



QUARTERLY STATEMENT

As of September 30, 2015
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 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	330-345-8100 <i>(Area Code) (Telephone Number)</i>
Mail Address	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	330-345-8100 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address		
Statutory Statement Contact	TOD JAMES CARMONY <i>(Name)</i> TOD_CARMONY@WAYNEINSGROUP.COM <i>(E-Mail Address)</i>	330-345-8100-324 <i>(Area Code) (Telephone Number) (Extension)</i> 330-345-1321 <i>(Fax Number)</i>

OFFICERS

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

DIRECTORS OR TRUSTEES

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

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

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

_____ (Signature) TOD JAMES CARMONY _____ 1. (Printed Name) PRESIDENT _____ (Title)	_____ (Signature) DAVID EDWARD TSCHANTZ _____ 2. (Printed Name) TREASURER _____ (Title)	_____ (Signature) MORRIS STUTZMAN _____ 3. (Printed Name) SECRETARY _____ (Title)
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Subscribed and sworn to before me
This _____ day of _____

a. Is this an original filing? Yes [X] No []
b. If no: 1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	36,188,331		36,188,331	32,211,541
2. Stocks:				
2.1 Preferred stocks.....	141,135		141,135	188,096
2.2 Common stocks.....	8,491,699	500	8,491,199	8,306,932
3. Mortgage loans on real estate:				
3.1 First liens.....	29,037		29,037	36,330
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	497,430		497,430	513,777
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 (\$.....4,286,403), cash equivalents (\$.....0) and short-term investments (\$.....128,007).....	4,414,410		4,414,410	5,091,164
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	49,762,042	500	49,761,542	46,347,840
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	290,492		290,492	243,208
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	499,689		499,689	454,968
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	10,127,195		10,127,195	8,978,668
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	49,949		49,949	51,755
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....	1,224,355		1,224,355	817,126
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	12,062		12,062	17,231
21. Furniture and equipment, including health care delivery assets (\$.....0).....	130,766	130,766	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	750,823		750,823	824,448
24. Health care (\$.....0) and other amounts receivable.....	6,842	6,842	0	
25. Aggregate write-ins for other than invested assets.....	500	0	500	500
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	62,854,715	138,108	62,716,607	57,735,744
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	62,854,715	138,108	62,716,607	57,735,744

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 Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$.....5,066,823).....	7,782,826	7,533,390
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....	540,000	540,000
4. Commissions payable, contingent commissions and other similar charges.....	1,064,665	1,045,678
5. Other expenses (excluding taxes, licenses and fees).....	677,160	900,427
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	305,114	380,404
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	473,915	198,194
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....0 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act.....)	21,325,878	19,273,000
10. Advance premium.....	172,136	126,497
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(257,595)	156,423
13. Funds held by company under reinsurance treaties.....	1,076	1,076
14. Amounts withheld or retained by company for account of others.....	(21,753)	(13,440)
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	32,063,422	30,141,649
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	32,063,422	30,141,649
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).....	30,653,185	27,594,095
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).....	30,653,185	27,594,095
38. Totals (Page 2, Line 28, Col. 3).....	62,716,607	57,735,744

DETAILS OF WRITE-INS

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

WAYNE MUTUAL INSURANCE COMPANY STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$...25,583,768).....	23,726,786	21,894,082	29,539,151
1.2 Assumed..... (written \$...8,374,165).....	8,374,165	7,670,851	10,367,831
1.3 Ceded..... (written \$...1,767,486).....	1,767,486	1,665,447	2,272,263
1.4 Net..... (written \$...32,190,447).....	30,333,465	27,899,486	37,634,719
DEDUCTIONS:			
2. Losses incurred (current accident year \$...16,086,435):			
2.1 Direct.....	11,644,027	10,094,483	13,739,717
2.2 Assumed.....	2,926,910	3,083,935	3,520,372
2.3 Ceded.....	1,035,800	860,597	890,279
2.4 Net.....	13,535,137	12,317,821	16,369,810
3. Loss adjustment expenses incurred.....	2,097,961	1,772,591	2,588,806
4. Other underwriting expenses incurred.....	10,287,612	9,372,391	12,748,317
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	25,920,710	23,462,803	31,706,933
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	4,412,755	4,436,683	5,927,786
INVESTMENT INCOME			
9. Net investment income earned.....	582,969	522,754	717,427
10. Net realized capital gains (losses) less capital gains tax of \$...11,238.....	21,815	295,947	226,388
11. Net investment gain (loss) (Lines 9 + 10).....	604,784	818,701	943,815
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....	0		
13. Finance and service charges not included in premiums.....	402,760	374,134	530,869
14. Aggregate write-ins for miscellaneous income.....	50,729	46,555	54,842
15. Total other income (Lines 12 through 14).....	453,489	420,689	585,711
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	5,471,028	5,676,073	7,457,312
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).....	5,471,028	5,676,073	7,457,312
19. Federal and foreign income taxes incurred.....	2,134,446	1,831,221	2,446,141
20. Net income (Line 18 minus Line 19) (to Line 22).....	3,336,582	3,844,852	5,011,171
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	27,594,095	22,279,986	22,279,986
22. Net income (from Line 20).....	3,336,582	3,844,852	5,011,171
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$...(239,086).....	(464,110)	81,735	196,660
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	168,143	64,680	46,896
27. Change in nonadmitted assets.....	18,475	39,905	59,382
28. Change in provision for reinsurance.....			
29. Change in surplus notes.....			
30. Surplus (contributed to) withdrawn from protected cells.....			
31. Cumulative effect of changes in accounting principles.....			
32. Capital changes:			
32.1 Paid in.....			
32.2 Transferred from surplus (Stock Dividend).....			
32.3 Transferred to surplus.....			
33. Surplus adjustments:			
33.1 Paid in.....			
33.2 Transferred to capital (Stock Dividend).....			
33.3 Transferred from capital.....			
34. Net remittances from or (to) Home Office.....			
35. Dividends to stockholders.....			
36. Change in treasury stock.....			
37. Aggregate write-ins for gains and losses in surplus.....	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	3,059,090	4,031,172	5,314,109
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	30,653,185	26,311,158	27,594,095
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0	0
1401. N.A.M.I.C.O. & OTHER INCOME.....	50,729	46,555	54,842
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	50,729	46,555	54,842
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0	0

