
Other	(3,446)	0.0%
Totals	\$2,509,933	33.2%
Federal and foreign income taxes incurred	\$2,393,309	31.6%
Realized capital gains (losses) tax	139,864	1.8%
Change in net deferred income taxes	(46,895)	-0.6%
	\$2,486,278	32.8%

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2014, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The following is income tax expense for 2014 and 2013 that is available for recoupment in the event of future net losses:

2014	\$2,509,933
2013	\$1,212,833

- 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 \$7,703,247, net losses of \$2,571,827, assumed adjusting expenses of \$38,645, unearned premiums of \$4,296,825 and paid ceding commission of \$2,283,880 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 \$2,507,522, net losses of \$947,782, and adjusting expenses of \$25,417, unearned premiums of \$1,514,960 and paid ceding commission of \$860,794 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 \$577,813 due in 2014 and \$389,618 due in 2013 from affiliate Washington Mutual Insurance Association in the current year. The Company also reported \$246,635 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)

Federal Home Loan Bank Capital Stock- Membership stock with a value of \$74,600

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 December 31, 2014 and 1% at December 31, 2013. The plan had a total of \$91,150 and \$101,232 in employer contributions for December 31, 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. Joint and Several Liabilities

Not applicable

G. 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 exchange 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 December 31, 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 December 31, 2014
Bonds	\$	\$	\$	\$
Common stocks	8,177,061	129,871		8,306,932
Preferred stocks	188,096			188,096
Total	\$ 8,365,157	\$ 129,871	\$	\$ 8,495,028

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

2. Rollforward of Level 3 Items

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

3. Policy on Transfers Into and Out of Level 3

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

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

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

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

5. Derivative Fair Values

Not applicable

B Other Fair Value Disclosure

Not applicable

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

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

Type of Financial Instrument	Fair Value in Investment Schedule	Admitted Value in Investment Schedule	Level 1	Level 2	Level 3
Financial instruments - assets					
Bonds	32,717,158	32,211,541	32,717,158		
Preferred Stocks	223,340	188,096	223,340		
Common Stock	8,306,932	8,306,932	8,177,061	129,871	
Cash	4,261,761	4,261,761	4,261,761		
Short-term investments	829,403	829,403	829,403		
Mortgage Loan		36,330			
Total Assets	46,338,594	45,834,063	46,208,723	129,871	

D. Items for which Not Practicable to Estimate Fair Values

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

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.

Note 22 - Events Subsequent

A. Subsequent events have been considered through February 17, 2015 for these statutory financial statements which are to be issued February 26, 2015. 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

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	5,811,785	3,144,674				
C.1. b. All Other						
C.1.c. Total	5,811,785	3,144,674				
C.1.d. Direct Unearned Premium reserve			13,461,215			

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:

December 31, 2014 December 31, 2013

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	<u>19,556,000</u>	<u>20,824,000</u>
On prior years losses	<u>(597,384)</u>	<u>(618,496)</u>
Total incurred	<u>18,958,616</u>	<u>20,205,504</u>
Amount paid in current year:		
On current year losses	<u>(14,109,000)</u>	<u>(15,155,000)</u>
On prior years losses	<u>(4,139,393)</u>	<u>(3,593,919)</u>
Total paid	<u>(18,248,393)</u>	<u>(18,748,919)</u>
Total net loss and loss adjustment expenses at end of year	<u>\$ 8,073,390</u>	<u>\$ 7,363,167</u>
	<u>=====</u>	<u>=====</u>

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$597,384 from December 31, 2013 to December 31, 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 its over all IBNR by \$750,000 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 13, 2015. 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 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?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]												
If yes, complete Schedule Y, Parts 1, 1A and 2.													
1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
1.3 State regulating? <u>OHIO</u>													
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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
2.2 If yes, date of change:	N/A												
3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2011												
3.2 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												
3.3 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).	08/10/2012												
3.4 By what department or departments?													
Ohio Department of Insurance Office of Financial Regulation Services													
3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
3.6 Have all of the recommendations within the latest financial examination report been complied with?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.1.1 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.1.2 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.2.1 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
4.2.2 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
5.2 If yes, provide the name of the 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.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">1 Name of Entity</td> <td style="width: 33%; text-align: center;">2 NAIC Co. Code</td> <td style="width: 33%; text-align: center;">3 State of Domicile</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Name of Entity	2 NAIC Co. Code	3 State of Domicile									
1 Name of Entity	2 NAIC Co. Code	3 State of Domicile											
6.1 Has the 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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
6.2 If yes, give full information:													
7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
7.2 If yes,													
7.2.1 State the percentage of foreign control%												
7.2.2 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Nationality</td> <td style="width: 50%; text-align: center;">2 Type of Entity</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>		1 Nationality	2 Type of Entity										
1 Nationality	2 Type of Entity												
8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial 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.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.66%; text-align: center;">1 Affiliate Name</td> <td style="width: 16.66%; text-align: center;">2 Location (City, State)</td> <td style="width: 16.66%; text-align: center;">3 FRB</td> <td style="width: 16.66%; text-align: center;">4 OCC</td> <td style="width: 16.66%; text-align: center;">5 FDIC</td> <td style="width: 16.66%; text-align: center;">6 SEC</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC						
1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC								
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? Buffamante, Whipple, Buttafaro, P.C. 130 South Union Street Olean, NY 14760													
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
10.2 If the response to 10.1 is yes, provide information related to this exemption:													
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]												
10.4 If the response to 10.3 is yes, provide information related to this exemption:													
10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]												
10.6 If the answer to 10.5 is no or n/a, please explain.													

