



ANNUAL STATEMENT

For the Year Ended December 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 OH	State of Domicile or Port of Entry OH	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	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	(Signature) DAVID EDWARD TSCHANTZ	(Signature) MORRIS STUTZMAN
1. (Printed Name) PRESIDENT	2. (Printed Name) TREASURER	3. (Printed Name) SECRETARY
(Title)	(Title)	(Title)
Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This _____ day of _____ 2017	b. If no	1. State the amendment number _____
		2. Date filed _____
		3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	46,858,132		46,858,132	37,965,665
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	139,955		139,955	141,135
2.2 Common stocks.....	10,033,112	500	10,032,612	8,603,672
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	16,480		16,480	26,566
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	561,140		561,140	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 (\$.....2,848,227, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....7,052, Schedule DA).....	2,855,279		2,855,279	5,597,344
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	60,464,098	500	60,463,598	52,826,376
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	365,906		365,906	294,791
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	551,678		551,678	505,527
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	11,750,737		11,750,737	10,032,245
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	101,499		101,499	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.....	313,978		313,978	
18.2 Net deferred tax asset.....	1,043,364		1,043,364	1,124,717
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	75,315		75,315	10,339
21. Furniture and equipment, including health care delivery assets (\$.....0).....	176,341	176,341	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	729,491		729,491	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 to 25).....	75,572,907	176,841	75,396,066	65,431,442
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	75,572,907	176,841	75,396,066	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 through 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 through 2503 plus 2598) (Line 25 above).....	500	0	500	500

WAYNE MUTUAL INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	9,060,205	7,558,965
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	690,000	670,000
4. Commissions payable, contingent commissions and other similar charges.....	1,753,716	1,484,617
5. Other expenses (excluding taxes, licenses and fees).....	1,371,092	1,226,414
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	507,689	465,475
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		292,303
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....0 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	23,158,115	21,220,014
10. Advance premium.....	268,233	112,277
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	247,143	202,278
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	1,076	28,076
14. Amounts withheld or retained by company for account of others.....	19,769	(33,166)
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	37,077,038	33,227,253
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	37,077,038	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).....	38,319,028	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) (Page 4, Line 39).....	38,319,028	32,204,189
38. TOTAL (Page 2, Line 28, Col. 3).....	75,396,066	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 through 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 through 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 through 3203 plus 3298) (Line 32 above).....	0	0

WAYNE MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME

			1	2
UNDERWRITING INCOME			Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4).....		45,958,425	41,021,595
DEDUCTIONS:				
2.	Losses incurred (Part 2, Line 35, Column 7).....		18,396,838	17,238,401
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....		3,377,947	3,206,219
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....		17,407,148	14,634,582
5.	Aggregate write-ins for underwriting deductions.....		0	0
6.	Total underwriting deductions (Lines 2 through 5).....		39,181,933	35,079,202
7.	Net income of protected cells.....			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....		6,776,492	5,942,393
INVESTMENT INCOME				
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....		967,880	827,779
10.	Net realized capital gains (losses) less capital gains tax of \$.....131,589 (Exhibit of Capital Gains (Losses)).....		255,438	98,873
11.	Net investment gain (loss) (Lines 9 + 10).....		1,223,318	926,652
OTHER INCOME				
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....		0	
13.	Finance and service charges not included in premiums.....		570,085	540,789
14.	Aggregate write-ins for miscellaneous income.....		31,950	80,117
15.	Total other income (Lines 12 through 14).....		602,035	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).....		8,601,845	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).....		8,601,845	7,489,951
19.	Federal and foreign income taxes incurred.....		2,886,762	2,715,237
20.	Net income (Line 18 minus Line 19) (to Line 22).....		5,715,083	4,774,714
CAPITAL AND SURPLUS ACCOUNT				
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....		32,204,189	27,594,095
22.	Net income (from Line 20).....		5,715,083	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 \$.....183,197.....		355,619	(336,375)
25.	Change in net unrealized foreign exchange capital gain (loss).....			
26.	Change in net deferred income tax.....		101,844	134,307
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....		(57,707)	37,448
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....			
29.	Change in surplus notes.....			
30.	Surplus (contributed to) withdrawn from Protected Cells.....			
31.	Cumulative effect of changes in accounting principles.....			
32.	Capital changes:			
32.1	Paid in.....			
32.2	Transferred from surplus (Stock Dividend).....			
32.3	Transferred to surplus.....			
33.	Surplus adjustments:			
33.1	Paid in.....			
33.2	Transferred to capital (Stock Dividend).....			
33.3.	Transferred from capital.....			
34.	Net remittances from or (to) Home Office.....			
35.	Dividends to stockholders.....			
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....			
37.	Aggregate write-ins for gains and losses in surplus.....		0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....		6,114,839	4,610,094
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....		38,319,028	32,204,189
DETAILS OF WRITE-INS				
0501.	.....			
0502.	.....			
0503.	.....			
0598.	Summary of remaining write-ins for Line 5 from overflow page.....		0	0
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....		0	0
1401.	N.A.M.I.C.O. & OTHER INCOME.....		31,950	80,117
1402.	.....			
1403.	.....			
1498.	Summary of remaining write-ins for Line 14 from overflow page.....		0	0
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....		31,950	80,117
3701.	.....			
3702.	.....			
3703.	.....			
3798.	Summary of remaining write-ins for Line 37 from overflow page.....		0	0
3799.	Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....		0	0

