



QUARTERLY STATEMENT

As of September 30, 2016
of the Condition and Affairs of the

WAYNE MUTUAL INSURANCE COMPANY

NAIC Group Code.....4678, 4678
(Current Period) (Prior Period)

Organized under the Laws of OHIO
Incorporated/Organized..... January 10, 1910
Statutory Home Office

Main Administrative Office

Mail Address

Primary Location of Books and Records

Internet Web Site Address

Statutory Statement Contact

NAIC Company Code..... 16799

State of Domicile or Port of Entry OHIO

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

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

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

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

TOD JAMES CARMONY
(Name)

TOD_CARMONY@WAYNEINSGROUP.COM
(E-Mail Address)

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

Country of Domicile US

Commenced Business..... March 1, 1910

330-345-8100
(Area Code) (Telephone Number)

330-345-8100
(Area Code) (Telephone Number)

330-345-8100-324
(Area Code) (Telephone Number) (Extension)

330-345-1321
(Fax Number)

OFFICERS

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

DIRECTORS OR TRUSTEES

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

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.....	44,797,847		44,797,847	37,965,665
2. Stocks:				
2.1 Preferred stocks.....	141,135		141,135	141,135
2.2 Common stocks.....	9,570,511	500	9,570,011	8,603,672
3. Mortgage loans on real estate:				
3.1 First liens.....	19,033		19,033	26,566
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	542,363		542,363	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 (\$....3,257,173), cash equivalents (\$.....0) and short-term investments (\$....450,389).....	3,707,562		3,707,562	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).....	58,778,451	500	58,777,951	52,826,376
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	360,288		360,288	294,791
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	548,846		548,846	505,527
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	11,185,172		11,185,172	10,032,245
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	42,823		42,823	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.....	1,134,772		1,134,772	1,124,717
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	5,169		5,169	10,339
21. Furniture and equipment, including health care delivery assets (\$.....0).....	165,889	165,889	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	272,707		272,707	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).....	72,494,617	166,389	72,328,228	65,431,442
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	72,494,617	166,389	72,328,228	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

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current	December 31
		Statement Date	Prior Year
1.	Losses (current accident year \$.....5,306,732).....	8,547,541	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.....	1,451,962	1,484,617
5.	Other expenses (excluding taxes, licenses and fees).....	995,690	1,226,414
6.	Taxes, licenses and fees (excluding federal and foreign income taxes).....	348,578	465,475
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	156,798	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).....	23,353,810	21,220,014
10.	Advance premium.....	174,387	112,277
11.	Dividends declared and unpaid:		
11.1	Stockholders.....		
11.2	Policyholders.....		
12.	Ceded reinsurance premiums payable (net of ceding commissions).....	(202,704)	202,278
13.	Funds held by company under reinsurance treaties.....	1,076	28,076
14.	Amounts withheld or retained by company for account of others.....	(20,935)	(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).....	35,476,203	33,227,253
27.	Protected cell liabilities.....		
28.	Total liabilities (Lines 26 and 27).....	35,476,203	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).....	36,852,025	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).....	36,852,025	32,204,189
38.	Totals (Page 2, Line 28, Col. 3).....	72,328,228	65,431,442