WAYNE MUTUAL INSURANCE COMPANY

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	30,824,716	28,368,511	38,163,467
2. Net investment income.....	567,914	553,653	743,199
3. Miscellaneous income.....	453,489	420,689	585,711
4. Total (Lines 1 through 3).....	31,846,119	29,342,853	39,492,377
5. Benefit and loss related payments.....	13,283,895	12,130,529	15,721,790
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	12,665,143	11,269,735	14,704,577
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	1,869,963	1,585,204	2,435,601
10. Total (Lines 5 through 9).....	27,819,001	24,985,468	32,861,968
11. Net cash from operations (Line 4 minus Line 10).....	4,027,118	4,357,385	6,630,409
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	5,474,157	5,228,256	8,702,191
12.2 Stocks.....	559,052	785,036	1,407,231
12.3 Mortgage loans.....	7,293	7,060	9,452
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	6,040,502	6,020,352	10,118,874
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	9,411,799	8,771,487	13,521,823
13.2 Stocks.....	1,421,530	1,514,080	1,869,373
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	10,833,329	10,285,568	15,391,196
14. Net increase or (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(4,792,827)	(4,265,216)	(5,272,322)
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).....	88,955	(225,313)	(88,365)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	88,955	(225,313)	(88,365)
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).....	(676,754)	(133,144)	1,269,722
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	5,091,164	3,821,442	3,821,442
19.2 End of period (Line 18 plus Line 19.1).....	4,414,410	3,688,298	5,091,164

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

20.0001			
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STATEMENT AS OF SEPTEMBER 30, 2015 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	2015	2014
NET INCOME			
(1) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 3)	OH	3,336,582	5,011,171
(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	3,336,582	5,011,171
SURPLUS			
(5) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	OH	30,653,185	27,594,095
(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	30,653,185	27,594,095

B. Use of Estimates

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

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

Note 2 - Accounting Changes and Corrections of Errors

A. 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)

	September 30, 2015			December 31, 2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
	(a) Gross deferred tax assets	\$1,776,217	\$0	\$1,776,217	\$1,613,669	\$0	\$1,613,669	\$162,548	\$0	$162,548
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,776,217	0	1,776,217	1,613,669	0	1,613,669	162,548	0	162,548
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,776,217	0	1,776,217	1,613,669	0	1,613,669	162,548	0	162,548
(f) Deferred Tax Liabilities	(22,654)	574,516	551,862	(17,060)	813,603	796,543	(5,594)	(239,087)	(244,681)
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,798,871	(\$574,516)	\$1,224,355	\$1,630,729	(\$813,603)	\$817,126	\$168,142	\$239,087	\$407,229

2. Admission Calculation Components

SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	2015			2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$1,695,582	\$0	\$1,695,582	\$1,432,576	\$0	\$1,432,576	\$263,006	\$0	\$263,006
(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)	(67,310)	0	(67,310)	56,609	0	56,609	(123,919)	0	(123,919)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	(67,310)	0	(67,310)	56,609	0	56,609	(123,919)	0	(123,919)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	4,324,471	XXX	XXX	3,809,713	XXX	XXX	514,758
(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	147,945	0	147,945	126,672	0	124,484	21,273	0	23,461
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	1,776,217	0	1,776,217	1,615,857	0	1,613,669	160,360	0	162,548

3. Other Admissibility Criteria

	2015 Percentage	2014 Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	892%	923%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	28,829,804	25,398,085

4. Impact of Tax Planning Strategies

Impact of Tax Planning Strategies	September 30, 2015			December 31, 2014			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:

	2015	2014	Change
(a) Federal	1,847,234	2,446,141	(598,907)
(b) Foreign			
(c) Subtotal	1,847,234	2,446,141	(598,907)
(d) Federal income tax on net capital gains	11,238	116,624	(105,386)
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	0	0	0
Federal and foreign income taxes incurred	1,858,472	2,562,765	(704,293)

2. Deferred tax assets:

	2015	2014	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	145,735	122,639	23,096
(2) Unearned premium reserve	1,461,865	1,319,167	142,698
(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)	124,157	124,481	(324)
(14) Other assets - nonadmitted	44,460	47,382	(2,922)
(99) Subtotal	1,776,217	1,613,669	162,548
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,776,217	1,613,669	162,548
(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)	1,776,217	1,613,669	162,548

3. Deferred tax liabilities:

	2015	2014	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	(30,504)	(24,910)	(5,594)
(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	(22,654)	(17,060)	(5,594)
(b) Capital			
(1) Investments	574,516	813,603	(239,087)
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	574,516	813,603	(239,087)
(c) Deferred tax liabilities (3a99+3b99)	551,862	796,543	(244,681)

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

1,224,355 817,126 407,229

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:

	September 30, 2015	Effective Tax Rate
Provision computed at statutory rate	\$1,863,971	34.0%
Net reserves	23,096	0.4%
Tax exempt income deduction	(100,527)	-1.8%
Dividends received deduction	(61,181)	-1.1%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	39,858	0.7%
Nondeductible Expenses	2,568	0.0%
Disallowed travel and entertainment	8,169	0.1%
Net operating loss	0	0.0%
Change in premium adjustments	142,697	2.6%
Other	(60,179)	-1.1%
Totals	\$1,858,472	33.8%
Federal and foreign income taxes incurred	\$1,847,234	33.7%
Realized capital gains (losses) tax	11,238	0.2%
Change in net deferred income taxes	(168,144)	-3.1%
	\$1,690,328	30.8%

E. Operating Loss and Tax Credit Carryforwards

- At September 30, 2015, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The following is income tax expense for 2015 and 2014 that is available for recoupment in the event of future net losses:

2015	\$1,858,472
2014	\$2,509,933

- 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 ½% of Admitted Assets

The Company assumed net earned premiums of \$6,126,666, net losses of \$1,978,677, assumed adjusting expenses of \$55,411, unearned premiums of \$4,407,540 and paid ceding commission of \$1,810,082 from the above agreement with Washington Mutual Insurance Association in 2015. 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 above agreement with Washington Mutual Insurance Association in 2014.