WAYNE MUTUAL INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

11.	What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Joseph L. Petrelli Demotech, Inc. 2715 Tuller Parkway Dublin, OH 43017		
12.1		Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]	
12.11		Name of real estate holding company	
12.12		Number of parcels involved	
12.13		Total book/adjusted carrying value	
12.2		If yes, provide explanation.	
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:			
13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?			
13.2		Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]	
13.3		Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]	
13.4		If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]	
14.1		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 []	
<p>a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;</p> <p>b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;</p> <p>c. Compliance with applicable governmental laws, rules and regulations;</p> <p>d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and</p> <p>e. Accountability for adherence to the code.</p>			
14.11 If the response to 14.1 is no, please explain:			
14.2		Has the code of ethics for senior managers been amended? Yes [] No [X]	
14.21		If the response to 14.2 is yes, provide information related to amendment(s).	
14.3		Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]	
14.31		If the response to 14.3 is yes, provide the nature of any waiver(s).	
15.1		Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]	
15.2		If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.	
1 American Bankers Association (ABA) Routing Number		2 Issuing or Confirming Bank Name	
		3 Circumstances That Can Trigger the Letter of Credit	
		4 Amount	
PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS			
16.		Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []	
17.		Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []	
18.		Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []	
PART 1 - COMMON INTERROGATORIES - FINANCIAL			
19.		Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]	
20.1		Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):	
20.11		\$.....0	
20.12		\$.....0	
20.13		\$.....0	
20.2		Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):	
20.21		\$.....0	
20.22		\$.....0	
20.23		\$.....0	
21.1		Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]	
21.2		If yes, state the amount thereof at December 31 of the current year:	
21.21		\$.....	
21.22		\$.....	
21.23		\$.....	
21.24		\$.....	
22.1		Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]	
22.2		If answer is yes:	
22.21		\$.....	
22.22		\$.....	
22.23		\$.....	
23.1		Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []	
23.2		If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....0	

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No []

24.02 If no, give full and complete information relating thereto.

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

24.06 If answer to 24.04 is no, report amount of collateral for other programs.

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.103 Total payable for securities lending reported on the liability page.

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$.....0
25.22 Subject to reverse repurchase agreements	\$.....0
25.23 Subject to dollar repurchase agreements	\$.....0
25.24 Subject to reverse dollar repurchase agreements	\$.....0
25.25 Placed under option agreements	\$.....0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$.....0
25.27 FHLB Capital Stock	\$.....74,600
25.28 On deposit with states	\$.....0
25.29 On deposit with other regulatory bodies	\$.....0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$.....0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$.....0
25.32 Other	\$.....0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]

If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [X] No [] \$.....40,853

27.2 If yes, state the amount thereof at December 31 of the current year: Yes [] No [X] \$.....40,853

28. 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]

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

1 Name of Custodian(s)	2 Custodian's Address

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
WELLS FARGO ADVISORS	5400 FRANTZ ROAD, DUBLIN, OH 43017	BROKERAGE FIRM INSURED BY SPIC
WELLS FARGO ADVISORS	201 EAST LIBERTY ST, WOOSTER, OH 44691	BROKERAGE FIRM INSURED BY SPIC
FIRST EMPIRE SECURITIES INC	100 MOTOR PARKWAY, HAUPPAUGE, NY 11788	BROKERAGE FIRM INSURED BY SPIC

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
WELLS FARGO ADVISORS	JAMES ROWLETTE	5400 FRANTZ ROAD, DUBLIN, OH 43017
WELLS FARGO ADVISORS	THOMAS HILT	201 EAST LIBERTY ST, WOOSTER, OH 44691
FIRST EMPIRE SECURITIES INC	JACK DENNY	100 MOTOR PARKWAY, HAUPPAUGE, NY 11788

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [X] No []

WAYNE MUTUAL INSURANCE COMPANY**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
19248M 10 3	COHEN & STEERS GLOBAL	55,178
354723 62 9	FRANKLIN OHIO INSD TAX	137,408
38145C 66 1	GOLDMAN SACHS STRATEGIC INC	289,402
416646 19 8	HARTFORD MUTUAL FDS SHORT DURATION	197,119
416648 55 8	HARTFORD MUTUAL FDS FLOATING RATE	285,808
416646 15 6	HARTFORD MUTUAL FDS INC	160,038
45684E 10 7	VOYA GLOBAL EQUITY	43,264
45685U 10 0	VOYA INFRASTRUCTURE IND & MATERIAL	42,282
29.2999. TOTAL		1,210,499

