



QUARTERLY STATEMENT

As of March 31, 2016
of the Condition and Affairs of the

WAYNE MUTUAL INSURANCE COMPANY

NAIC Group Code.....4678, 4678 (Current Period) (Prior Period)	NAIC Company Code..... 16799	Employer's ID Number..... 34-0606100
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US
Incorporated/Organized..... January 10, 1910	Commenced Business..... March 1, 1910	
Statutory Home Office	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number) (City or Town, State, Country and Zip Code)	330-345-8100 (Area Code) (Telephone Number)
Mail Address	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	3873 CLEVELAND ROAD..... WOOSTER OH US 44691 (Street and Number) (City or Town, State, Country and Zip Code)	330-345-8100 (Area Code) (Telephone Number)
Internet Web Site Address		
Statutory Statement Contact	TOD JAMES CARMONY (Name) TOD_CARMONY@WAYNEINSGROUP.COM (E-Mail Address)	330-345-8100-324 (Area Code) (Telephone Number) (Extension) 330-345-1321 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. TOD JAMES CARMONY	PRESIDENT	2. DAVID EDWARD TSCHANTZ	TREASURER
3. MORRIS STUTZMAN	SECRETARY	4.	
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
DONALD ALVIN RAMSEYER	DAVID EDWARD TSCHANTZ		

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

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

(Signature) TOD JAMES CARMONY 1. (Printed Name) PRESIDENT (Title)	(Signature) DAVID EDWARD TSCHANTZ 2. (Printed Name) TREASURER (Title)	(Signature) MORRIS STUTZMAN 3. (Printed Name) SECRETARY (Title)
Subscribed and sworn to before me This _____ day of _____	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [X] No [] _____ _____ _____

WAYNE MUTUAL INSURANCE COMPANY
ASSETS

	Current Statement Date			4
	1	2	3	December 31 Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	40,117,947		40,117,947	37,965,665
2. Stocks:				
2.1 Preferred stocks.....	142,155		142,155	141,135
2.2 Common stocks.....	8,781,939	500	8,781,439	8,603,672
3. Mortgage loans on real estate:				
3.1 First liens.....	24,075		24,075	26,566
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	486,558		486,558	491,994
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 (\$.....2,935,618), cash equivalents (\$.....0) and short-term investments (\$.....359,285).....	3,294,903		3,294,903	5,597,344
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).....	52,847,577	500	52,847,077	52,826,376
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	521,262		521,262	294,791
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	508,503		508,503	505,527
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	10,457,105		10,457,105	10,032,245
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	80,028		80,028	39,782
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.....	1,127,255		1,127,255	1,124,717
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	8,615		8,615	10,339
21. Furniture and equipment, including health care delivery assets (\$.....0).....	128,887	128,887	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	669,754		669,754	597,165
24. Health care (\$.....0) and other amounts receivable.....			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).....	66,349,486	129,387	66,220,099	65,431,442
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	66,349,486	129,387	66,220,099	65,431,442

DETAILS OF WRITE-INS

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

WAYNE MUTUAL INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current	December 31
		Statement Date	Prior Year
1.	Losses (current accident year \$.....2,332,990).....	7,745,276	7,558,965
2.	Reinsurance payable on paid losses and loss adjustment expenses.....		
3.	Loss adjustment expenses.....	670,000	670,000
4.	Commissions payable, contingent commissions and other similar charges.....	718,148	1,484,617
5.	Other expenses (excluding taxes, licenses and fees).....	231,111	1,226,414
6.	Taxes, licenses and fees (excluding federal and foreign income taxes).....	488,696	465,475
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	643,122	292,303
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).....	21,662,356	21,220,014
10.	Advance premium.....	191,220	112,277
11.	Dividends declared and unpaid:		
11.1	Stockholders.....		
11.2	Policyholders.....		
12.	Ceded reinsurance premiums payable (net of ceding commissions).....	(201,875)	202,278
13.	Funds held by company under reinsurance treaties.....	28,076	28,076
14.	Amounts withheld or retained by company for account of others.....	(34,283)	(33,166)
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).....	32,141,847	33,227,253
27.	Protected cell liabilities.....		
28.	Total liabilities (Lines 26 and 27).....	32,141,847	33,227,253
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).....	34,078,252	32,204,189
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).....	34,078,252	32,204,189
38.	Totals (Page 2, Line 28, Col. 3).....	66,220,099	65,431,442

DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	0
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0
2901.		
2902.		
2903.		
2998.	Summary of remaining write-ins for Line 29 from overflow page.....	0
2999.	Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0
3201.		
3202.		
3203.		
3298.	Summary of remaining write-ins for Line 32 from overflow page.....	0
3299.	Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	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 \$....8,864,707).....	8,571,551	7,585,606	32,199,898
1.2 Assumed..... (written \$....2,789,580).....	2,789,580	2,615,999	11,256,534
1.3 Ceded..... (written \$....581,302).....	581,302	516,809	2,434,837
1.4 Net..... (written \$....11,072,985).....	10,779,829	9,684,796	41,021,595
DEDUCTIONS:			
2. Losses incurred (current accident year \$....4,576,286):			
2.1 Direct.....	3,218,605	3,640,544	15,110,506
2.2 Assumed.....	816,872	1,087,861	3,548,803
2.3 Ceded.....	38,262	75,015	1,420,908
2.4 Net.....	3,997,215	4,653,390	17,238,401
3. Loss adjustment expenses incurred.....	676,136	685,905	3,206,219
4. Other underwriting expenses incurred.....	3,591,875	2,968,323	14,634,582
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	8,265,226	8,307,618	35,079,202
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	2,514,603	1,377,178	5,942,393
INVESTMENT INCOME			
9. Net investment income earned.....	215,643	125,633	827,779
10. Net realized capital gains (losses) less capital gains tax of \$....(39,398).....	(76,477)	34,243	98,873
11. Net investment gain (loss) (Lines 9 + 10).....	139,166	159,876	926,652
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.....	115,046	96,004	540,789
14. Aggregate write-ins for miscellaneous income.....	10,952	17,104	80,117
15. Total other income (Lines 12 through 14).....	125,998	113,108	620,906
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	2,779,767	1,650,162	7,489,951
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).....	2,779,767	1,650,162	7,489,951
19. Federal and foreign income taxes incurred.....	1,015,217	637,314	2,715,237
20. Net income (Line 18 minus Line 19) (to Line 22).....	1,764,550	1,012,848	4,774,714
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	32,204,189	27,594,095	27,594,095
22. Net income (from Line 20).....	1,764,550	1,012,848	4,774,714
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....39,858.....	77,370	130,342	(336,375)
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	42,396	21,402	134,307
27. Change in nonadmitted assets.....	(10,253)	13,808	37,448
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).....	1,874,063	1,178,400	4,610,094
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	34,078,252	28,772,495	32,204,189
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.....	10,952	17,104	80,117
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).....	10,952	17,104	80,117
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.....	10,469,125	9,364,845	41,896,108
2. Net investment income.....	18,007	122,745	820,110
3. Miscellaneous income.....	125,998	113,108	620,906
4. Total (Lines 1 through 3).....	10,613,130	9,600,698	43,337,124
5. Benefit and loss related payments.....	3,851,150	3,942,067	17,200,853
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	6,006,562	4,841,043	16,861,946
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....	625,000	600,000	2,672,063
10. Total (Lines 5 through 9).....	10,482,712	9,383,110	36,734,862
11. Net cash from operations (Line 4 minus Line 10).....	130,418	217,588	6,602,262
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	1,826,401	2,569,428	7,564,473
12.2 Stocks.....	1,625,823	118,094	1,455,213
12.3 Mortgage loans.....	2,491	2,411	9,764
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).....	3,454,715	2,689,933	9,029,450
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	4,143,583	3,549,421	13,307,451
13.2 Stocks.....	1,661,755	291,110	2,096,978
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).....	5,805,338	3,840,531	15,404,429
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).....	(2,350,624)	(1,150,598)	(6,374,979)
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).....	(82,235)	112,263	278,897
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(82,235)	112,263	278,897
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).....	(2,302,441)	(820,747)	506,180
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	5,597,344	5,091,164	5,091,164
19.2 End of period (Line 18 plus Line 19.1).....	3,294,903	4,270,417	5,597,344
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001			

Inside Amount input area:

9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....

STATEMENT AS OF MARCH 31, 2016 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	2016	2015
NET INCOME			
(1) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 3)	OH	1,764,550	4,774,714
(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	1,764,550	4,774,714
SURPLUS			
(5) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	OH	34,078,252	32,204,189
(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	34,078,252	32,204,189

B. Use of Estimates

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

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

Note 2 - Accounting Changes and Corrections of Errors

A. Not applicable

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable

B. Statutory Mergers

Not applicable

C. Write downs for Impairment of Investments in Affiliates

Not applicable

Note 4 - Discontinued Operations

A. Not applicable

Note 5 – Investments

- A. Mortgage Loans
1. The lending rate for commercial mortgage loans originated in 2010 are 3.25%

2. The Company did not reduce interest rates on any outstanding loans during the current year.

3. The maximum percentage of any one loan to value of collateral at the time of the loan was 67%

4. The Company did not hold mortgages with interest 180 days or more past due.

5. There were no taxes, assessments or any amounts advanced and not included in the mortgage loan.

6. -12. There were no impaired mortgage loans.
- B. Troubled Debt Restructuring
- Not applicable
- C. Reverse Mortgages
- Not applicable
- D. Loan-Backed Securities
- Not applicable
- E. Repurchase Agreements
- Not applicable
- F. Write downs for Impairments of Real Estate and Retail Land Sales
- Not applicable
- G. Low Income Housing Tax Credits
- Not applicable
- H. Restricted Assets
- Federal Home Loan Bank Capital stock \$74,600
- I. Working Capital Finance Investments
- Not applicable
- J. Offsetting and Netting of Assets and Liabilities
- Not applicable
- K. Structured Notes
- Not applicable

Note 6 - Joint Ventures, Partnership and Limited Liability Companies

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

Note 7 - Investment Income

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

Note 8 - Derivative Instruments

- A. Not applicable

Note 9 - Income Tax

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

	March 31, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,779,436	\$0	\$1,779,436	\$1,736,313	\$0	\$1,736,313	\$43,123	\$0	\$43,123
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,779,436	0	1,779,436	1,736,313	0	1,736,313	43,123	0	43,123
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,779,436	0	1,779,436	1,736,313	0	1,736,313	43,123	0	43,123
(f) Deferred Tax Liabilities	(31,375)	683,557	652,182	(28,723)	640,319	611,596	(2,652)	43,238	40,586
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,810,811	(\$683,557)	\$1,127,254	\$1,765,036	(\$640,319)	\$1,124,717	\$45,775	(\$43,238)	\$2,537

2. Admission Calculation Components

	2016			2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:									
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$1,321,829	\$0	\$1,321,829	\$1,931,975	\$0	\$1,931,975	(\$610,146)	\$0	(\$610,146)
(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)	324,317	0	324,317	(323,848)	0	(323,848)	648,165	0	648,165
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	324,317	0	324,317	(323,848)	0	(323,848)	648,165	0	648,165
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	4,660,370	XXX	XXX	4,412,515	XXX	XXX	247,855
(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	133,290	0	133,290	128,186	0	128,186	5,104	0	5,104
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c)	1,779,436	0	1,779,436	1,736,313	0	1,736,313	43,123	0	43,123

3. Other Admissibility Criteria

		2016 Percentage	2015 Percentage
(a)	Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	881%	892%
(b)	Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	31,069,133	29,416,768

4. Impact of Tax Planning Strategies

	March 31, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total %	Ordinary	Capital	Total	Ordinary	Capital	Total
Impact of Tax Planning Strategies									
(a) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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

B. Deferred Tax Liabilities Not Recognized

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2016	2015	Change
(a) Federal	950,819	2,543,174	(1,592,355)
(b) Foreign			
(c) Subtotal	950,819	2,543,174	(1,592,355)
(d) Federal income tax on net capital gains	39,398	50,935	(11,537)
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	25,000	172,063	(147,063)
Federal and foreign income taxes incurred	1,015,217	2,766,172	(1,750,955)