The Company assumed net earned premiums of \$2,126,638, net losses of \$948,233, and adjusting expenses of \$38,568, unearned premiums of \$1,600,179 and paid ceding commission of \$626,249 from the above agreement with Marion Mutual Insurance Association in 2015. 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.

C. Change in Terms of Intercompany Arrangements

Not applicable

D. Amounts Due to or from Related Parties

The Company reported \$501,307 due in 2015 and \$577,813 due in 2014 from affiliate Washington Mutual Insurance Association in the current year. The Company also reported \$249,516 due in 2015 and \$246,635 due in 2014 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 June 30, 2015 and 0% at December 31, 2014. The plan had a total of \$90,229 and \$91,150 in employer contributions for September 30, 2015 and December 31, 2014.

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 exchanged traded. The estimated fair value of the equity securities and derivatives within this category are based on quoted prices in active markets and are thus classified as Level 1.

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

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

The following table provides information as of September 30, 2015 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 September 30, 2015
Bonds	\$	\$	\$	\$
Common stocks	8,361,328	129,871		8,491,199
Preferred stocks	141,135			141,135
Total	<u>\$ 8,502,463</u>	<u>\$ 129,871</u>	<u>\$</u>	<u>\$ 8,632,334</u>

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

2. Rollforward of Level 3 Items

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

3. Policy on Transfers Into and Out of Level 3

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

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

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

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

5. Derivative Fair Values

Not applicable

B Other Fair Value Disclosure

Not applicable

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

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

Type of Financial Instrument	Fair Value in Investment Schedule	Admitted Value in Investment Schedule	Level 1	Level 2	Level 3
Financial instruments - assets					
Bonds	36,139,680	36,188,331	36,139,680		
Preferred Stocks	170,910	141,135	170,910		
Common Stock	8,491,199	8,491,199	8,361,328	129,871	
Cash	4,286,403	4,286,403	4,286,403		
Short-term investments	128,007	128,007	128,007		
Mortgage Loan		29,037			
Total Assets	49,216,199	49,264,112	49,086,328	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 November 6, 2015 for these statutory financial statements which are to be issued November 13, 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		(5)	(6)
	(1)	(2)	(3)	(4)		
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
C.1.a. Affiliates	8,253,304	2,436,331				
C.1. b. All Other						
C.1.c. Total	8,253,304	2,436,331				
C.1.d. Direct Unearned Premium reserve			15,318,159			

- D. Uncollectible Reinsurance
Not applicable
- E. Commutation of Ceded Reinsurance
Not applicable
- F. Retroactive Reinsurance
Not applicable
- G. Reinsurance Accounted for as a Deposit
Not applicable
- H. Run-off Agreements
Not applicable
- I. Certified Reinsurer Downgraded or Status Subject to Revocation
Not applicable

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate
Not applicable
- B. Method Used to Record
Not applicable
- C. Amount and Percent of Net Retrospective Premiums
Not applicable
- D. Medical Loss Ratio Rebates
Not applicable
- E. Calculation on Nonadmitted Accrued Retrospective Premiums
Not applicable

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

6. Activity in the liability for unpaid claims and claim adjustment expenses is summarized as follows as of:

	<u>September 30, 2015</u>	<u>December 31, 2014</u>
Total net loss and loss adjustment expenses at beginning of year	\$ 8,073,390	\$ 7,363,167
Amount incurred in current year:		
On current year losses	16,086,435	19,556,000
On prior years losses	(453,337)	(597,384)
Total incurred	<u>15,633,098</u>	<u>18,958,616</u>
Amount paid in current year:		
On current year losses	(11,018,612)	(14,109,000)
On prior years losses	<u>(4,365,050)</u>	<u>(4,139,393)</u>
Total paid	<u>(15,383,662)</u>	<u>(18,248,393)</u>
Total net loss and loss adjustment expenses at end of year	\$ 8,322,826 =====	\$ 8,073,390 =====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$453,337 from December 31, 2014 to September 30, 2015 as a result of re-estimation of unpaid losses and loss adjustment expenses. The change is generally the result of ongoing analysis of recent loss development trends. The Company has also increased it's over all IBNR by \$150,000 for 2015 and \$750,000 for 2014. 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change: _____

- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1 and 1A. Yes [X] No []
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.

- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
	0	

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation. Yes [] No [] N/A [X]

- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/10/2012

6.4 By what department or departments?
OHIO DEPARTMENT OF INSURANCE OFFICE OF FINANCIAL REGULATION SERVICES

- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with the Department? Yes [X] No [] N/A []
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:

- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

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

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

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

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

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

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

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

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

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No
 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes No
 11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 29,037
 13. Amount of real estate and mortgages held in short-term investments: \$ 0
 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes No

14.2 If yes, please complete the following:

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

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes No
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No
 If no, attach a description with this statement.

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

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0
 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0
 16.3 Total payable for securities lending reported on the liability page: \$ 0

17. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes No

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

1 Name of Custodian(s)	2 Custodian Address

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
WELLS FARGO ADVISORS	495 METRO PL S STE 330, DUBLIN, OH 43017	BROKERAGE FIRM INSURED BY SPIC
WELLS FARGO ADVISORS	201 EAST LIBERTY ST, WOOSTER, OH 44691	BROKERAGE FIRM INSURED BY SPIC
FIRST EMPIRE SECURITIES	100 MOTOR PARKWAY, HAUPPAUGE, NY 11788	BROKERAGE FIRM INSURED BY SPIC

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
WELLS FARGO ADVISORS	JAMES ROWLETTE	495 METRO PL S STE 330, DUBLIN, OH 43017
WELLS FARGO ADVISORS	THOMAS HILT	201 EAST LIBERTY ST, WOOSTER, OH 44691
FIRST EMPIRE SECURITIES	JACK DENNY	100 MOTOR PARKWAY, HAUPPAUGE, NY 11788