DETAILS OF WRITE-INS

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

WAYNE MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$28,557,640).....	26,565,473	23,726,786	32,199,898
1.2 Assumed..... (written \$9,057,475).....	9,057,475	8,374,165	11,256,534
1.3 Ceded..... (written \$1,852,808).....	1,852,809	1,767,486	2,434,837
1.4 Net..... (written \$35,762,307).....	33,770,139	30,333,465	41,021,595
DEDUCTIONS:			
2. Losses incurred (current accident year \$16,828,928):			
2.1 Direct.....	10,219,424	11,644,027	15,110,506
2.2 Assumed.....	3,884,691	2,926,910	3,548,803
2.3 Ceded.....	89,371	1,035,800	1,420,908
2.4 Net.....	14,014,744	13,535,137	17,238,401
3. Loss adjustment expenses incurred.....	2,395,393	2,097,961	3,206,219
4. Other underwriting expenses incurred.....	11,907,123	10,287,612	14,634,582
5. Aggregate write-ins for underwriting deductions.....	0	0	0
6. Total underwriting deductions (Lines 2 through 5).....	28,317,260	25,920,710	35,079,202
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	5,452,879	4,412,755	5,942,393
INVESTMENT INCOME			
9. Net investment income earned.....	635,352	582,969	827,779
10. Net realized capital gains (losses) less capital gains tax of \$71,210.....	138,231	21,815	98,873
11. Net investment gain (loss) (Lines 9 + 10).....	773,583	604,784	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.....	426,122	402,760	540,789
14. Aggregate write-ins for miscellaneous income.....	52,789	50,729	80,117
15. Total other income (Lines 12 through 14).....	478,911	453,489	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).....	6,705,373	5,471,028	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).....	6,705,373	5,471,028	7,489,951
19. Federal and foreign income taxes incurred.....	2,442,917	2,134,446	2,715,237
20. Net income (Line 18 minus Line 19) (to Line 22).....	4,262,456	3,336,582	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).....	4,262,456	3,336,582	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 \$143,678.....	278,903	(464,110)	(336,375)
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	153,733	168,143	134,307
27. Change in nonadmitted assets.....	(47,256)	18,475	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).....	4,647,836	3,059,090	4,610,094
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	36,852,025	30,653,185	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.....	52,789	50,729	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).....	52,789	50,729	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.....	34,364,817	30,824,716	41,896,108
2. Net investment income.....	643,214	567,914	820,110
3. Miscellaneous income.....	478,911	453,489	620,906
4. Total (Lines 1 through 3).....	35,486,942	31,846,119	43,337,124
5. Benefit and loss related payments.....	13,029,209	13,283,895	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.....	14,682,792	12,665,143	16,861,946
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	2,649,632	1,869,963	2,672,063
10. Total (Lines 5 through 9).....	30,361,633	27,819,001	36,734,862
11. Net cash from operations (Line 4 minus Line 10).....	5,125,309	4,027,118	6,602,262
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	7,148,673	5,474,157	7,564,473
12.2 Stocks.....	2,203,304	559,052	1,455,213
12.3 Mortgage loans.....	7,533	7,293	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).....	9,359,510	6,040,502	9,029,450
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	14,041,245	9,411,799	13,307,451
13.2 Stocks.....	2,533,388	1,421,530	2,096,978
13.3 Mortgage loans.....			
13.4 Real estate.....	67,572		
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	16,642,205	10,833,329	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).....	(7,282,695)	(4,792,827)	(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).....	267,604	88,955	278,897
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	267,604	88,955	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).....	(1,889,782)	(676,754)	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).....	3,707,562	4,414,410	5,597,344
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001			

STATEMENT AS OF SEPTEMBER 30, 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	4,262,456	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	4,262,456	4,774,714
SURPLUS			
(5) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	OH	36,852,025	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	36,852,025	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:

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

Note 2 - Accounting Changes and Corrections of Errors

A. Not applicable

Note 3 - Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable

B. Statutory Mergers

Not applicable

C. Write downs for Impairment of Investments in Affiliates

Not applicable

Note 4 - Discontinued Operations

A. Not applicable

Note 5 – Investments

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

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

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

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

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

6. -12. There were no impaired mortgage loans.
- B. Troubled Debt Restructuring
- Not applicable
- C. Reverse Mortgages
- Not applicable
- D. Loan-Backed Securities
- Not applicable
- E. Repurchase Agreements
- Not applicable
- F. Write downs for Impairments of Real Estate and Retail Land Sales
- Not applicable
- G. Low Income Housing Tax Credits
- Not applicable
- H. Restricted Assets
- Federal Home Loan Bank Capital stock \$78,600
- I. Working Capital Finance Investments
- Not applicable
- J. Offsetting and Netting of Assets and Liabilities
- Not applicable
- K. Structured Notes
- Not applicable