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	Date of Valuation
COHEN & STEERS GLOBAL	EXXON MOBILE CORPORATION	1,159	12/31/2014
COHEN & STEERS GLOBAL	KROGER CO	1,065	12/31/2014
COHEN & STEERS GLOBAL	TYSON FOODS INC CLASS A	1,021	12/31/2014
COHEN & STEERS GLOBAL	CVS HEALTH CORP	977	12/31/2014
COHEN & STEERS GLOBAL	AVAGO TECH	916	12/31/2014
FRANKLIN OHIO INSD TAX	HAMILTON CNTY OHIO SALES TAX SALES TA 5%	3,353	12/31/2014
FRANKLIN OHIO INSD TAX	AMER MUN PWR OHIO INC REV ENGY RE 5.25%	2,995	12/31/2014
FRANKLIN OHIO INSD TAX	OHIO ST HIGHER EDL FAC COMMN R REV 5.25%	2,968	12/31/2014
FRANKLIN OHIO INSD TAX	CLEVELAND OHIO ARPT SYS REV REV BDS 5%	2,707	12/31/2014
FRANKLIN OHIO INSD TAX	AMER MUN PWR OHIO INC REV ENGY RE 5%	2,157	12/31/2014
GOLDMAN SACHS STRATEGIC INC	FHLBA	11,402	12/31/2014
GOLDMAN SACHS STRATEGIC INC	US TREASURY NOTE 2.25%	11,200	12/31/2014
GOLDMAN SACHS STRATEGIC INC	US TREASURY BOND 3.625%	7,756	12/31/2014
GOLDMAN SACHS STRATEGIC INC	FHLBA	6,685	12/31/2014
GOLDMAN SACHS STRATEGIC INC	FHLBA	5,412	12/31/2014
HARTFORD MUTUAL FDS SHORT DURATION	FED NATL MORT ASSC 3%	3,568	12/31/2014
HARTFORD MUTUAL FDS SHORT DURATION	FNMA 1%	3,055	12/31/2014
HARTFORD MUTUAL FDS SHORT DURATION	FNMA 3.5%	2,267	12/31/2014
HARTFORD MUTUAL FDS SHORT DURATION	FED NATL MORT ASSC 3.5%	1,439	12/31/2014
HARTFORD MUTUAL FDS SHORT DURATION	MAGNETITE 1X LTD 2014-9 FRN	1,124	12/31/2014
HARTFORD MUTUAL FDS FLOATING RATE	UNIVISION COMMUNICATIONS, INC	4,030	12/31/2014
HARTFORD MUTUAL FDS FLOATING RATE	FIRST DATA CORP	3,773	12/31/2014
HARTFORD MUTUAL FDS FLOATING RATE	ARCH COAL, INC	3,487	12/31/2014
HARTFORD MUTUAL FDS FLOATING RATE	VEYANCE TECHNOLOGIES, INC	3,430	12/31/2014
HARTFORD MUTUAL FDS FLOATING RATE	AFFINION GROUP, INC	3,144	12/31/2014
HARTFORD MUTUAL FDS INC	US TREASURY NOTE	19,445	12/31/2014
HARTFORD MUTUAL FDS INC	US TREASURY TIP 0.125%	12,851	12/31/2014
HARTFORD MUTUAL FDS INC	US TREASURY NOTE	12,595	12/31/2014
HARTFORD MUTUAL FDS INC	US TREASURY TIP	11,251	12/31/2014
HARTFORD MUTUAL FDS INC	US TREASURY TIP	10,306	12/31/2014
VOYA GLOBAL EQUITY	E-MINI S&P 500 INDEX FUTURE MAR15	2,016	12/31/2014
VOYA GLOBAL EQUITY	EURO STOXX 50 INDEX FUTURE MAR15	1,099	12/31/2014
VOYA GLOBAL EQUITY	ROYAL DUTCH SHELL PLC CLASS A	844	12/31/2014
VOYA GLOBAL EQUITY	GENERAL ELECTRIC CO	796	12/31/2014
VOYA GLOBAL EQUITY	CITIGROUP INC	792	12/31/2014
VOYA INFRASTRUCTURE IND & MATERIAL	UNION PACIFIC CORP	1,235	12/31/2014
VOYA INFRASTRUCTURE IND & MATERIAL	HONEYWELL INTERNATIONAL INC	1,036	12/31/2014
VOYA INFRASTRUCTURE IND & MATERIAL	SIEMENS AG	968	12/31/2014
VOYA INFRASTRUCTURE IND & MATERIAL	GENERAL DYNAMICS CORP	913	12/31/2014
VOYA INFRASTRUCTURE IND & MATERIAL	BASF SE	901	12/31/2014

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	33,040,944	32,717,158	(323,786)
30.2 Preferred stocks.....	188,096	223,340	35,244
30.3 Totals.....	33,229,040	32,940,498	(288,542)

30.4 Describe the sources or methods utilized in determining the fair values:

BROKER STATEMENTS

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - INVESTMENT**PART 1 - COMMON INTERROGATORIES - OTHER**33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....237,766

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
INSURACE SERVICES OFFICE INC	88,196

34.1 Amount of payments for legal expenses, if any?

\$.....6,000

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
LOGEE, HOSTETLER, STUTZMAN, & LEHMAN	6,000

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$.....12,701

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
OHIO INSURANCE INSTITUTE	8,804

GENERAL INTERROGATORIES**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only.

\$ 0

1.3 What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ 0

1.5 Indicate total incurred claims on all Medicare Supplement insurance.

1.6 Individual policies:

Most current three years:

1.61 Total premium earned

.....

1.62 Total incurred claims

.....

1.63 Number of covered lives

.....

All years prior to most current three years:

1.64 Total premium earned

.....

1.65 Total incurred claims

.....

1.66 Number of covered lives

.....

1.7 Group policies:

Most current three years:

1.71 Total premium earned

.....

1.72 Total incurred claims

.....

1.73 Number of covered lives

.....

All years prior to most current three years:

1.74 Total premium earned

.....

1.75 Total incurred claims

.....

1.76 Number of covered lives

.....

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....		
2.2 Premium Denominator.....	\$ 37,634,719	33,066,373
2.3 Premium Ratio (2.1/2.2).....	0.0	0.0
2.4 Reserve Numerator.....		
2.5 Reserve Denominator.....	\$ 27,346,390	25,132,866
2.6 Reserve Ratio (2.4/2.5).....	0.0	0.0

3.1 Does the reporting entity issue both participating and non-participating policies?

Yes [] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies

.....

3.22 Non-participating policies

.....

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

4.1 Does the reporting entity issue assessable policies?

Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies?

Yes [X] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

..... %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

\$ 0

5. FOR RECIPROCAL EXCHANGES ONLY:

5.1 Does the exchange appoint local agents?

Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation

Yes [] No [] N/A []

5.22 As a direct expense of the exchange

Yes [] No [] N/A []

5.3 What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?

.....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

5.5 If yes, give full information:

.....

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

.....

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

Computer modeling by Guy Carpenter using the Applied Insurance Research (AIR) Touchstone V2 model. The model totaled all company property coverage by Zip Code. Greatest concentration in Wayne County area.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

The Company has a \$24 million catastrophic excess reinsurance program

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [X] No []

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:

.....

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

Yes [] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions.

.....

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [] No []

GENERAL INTERROGATORIES**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]

8.2 If yes, give full information:

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

- (a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;
- (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
- (c) Aggregate stop loss reinsurance coverage;
- (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
- (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
- (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?

Yes [] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

- (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
- (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract?