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

18.2 If no, list exceptions:

GENERAL INTERROGATORIES (continued)

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] N/A []
If yes, attach an explanation.
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.
- 3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
- 3.2 If yes, give full and complete information thereto:
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [] No [X]
- 4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Disc. Rate	Total Discount				Discount Taken During Period			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 Total	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 Total
	0.000	0.000	0	0	0	0	0	0	0	0
Total	XXX	XXX	0	0	0	0	0	0	0	0

- 5.1 Operating Percentages:
- 5.1 A&H loss percent 0.000%
- 5.2 A&H cost containment percent 0.000%
- 5.3 A&H expense percent excluding cost containment expenses 0.000%
- 6.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 6.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0
- 6.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 6.4 If yes, please provide the amount of funds administered as of the reporting date. \$ 0

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
U.S. Insurers						
10829.....	06-1481194.....	ALTERRA REINSURANCE USA INC.....	NJ.....	AUTHORIZED..	.....	.....
All Other Insurers						
.....	AA-1128001.....	LLOYD'S UNDERWRITER SYNDICATE NO. 2001 AML.....	UK.....	AUTHORIZED..	.....	.....

WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Active Status	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
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	25,583,768	23,160,590	11,380,502	9,634,182	4,532,338	4,972,409
37. Oklahoma.....OK	N						
38. Oregon.....OR	N						
39. Pennsylvania.....PA	N						
40. Rhode Island.....RI	N						
41. South Carolina.....SC	N						
42. South Dakota.....SD	N						
43. Tennessee.....TN	N						
44. Texas.....TX	N						
45. Utah.....UT	N						
46. Vermont.....VT	N						
47. Virginia.....VA	N						
48. Washington.....WA	N						
49. West Virginia.....WV	N						
50. Wisconsin.....WI	N						
51. Wyoming.....WY	N						
52. American Samoa.....AS	N						
53. Guam.....GU	N						
54. Puerto Rico.....PR	N						
55. US Virgin Islands.....VI	N						
56. Northern Mariana Islands.....MP	N						
57. Canada.....CAN	N						
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
59. Totals.....(a).....1		25,583,768	23,160,590	11,380,502	9,634,182	4,532,338	4,972,409

DETAILS OF WRITE-INS

58001.....	XXX						
58002.....	XXX						
58003.....	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page.....	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above).....	XXX	0	0	0	0	0	0

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

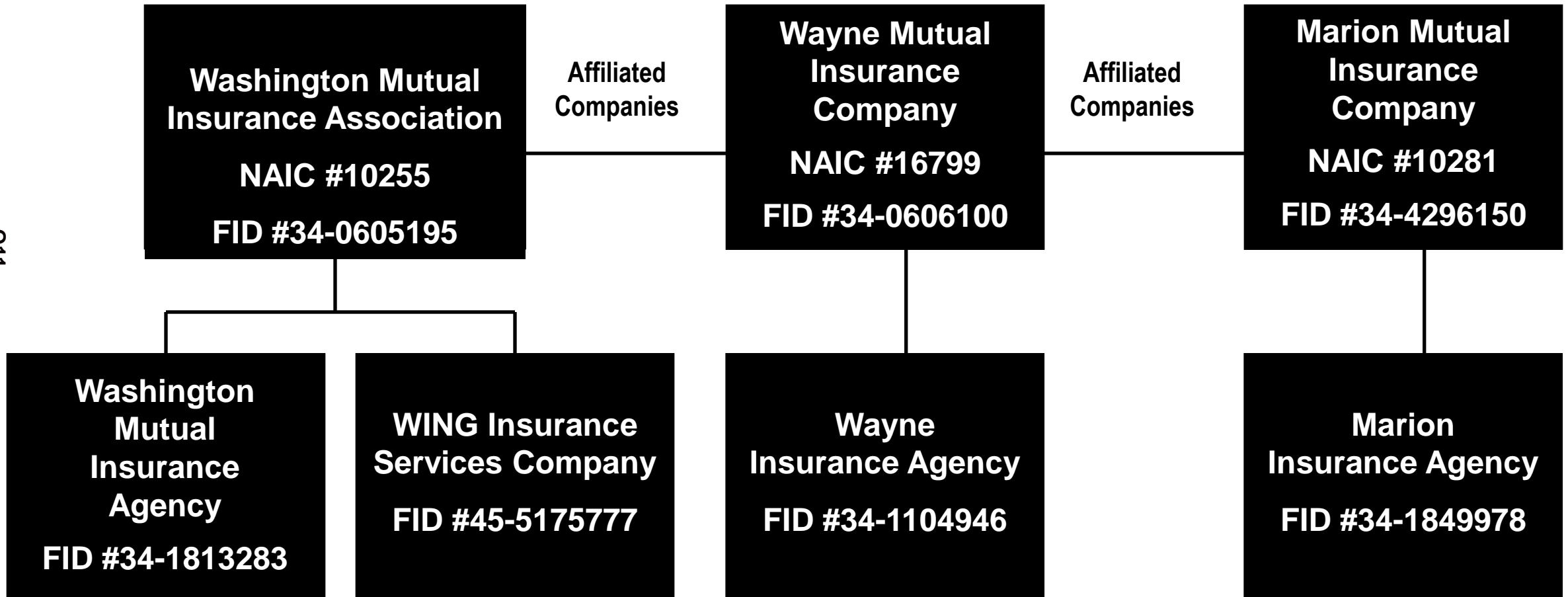
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

Schedule Y – Part 1 Organizational Chart

Wayne Mutual / Washington Mutual (Group Code #4678)