Note 6 - Joint Ventures, Partnership and Limited Liability Companies

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

Note 7 - Investment Income

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

Note 8 - Derivative Instruments

- A. Not applicable

Note 9 - Income Tax

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

	September 30, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,916,938	\$0	\$1,916,938	\$1,736,313	\$0	\$1,736,313	\$180,625	\$0	\$180,625
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,916,938	0	1,916,938	1,736,313	0	1,736,313	180,625	0	180,625
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,916,938	0	1,916,938	1,736,313	0	1,736,313	180,625	0	180,625
(f) Deferred Tax Liabilities	(1,925)	784,091	782,166	(28,723)	640,319	611,596	26,798	143,772	170,570
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,918,863	(\$784,091)	\$1,134,772	\$1,765,036	(\$640,319)	\$1,124,717	\$153,827	(\$143,772)	\$10,055

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	\$1,811,769	\$0	\$1,811,769	\$1,931,975	\$0	\$1,931,975	(\$120,206)	\$0	(\$120,206)
(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)	(51,748)	0	(51,748)	(323,848)	0	(323,848)	272,100	0	272,100
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	(51,748)	0	(51,748)	(323,848)	0	(323,848)	272,100	0	272,100
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	5,044,100	XXX	XXX	4,412,515	XXX	XXX	631,585
(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	156,917	0	156,917	128,186	0	128,186	28,731	0	28,731
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	1,916,938	0	1,916,938	1,736,313	0	1,736,313	180,625	0	180,625

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	33,627,330	29,416,768

4. Impact of Tax Planning Strategies

	September 30, 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	2,272,075	2,543,174	(271,099)
(b) Foreign			
(c) Subtotal	,272,075	2,543,174	(271,099)
(d) Federal income tax on net capital gains	71,210	50,935	20,275
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	99,632	172,063	(72,431)
Federal and foreign income taxes incurred	2,442,917	2,766,172	(323,255)

2. Deferred tax assets:

	2016	2015	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	132,388	118,758	13,630
(2) Unearned premium reserve	1,599,918	1,450,596	149,323
(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)	128,230	128,182	48
(14) Other assets – nonadmitted	56,402	38,777	17,625
(99) Subtotal	1,916,938	1,736,313	180,626
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,916,938	1,736,313	180,626
(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)	1,916,938	1,736,313	180,626

3. Deferred tax liabilities:

	2016	2015	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	(5,750)	(32,548)	26,799
(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	(1,925)	(28,724)	26,799
(b) Capital			
(1) Investments	784,091	640,319	143,772
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	784,091	640,319	143,772
(c) Deferred tax liabilities (3a99+3b99)	782,166	611,595	170,571

4. Net deferred tax assets/liabilities (2i-3c) 1,134,772 1,124,717 10,055

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

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

	September 30, 2016	Effective Tax Rate
Provision computed at statutory rate	\$2,304,040	34.0%
Net reserves	13,630	0.2%
Tax exempt income deduction	(126,834)	-1.9%
Dividends received deduction	(72,600)	-1.1%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	48,428	0.7%
Nondeductible Expenses	1,913	0.0%
Disallowed travel and entertainment	6,929	0.1%
Net operating loss	0	0.0%
Change in premium adjustments	149,320	2.2%
Other	(78,156)	-1.2%
Totals	\$2,246,670	33.0%
Federal and foreign income taxes incurred	\$2,175,460	32.1%
Realized capital gains (losses) tax	71,210	1.1%
Change in net deferred income taxes	(153,827)	-2.3%
	\$2,092,843	30.9%

E. Operating Loss and Tax Credit Carryforwards

1. At September 30, 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	\$2,246,670
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 ½% of Admitted Assets

The Company assumed net earned premiums of \$6,490,361, net losses of \$3,312,604, assumed adjusting expenses of \$79,229, unearned premiums of \$4,591,013 and paid ceding commission of \$1,899,146 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 \$2,446,147, net losses of \$572,087, and adjusting expenses of \$25,570, unearned premiums of \$1,757,726 and paid ceding commission of \$732,627 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 \$44,940 due in 2016 and \$408,994 due in 2015 from affiliate Washington Mutual Insurance Association in the current year. The Company also reported \$227,767 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 \$78,600

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 September 30, 2016 and 0% at December 31, 2015.The plan had a total of \$108,952 and \$126,860 in employer contributions for September 30, 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 September 30, 2016 about the Company’s financial assets measured at fair value on a recurring basis:

	Quoted prices in Active Markets for Identical Assets (Level I)	Significant Other Observable Inputs (Level II)	Significant Unobservable Inputs (Level III)	Total at September 30, 2016
Bonds	\$45,989,458	\$	\$	\$45,989,458
Common stocks	9,433,788	136,223		9,570,011
Preferred stocks	175,180			175,180
Total	<u>\$55,598,426</u>	<u>\$ 136,223</u>	<u>\$</u>	<u>\$55,734,649</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	45,989,458	44,797,847	45,989,458		
Preferred Stocks	175,180	141,135	175,180		
Common Stock	9,570,011	9,570,011	9,433,788	136,223	
Cash	3,257,173	3,257,173	3,257,173		
Short-term investments	450,389	450,389	450,389		
Mortgage Loan		19,033			
Total Assets	59,442,211	58,235,588	56,305,988	136,223	

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 November 4, 2016 for these statutory financial statements which are to be issued November 11, 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	8,936,509	2,631,773				
C.1. b. All Other						
C.1.c. Total	8,936,509	2,631,773				
C.1.d. Direct Unearned Premium reserve			17,005,070			

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:

	<u>September 30, 2016</u>	<u>December 31, 2015</u>
Total net loss and loss adjustment expenses at beginning of year	<u>\$ 8,228,965</u>	<u>\$ 8,073,390</u>
Amount incurred in current year:		
On current year losses	16,828,928	21,467,000
On prior years losses	<u>(418,791)</u>	<u>(1,022,380)</u>
Total incurred	<u>16,410,137</u>	<u>20,444,620</u>
Amount paid in current year:		
On current year losses	(11,522,196)	(15,710,000)
On prior years losses	<u>(3,899,365)</u>	<u>(4,579,045)</u>
Total paid	<u>(15,421,561)</u>	<u>(20,289,045)</u>
Total net loss and loss adjustment expenses at end of year	<u>\$ 9,217,541</u> =====	<u>\$ 8,228,965</u> =====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$418,791 from December 31, 2015 to September 30, 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 \$200,000 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:

\$0

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:

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

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

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	28,557,640	25,583,768	9,697,019	11,380,502	4,987,855	4,532,338
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	28,557,640	25,583,768	9,697,019	11,380,502	4,987,855	4,532,338