WAYNE MUTUAL INSURANCE COMPANY
CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	46,332,704	41,896,108
2.	Net investment income.....	991,382	820,110
3.	Miscellaneous income.....	602,035	620,906
4.	Total (Lines 1 through 3).....	47,926,121	43,337,124
5.	Benefit and loss related payments.....	16,957,315	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.....	20,307,014	16,861,946
8.	Dividends paid to policyholders.....		
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	3,624,632	2,672,063
10.	Total (Lines 5 through 9).....	40,888,961	36,734,862
11.	Net cash from operations (Line 4 minus Line 10).....	7,037,160	6,602,262
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	9,481,884	7,564,473
12.2	Stocks.....	3,310,892	1,455,213
12.3	Mortgage loans.....	10,086	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).....	12,802,862	9,029,450
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	18,484,467	13,307,451
13.2	Stocks.....	3,775,449	2,096,978
13.3	Mortgage loans.....		
13.4	Real estate.....	93,097	
13.5	Other invested assets.....		
13.6	Miscellaneous applications.....		
13.7	Total investments acquired (Lines 13.1 to 13.6).....	22,353,013	15,404,429
14.	Net increase (decrease) in contract loans and premium notes.....		
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(9,550,151)	(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).....	(229,074)	278,897
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(229,074)	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 Lines 15 and 17).....	(2,742,065)	506,180
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	5,597,344	5,091,164
19.2	End of year (Line 18 plus Line 19.1).....	2,855,279	5,597,344

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

20.0001		
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WAYNE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	13,016,723	6,520,145	6,625,663	12,911,205
2.	Allied lines.....	20,519	20,354	5,135	35,738
3.	Farmowners multiple peril.....	3,261,293	1,662,166	1,733,460	3,189,999
4.	Homeowners multiple peril.....	10,430,589	5,370,873	5,714,314	10,087,148
5.	Commercial multiple peril.....	4,728,753	2,306,230	2,537,207	4,497,776
6.	Mortgage guaranty.....	0		0	0
8.	Ocean marine.....	0		0	0
9.	Inland marine.....	32,122	15,302	16,247	31,177
10.	Financial guaranty.....	0		0	0
11.1	Medical professional liability - occurrence.....	0		0	0
11.2	Medical professional liability - claims-made.....	0		0	0
12.	Earthquake.....	0		0	0
13.	Group accident and health.....	0		0	0
14.	Credit accident and health (group and individual).....	0		0	0
15.	Other accident and health.....	0		0	0
16.	Workers' compensation.....	0		0	0
17.1	Other liability - occurrence.....	2,311,822	548,169	834,328	2,025,663
17.2	Other liability - claims-made.....	0		0	0
17.3	Excess workers' compensation.....	0		0	0
18.1	Products liability - occurrence.....	0		0	0
18.2	Products liability - claims-made.....	0		0	0
19.1, 19.2	Private passenger auto liability.....	6,825,178	2,288,098	2,661,442	6,451,834
19.3, 19.4	Commercial auto liability.....	769,447	311,183	385,710	694,920
21.	Auto physical damage.....	6,494,334	2,172,625	2,642,943	6,024,016
22.	Aircraft (all perils).....	0		0	0
23.	Fidelity.....	0		0	0
24.	Surety.....	0		0	0
26.	Burglary and theft.....	5,746	4,869	1,666	8,949
27.	Boiler and machinery.....	0		0	0
28.	Credit.....	0		0	0
29.	International.....	0		0	0
30.	Warranty.....	0		0	0
31.	Reinsurance - nonproportional assumed property.....	0		0	0
32.	Reinsurance - nonproportional assumed liability.....	0		0	0
33.	Reinsurance - nonproportional assumed financial lines.....	0		0	0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0
35.	TOTALS.....	47,896,526	21,220,014	23,158,115	45,958,425