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
Members														
.....	WAYNE INSURANCE GROUP.....	10255..	34-0605195..	.....	.....	.....	WASHINGTON MUTUAL INSURANCE ASSOC....	OH.....	IA.....	WAYNE MUTUAL INSURANCE COMPANY.....	BOARD.....	.....	WAYNE MUTUAL INSURANCE COMPANY.....	.....
.....	WAYNE INSURANCE GROUP.....	10281..	34-4296150..	.....	.....	.....	MARION MUTUAL INSURANCE CO.....	OH.....	IA.....	WAYNE MUTUAL INSURANCE COMPANY.....	BOARD.....	.....	WAYNE MUTUAL INSURANCE COMPANY.....	.....
.....	WAYNE INSURANCE GROUP.....	.....	34-1813283..	.....	.....	.....	WASHINGTON MUTUAL INSURANCE AGENCY..	OH.....	DS.....	WASHINGTON MUTUAL INSURANCE ASSOC	OWNERSHIP....	...100.000	WAYNE MUTUAL INSURANCE COMPANY.....	.....
.....	WAYNE INSURANCE GROUP.....	.....	34-1849978..	.....	.....	.....	MARION MUTUAL INSURANCE AGENCY.....	OH.....	DS.....	MARION MUTUAL INSURANCE CO.....	OWNERSHIP....	...100.000	WAYNE MUTUAL INSURANCE COMPANY.....	.....
.....	WAYNE INSURANCE GROUP.....	.....	34-1104946..	.....	.....	.....	WAYNE INSURANCE AGENCY.....	OH.....	DS.....	WAYNE MUTUAL INSURANCE COMPANY.....	OWNERSHIP....	...100.000	WAYNE MUTUAL INSURANCE COMPANY.....	.....
.....	WAYNE INSURANCE GROUP.....	.....	45-5175777..	.....	.....	.....	WING INSURANCE SERVICES CO.....	OH.....	DS.....	WASHINGTON MUTUAL INSURANCE ASSOC	OWNERSHIP....	...100.000	WAYNE MUTUAL INSURANCE COMPANY.....	.....
.....	WAYNE INSURANCE GROUP.....	16799..	34-0606100..	.....	.....	.....	WAYNE MUTUAL INSURANCE COMPANY.....	OH.....	IA.....	WAYNE MUTUAL INSURANCE COMPANY.....	OWNERSHIP....	...100.000	WAYNE MUTUAL INSURANCE COMPANY.....	.....

WAYNE MUTUAL INSURANCE COMPANY

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....	510,437	177,793	34.8	84.8
2. Allied lines.....	34,277		0.0	10.1
3. Farmowners multiple peril.....	2,441,309	1,100,036	45.1	59.6
4. Homeowners multiple peril.....	7,470,915	3,627,879	48.6	38.6
5. Commercial multiple peril.....	3,187,736	1,302,886	40.9	28.2
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	25,415	3,030	11.9	12.7
10. Financial guaranty.....			0.0	
11.1. Medical professional liability - occurrence.....			0.0	
11.2. Medical professional liability - claims-made.....			0.0	
12. Earthquake.....			0.0	
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....			0.0	
17.1 Other liability-occurrence.....	1,527,381	765,456	50.1	9.2
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.....	4,276,721	2,536,657	59.3	72.1
19.3, 19.4 Commercial auto liability.....	410,195	43,563	10.6	1.2
21. Auto physical damage.....	3,833,962	2,086,727	54.4	52.4
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....	8,438		0.0	10.4
27. Boiler and machinery.....			0.0	
28. Credit.....			0.0	
29. International.....			0.0	
30. Warranty.....			0.0	
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0.0	
35. Totals.....	23,726,786	11,644,027	49.1	46.1

DETAILS OF WRITE-INS

3401.....			0.0	
3402.....			0.0	
3403.....			0.0	
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	0.0	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	0.0	

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire.....	155,585	480,136	544,593
2. Allied lines.....	10,628	33,867	36,362
3. Farmowners multiple peril.....	808,564	2,602,705	2,401,971
4. Homeowners multiple peril.....	2,842,855	7,915,807	7,419,216
5. Commercial multiple peril.....	1,163,269	3,460,245	3,105,517
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	9,037	27,292	26,516
10. Financial guaranty.....			
11.1. Medical professional liability - occurrence.....			
11.2. Medical professional liability - claims made.....			
12. Earthquake.....			
13. Group accident and health.....			
14. Credit accident and health.....			
15. Other accident and health.....			
16. Workers' compensation.....			
17.1 Other liability-occurrence.....	516,832	1,567,364	1,524,420
17.2 Other liability-claims made.....			
17.3 Excess workers' compensation.....			
18.1 Products liability-occurrence.....			
18.2 Products liability-claims made.....			
19.1 19.2 Private passenger auto liability.....	1,602,292	4,715,329	4,119,269
19.3 19.4 Commercial auto liability.....	138,789	459,303	338,462
21. Auto physical damage.....	1,485,092	4,313,031	3,634,754
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....	2,426	8,689	9,510
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Warranty.....			
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0
35. Totals.....	8,735,369	25,583,768	23,160,590

DETAILS OF WRITE-INS

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

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2015 Loss and LAE Payments on Claims Reported as of Prior Year-End	2015 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2015 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
1. 2012 + Prior.....	504	163	667	314		314	405		120	525	215	(43)	172
2. 2013.....	1,274	685	1,959	1,049	2	1,051	620	44	354	1,018	395	(285)	110
3. Subtotals 2013 + Prior.....	1,778	848	2,626	1,363	2	1,365	1,025	44	474	1,543	610	(328)	282
4. 2014.....	3,197	2,250	5,447	2,744	255	2,999	1,072	48	593	1,713	619	(1,354)	(735)
5. Subtotals 2014 + Prior.....	4,975	3,098	8,073	4,107	257	4,364	2,097	92	1,067	3,256	1,229	(1,682)	(453)
6. 2015.....	XXX	XXX	XXX	XXX	11,019	11,019	XXX	2,886	2,181	5,067	XXX	XXX	XXX
7. Totals.....	4,975	3,098	8,073	4,107	11,276	15,383	2,097	2,978	3,248	8,323	1,229	(1,682)	(453)
8. Prior Year-End's Surplus As Regards Policyholders	27,594												
											Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1.24.7 %	2.(54.3)%	3.(5.6)%
													Col. 13, Line 7 Line 8
													4.(1.6)%