Yes [] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

- (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
- (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
- (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

- (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
- (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

- (a) The entity does not utilize reinsurance; or
- (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
- (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

11.1 Has this reporting entity guaranteed policies issued by any other reporting entity and now in force? Yes [X] No []

11.2 If yes, give full information:

NAMICO POOL AA-9995095

Mutual Reinsurance Bureau AA-9995035

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses \$.....0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$.....0

12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds: \$.....0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From%

12.42 To%

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]

12.6 If yes, state the amount thereof at December 31 of current year:

12.61 Letters of credit

12.62 Collateral and other funds

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$.....250,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.11

GENERAL INTERROGATORIES**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

14.1 Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes [] No []

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No []

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home.....
16.12 Products.....
16.13 Automobile.....
16.14 Other*.....

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5?

Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5.

Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5

.....

17.12 Unfunded portion of Interrogatory 17.11

.....

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11

.....

17.14 Case reserves portion of Interrogatory 17.11

.....

17.15 Incurred but not reported portion of Interrogatory 17.11

.....

17.16 Unearned premium portion of Interrogatory 17.11

.....

17.17 Contingent commission portion of Interrogatory 17.11

.....

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above:

17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5

.....

17.19 Unfunded portion of Interrogatory 17.18

.....

17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18

.....

17.21 Case reserves portion of Interrogatory 17.18

.....

17.22 Incurred but not reported portion of Interrogatory 17.18

.....

17.23 Unearned premium portion of Interrogatory 17.18

.....

17.24 Contingent commission portion of Interrogatory 17.18

.....

18.1 Do you act as a custodian for health savings account?

Yes [] No [X]

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

.....

18.3 Do you act as an administrator for health savings accounts?

Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date.

.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2014	2 2013	3 2012	4 2011	5 2010
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	7,950,849	7,421,169	6,944,986	6,874,898	5,832,374
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	16,372,792	15,525,469	11,423,842	11,005,051	10,513,151
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	17,086,641	16,087,816	14,186,201	12,381,389	11,042,878
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	41,410,282	39,034,454	32,555,029	30,261,338	27,388,403
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	7,551,361	7,020,899	6,528,259	6,489,048	5,490,354
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	16,014,015	15,084,608	10,846,538	10,585,080	10,116,856
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	15,572,643	14,262,137	12,198,693	11,088,122	9,838,601
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	39,138,019	36,367,644	29,573,490	28,162,250	25,445,811
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	5,927,786	1,400,091	1,377,841	1,162,970	(2,346,915)
14. Net investment gain (loss) (Line 11).....	943,815	1,106,640	.880,850	.989,128	723,621
15. Total other income (Line 15).....	585,711	508,022	.570,486	.527,489	537,115
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	2,446,141	.968,715	.813,986	.431,254	(247,300)
18. Net income (Line 20).....	5,011,171	2,046,038	2,015,191	2,248,333	(838,879)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	57,735,744	49,696,810	41,741,331	37,319,862	35,742,877
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	454,968	416,575	.367,700	.331,667	325,570
20.2 Deferred and not yet due (Line 15.2).....	8,978,668	8,222,286	.7,071,227	.6,517,076	5,847,576
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	30,141,649	27,416,824	.22,387,831	.20,617,014	21,255,623
22. Losses (Page 3, Line 1).....	7,533,390	6,871,167	.5,429,582	.4,789,716	5,970,730
23. Loss adjustment expenses (Page 3, Line 3).....	540,000	492,000	.477,000	.525,000	525,000
24. Unearned premiums (Page 3, Line 9).....	19,273,000	17,769,700	.14,468,429	.13,618,992	13,624,628
25. Capital paid up (Page 3, Lines 30 & 31).....					
26. Surplus as regards policyholders (Page 3, Line 37).....	27,594,095	22,279,986	19,353,500	16,702,848	14,487,254
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	6,630,409	5,370,367	3,100,522	1,419,803	(1,029,948)
Risk-Based Capital Analysis					
28. Total adjusted capital.....	27,594,095	22,279,986	19,353,500	16,702,848	14,487,254
29. Authorized control level risk-based capital.....	3,002,970	2,637,699	2,320,181	2,118,914	1,938,724
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	69.5	69.5	66.1	70.3	73.9
31. Stocks (Lines 2.1 & 2.2).....	18.3	19.3	.21.5	.23.4	20.7
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.1	0.1	.0.2	.0.2	.0.3
33. Real estate (Lines 4.1, 4.2 & 4.3).....	1.1	1.4	.1.4	.1.4	.1.6
34. Cash, cash equivalents and short-term investments (Line 5).....	11.0	9.7	.10.9	.4.7	3.5
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivable for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	.500	.500	.500	.500	.500
45. Affiliated short-term investments					
(subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	.500	.500	.500	.500	.500
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0	0.0	0.0	0.0	0.0

WAYNE MUTUAL INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	196,660	563,280	477,763	(55,153)	427,957
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	5,314,109	2,926,486	2,650,652	2,215,595	(306,369)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	3,488,027	3,223,029	2,971,932	3,218,922	3,598,365
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	6,767,052	6,660,076	6,232,379	6,855,110	7,342,947
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	6,815,163	7,206,899	8,395,047	7,889,280	6,263,600
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	17,070,242	17,090,004	17,599,358	17,963,312	17,204,912
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	3,269,859	3,114,962	2,739,817	3,166,596	3,402,245
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	6,767,052	6,631,831	5,561,808	6,678,706	7,304,853
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	5,670,676	6,879,381	6,618,450	7,376,482	5,947,512
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	15,707,587	16,626,174	14,920,075	17,221,784	16,654,610
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	43.5	54.6	54.2	56.9	67.9
68. Loss expenses incurred (Line 3).....	6.9	6.5	7.4	7.5	8.9
69. Other underwriting expenses incurred (Line 4).....	33.9	34.7	33.6	31.4	32.8
70. Net underwriting gain (loss) (Line 8).....	15.8	4.2	4.8	4.1	(9.6)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	31.1	30.1	30.7	29.6	29.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	50.4	61.1	61.6	64.5	76.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	141.8	163.2	152.8	168.6	175.6
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(691)	(703)	(967)	(1,865)	(1,053)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	(3.1)	(3.6)	(5.8)	(12.9)	(7.1)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(854)	(1,086)	(2,218)	(1,188)	(2,406)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(4.4)	(6.5)	(15.3)	(8.0)	(17.8)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes No