DETAILS OF WRITE-INS

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

WAYNE MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	6,625,663				6,625,663
2.	Allied lines.....	5,135				5,135
3.	Farmowners multiple peril.....	1,733,460				1,733,460
4.	Homeowners multiple peril.....	5,714,314				5,714,314
5.	Commercial multiple peril.....	2,537,207				2,537,207
6.	Mortgage guaranty.....					0
8.	Ocean marine.....					0
9.	Inland marine.....	16,247				16,247
10.	Financial guaranty.....					0
11.1	Medical professional liability - occurrence.....					0
11.2	Medical professional liability - claims-made.....					0
12.	Earthquake.....					0
13.	Group accident and health.....					0
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....					0
16.	Workers' compensation.....					0
17.1	Other liability - occurrence.....	834,328				834,328
17.2	Other liability - claims-made.....					0
17.3	Excess workers' compensation.....					0
18.1	Products liability - occurrence.....					0
18.2	Products liability - claims-made.....					0
19.1, 19.2	Private passenger auto liability.....	2,661,442				2,661,442
19.3, 19.4	Commercial auto liability.....	385,710				385,710
21.	Auto physical damage.....	2,642,943				2,642,943
22.	Aircraft (all perils).....					0
23.	Fidelity.....					0
24.	Surety.....					0
26.	Burglary and theft.....	1,666				1,666
27.	Boiler and machinery.....					0
28.	Credit.....					0
29.	International.....					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property.....					0
32.	Reinsurance - nonproportional assumed liability.....					0
33.	Reinsurance - nonproportional assumed financial lines.....					0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
35.	TOTALS.....	23,158,115	0	0	0	23,158,115
36.	Accrued retrospective premiums based on experience.....					
37.	Earned but unbilled premiums.....					0
38.	Balance (sum of Lines 35 through 37).....					23,158,115

DETAILS OF WRITE-INS

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

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

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

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire.....	613,092	12,463,631			60,000	13,016,723
2.	Allied lines.....	22,749				2,230	20,519
3.	Farmowners multiple peril.....	3,619,133		1,657		359,497	3,261,293
4.	Homeowners multiple peril.....	11,222,048		10,276		801,735	10,430,589
5.	Commercial multiple peril.....	5,113,770		13,346		398,363	4,728,753
6.	Mortgage guaranty.....						0
8.	Ocean marine.....						0
9.	Inland marine.....	35,666				3,544	32,122
10.	Financial guaranty.....						0
11.1	Medical professional liability - occurrence.....						0
11.2	Medical professional liability - claims-made.....						0
12.	Earthquake.....						0
13.	Group accident and health.....						0
14.	Credit accident and health (group and individual).....						0
15.	Other accident and health.....						0
16.	Workers' compensation.....						0
17.1	Other liability - occurrence.....	2,640,951		21,575		350,704	2,311,822
17.2	Other liability - claims-made.....						0
17.3	Excess workers' compensation.....						0
18.1	Products liability - occurrence.....						0
18.2	Products liability - claims-made.....						0
19.1, 19.2	Private passenger auto liability.....	6,952,966		63,695		191,483	6,825,178
19.3, 19.4	Commercial auto liability.....	783,853		7,181		21,587	769,447
21.	Auto physical damage.....	6,804,860		40,318		350,844	6,494,334
22.	Aircraft (all perils).....						0
23.	Fidelity.....						0
24.	Surety.....						0
26.	Burglary and theft.....	5,875				129	5,746
27.	Boiler and machinery.....						0
28.	Credit.....						0
29.	International.....						0
30.	Warranty.....						0
31.	Reinsurance - nonproportional assumed property.....	XXX					0
32.	Reinsurance - nonproportional assumed liability.....	XXX					0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX					0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35.	TOTALS.....	37,814,963	12,463,631	158,048	0	2,540,116	47,896,526