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanation:

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

Bar Code:



NONE

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	513,777	536,063
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Current year change in encumbrances.....		
4. Total gain (loss) on disposals.....		
5. Deduct amounts received on disposals.....		
6. Total foreign exchange change in book/adjusted carrying value.....		
7. Deduct current year's other than temporary impairment recognized.....		
8. Deduct current year's depreciation.....	16,347	22,286
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	497,430	513,777
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	497,430	513,777

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	36,330	45,782
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....	7,293	9,452
8. Deduct amortization of premium and mortgage interest points and commitment fees.....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	29,037	36,330
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	29,037	36,330
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	29,037	36,330

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	40,707,068	34,811,353
2. Cost of bonds and stocks acquired.....	10,833,330	15,391,196
3. Accrual of discount.....	26,759	31,553
4. Unrealized valuation increase (decrease).....	(703,196)	297,969
5. Total gain (loss) on disposals.....	33,054	343,012
6. Deduct consideration for bonds and stocks disposed of.....	6,033,209	10,109,422
7. Deduct amortization of premium.....	42,641	58,593
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	44,821,165	40,707,068
11. Deduct total nonadmitted amounts.....	500	500
12. Statement value at end of current period (Line 10 minus Line 11).....	44,820,665	40,706,568

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	28,850,295	2,284,165	894,902	(1,188,821)	27,076,836	28,850,295	29,050,737	27,012,393
2. NAIC 2 (a).....	5,952,783	401,338	400,127	1,183,600	6,145,542	5,952,783	7,137,594	6,028,548
3. NAIC 3 (a).....							0	
4. NAIC 4 (a).....							0	
5. NAIC 5 (a).....							0	
6. NAIC 6 (a).....							0	
7. Total Bonds.....	34,803,078	2,685,503	1,295,029	(5,221)	33,222,378	34,803,078	36,188,331	33,040,941
PREFERRED STOCK								
8. NAIC 1.....							0	
9. NAIC 2.....	51,600				51,600	51,600	51,600	51,600
10. NAIC 3.....	89,535				89,535	89,535	89,535	136,496
11. NAIC 4.....							0	
12. NAIC 5.....							0	
13. NAIC 6.....							0	
14. Total Preferred Stock.....	141,135	0	0	0	141,135	141,135	141,135	188,096
15. Total Bonds and Preferred Stock.....	34,944,213	2,685,503	1,295,029	(5,221)	33,363,513	34,944,213	36,329,466	33,229,037

QSI02

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

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	128,007	XXX	128,007		

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	829,403	838,088
2. Cost of short-term investments acquired.....		
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	701,396	8,685
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	128,007	829,403
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	128,007	829,403

**Sch. DB-Pt A-Verification
NONE**

**Sch. DB-Pt B-Verification
NONE**

**Sch. DB-Pt C-Sn 1
NONE**

**Sch. DB-Pt C-Sn 2
NONE**

**Sch. DB-Verification
NONE**

**Sch. E-Verification
NONE**

**Sch. A-Pt 2
NONE**

**Sch. A-Pt 3
NONE**

SCHEDULE B - PART 2

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

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

NONE

SCHEDULE B - PART 3

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

1	Location		4	5	6	7	Change in Book Value/Recorded Investment					14	15	16	17	18	
	2	3					8	9	10	11	12						13
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Book Value/Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
Mortgages With Partial Repayments																	
1	CRESTON	OH		07/15/2010							0			2,451			0
0299999. Total - Mortgages With Partial Repayments						0	0	0	0	0	0	0	0	2,451	0	0	0
0599999. Total Mortgages						0	0	0	0	0	0	0	0	2,451	0	0	0