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**SCHEDULE P - PART 1 - SUMMARY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	.....(3)						.....3	.....(3)	....XXX.....
2. 2005.....	....17,966	....1,317	....16,649	....8,966	....588	....235	....7	....970	....27	....549	....9,549	....XXX.....
3. 2006.....	....17,660	....1,374	....16,286	....11,455	....1,831	....181	....13	....1,158	....55	....475	....10,895	....XXX.....
4. 2007.....	....18,087	....1,559	....16,528	....12,036	....2,027	....181	....9	....1,292	....63	....443	....11,410	....XXX.....
5. 2008.....	....18,346	....1,583	....16,763	....13,841	....2,446	....230	....19	....1,600	....161	....525	....13,045	....XXX.....
6. 2009.....	....22,523	....1,599	....20,924	....14,141	....1,164	....255	....21	....1,580	....88	....578	....14,703	....XXX.....
7. 2010.....	....26,276	....1,943	....24,333	....16,015	....475	....244	....6	....1,911	....10	....345	....17,679	....XXX.....
8. 2011.....	....30,268	....2,099	....28,169	....17,354	....358	....302	....3	....1,872	....8	....368	....19,159	....XXX.....
9. 2012.....	....31,705	....2,981	....28,724	....18,463	....3,058	....287	....12	....1,951	....6	....409	....17,625	....XXX.....
10. 2013.....	....35,733	....2,667	....33,066	....16,912	....700	....457	....27	....1,806	....18	....360	....18,430	....XXX.....
11. 2014.....	....39,906	....2,271	....37,635	....12,861	....609	....194		....1,670	....7	....247	....14,109	....XXX.....
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....142,041	....13,256	....2,566	....117	....15,810	....443	....4,302	....146,601	....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....	.....	.....	.....	.....	.....	.....	.....	.....	.....1	.....	.....	.....1	....XXX.....
2. 2005.....	.....	.....	.....	.....	.....	.....	.....	.....	.....1	.....	.....	.....1	....XXX.....
3. 2006.....	.....	.....	.....	.....	.....	.....	.....	.....	.....1	.....	.....	.....1	....XXX.....
4. 2007.....	....11	.....	....2	.....	.....	.....	.....	.....	.....1	.....	.....	....14	....XXX.....
5. 2008.....	....110	.....	....20	....3	.....	.....	.....	....1	.....1	.....	.....	....129	....XXX.....
6. 2009.....	.....	.....	.....	.....	.....	.....	.....	.....	.....2	.....	.....	....2	....XXX.....
7. 2010.....	....50	.....	....14	....1	.....	.....	....1	.....	....3	.....	....2	....67	....XXX.....
8. 2011.....	....43	.....	....8	....1	.....	.....	.....	.....	....3	.....	....10	....53	....XXX.....
9. 2012.....	....405	....115	....86	....5	.....	.....	....4	.....	....24	.....	....72	....399	....XXX.....
10. 2013.....	....1,341	....67	....647	....50	.....	.....	....26	.....	....62	.....	....106	....1,959	....XXX.....
11. 2014.....	....3,204	....7	....1,937	....96	.....	.....	....83	.....	....326	.....	....197	....5,447	....XXX.....
12. Totals.....	....5,164	....189	....2,714	....156	....0	....0	....115	....0	....425	....0	....387	....8,073	....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....	.....	....XXX.....	.....0	.....1
2. 2005.....	....10,172	....622	....9,550	....56.6	....47.2	....57.4	.....	.....	.....	.....0	.....1
3. 2006.....	....12,795	....1,899	....10,896	....72.5	....138.2	....66.9	.....	.....	.....	.....0	.....1
4. 2007.....	....13,523	....2,099	....11,424	....74.8	....134.6	....69.1	.....	.....	.....	....13	....1
5. 2008.....	....15,803	....2,629	....13,174	....86.1	....166.1	....78.6	.....	.....	.....	....127	....2
6. 2009.....	....15,978	....1,273	....14,705	....70.9	....79.6	....70.3	.....	.....	.....	.....0	....2
7. 2010.....	....18,238	....492	....17,746	....69.4	....25.3	....72.9	.....	.....	.....	....63	....4
8. 2011.....	....19,582	....370	....19,212	....64.7	....17.6	....68.2	.....	.....	.....	....50	....3
9. 2012.....	....21,220	....3,196	....18,024	....66.9	....107.2	....62.7	.....	.....	.....	....371	....28
10. 2013.....	....21,251	....862	....20,389	....59.5	....32.3	....61.7	.....	.....	.....	....1,871	....88
11. 2014.....	....20,275	....719	....19,556	....50.8	....31.7	....52.0	.....	.....	.....	....5,038	....409
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....0	....0	....XXX.....	....7,533	....540