2. Deferred tax assets:

	2016	2015	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	121,330	118,758	2,572
(2) Unearned premium reserve	1,486,043	1,450,596	35,447
(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)	128,242	128,182	60
(14) Other assets – nonadmitted	43,822	38,777	5,045
(99) Subtotal	1,779,437	1,736,313	43,125
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,779,437	1,736,313	43,125
(e) Capital			
(1) Investments	0	0	0
(2) Net capital loss carry-forward			0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	1,779,437	1,736,313	43,125

3. Deferred tax liabilities:

	2016	2015	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	(35,200)	(32,549)	(2,651)
(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	3,825	3,825	0
(8) Guaranty funds receivable	0	0	0
(99) Subtotal	(31,375)	(28,724)	(2,651)
(b) Capital			
(1) Investments	683,557	640,319	43,238
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	683,557	640,319	43,238
(c) Deferred tax liabilities (3a99+3b99)	652,182	611,595	40,587

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

1,127,255 1,124,717 2,538

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

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

	March 31, 2016	Effective Tax Rate
Provision computed at statutory rate	\$931,727	34.0%
Net reserves	2,572	0.1%
Tax exempt income deduction	(43,403)	-1.6%
Dividends received deduction	(25,516)	-0.9%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	16,845	0.6%
Nondeductible Expenses	803	0.0%
Disallowed travel and entertainment	1,336	0.0%
Net operating loss	0	0.0%
Change in premium adjustments	35,445	1.3%
Other	31,010	1.1%
Totals	\$950,819	34.6%
Federal and foreign income taxes incurred	\$990,217	36.1%
Realized capital gains (losses) tax	(39,398)	-1.4%
Change in net deferred income taxes	(45,775)	-1.7%
	\$905,044	33.0%

E. Operating Loss and Tax Credit Carryforwards

1. At March 31, 2016, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
2. The following is income tax expense for 2016 and 2015 that is available for recoupment in the event of future net losses:

2016	\$950,819
2015	\$2,476,860

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

F. Consolidated Federal Income Tax Return

Not applicable

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates

A. Nature of Relationships

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

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

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

B. Detail of Transactions Greater than 1/2% of Admitted Assets

The Company assumed net earned premiums of \$2,105,136, net losses of \$553,987, assumed adjusting expenses of \$11,148, unearned premiums of \$4,571,022 and paid ceding commission of \$611,414 from the above agreement with Washington Mutual Insurance Association in 2016. The Company assumed net earned premiums of \$8,196,055, net losses of \$2,358,043, assumed adjusting expenses of \$71,016, unearned premiums of \$4,525,295 and paid ceding commission of \$2,435,720 from above agreement with Washington Mutual Insurance Association in 2015.

The Company assumed net earned premiums of \$641,573, net losses of \$262,886, and adjusting expenses of \$6,374, unearned premiums of \$1,785,988 and paid ceding commission of \$215,314 from the above agreement with Marion Mutual Insurance Association in 2016 The Company assumed net earned premiums of \$2,903,401, net losses of \$1,190,760, and adjusting expenses of \$44,782, unearned premiums of \$1,681,558 and paid ceding commission of \$874,117 from the above agreement with Marion Mutual Insurance Association in 2015

C. Change in Terms of Intercompany Arrangements

Not applicable

D. Amounts Due to or from Related Parties

The Company reported \$598,598 due in 2016 and \$408,994 due in 2015 from affiliate Washington Mutual Insurance Association in the current year. The Company also reported \$71,156 due in 2016 and \$188,171 due in 2015 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

M. Non-insurance subsidiary, controlled and affiliated (SCA) entity valuations

Not applicable

N. Insurance SCA Entities Utilizing Prescribed or Permitted Practices

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 March 31, 2016 and 0% at December 31, 2015. The plan had a total of \$54,492 and \$126,860 in employer contributions for March 31, 2016 and December 31, 2015.

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 March 31, 2016 about the Company's financial assets measured at fair value on a recurring basis:

	Quoted prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level II)	Significant Unobservable Inputs (Level III)	Total at March 31, 2016
Bonds	\$	\$	\$	\$
Common stocks	8,649,215	132,224		8,781,439
Preferred stocks	173,670			173,670
Total	<u>\$ 8,822,885</u>	<u>\$ 132,224</u>	<u>\$</u>	<u>\$ 8,955,109</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	41,028,195	40,117,947	41,028,195		
Preferred Stocks	173,670	142,155	173,670		
Common Stock	8,781,439	8,781,439	8,649,215	132,224	
Cash	2,935,618	2,935,618	2,935,618		
Short-term investments	359,285	359,285	359,285		
Mortgage Loan		24,075			
Total Assets	53,278,207	52,360,519	53,145,983	132,224	

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. Unusual or infrequent Items

Not applicable

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

Not applicable

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

The Company invests in several asset classes that could potentially be adversely affected by subprime mortgage exposure. These investments include bond, mortgage loans, mortgage-backed securities and equity investments in financial institutions. The company believes that its greatest exposure is to unrealized losses from declines in asset values versus realized losses resulting from defaults or foreclosures. Conservative lending and investment practices limit the company's exposure to such losses.

G. Proceeds from Issuance of Insurance-linked Securities

Not applicable

Note 22 - Events Subsequent

A. Subsequent events have been considered through May 5, 2016 for these statutory financial statements which are to be issued May 13, 2016. 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	2,746,709	826,728				
C.1. b. All Other						
C.1.c. Total	2,746,709	826,728				
C.1.d. Direct Unearned Premium reserve			15,305,345			

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

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

F. Risk Sharing Provisions of the Affordable Care Act

Not applicable

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

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

	March 31, 2016	December 31, 2015
Total net loss and loss adjustment expenses at beginning of year	\$ 8,073,390	\$ 8,073,390
Amount incurred in current year:		
On current year losses	4,576,286	21,467,000
On prior years losses	97,065	(1,022,380)
Total incurred	4,673,351	20,444,620
Amount paid in current year:		
On current year losses	(2,243,296)	(15,710,000)
On prior years losses	(2,088,169)	(4,579,045)
Total paid	(4,331,465)	(20,289,045)
Total net loss and loss adjustment expenses at end of year	\$ 8,415,276	\$ 8,228,965
	=====	=====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has increased by \$97,065 from December 31, 2015 to March 31, 2016 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 \$0 for 2016 and \$230,000 for 2015. 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 10, 2016. 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 [☒]
- 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 [☒]
- 2.2

If yes, date of change:
- 3.1

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

Yes [☒] No [☐]
- 3.2

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

Yes [☐] No [☒]
- 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 [☒]
- 4.2

If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?
If yes, attach an explanation.