QE02

SCHEDULE BA - PART 2

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

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

NONE

QE03

SCHEDULE BA - PART 3

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

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

NONE

SCHEDULE D - PART 3

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

1 Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
18925P ED 6	Cloverleaf OH Loc Sch Dist		07/31/2015	Wells Fargo		55,433	55,000	823	1FE
689870 JZ 7	Quachita Parish LA West Sch Dist		08/20/2015	First Empire Securities Inc (Pershing)		201,800	200,000		1FE
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions						257,233	255,000	823	XXX
Bonds - U.S. Special Revenue and Special Assessment									
12008E JX 5	Build NYC Resource Corp		07/23/2015	First Empire Securities Inc (Pershing)		213,388	215,000		1FE
248775 Z3 5	Denton Cnty Tex Rfdg		09/09/2015	First Empire Securities Inc (Pershing)		206,230	205,000	427	1FE
508336 EK 6	Lake Cnty ILL Ser A		07/09/2015	First Empire Securities Inc (Pershing)		200,000	200,000	150	1FE
543098 CF 2	Longmont Colo Enterprise Wastewate		09/25/2015	First Empire Securities Inc (Pershing)		195,750	200,000	133	1FE
741751 Y3 9	Prince William Cnty VA Pub Impt		08/27/2015	First Empire Securities Inc (Pershing)		200,000	200,000	233	1FE
97966V AS 8	Woodland Pk NJ Brd Ed		08/28/2015	First Empire Securities Inc (Pershing)		219,460	200,000	2,956	1FE
3199999. Total Bonds - U.S. Special Revenue and Special Assessment						1,234,828	1,220,000	3,899	XXX
Bonds - Industrial and Miscellaneous									
035242 AA 4	Anheuser-Busch Inbev Fin		09/21/2015	First Empire Securities Inc (Pershing)		192,000	200,000	933	1FE
99000N ZP 9	Comenity Bank - CD		09/30/2015	First Empire Securities Inc (Pershing)		100,000	100,000		1FE
29379V BE 2	Enterprise Products Oper		09/28/2015	Wells Fargo		98,794	100,000	479	1FE
375558 BF 9	Gilead Sciences Inc		09/21/2015	Wells Fargo		101,145	100,000	71	1FE
46625H JZ 4	JPMorgan Chase & Co		09/22/2015	Wells Fargo		102,436	101,000	1,123	2FE
500255 AU 8	Kohl's Corporation		08/21/2015	Wells Fargo		99,127	100,000	401	2FE
61760Q HB 3	Morgan Stanley Medium Term		08/28/2015	First Empire Securities Inc (Pershing)		100,000	100,000		1FE
76720A AM 8	Rio Tinto Fin USA Plc		09/21/2015	select from list		100,311	100,000	606	1FE
842587 CL 9	Southern Co		09/30/2015	Wells Fargo		99,854	100,000	203	1FE
790849 AJ 2	St Jude Medical Inc		08/12/2015	Wells Fargo		100,252	100,000	1,056	2FE
92343V CN 2	Verizon Communications		07/24/2015	Wells Fargo		99,523	100,000	692	2FE
3899999. Total Bonds - Industrial and Miscellaneous						1,193,442	1,201,000	5,564	XXX
8399997. Total Bonds - Part 3						2,685,503	2,676,000	10,286	XXX
8399999. Total Bonds						2,685,503	2,676,000	10,286	XXX
Common Stocks - Industrial and Miscellaneous									
07177M 10 3	Baxalta Inc		07/01/2015	Wells Fargo	750,000	22,506	XXX		L
09062X 10 3	Biogen Inc		08/27/2015	Wells Fargo	175,000	51,137	XXX		L
097023 10 5	Boeing Co		08/27/2015	Wells Fargo	380,000	49,055	XXX		L
055622 10 4	BP Plc Spons Adr		08/31/2015	Wells Fargo	1,000,000	32,772	XXX		L
166764 10 0	Chevron Corporation		07/31/2015	Wells Fargo	500,000	44,714	XXX		L
17275R 10 2	Cisco Systems Inc		08/27/2015	Wells Fargo	1,900,000	48,601	XXX		L
189754 10 4	Coach Inc		08/31/2015	Wells Fargo	1,500,000	45,428	XXX		L
231021 10 6	Cummins Inc		08/27/2015	Wells Fargo	400,000	47,426	XXX		L
254709 10 8	Discover Financial		08/27/2015	Wells Fargo	900,000	47,753	XXX		L
260543 10 3	Dow Chemical Co		09/24/2015	Wells Fargo	1,000,000	41,864	XXX		L
G3157S 10 6	Ensc0 Plc		07/31/2015	Wells Fargo	2,300,000	39,120	XXX		L
35671D 85 7	Freeport-McMoran Inc		07/30/2015	Wells Fargo	4,000,000	50,078	XXX		L
59156R 10 8	MetLife Inc		08/27/2015	Morgan Stanley - Smith Barney	1,000,000	47,966	XXX		L
751212 10 1	Ralph Lauren Corp		08/31/2015	Wells Fargo	350,000	39,037	XXX		L
78463X 77 2	SPDR S&P Internatnl ETF Dividend		08/31/2015	Wells Fargo	1,150,000	41,303	XXX		L
85771P 10 2	Statoil Asa Co		09/03/2015	Wells Fargo	0.127	2	XXX		L
876568 50 2	Tata Motors Limited		08/27/2015	Wells Fargo	2,100,000	48,268	XXX		L
94419L 10 1	Wayfair Inc		09/29/2015	Wells Fargo	1,000,000	34,904	XXX		L
958102 10 5	Western Digital Corp		08/27/2015	select from list	600,000	47,116	XXX		L
9099999. Total Common Stocks - Industrial and Miscellaneous						779,050	XXX	0	XXX

QE04

SCHEDULE D - PART 3

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

1 Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Common Stocks - Mutual Funds									
354723 62 9	Franklin Ohio Insd Tax.....		09/01/2015	Wells Fargo.....	79,183	1,019	XXX		L.....
38145C 66 1	Goldman Sachs Strategic Inc.....		09/01/2015	Morgan Stanley - Smith Barney.....	19,826,160	202,378	XXX		L.....
9299999	Total Common Stocks - Mutual Funds.....					203,397	XXX	0	XXX
9799997	Total Common Stocks - Part 3.....					982,447	XXX	0	XXX
9799999	Total Common Stocks.....					982,447	XXX	0	XXX
9899999	Total Preferred and Common Stocks.....					982,447	XXX	0	XXX
9999999	Total Bonds, Preferred and Common Stocks.....					3,667,950	XXX	10,286	XXX