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior.....	1,955	1,018	1,153	1,144	1,141	1,137	1,128	1,123	1,121	1,118	(3)	(5)
2. 2005.....	10,257	9,316	8,799	8,617	8,591	8,576	8,574	8,571	8,570	8,606	36	35
3. 2006.....	XXX.....	10,960	10,365	9,955	9,812	9,791	9,797	9,796	9,794	9,793	(1)	(3)
4. 2007.....	XXX.....	XXX.....	11,620	10,744	10,275	10,197	10,205	10,201	10,198	10,194	(4)	(7)
5. 2008.....	XXX.....	XXX.....	XXX.....	13,227	11,782	11,580	11,776	11,729	11,724	11,734	10	5
6. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	14,237	13,504	13,170	13,149	13,214	13,211	(3)	62
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	17,848	16,118	15,846	15,844	15,842	(2)	(4)
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,122	17,508	17,339	17,345	17,345	6	(163)
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,828	16,244	16,054	(190)	(774)	
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,080	18,540	(540)	XXX.....	
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	17,565	XXX.....	XXX.....	
										12. Totals.....	(691)	(854)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior.....	000.....	650	936	1,058	1,141	1,137	1,128	1,123	1,121	1,118	XXX.....	XXX.....
2. 2005.....	6,321	8,041	8,294	8,504	8,504	8,576	8,574	8,571	8,570	8,606	XXX.....	XXX.....
3. 2006.....	XXX.....	7,139	9,224	9,601	9,778	9,762	9,797	9,796	9,794	9,793	XXX.....	XXX.....
4. 2007.....	XXX.....	XXX.....	7,717	9,590	9,921	10,098	10,166	10,172	10,169	10,181	XXX.....	XXX.....
5. 2008.....	XXX.....	XXX.....	XXX.....	8,390	10,529	11,071	11,395	11,607	11,604	11,606	XXX.....	XXX.....
6. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	9,769	12,487	13,076	13,134	13,208	13,211	XXX.....	XXX.....
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	13,441	15,311	15,571	15,773	15,778	XXX.....	XXX.....
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	14,563	16,496	17,035	17,295	XXX.....	XXX.....
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,776	15,172	15,680	XXX.....	XXX.....
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	13,721	16,642	XXX.....	XXX.....
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,445	XXX.....	XXX.....	XXX.....

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior.....	.852	127	.53	.63						
2. 2005.....	1,582	651	134	43	18					
3. 2006.....	XXX.....	1,589	531	140	7	.4				
4. 2007.....	XXX.....	XXX.....	1,611	561	.89	15	6	.5	.5	.2
5. 2008.....	XXX.....	XXX.....	XXX.....	1,522	243	.67	101	12	10	18
6. 2009.....	XXX.....	XXX.....	XXX.....	XXX.....	.965	194	.21	.3	.1	
7. 2010.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,042	.227	.51	.16	.14
8. 2011.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,083	318	.49	.7
9. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,294	313	.85
10. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,504	.624
11. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,924

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
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.....	30,484,067	29,539,151			13,421,238	13,740,484	7,133,966	530,869
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	0	0
59. Totals.....	(a) 1	30,484,067	29,539,151	0	13,421,238	13,740,484	7,133,966	530,869	0

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	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

(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.

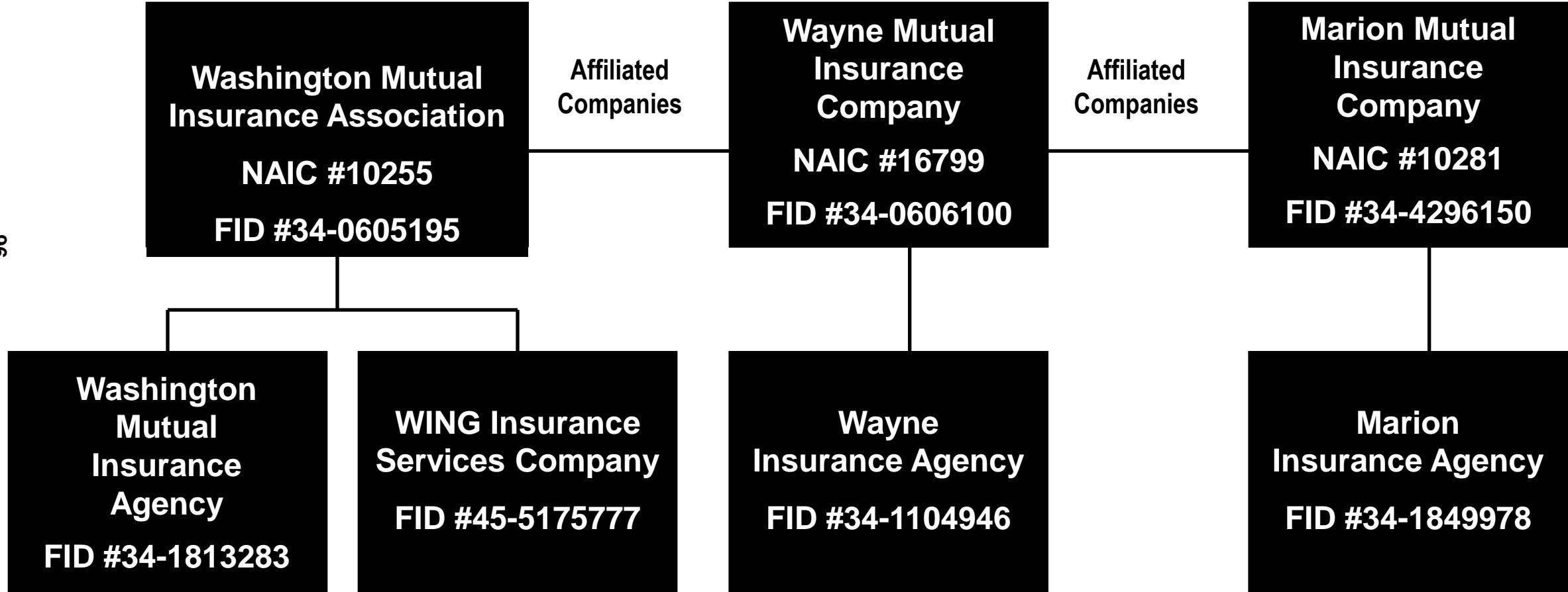
Explanation of Basis of Allocation of Premiums by States, etc.