Yes [☐] No [☐] N/A [☒]

- 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 Departments?

Yes [☒] No [☐] N/A [☐]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [☒] 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 [☒]
- 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 [☒]
- 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 [☒]
- 8.4

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

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

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] 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 [☒]
- 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 [☒]
- 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 [☐]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$24,075

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

\$0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [X] No []

14.2 If yes, please complete the following:

- 14.21 Bonds
- 14.22 Preferred Stock
- 14.23 Common Stock
- 14.24 Short-Term Investments
- 14.25 Mortgage Loans on Real Estate
- 14.26 All Other
- 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)
- 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above

1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
\$0	\$0
0	0
500	500
0	0
0	0
0	0
\$500	\$500
\$0	\$0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [] No []

If no, attach a description with this statement.

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

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

\$0

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

\$0

16.3 Total payable for securities lending reported on the liability page:

\$0

17. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [] No [X]

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

1 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 INC	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 [X]

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

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

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

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

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] 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 [☒]
- 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]

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 |

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

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

NONE

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..	8,864,707	7,616,169	3,074,753	3,081,159	4,810,120	4,929,351
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	8,864,707	7,616,169	3,074,753	3,081,159	4,810,120	4,929,351

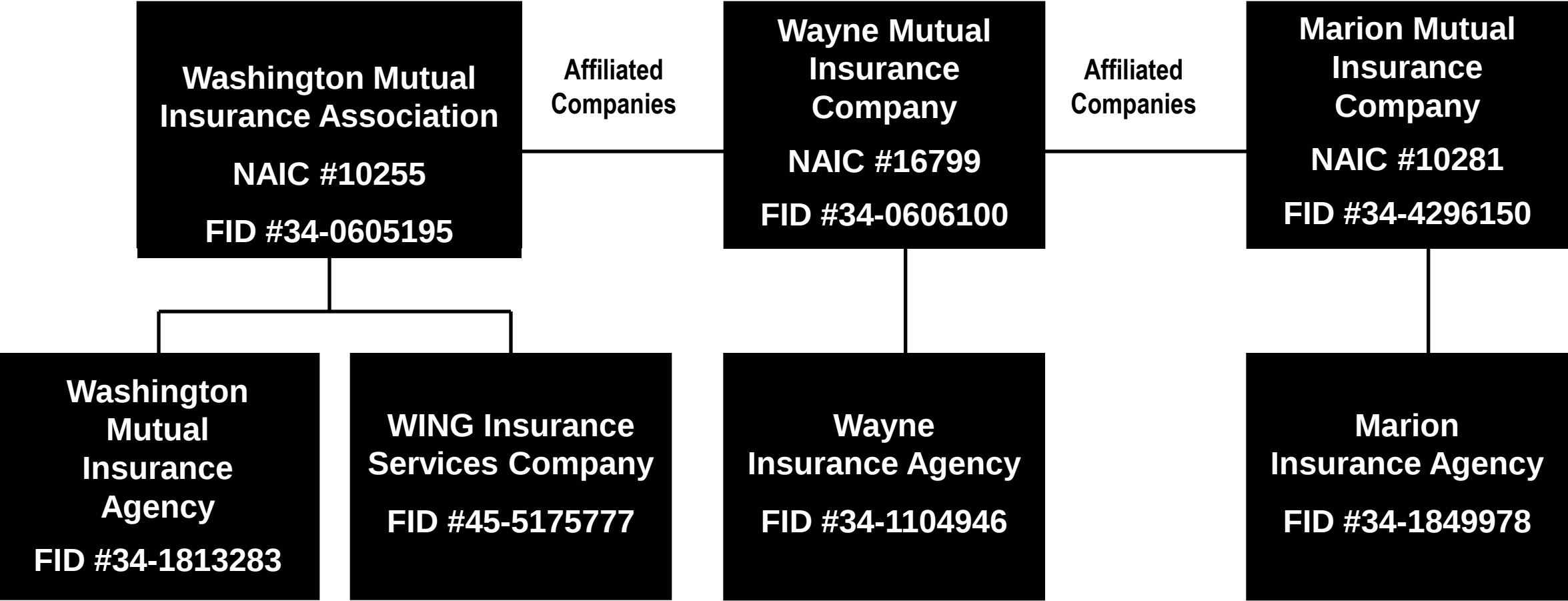
DETAILS OF WRITE-INS

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 Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domi-ciliary 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.....	ASSOC	OWNERSHIP.....	100.000	WAYNE MUTUAL INSURANCE COMPANY..	.....
.....	WAYNE INSURANCE GROUP .....	.....	34-1849978..	.....	.....	.....	MARION INSURANCE AGENCY	OH.....	DS.....	MARION INSURANCE AGENCY.....	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.....	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.....	156,888	113,156	72.1	11.1
2. Allied lines.....	10,622		0.0	
3. Farmowners multiple peril.....	874,475	163,773	18.7	27.1
4. Homeowners multiple peril.....	2,641,318	534,834	20.2	46.0
5. Commercial multiple peril.....	1,156,221	445,269	38.5	68.1
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	8,479	1,567	18.5	2.8
10. Financial guaranty.....			0.0	
11.1. Medical professional liability - occurrence.....			0.0	
11.2. Medical professional liability - claims-made.....			0.0	
12. Earthquake.....			0.0	
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....			0.0	
17.1 Other liability-occurrence.....	533,316	126,026	23.6	13.7
17.2 Other liability-claims made.....			0.0	
17.3 Excess workers' compensation.....			0.0	
18.1 Products liability-occurrence.....			0.0	
18.2 Products liability-claims made.....			0.0	
19.1, 19.2 Private passenger auto liability.....	1,556,945	886,660	56.9	57.3
19.3, 19.4 Commercial auto liability.....	161,597	27,987	17.3	10.9
21. Auto physical damage.....	1,469,103	919,333	62.6	62.4
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....	2,587		0.0	70.4
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.....	8,571,551	3,218,605	37.5	48.0