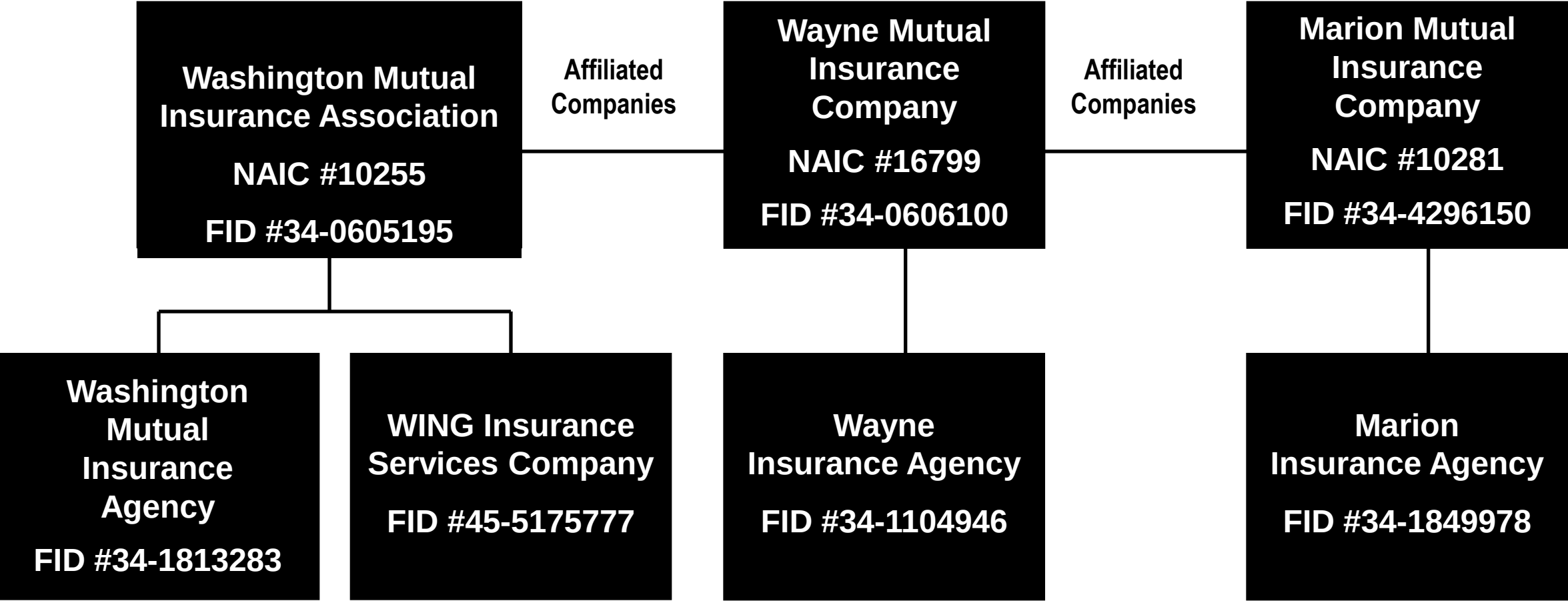
DETAILS OF WRITE-INS

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

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.
(a) Insert the number of L responses except for Canada and Other Alien.

Schedule Y – Part 1 Organizational Chart
Wayne Mutual / Washington Mutual (Group Code #4678)

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

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.....	465,133	252,430	54.270	34.832
2. Allied lines.....	31,696		0.000	
3. Farmowners multiple peril.....	2,641,386	469,132	17.761	45.059
4. Homeowners multiple peril.....	8,073,851	2,040,130	25.268	48.560
5. Commercial multiple peril.....	3,608,501	1,371,341	38.003	40.872
6. Mortgage guaranty.....			0.000	
8. Ocean marine.....			0.000	
9. Inland marine.....	25,758	20,842	80.915	11.922
10. Financial guaranty.....			0.000	
11.1. Medical professional liability - occurrence.....			0.000	
11.2. Medical professional liability - claims-made.....			0.000	
12. Earthquake.....			0.000	
13. Group accident and health.....			0.000	
14. Credit accident and health.....			0.000	
15. Other accident and health.....			0.000	
16. Workers' compensation.....			0.000	
17.1. Other liability-occurrence.....	1,712,141	289,170	16.889	50.116
17.2. Other liability-claims made.....			0.000	
17.3. Excess workers' compensation.....			0.000	
18.1. Products liability-occurrence.....			0.000	
18.2. Products liability-claims made.....			0.000	
19.1. 19.2 Private passenger auto liability.....	4,847,003	2,722,611	56.171	59.313
19.3. 19.4 Commercial auto liability.....	517,716	195,779	37.816	10.620
21. Auto physical damage.....	4,634,943	2,857,989	61.662	54.427
22. Aircraft (all perils).....			0.000	
23. Fidelity.....			0.000	
24. Surety.....			0.000	
26. Burglary and theft.....	7,345		0.000	
27. Boiler and machinery.....			0.000	
28. Credit.....			0.000	
29. International.....			0.000	
30. Warranty.....			0.000	
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	0.000	
35. Totals.....	26,565,473	10,219,424	38.469	49.075

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.....	157,794	464,444	480,136
2. Allied lines.....		23,144	33,867
3. Farmowners multiple peril.....	1,889	2,740,099	2,602,705
4. Homeowners multiple peril.....	831,258	8,476,302	7,915,807
5. Commercial multiple peril.....	3,032,890	3,856,079	3,460,245
6. Mortgage guaranty.....	1,229,816		
8. Ocean marine.....			
9. Inland marine.....	9,374	28,196	27,292
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.....	663,553	1,977,106	1,567,364
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.....	1,767,109	5,302,128	4,715,329
19.3 19.4 Commercial auto liability.....	153,006	556,360	459,303
21. Auto physical damage.....	1,698,623	5,128,103	4,313,031
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....	534	5,679	8,689
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.....	9,545,846	28,557,640	25,583,768