ALL OHIO

Schedule Y – Part 1 Organizational Chart

Wayne Mutual / Washington Mutual (Group Code #4678)

96



2014 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2	Schedule P-Part 2G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	58
Cash Flow	5	Schedule P-Part 2H-Section 1-Other Liability-Occurrence	58
Exhibit of Capital Gains (Losses)	12	Schedule P-Part 2H-Section 2-Other Liability-Claims-Made	58
Exhibit of Net Investment Income	12	Schedule P-Part 2I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	59
Exhibit of Nonadmitted Assets	13	Schedule P-Part 2J-Auto Physical Damage	59
Exhibit of Premiums and Losses (State Page)	19	Schedule P-Part 2K-Fidelity, Surety	59
Five-Year Historical Data	17	Schedule P-Part 2L-Other (Including Credit, Accident and Health)	59
General Interrogatories	15	Schedule P-Part 2M-International	59
Jurat Page	1	Schedule P-Part 2N-Reinsurance - Nonproportional Assumed Property	60
Liabilities, Surplus and Other Funds	3	Schedule P-Part 2O-Reinsurance - Nonproportional Assumed Liability	60
Notes To Financial Statements	14	Schedule P-Part 2P-Reinsurance - Nonproportional Assumed Financial Lines	60
Overflow Page For Write-ins	100	Schedule P-Part 2R-Section 1-Products Liability-Occurrence	61
Schedule A-Part 1	E01	Schedule P-Part 2R-Section 2-Products Liability-Claims-Made	61
Schedule A-Part 2	E02	Schedule P-Part 2S-Financial Guaranty/Mortgage Guaranty	61
Schedule A-Part 3	E03	Schedule P-Part 2T-Warranty	61
Schedule A-Verification Between Years	SI02	Schedule P-Part 3A-Homeowners/Farmowners	62
Schedule B-Part 1	E04	Schedule P-Part 3B-Private Passenger Auto Liability/Medical	62
Schedule B-Part 2	E05	Schedule P-Part 3C-Commercial Auto/Truck Liability/Medical	62
Schedule B-Part 3	E06	Schedule P-Part 3D-Workers' Compensation (Excluding Excess Workers Compensation)	62
Schedule B-Verification Between Years	SI02	Schedule P-Part 3E-Commercial Multiple Peril	62
Schedule BA-Part 1	E07	Schedule P-Part 3F-Section 1-Medical Professional Liability-Occurrence	63
Schedule BA-Part 2	E08	Schedule P-Part 3F-Section 2-Medical Professional Liability-Claims-Made	63
Schedule BA-Part 3	E09	Schedule P-Part 3G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	63
Schedule BA-Verification Between Years	SI03	Schedule P-Part 3H-Section 1-Other Liability-Occurrence	63
Schedule D-Part 1	E10	Schedule P-Part 3H-Section 2-Other Liability-Claims-Made	63
Schedule D-Part 1A-Section 1	SI05	Schedule P-Part 3I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	64
Schedule D-Part 1A-Section 2	SI08	Schedule P-Part 3J-Auto Physical Damage	64
Schedule D-Part 2-Section 1	E11	Schedule P-Part 3K-Fidelity/Surety	64
Schedule D-Part 2-Section 2	E12	Schedule P-Part 3L-Other (Including Credit, Accident and Health)	64
Schedule D-Part 3	E13	Schedule P-Part 3M-International	64
Schedule D-Part 4	E14	Schedule P-Part 3N-Reinsurance - Nonproportional Assumed Property	65
Schedule D-Part 5	E15	Schedule P-Part 3O-Reinsurance - Nonproportional Assumed Liability	65
Schedule D-Part 6-Section 1	E16	Schedule P-Part 3P-Reinsurance - Nonproportional Assumed Financial Lines	65
Schedule D-Part 6-Section 2	E16	Schedule P-Part 3R-Section 1-Products Liability-Occurrence	66
Schedule D-Summary By Country	SI04	Schedule P-Part 3R-Section 2-Products Liability-Claims-Made	66
Schedule D-Verification Between Years	SI03	Schedule P-Part 3S-Financial Guaranty/Mortgage Guaranty	66
Schedule DA-Part 1	E17	Schedule P-Part 3T-Warranty	66
Schedule DA-Verification Between Years	SI10	Schedule P-Part 4A-Homeowners/Farmowners	67
Schedule DB-Part A-Section 1	E18	Schedule P-Part 4B-Private Passenger Auto Liability/Medical	67
Schedule DB-Part A-Section 2	E19	Schedule P-Part 4C-Commercial Auto/Truck Liability/Medical	67
Schedule DB-Part A-Verification Between Years	SI11	Schedule P-Part 4D-Workers' Compensation (Excluding Excess Workers Compensation)	67
Schedule DB-Part B-Section 1	E20	Schedule P-Part 4E-Commercial Multiple Peril	67
Schedule DB-Part B-Section 2	E21	Schedule P-Part 4F-Section 1-Medical Professional Liability-Occurrence	68
Schedule DB-Part B-Verification Between Years	SI11	Schedule P-Part 4F-Section 2-Medical Professional Liability-Claims-Made	68
Schedule DB-Part C-Section 1	SI12	Schedule P-Part 4G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	68
Schedule DB-Part C-Section 2	SI13	Schedule P-Part 4H-Section 1-Other Liability-Occurrence	68
Schedule DB-Part D-Section 1	E22	Schedule P-Part 4H-Section 2-Other Liability-Claims-Made	68
Schedule DB-Part D-Section 2	E23	Schedule P-Part 4I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	69
Schedule DB-Verification	SI14	Schedule P-Part 4J-Auto Physical Damage	69
Schedule DL-Part 1	E24	Schedule P-Part 4K-Fidelity/Surety	69
Schedule DL-Part 2	E25	Schedule P-Part 4L-Other (Including Credit, Accident and Health)	69