DETAILS OF WRITE-INS

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

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire.....	151,501	151,501	156,388
2. Allied lines.....	10,788	10,788	11,294
3. Farmowners multiple peril.....	879,669	879,669	795,734
4. Homeowners multiple peril.....	2,360,641	2,360,641	2,118,996
5. Commercial multiple peril.....	1,207,680	1,207,680	1,017,447
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	10,261	10,261	9,517
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.....	623,600	623,600	497,457
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.....	1,770,023	1,770,023	1,513,494
19.3 19.4 Commercial auto liability.....	173,972	173,972	145,971
21. Auto physical damage.....	1,673,816	1,673,816	1,346,479
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....	2,756	2,756	3,392
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.....	8,864,707	8,864,707	7,616,169

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)	2016 Loss and LAE Payments on Claims Reported as of Prior Year-End	2016 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2016 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. 2013 + Prior.....	696	381	1,077	496		496	565		200	765	365	(181)	184
2. 2014.....	809	586	1,395	227		227	700	7	387	1,094	118	(192)	(74)
3. Subtotals 2014 + Prior.....	1,505	967	2,472	723	0	723	1,265	7	587	1,859	483	(373)	110
4. 2015.....	3,266	2,491	5,757	1,402	119	1,521	2,266	86	1,871	4,223	402	(415)	(13)
5. Subtotals 2015 + Prior.....	4,771	3,458	8,229	2,125	119	2,244	3,531	93	2,458	6,082	885	(788)	97
6. 2016.....	XXX	XXX	XXX	XXX	2,243	2,243	XXX	1,333	1,000	2,333	XXX	XXX	XXX
7. Totals.....	4,771	3,458	8,229	2,125	2,362	4,487	3,531	1,426	3,458	8,415	885	(788)	97
8. Prior Year-End's Surplus As Regards Policyholders	32,204										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
											1.18.5 %	2.(22.8)%	3.1.2 %
													Col. 13, Line 7 Line 8
													4.0.3 %

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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 Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanation:

1.

The data for this supplement is not required to be filed.
2.

The data for this supplement is not required to be filed.
3.

The data for this supplement is not required to be filed.
4.

The data for this supplement is not required to be filed.

Bar Code:



WAYNE MUTUAL INSURANCE COMPANY
Overflow Page for Write-Ins

NONE

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE A - VERIFICATION
Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	491,994	513,777
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.....	5,436	21,783
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	486,558	491,994
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	486,558	491,994

SCHEDULE B - VERIFICATION
Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	26,566	36,330
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.....	2,491	9,764
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).....	24,075	26,566
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	24,075	26,566
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	24,075	26,566

SCHEDULE BA - VERIFICATION
Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION
Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	46,710,972	40,707,068
2. Cost of bonds and stocks acquired.....	5,805,338	15,404,431
3. Accrual of discount.....	9,798	35,691
4. Unrealized valuation increase (decrease).....	117,228	(509,659)
5. Total gain (loss) on disposals.....	(115,875)	149,808
6. Deduct consideration for bonds and stocks disposed of.....	3,452,224	9,019,687
7. Deduct amortization of premium.....	33,197	56,680
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).....	49,042,041	46,710,972
11. Deduct total nonadmitted amounts.....	500	500
12. Statement value at end of current period (Line 10 minus Line 11).....	49,041,541	46,710,472

SCHEDULE D - PART 1B

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

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	29,508,666	4,417,517	1,329,419	(311,416)	32,285,347			29,508,666
2. NAIC 2 (a).....	9,040,598	518,587	1,134,330	(414,752)	8,010,103			9,040,598
3. NAIC 3 (a).....				181,781	181,781			
4. NAIC 4 (a).....					0			
5. NAIC 5 (a).....					0			
6. NAIC 6 (a).....					0			
7. Total Bonds.....	38,549,264	4,936,104	2,463,749	(544,387)	40,477,232	0	0	38,549,264
PREFERRED STOCK								
8. NAIC 1.....					0			
9. NAIC 2.....	51,600			1,020	52,620			51,600
10. NAIC 3.....	89,535				89,535			89,535
11. NAIC 4.....					0			
12. NAIC 5.....					0			
13. NAIC 6.....					0			
14. Total Preferred Stock.....	141,135	0	0	1,020	142,155	0	0	141,135
15. Total Bonds and Preferred Stock.....	38,690,399	4,936,104	2,463,749	(543,367)	40,619,387	0	0	38,690,399

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

QSI02

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	359,285	XXX.....	359,285	.....	.....

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.....	583,597	829,403
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.....	224,312	245,806
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).....	359,285	583,597
11. Deduct total nonadmitted amounts.....	.....	.....
12. Statement value at end of current period (Line 10 minus Line 11).....	359,285	583,597

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 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment						14 Book Value / Recorded Investment Excluding Accrued Interest on Disposal	15 Consideration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) / Accretion	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8 + 9 - 10 + 11)	13 Total Foreign Exchange Change in Book Value					
Mortgages With Partial Repayments																	
1.....	CRESTON.....	OH.....	.....	07/15/2010....	.....	.....	.....	.....	.....	.....	.....	.....0	.....	.....2,491	.....	.....	.....0
0299999. Total - Mortgages With Partial Repayments.....							0	0	0	0	0	0	0	0	2,491	0	0
0599999. Total Mortgages.....							0	0	0	0	0	0	0	0	2,491	0	0