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	744	.....	.....744	421	.....	.....167	588	469	(214)	255
2. 2014.....	809	586	1,395	475	14	489	666	15	327	1,008	332	(230)	102
3. Subtotals 2014 + Prior.....	1,505	967	2,472	1,219	14	1,233	1,087	15	494	1,596	801	(444)	357
4. 2015.....	3,266	2,491	5,757	2,465	201	2,666	1,225	139	950	2,314	424	(1,201)	(777)
5. Subtotals 2015 + Prior.....	4,771	3,458	8,229	3,684	215	3,899	2,312	154	1,444	3,910	1,225	(1,645)	(420)
6. 2016.....	XXX	XXX	XXX	XXX	11,522	11,522	XXX	3,093	2,214	5,307	XXX	XXX	XXX
7. Totals.....	4,771	3,458	8,229	3,684	11,737	15,421	2,312	3,247	3,658	9,217	1,225	(1,645)	(420)
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
											1.25.676 %	2.(47.571)%	3.(5.104)%
												Col. 13, Line 7 Line 8	
												4.(1.304)%	

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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.....	67,572	
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.....	17,203	21,783
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	542,363	491,994
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	542,363	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.....	7,533	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).....	19,033	26,566
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	19,033	26,566
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	19,033	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

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.....	15,376,500	15,404,431
3. Accrual of discount.....	36,458	35,691
4. Unrealized valuation increase (decrease).....	422,581	(509,659)
5. Total gain (loss) on disposals.....	209,441	149,808
6. Deduct consideration for bonds and stocks disposed of.....	8,153,845	9,019,687
7. Deduct amortization of premium.....	92,616	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).....	54,509,491	46,710,972
11. Deduct total nonadmitted amounts.....	500	500
12. Statement value at end of current period (Line 10 minus Line 11).....	54,508,991	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).....	33,577,199	4,717,434	1,786,726	(304,097)	32,285,347	33,577,199	36,203,810	29,508,666
2. NAIC 2 (a).....	8,903,448	305,056	803,736	378,095	8,010,103	8,903,448	8,782,862	9,040,598
3. NAIC 3 (a).....	191,906			(91,906)	181,781	191,906	100,000	
4. NAIC 4 (a).....							0	
5. NAIC 5 (a).....							0	
6. NAIC 6 (a).....							0	
7. Total Bonds.....	42,672,553	5,022,490	2,590,462	(17,909)	40,477,231	42,672,553	45,086,672	38,549,264
PREFERRED STOCK								
8. NAIC 1.....							0	
9. NAIC 2.....	52,220			(620)	52,620	52,220	51,600	51,600
10. NAIC 3.....	89,535				89,535	89,535	89,535	89,535
11. NAIC 4.....							0	
12. NAIC 5.....							0	
13. NAIC 6.....							0	
14. Total Preferred Stock.....	141,755	0	0	(620)	142,155	141,755	141,135	141,135
15. Total Bonds and Preferred Stock.....	42,814,308	5,022,490	2,590,462	(18,529)	40,619,386	42,814,308	45,227,807	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.

Q5102

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.....	450,389	XXX.....	450,389	96	.....

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.....	133,208	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).....	450,389	583,597
11. Deduct total nonadmitted amounts.....	.....	.....
12. Statement value at end of current period (Line 10 minus Line 11).....	450,389	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