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

QE04.1

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	Designation or Market Indicator (a)
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
287497 LX 7	Elkhart Ind Cmnty Sch Bldg Corp.....		08/07/2015	Wells Fargo.....		100,000	100,000	99,994	99,997				0		99,998		2	2	4,377	07/15/2020	1FE.....
472412 MT 9	Jefferson Calif Elem Sch Dist.....		07/17/2015	First Empire Securities Inc (P.....		120,575	125,000	105,750	107,871		802		802		108,673		11,902	11,902	2,469	09/01/2024	1FE.....
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions.....						220,575	225,000	205,744	207,868	0	802	0	802	0	208,671	0	11,904	11,904	6,846	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment																					
155888 BM 1	Central Weber Utah Swr Imprt Dist.....		07/17/2015	First Empire Securities Inc (P.....		113,140	100,000	114,700	113,583		(699)		(699)		112,884		256	256	4,389	03/01/2024	1FE.....
57419P HZ 5	Maryland St Cmnty Dev.....		07/30/2015	Wells Fargo.....		101,619	100,000	97,609	98,420		100		100		98,520		3,099	3,099	4,250	09/01/2022	1FE.....
67886M AX 7	Oklahoma Hsg Fin Agy.....		09/04/2015	Wells Fargo.....		35,000	35,000	35,703	35,476		(42)		(42)		35,434		(434)	(434)	1,719	09/01/2021	1FE.....
686087 FU 6	Oregon St Hsg & Cmnty Svcs Dpt Mtg.....		07/01/2015	Wells Fargo.....		10,000	10,000	9,814	9,961		13		13		9,974		26	26	410	07/01/2016	1FE.....
83755N DS 8	South Dakota Hsg Dev Auth.....		09/15/2015	First Empire Securities Inc (P.....		25,000	25,000	26,679	26,613		(113)		(113)		26,500		(1,500)	(1,500)	562	11/01/2023	1FE.....
3199999. Total Bonds - U.S. Special Revenue and Special Assessment.....						284,759	270,000	284,505	284,053	0	(741)	0	(741)	0	283,312	0	1,447	1,447	11,330	XXX	XXX
Bonds - Industrial and Miscellaneous																					
00206R BL 5	AT&T Inc.....		09/14/2015	Wells Fargo.....		100,130	100,000	100,647	100,214		(164)		(164)		100,050		80	80	629	12/01/2015	2FE.....
00206R BR 2	AT&T Inc.....		09/14/2015	Wells Fargo.....		200,454	200,000	200,362	200,207		(130)		(130)		200,076		378	378	1,960	02/12/2016	2FE.....
3136FT 4S 5	Federal Natl Mtg Assn.....		09/28/2015	Wells Fargo.....		100,000	100,000	99,898	99,901		6		6		99,907		93	93	3,000	03/28/2025	1FE.....
36179N M9 6	GNMA II Pass Thru Pool MA1284.....		09/21/2015	Wells Fargo.....		3,082	3,082	3,010	3,011		1		1		3,012		70	70	59	09/20/2043	1FE.....
48124A WH 6	JPMorgan Chase.....		07/29/2015	Morgan Stanley - Smith Barney.....		100,000	100,000	100,000	100,000		0		0		100,000		0	0	4,000	07/29/2025	1FE.....
61745E H5 3	Morgan Stanley Dean Witter Discovr.....		08/12/2015	First Empire Securities Inc (P.....		102,100	100,000	100,000	100,000		0		0		100,000		2,100	2,100	2,108	08/31/2017	1FE.....
78010X AG 6	Royal Bk of Scotland Plc.....		09/21/2015	MATURITY.....		100,000	100,000	100,497	100,086		(86)		(86)		100,000		0	0	3,961	09/21/2015	2FE.....
786580 ZZ 9	Safra National Bank CD.....		08/17/2015	MATURITY.....		100,000	100,000	100,587	100,157		(157)		(157)		100,000		0	0	804	08/17/2015	1FE.....
3899999. Total Bonds - Industrial and Miscellaneous.....						805,766	803,082	805,001	803,576	0	(530)	0	(530)	0	803,045	0	2,721	2,721	16,521	XXX	XXX
8399997. Total Bonds - Part 4.....						1,311,100	1,298,082	1,295,250	1,295,497	0	(469)	0	(469)	0	1,295,028	0	16,072	16,072	34,697	XXX	XXX
8399999. Total Bonds.....						1,311,100	1,298,082	1,295,250	1,295,497	0	(469)	0	(469)	0	1,295,028	0	16,072	16,072	34,697	XXX	XXX
Common Stocks - Industrial and Miscellaneous																					
071813 10 9	Baxter International Inc.....		07/01/2015	COST ADJ.....		22,506	XXX	22,506	22,506				0		22,506		0	0		XXX	L.....
055622 10 4	BP Plc Spons Adr.....		07/31/2015	Wells Fargo.....	1,000,000	37,056	XXX	41,962	38,120	3,842			3,842		41,962		(4,906)	(4,906)	1,195	XXX	L.....
189754 10 4	Coach Inc.....		07/31/2015	Wells Fargo.....	1,500,000	46,188	XXX	51,138	56,340	(5,202)			(5,202)		51,138		(4,951)	(4,951)	1,013	XXX	L.....
256746 10 8	Dollar Tree Stores Inc.....		09/16/2015	Wells Fargo.....	1,000,000	65,766	XXX	51,698	70,380	(18,682)			(18,682)		51,698		14,068	14,068		XXX	L.....
751212 10 1	Ralph Lauren Corp.....		07/31/2015	Wells Fargo.....	350,000	43,975	XXX	52,613	64,806	(12,193)			(12,193)		52,613		(8,638)	(8,638)	508	XXX	L.....
78463X 77 2	SPDR S&P Internatnl ETF Dividend.....		07/31/2015	Wells Fargo.....	1,150,000	44,247	XXX	50,566	48,323	2,243			2,243		50,566		(6,319)	(6,319)	2,368	XXX	L.....
9099999. Total Common Stocks - Industrial and Miscellaneous.....						259,738	XXX	270,483	300,475	(29,992)	0	0	(29,992)	0	270,483	0	(10,746)	(10,746)	5,084	XXX	XXX
9799997. Total Common Stocks - Part 4.....						259,738	XXX	270,483	300,475	(29,992)	0	0	(29,992)	0	270,483	0	(10,746)	(10,746)	5,084	XXX	XXX
9799999. Total Common Stocks.....						259,738	XXX	270,483	300,475	(29,992)	0	0	(29,992)	0	270,483	0	(10,746)	(10,746)	5,084	XXX	XXX
9899999. Total Preferred and Common Stocks.....						259,738	XXX	270,483	300,475	(29,992)	0	0	(29,992)	0	270,483	0	(10,746)	(10,746)	5,084	XXX	XXX
9999999. Total Bonds, Preferred and Common Stocks.....						1,570,838	XXX	1,565,733	1,595,972	(29,992)	(469)	0	(30,461)	0	1,565,511	0	5,326	5,326	39,781	XXX	XXX

QE05

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

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

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

**Sch. DB-Pt D-Sn 1
NONE**

**Sch. DB-Pt D-Sn 2
NONE**

**Sch. DL-Pt. 1
NONE**

**Sch. DL-Pt. 2
NONE**

WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Open Depositories								
PNC BANK..... PITTSBURG, PA.....					4,864,465	4,219,635	4,281,550	XXX
FEDERAL HOME LOAN BANK..... CINCINNATI, OH.....					3,909	3,909	4,653	XXX
0199999. Total Open Depositories.....	XXX	XXX	0	0	4,868,374	4,223,544	4,286,203	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	4,868,374	4,223,544	4,286,203	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	200	200	200	XXX
0599999. Total Cash.....	XXX	XXX	0	0	4,868,574	4,223,744	4,286,403	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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

QE13