QE02

SCHEDULE BA - PART 2

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

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

NONE

QE03

SCHEDULE BA - PART 3

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

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

NONE

SCHEDULE D - PART 3

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

1	2			3	4	5		6	7	8	9	10
CUSIP Identification	Description			Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions												
03667P	EH	1	ANTELOPE VALLEY CALIF CMNTY COLLEGE DIST.....		03/18/2016...	FIRST EMPIRE.....		164,581	245,000		1FE.....	
080680	GR	6	BELOIT WIS SCH DIST.....		02/23/2016...	Morgan Stanley.....		100,000	100,000	1,208	1FE.....	
101565	F6	1	BOULDER LARIMER & WELD CNTYS COLO ST VRA.....		02/23/2016...	Morgan Stanley.....		100,000	100,000		1FE.....	
253291	JN	9	DICKINSON N D PUB SCH DIST NO 001.....		02/11/2016...	First Empre Securities.....		203,730	200,000		1FE.....	
669543	LW	8	NORWIN PA SCH DIST.....		01/07/2016...	Unknown.....		205,992	200,000		2FE.....	
797646	J5	6	SAN FRANCISCO CALIF CITY & CNTY.....		01/22/2016...	First Empre Securities.....		200,000	200,000		1FE.....	
903613	BV	8	UINTAH CNTY UTAH.....		02/04/2016...	First Empre Securities.....		250,000	250,000	813	1FE.....	
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions.....								1,224,303	1,295,000	2,021	XXX	
Bonds - U.S. Special Revenue and Special Assessment												
172253	CN	4	CINCINNATI OHIO CITY SCH DIST CTFS PARTN.....		01/06/2016...	Not Provided.....		104,082	100,000	244	1FE.....	
271371	XK	7	EAST CAROLINA UNIV N C UNIV REV.....		02/23/2016...	Morgan Stanley.....		100,000	100,000	242	1FE.....	
469495	DM	4	JACKSONVILLE FLA TRANSN REV.....		02/23/2016...	Unknown.....		203,000	200,000	1,011	1FE.....	
641494	CM	9	NEVADA SYS HIGHER ED CTFS PARTN.....		01/13/2016...	First Empre Securities.....		196,174	200,000		1FE.....	
67756C	DA	3	OHIO ST HOSP REV.....		03/10/2016...	Not Provided.....		99,982	100,000		1FE.....	
917547	ZC	8	UTAH ST BLDG OWNERSHIP AUTH LEASE REV.....		03/30/2016...	FIRST EMPIRE.....		201,500	200,000		1FE.....	
3199999. Total Bonds - U.S. Special Revenue and Special Assessment.....								904,738	900,000	1,497	XXX	
Bonds - Industrial and Miscellaneous												
166764	AT	7	CHEVRON CORP.....		02/26/2016...	Not Provided.....		99,353	100,000	1,199	1FE.....	
200340	AQ	0	COMERICA INC.....		03/24/2016...	Not Provided.....		101,098	100,000	718	1FE.....	
20826F	AJ	5	CONOCOPHILLIPS CO.....		02/25/2016...	Not Provided.....		94,159	100,000	648	1FE.....	
22533A	3V	7	CREDIT AGRICOLE CORPORATE & INVT BK MEDI.....	R.....	02/26/2016...	Unknown.....		200,000	200,000		1FE.....	
24422E	RT	8	JOHN DEERE CAPITAL CORP.....		03/09/2016...	Not Provided.....		113,743	112,000	409	1FE.....	
254672	XQ	6	Discover Bank.....		02/22/2016...	Not Provided.....		100,535	100,000	99	2FE.....	
263534	CK	3	E I DU PONT DE NEMOURS AND CO.....		03/30/2016...	Not Provided.....		101,243	100,000	381	1FE.....	
268648	AQ	5	EMC CORP.....		02/24/2016...	Not Provided.....		91,304	100,000	648	1FE.....	
29379V	AF	0	ENTERPRISE PRODUCTS OPERATING LLC.....		01/05/2016...	First Empre Securities.....		212,060	200,000	4,608	2FE.....	
61166W	AU	5	MONSANTO CO.....		03/16/2016...	Not Provided.....		102,228	100,000	619	1FE.....	
718172	BT	5	PHILIP MORRIS INTERNATIONAL INC.....		02/23/2016...	Not Provided.....		100,956	100,000	8	1FE.....	
73755L	AM	9	POTASH CORPORATION OF SASKATCHEWAN INC.....	I.....	03/16/2016...	Not Provided.....		95,947	100,000	1,417	1FE.....	
78012K	JA	6	ROYAL BANK OF CANADA.....	I.....	02/22/2016...	Not Provided.....		101,609	100,000	751	1FE.....	
822582	AS	1	SHELL INTERNATIONAL FINANCE BV.....	R.....	03/09/2016...	Not Provided.....		98,729	100,000	152	1FE.....	
822582	BA	9	SHELL INTERNATIONAL FINANCE BV.....	R.....	02/22/2016...	Not Provided.....		100,626	100,000	556	1FE.....	
83369E	GK	0	SOCIETE GENERALE SA.....	R.....	03/28/2016...	FIRST EMPIRE.....		200,000	200,000		1FE.....	
863667	AH	4	STRYKER CORP.....		01/19/2016...	Not Provided.....		100,952	100,000	778	1FE.....	
3899999. Total Bonds - Industrial and Miscellaneous.....								2,014,542	2,012,000	12,989	XXX	
8399997. Total Bonds - Part 3.....								4,143,583	4,207,000	16,506	XXX	
8399999. Total Bonds.....								4,143,583	4,207,000	16,506	XXX	
Common Stocks - Industrial and Miscellaneous												
156700	10	6	CENTURYLINK ORD.....		01/29/2016...	Not Provided.....	2,000.000	50,248	XXX		L.....	
63938C	10	8	NAVIENT ORD.....		01/29/2016...	Not Provided.....	5,300.000	49,825	XXX		L.....	
85771P	10	2	STATOIL ADR REP 1 ORD.....	R.....	03/02/2016...	Not Provided.....	0.133	2	XXX		L.....	
9099999. Total Common Stocks - Industrial and Miscellaneous.....								100,075	XXX	0	XXX	
Common Stocks - Mutual Funds												
354723	62	9	FRANKLIN OHIO INSURED TX FR CL C MF.....		03/01/2016...	Not Provided.....	73.841	963	XXX		U.....	
38145C	66	1	GOLDMAN SACHS STR INM CL A MF.....		03/31/2016...	Morgan Stanley.....	385.982	3,649	XXX		U.....	
922042	85	8	VANGUARD FTSE EMERGING MARKETS ETF.....		01/19/2016...	Not Provided.....	2,600.000	76,557	XXX		L.....	