SCHEDULE B - PART 2

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

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

NONE

SCHEDULE B - PART 3

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

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
Loan Number	2	3	Loan Type	Date Acquired	Disposal Date	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	8	9	10	11	12	13	Book Value / Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
	City	State					Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8 + 9 - 10 + 11)	Total Foreign Exchange Change in Book Value					
Mortgages With Partial Repayments																	
1	CRESTON	OH		07/15/2010							0			2,531			0
0299999. Total - Mortgages With Partial Repayments						0	0	0	0	0	0	0	0	2,531	0	0	0
0599999. Total Mortgages						0	0	0	0	0	0	0	0	2,531	0	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											
087365	WA	6		08/22/2016	Wells Fargo Advisors			100,210	100,000		1FE
199492	QZ	5		08/10/2016	Morgan Stanley			103,400	100,000	92	1FE
199492	RV	3		07/22/2016	Wells Fargo Advisors			104,250	100,000		1FE
227615	KU	4		09/28/2016	Wells Fargo Advisors			99,250	100,000	67	1FE
30747N	DA	9		08/22/2016	Wells Fargo Advisors			125,463	125,000	333	1FE
427542	LG	8		09/14/2016	FIRST EMPIRE SECURITIES INC			250,000	250,000		1FE
434326	BW	3		08/24/2016	First Empre Securities			203,548	200,000	62	1FE
454519	BH	1		07/25/2016	Wells Fargo Advisors			100,189	100,000		1FE
508354	WA	1		07/15/2016	Wells Fargo Advisors			99,810	100,000		1FE
511648	LJ	4		08/30/2016	Wells Fargo Advisors			100,872	100,000	39	1FE
806347	MS	6		07/06/2016	FIRST EMPIRE SECURITIES INC			147,600	150,000		1FE
818359	EL	1		09/14/2016	Wells Fargo Advisors			96,709	100,000	356	1FE
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions								1,531,301	1,525,000	948	XXX
Bonds - U.S. Special Revenue and Special Assessment											
011839	JR	9		07/15/2016	FIRST EMPIRE SECURITIES INC			227,250	225,000		1FE
02765U	LC	6		07/18/2016	Wells Fargo Advisors			99,490	100,000		1FE
215093	GZ	2		07/08/2016	Wells Fargo Advisors			100,991	100,000	86	1FE
223400	AK	8		07/12/2016	Wells Fargo Advisors			101,752	100,000	100	1FE
34160W	ZM	9		09/22/2016	Wells Fargo Advisors			98,661	100,000		1FE
469466	EM	4		08/01/2016	FIRST EMPIRE SECURITIES INC			238,600	200,000	2,583	1FE
485429	7P	3		09/22/2016	Wells Fargo Advisors			97,750	100,000	159	1FE
59333N	ZC	0		07/21/2016	FIRST EMPIRE SECURITIES INC			141,520	250,000		1FE
770266	AX	2		07/06/2016	Wells Fargo Advisors			100,000	100,000		1FE
79152Q	BM	3		09/28/2016	Wells Fargo Advisors			99,000	100,000	25	1FE
82525A	AJ	0		07/21/2016	Wells Fargo Advisors			114,742	115,000		1FE
837152	UB	1		07/29/2016	Wells Fargo Advisors			99,395	100,000	72	1FE
858620	Z7	5		09/28/2016	FIRST EMPIRE SECURITIES INC			226,474	200,000	89	1FE
91514A	DA	0		08/30/2016	FIRST EMPIRE SECURITIES INC			208,000	200,000	236	1FE
917567	CE	7		08/17/2016	FIRST EMPIRE SECURITIES INC			211,504	200,000		1FE
95073B	DK	0		08/25/2016	Wells Fargo Advisors			99,723	100,000		1FE
3199999. Total Bonds - U.S. Special Revenue and Special Assessment								2,264,852	2,290,000	3,351	XXX
Bonds - Industrial and Miscellaneous											
09710L	BQ	7		07/25/2016	First Empre Securities			100,000	100,000		1
22533A	4M	6	R	08/26/2016	First Empre Securities			200,000	200,000		1FE
26441C	AR	6		08/30/2016	Wells Fargo Advisors			101,056	100,000	100	2FE
404280	AU	3	R	09/01/2016	Adjustment			(201,196)	(200,000)	(1,488)	1FE
459200	HG	9		08/25/2016	Wells Fargo Advisors			101,435	100,000	151	1FE
86787G	AJ	1		09/01/2016	Adjustment			(203,386)	(200,000)	(770)	2FE
904311	AA	5		09/23/2016	FIRST EMPIRE SECURITIES INC			204,000	200,000	1,896	2FE
949746	SA	0		09/14/2016	Wells Fargo Advisors			101,024	100,000	315	1FE
94986R	R8	6		07/26/2016	FIRST EMPIRE SECURITIES INC			100,000	100,000		1FE
3899999. Total Bonds - Industrial and Miscellaneous								502,933	500,000	204	XXX
Bonds - Hybrid Securities											
404280	AU	3	R	09/01/2016	Adjustment			201,196	200,000	1,488	1FE
86787G	AJ	1		09/01/2016	Adjustment			203,386	200,000	770	2FE
4899999. Total Bonds - Hybrid Securities								404,582	400,000	2,258	XXX
8399997. Total Bonds - Part 3								4,703,668	4,715,000	6,761	XXX