Schedule E-Part 1-Cash	E26	Schedule P-Part 4M-International	69
Schedule E-Part 2-Cash Equivalents	E27	Schedule P-Part 4N-Reinsurance - Nonproportional Assumed Property	70
Schedule E-Part 3-Special Deposits	E28	Schedule P-Part 4O-Reinsurance - Nonproportional Assumed Liability	70
Schedule E-Verification Between Years	SI15	Schedule P-Part 4P-Reinsurance - Nonproportional Assumed Financial Lines	70
Schedule F-Part 1	20	Schedule P-Part 4R-Section 1-Products Liability-Occurrence	71
Schedule F-Part 2	21	Schedule P-Part 4R-Section 2-Products Liability-Claims-Made	71
Schedule F-Part 3	22	Schedule P-Part 4S-Financial Guaranty/Mortgage Guaranty	71
Schedule F-Part 4	23	Schedule P-Part 4T-Warranty	71
Schedule F-Part 5	24	Schedule P-Part 5A-Homeowners/Farmowners	72
Schedule F-Part 6-Section 1	25	Schedule P-Part 5B-Private Passenger Auto Liability/Medical	73
Schedule F-Part 6-Section 2	26	Schedule P-Part 5C-Commercial Auto/Truck Liability/Medical	74
Schedule F-Part 7	27	Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers Compensation)	75
Schedule F-Part 8	28	Schedule P-Part 5E-Commercial Multiple Peril	76
Schedule F-Part 9	29	Schedule P-Part 5F-Medical Professional Liability-Claims-Made	78
Schedule H-Accident and Health Exhibit-Part 1	30	Schedule P-Part 5F-Medical Professional Liability-Occurrence	77
Schedule H-Part 2, Part 3 and Part 4	31	Schedule P-Part 5H-Other Liability-Claims-Made	80
Schedule H-Part 5-Health Claims	32	Schedule P-Part 5H-Other Liability-Occurrence	79
Schedule P-Part 1-Summary	33	Schedule P-Part 5R-Products Liability-Claims-Made	82
Schedule P-Part 1A-Homeowners/Farmowners	35	Schedule P-Part 5R-Products Liability-Occurrence	81
Schedule P-Part 1B-Private Passenger Auto Liability/Medical	36	Schedule P-Part 5T-Warranty	83
Schedule P-Part 1C-Commercial Auto/Truck Liability/Medical	37	Schedule P-Part 6C-Commercial Auto/Truck Liability/Medical	84
Schedule P-Part 1D-Workers' Compensation (Excluding Excess Workers Compensation)	38	Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers Compensation)	84
Schedule P-Part 1E-Commercial Multiple Peril	39	Schedule P-Part 6E-Commercial Multiple Peril	85
Schedule P-Part 1F-Section 1-Medical Professional Liability-Occurrence	40	Schedule P-Part 6H-Other Liability-Claims-Made	86
Schedule P-Part 1F-Section 2-Medical Professional Liability-Claims-Made	41	Schedule P-Part 6H-Other Liability-Occurrence	85
Schedule P-Part 1G-Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	42	Schedule P-Part 6M-International	86
Schedule P-Part 1H-Section 1-Other Liability-Occurrence	43	Schedule P-Part 6N-Reinsurance - Nonproportional Assumed Property	87
Schedule P-Part 1H-Section 2-Other Liability-Claims-Made	44	Schedule P-Part 6O-Reinsurance - Nonproportional Assumed Liability	87
Schedule P-Part 1I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45	Schedule P-Part 6R-Products Liability-Claims-Made	88
Schedule P-Part 1J-Auto Physical Damage	46	Schedule P-Part 6R-Products Liability-Occurrence	88
Schedule P-Part 1K-Fidelity/Surety	47	Schedule P-Part 7A-Primary Loss Sensitive Contracts	89
Schedule P-Part 1L-Other (Including Credit, Accident and Health)	48	Schedule P-Part 7B-Reinsurance Loss Sensitive Contracts	91
Schedule P-Part 1M-International	49	Schedule P-Interrogatories	93
Schedule P-Part 1N-Reinsurance - Nonproportional Assumed Property	50	Schedule T-Exhibit of Premiums Written	94
Schedule P-Part 1O-Reinsurance - Nonproportional Assumed Liability	51	Schedule T-Part 2-Interstate Compact	95
Schedule P-Part 1P-Reinsurance - Nonproportional Assumed Financial Lines	52	Schedule Y-Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule P-Part 1R-Section 1-Products Liability-Occurrence	53	Schedule Y-Detail of Insurance Holding Company System	97
Schedule P-Part 1R-Section 2-Products Liability-Claims-Made	54	Schedule Y-Part 2-Summary of Insurer's Transactions With Any Affiliates	98
Schedule P-Part 1S-Financial Guaranty/Mortgage Guaranty	55	Statement of Income	4
Schedule P-Part 1T-Warranty	56	Summary Investment Schedule	SI01
Schedule P-Part 2, Part 3 and Part 4 - Summary	34	Supplemental Exhibits and Schedules Interrogatories	99
Schedule P-Part 2A-Homeowners/Farmowners	57	Underwriting and Investment Exhibit Part 1	6
Schedule P-Part 2B-Private Passenger Auto Liability/Medical	57	Underwriting and Investment Exhibit Part 1A	7
Schedule P-Part 2C-Commercial Auto/Truck Liability/Medical	57	Underwriting and Investment Exhibit Part 1B	8
Schedule P-Part 2D-Workers' Compensation (Excluding Excess Workers Compensation)	57	Underwriting and Investment Exhibit Part 2	9
Schedule P-Part 2E-Commercial Multiple Peril	57	Underwriting and Investment Exhibit Part 2A	10
Schedule P-Part 2F-Section 1-Medical Professional Liability-Occurrence	58	Underwriting and Investment Exhibit Part 3	11
Schedule P-Part 2F-Section 2-Medical Professional Liability-Claims-Made	58		