QE04

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
92912P 10 8	VOYA EMERGING MKTS HI INC DVD EQY CF.....	.....	01/29/2016....	Not Provided.....	11,500.000	77,505	XXX	.....	L.....
92912T 10 0	VOYA GLOBAL EQUITY DVD PRM OPPORT CF.....	.....	01/29/2016....	Not Provided.....	11,900.000	78,020	XXX	.....	L.....
92912X 10 1	VOYA INFRASTRUC INDSTRLS MATRLS CF.....	.....	01/19/2016....	Not Provided.....	4,500.000	50,199	XXX	.....	L.....
97717W 57 0	WISDOMTREE MIDCAP EARNINGS ETF.....	.....	01/29/2016....	Not Provided.....	950.000	76,655	XXX	.....	L.....
9299999. Total Common Stocks - Mutual Funds.....						363,548	XXX	0	XXX
Common Stocks - Money Market Mutual Funds									
000000 00 0	Internal Sweep.....	.....	02/29/2016....	VARIOUS.....	687,088.940	1,183,696	XXX	.....	V.....
000000 00 0	PERSHING.....	.....	01/01/2016....	Reclassification.....	.....	.....14,436	XXX	.....	V.....
9399999. Total Common Stocks - Money Market Mutual Funds.....						1,198,132	XXX	0	XXX
9799997. Total Common Stocks - Part 3.....						1,661,755	XXX	0	XXX
9799999. Total Common Stocks.....						1,661,755	XXX	0	XXX
9899999. Total Preferred and Common Stocks.....						1,661,755	XXX	0	XXX
9999999. Total Bonds, Preferred and Common Stocks.....						5,805,338	XXX	16,506	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....2.

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
CUSIP Identification			Description		F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's 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	NAIC Design- ation or Market Indicator (a)
Bonds - U.S. Government																							
36179N	M9	6	RMBS - G2 MA1284		03/21/2016	Direct		2,425	2,425	2,368	2,371		0		0		2,371		54	54	12	09/20/2043	1
0599999. Total Bonds - U.S. Government								2,425	2,425	2,368	2,371	0	0	0	0	2,371	0	54	54	12	XXX	XXX	
Bonds - U.S. Special Revenue and Special Assessment																							
186352	JB	7	CLEVELAND OHIO ARPT SYS REV		01/04/2016	Maturity		50,000	50,000	51,152	50,000				0		50,000			0	1,000	01/01/2016	2FE
313380	C4	7	FEDERAL HOME LOAN BANKS		02/22/2016	Redemption		100,000	100,000	99,900	99,932		1		1		99,934		66	66	750	08/22/2022	1
3133EC	HT	4	FEDERAL FARM CREDIT BANKS FUNDING CORP		02/16/2016	Redemption		100,000	100,000	96,860	97,805		65		65		97,870		2,130	2,130	749	03/11/2020	1
3136G0	JK	8	FEDERAL NATIONAL MORTGAGE ASSOCIATION		03/07/2016	Redemption		100,000	100,000	98,919	99,017		16		16		99,033		967	967	750	12/05/2025	1
359900	7G	6	FULTON CNTY GA DEV AUTH REV		02/26/2016	Unknown		207,600	200,000	203,400	203,398		(104)		(104)		203,294		4,306	4,306	1,056	03/15/2021	1FE
83755N	DS	8	SOUTH DAKOTA HSG DEV AUTH SINGLE FAMILY		03/15/2016	Redemption		20,000	20,000	21,343	21,162		(35)		(35)		21,127		(1,127)	(1,127)	33	11/01/2023	1FE
3199999. Total Bonds - U.S. Special Revenue and Special Assessment								577,600	570,000	571,575	571,314	0	(56)	0	(56)	0	571,258	0	6,342	6,342	4,339	XXX	XXX
Bonds - Industrial and Miscellaneous																							
018490	AQ	5	ALLERGAN INC	R	02/29/2016	Not Provided		94,545	100,000	89,356	91,078		186		186		91,264		3,281	3,281	1,307	03/15/2023	2FE
05568P	2W	6	BMW Bank of North America	R	03/08/2016	Maturity		100,000	100,000	100,571	100,036		(36)		(36)		100,000		0	424		03/08/2016	1FE
06051G	EG	0	BANK OF AMERICA CORP		03/17/2016	Maturity		100,000	100,000	100,387	100,018		(18)		(18)		100,000		0	1,813		03/17/2016	2FE
136385	AT	8	CANADIAN NATURAL RESOURCES LTD	I	03/23/2016	Not Provided		88,620	100,000	101,514	101,406		(33)		(33)		101,373		(12,753)	(12,753)	1,731	04/15/2024	2FE
136385	AV	3	CANADIAN NATURAL RESOURCES LTD	I	01/19/2016	Not Provided		79,597	100,000	100,658	100,607		(2)		(2)		100,605		(21,008)	(21,008)	1,853	02/01/2025	2FE
25271C	AM	4	DIAMOND OFFSHORE DRILLING INC		02/11/2016	Not Provided		143,294	200,000	195,768	196,172		57		57		196,229		(52,935)	(52,935)	2,032	11/01/2023	2FE
254671	KK	5	Discover Bank		02/22/2016	Maturity		100,000	100,000	100,000	100,000		0		0		100,000		0	357		02/22/2016	2FE
29250N	AH	8	ENBRIDGE INC	I	03/23/2016	Not Provided		89,607	100,000	99,602	99,633		10		10		99,643		(10,036)	(10,036)	1,060	06/10/2024	2FE
29358Q	AE	9	ENSCO PLC	R	02/11/2016	Not Provided		54,310	100,000	100,762	100,715		(3)		(3)		100,712		(46,402)	(46,402)	2,196	03/15/2025	2FE
38143U	SC	6	GOLDMAN SACHS GROUP INC		02/07/2016	Maturity		200,000	200,000	202,998	200,080		(80)		(80)		200,000		0	3,625		02/07/2016	1FE
78011R	AU	7	ROYAL BANK OF SCOTLAND GROUP PLC	R	02/19/2016	Maturity		100,000	100,000	100,000	100,000		0		0		100,000		0	708		02/15/2016	
88165F	AG	7	TEVA PHARMACEUTICAL FINANCE COMPANY BV	R	02/11/2016	Not Provided		96,403	100,000	93,055	94,412		91		91		94,503		1,900	1,900	483	12/18/2022	2FE
3899999. Total Bonds - Industrial and Miscellaneous								1,246,376	1,400,000	1,384,671	1,384,157	0	173	0	173	0	1,384,330	0	(137,954)	(137,954)	17,587	XXX	XXX
8399997. Total Bonds - Part 4								1,826,401	1,972,425	1,958,614	1,957,842	0	116	0	116	0	1,957,958	0	(131,557)	(131,557)	21,937	XXX	XXX
8399999. Total Bonds								1,826,401	1,972,425	1,958,614	1,957,842	0	116	0	116	0	1,957,958	0	(131,557)	(131,557)	21,937	XXX	XXX
Common Stocks - Industrial and Miscellaneous																							
00206R	10	2	AT&T ORD		03/30/2016	Not Provided	600.000	23,378	XXX	15,653	20,646	(4,993)			(4,993)		15,653		7,725	7,725	288	XXX	L
07177M	10	3	BAXALTA ORD		03/30/2016	Not Provided	750.000	30,277	XXX	22,506	29,273	(6,766)			(6,766)		22,506		7,771	7,771	53	XXX	L
20825C	10	4	CONOCOPHILLIPS ORD		03/28/2016	Not Provided	1,000.000	39,305	XXX	47,058	46,690	368			368		47,058		(7,753)	(7,753)	250	XXX	L
278715	20	6	EBIX ORD		03/30/2016	Not Provided	550.000	21,918	XXX	5,504	18,035	(12,531)			(12,531)		5,504		16,415	16,415	41	XXX	L
345370	86	0	FORD MOTOR ORD		03/28/2016	Not Provided	3,300.000	43,054	XXX	50,559	46,497	4,062			4,062		50,559		(7,505)	(7,505)	1,320	XXX	L
580135	10	1	MCDONALD'S ORD		03/30/2016	Not Provided	100.000	12,462	XXX	8,851	11,814	(2,963)			(2,963)		8,851		3,611	3,611	89	XXX	L
882508	10	4	TEXAS INSTRUMENTS ORD		03/30/2016	Not Provided	150.000	8,721	XXX	4,172	8,222	(4,049)			(4,049)		4,172		4,549	4,549	57	XXX	L
97382A	20	0	WINDSTREAM HOLDINGS ORD		01/15/2016				XXX						0				0	0	50	XXX	L
G65431	10	1	NOBLE ORD	R	03/28/2016	Not Provided	2,000.000	20,929	XXX	32,313	21,100	11,213			11,213		32,313		(11,384)	(11,384)	300	XXX	L
9099999. Total Common Stocks - Industrial and Miscellaneous								200,045	XXX	186,617	202,276	(15,659)	0	0	(15,659)	0	186,617	0	13,428	13,428	2,448	XXX	XXX
Common Stocks - Mutual Funds																							
30284W	29	3	FT 5044 SMID CAP STRENGTH SRS 22 UIT	R	01/25/2016	Unknown		2,630	XXX	2,630					0		2,630			0		XXX	V
33734H	10	6	FIRST TRUST VALUE DIVIDEND INDEX ETF		03/31/2016	Not Provided	2,200.000	56,576	XXX	31,195	52,536	(21,341)			(21,341)		31,195		25,381	25,381	279	XXX	L
81369Y	80	3	TECHNOLOGY SELECT SECTOR SPDR ETF		03/30/2016	Not Provided	650.000	28,858	XXX	17,108	27,840	(10,731)			(10,731)		17,108		11,750	11,750	143	XXX	L
92204A	30	6	VANGUARD ENERGY ETF		03/28/2016	Not Provided	850.000	71,648	XXX	90,218	70,652	19,566			19,566		90,218		(18,570)	(18,570)	574	XXX	L
92912P	10	8	VOYA EMERGING MKTS HI INC DVD EQY CF		01/15/2016				XXX						0				0	0	2,530	XXX	L
97717W	31	5	WISDOMTREE EMRG MRKT HG DIV ETF		03/28/2016	Not Provided	2,000.000	67,933	XXX	84,240	63,280	20,960			20,960		84,240		(16,307)	(16,307)		XXX	L
9299999. Total Common Stocks - Mutual Funds								227,645	XXX	225,392	214,308	8,454	0	0	8,454	0	225,392	0	2,254	2,254	3,526	XXX	XXX