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)
8399999. Total Bonds.....									4,703,668	4,715,000	6,761	XXX
Common Stocks - Industrial and Miscellaneous												
446150	10	4	HUNTINGTON BANCSHARES ORD.....		08/16/2016....	Wells Fargo Advisors.....		11,312.440	109,052	XXX		L.....
G51502	10	5	JOHNSON CONTROLS INTERNATIONAL ORD.....	E.....	09/06/2016....	MERGER.....		835.700	34,058	XXX		L.....
9099999. Total Common Stocks - Industrial and Miscellaneous.....									143,110	XXX	0	XXX
Common Stocks - Mutual Funds												
30300D	35	2	FT 6135 SMID CTL SGT SRS 30 UIT.....		09/13/2016....	Wells Fargo Advisors.....		7,609.000	73,285	XXX		V.....
354723	62	9	FRANKLIN OHIO INSURED TX FR CL C MF.....		09/01/2016....	Wells Fargo Advisors.....		70.787	940	XXX		U.....
38145C	66	1	GOLDMAN SACHS STR INM CL A MF.....		09/30/2016....	Morgan Stanley.....		236.871	2,255	XXX		U.....
464287	49	9	ISHARES RUSSELL MID CAP ETF.....		08/29/2016....	Wells Fargo Advisors.....		240.000	42,256	XXX		L.....
464288	86	9	ISHARES MICRO CAP ETF.....		08/29/2016....	Wells Fargo Advisors.....		570.000	43,634	XXX		L.....
81369Y	60	5	SELECT STR FINANCIAL SELECT SPDR ETF.....		09/19/2016....	Wells Fargo Advisors.....		5,000.000	99,997	XXX		L.....
81369Y	86	0	SEL SECTOR:RL EST SPDR.....		09/19/2016....	Wells Fargo Advisors.....		695.730	18,992	XXX		V.....
922908	61	1	VANGUARD SMALL CAP VALUE ETF.....		08/29/2016....	Wells Fargo Advisors.....		375.000	41,940	XXX		L.....
9299999. Total Common Stocks - Mutual Funds.....									323,298	XXX	0	XXX
9799997. Total Common Stocks - Part 3.....									466,407	XXX	0	XXX
9799999. Total Common Stocks.....									466,407	XXX	0	XXX
9899999. Total Preferred and Common Stocks.....									466,407	XXX	0	XXX
9999999. Total Bonds, Preferred and Common Stocks.....									5,170,075	XXX	6,761	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
										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)
9799999	Total Common Stocks.....					459,416	XXX	282,730	310,183	(143,864)	0	0	(143,864)	0	282,730	0	176,686	176,686	5,879	XXX	XXX
9899999	Total Preferred and Common Stocks.....					459,416	XXX	282,730	310,183	(143,864)	0	0	(143,864)	0	282,730	0	176,686	176,686	5,879	XXX	XXX
9999999	Total Bonds, Preferred and Common Stocks.....					2,734,938	XXX	2,507,762	2,268,633	(143,864)	(4,103)	0	(147,967)	0	2,495,047	0	239,891	239,891	79,165	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.....					3,038,345	3,917,508	3,253,292	XXX
FEDERAL HOME LOAN BANK..... CINCINNATI, OH.....					2,901	2,901	3,681	XXX
0199999. Total Open Depositories.....	XXX	XXX	0	0	3,041,246	3,920,409	3,256,973	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	3,041,246	3,920,409	3,256,973	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	200	200	200	XXX
0599999. Total Cash.....	XXX	XXX	0	0	3,041,446	3,920,609	3,257,173	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