QE05

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's 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	NAIC Desig- nation or Market Indicator (a)
Common Stocks - Money Market Mutual Funds																					
000000 00 0	Internal Sweep.....	.	03/01/2016.	VARIOUS.....	974,656.280	1,183,696	XXX	1,183,696	.....	.....	.....	.....	.....0	.....	.....1,183,696	.....	.....	.....0	4	XXX	.....
000000 00 0	PERSHING.....	.	01/01/2016.	Direct.....	14,436.380	14,436	XXX	14,436	.....	.....	.....	.....	.....0	.....	.....14,436	.....	.....	.....0	.....	XXX	V.....
9399999.	Total Common Stocks - Money Market Mutual Funds.....					1,198,132	XXX	1,198,132	0	0	0	0	0	0	1,198,132	0	0	0	4	XXX	XXX
9799997	Total Common Stocks - Part 4.....					1,625,823	XXX	1,610,141	416,583	(7,205)	0	0	(7,205)	0	1,610,141	0	15,682	15,682	5,978	XXX	XXX
9799999.	Total Common Stocks.....					1,625,823	XXX	1,610,141	416,583	(7,205)	0	0	(7,205)	0	1,610,141	0	15,682	15,682	5,978	XXX	XXX
9899999.	Total Preferred and Common Stocks.....					1,625,823	XXX	1,610,141	416,583	(7,205)	0	0	(7,205)	0	1,610,141	0	15,682	15,682	5,978	XXX	XXX
9999999.	Total Bonds, Preferred and Common Stocks.....					3,452,224	XXX	3,568,755	2,374,425	(7,205)	116	0	(7,088)	0	3,568,099	0	(115,875)	(115,875)	27,915	XXX	XXX

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

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

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

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

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

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

WAYNE MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
PNC BANK..... PITTSBURG, PA.....					3,633,307	3,336,457	2,929,260	XXX
FEDERAL HOME LOAN BANK..... CINCINNATI, OH.....					5,405	5,405	6,158	XXX
0199999. Total Open Depositories.....	XXX	XXX	0	0	3,638,712	3,341,862	2,935,418	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	3,638,712	3,341,862	2,935,418	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	200	200	200	XXX
0599999. Total Cash.....	XXX	XXX	0	0	3,638,912	3,342,062	2,935,618	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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

NONE