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

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]
If yes: 1. The amount of such installment premiums \$.0.
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire.....	303,456	4,533,366		4,836,822	1,236,911	816,912	5,256,821	40.7
2.	Allied lines.....				.0	2,000	2,000	.0	0.0
3.	Farmowners multiple peril.....	605,889		14,127	591,762	628,232	554,292	665,702	20.9
4.	Homeowners multiple peril.....	3,336,376		555,149	2,781,227	845,254	1,355,658	2,270,823	22.5
5.	Commercial multiple peril.....	1,268,033		1,200	1,266,833	1,251,619	697,118	1,821,334	40.5
6.	Mortgage guaranty.....				.0	.0	.0	.0	0.0
8.	Ocean marine.....				.0	.0	.0	.0	0.0
9.	Inland marine.....	16,941			16,941	500	500	16,941	54.3
10.	Financial guaranty.....				.0	.0	.0	.0	0.0
11.1	Medical professional liability - occurrence.....				.0	.0	.0	.0	0.0
11.2	Medical professional liability - claims-made.....				.0	.0	.0	.0	0.0
12.	Earthquake.....				.0	.0	.0	.0	0.0
13.	Group accident and health.....				.0	.0	.0	.0	0.0
14.	Credit accident and health (group and individual).....				.0	.0	.0	.0	0.0
15.	Other accident and health.....				.0	.0	.0	.0	0.0
16.	Workers' compensation.....				.0	.0	.0	.0	0.0
17.1	Other liability - occurrence.....	339,338			339,338	924,142	916,589	346,891	17.1
17.2	Other liability - claims-made.....				.0	.0	.0	.0	0.0
17.3	Excess workers' compensation.....				.0	.0	.0	.0	0.0
18.1	Products liability - occurrence.....				.0	.0	.0	.0	0.0
18.2	Products liability - claims-made.....				.0	.0	.0	.0	0.0
19.1, 19.2	Private passenger auto liability.....	3,048,583		27,000	3,021,583	3,760,236	2,949,585	3,832,234	59.4
19.3, 19.4	Commercial auto liability.....	211,087			211,087	134,964	124,232	221,819	31.9
21.	Auto physical damage.....	3,830,005			3,830,005	275,847	141,579	3,964,273	65.8
22.	Aircraft (all perils).....				.0	.0	.0	.0	0.0
23.	Fidelity.....				.0	.0	.0	.0	0.0
24.	Surety.....				.0	.0	.0	.0	0.0
26.	Burglary and theft.....				.0	500	500	.0	0.0
27.	Boiler and machinery.....				.0	.0	.0	.0	0.0
28.	Credit.....				.0	.0	.0	.0	0.0
29.	International.....				.0	.0	.0	.0	0.0
30.	Warranty.....				.0	.0	.0	.0	0.0
31.	Reinsurance - nonproportional assumed property.....	XXX			.0	.0	.0	.0	0.0
32.	Reinsurance - nonproportional assumed liability.....	XXX			.0	.0	.0	.0	0.0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX			.0	.0	.0	.0	0.0
34.	Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0	.0	0.0
35.	TOTALS.....	12,959,708	4,533,366	597,476	16,895,598	9,060,205	7,558,965	18,396,838	40.0
DETAILS OF WRITE-INS									
3401.	.....				.0	.0		.0	0.0
3402.	.....				.0	.0		.0	0.0
3403.	.....				.0	.0		.0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	XXX
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0	.0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire.....	47,995	982,916		1,030,911	206,000			1,236,911	22,327
2.	Allied lines.....				0	2,000			2,000	
3.	Farmowners multiple peril.....	422,232			422,232	226,000		20,000	628,232	25,602
4.	Homeowners multiple peril.....	491,510		57,256	434,254	451,000		40,000	845,254	102,409
5.	Commercial multiple peril.....	727,619			727,619	535,000		11,000	1,251,619	108,736
6.	Mortgage guaranty.....				0				0	
8.	Ocean marine.....				0				0	
9.	Inland marine.....				0	500			500	
10.	Financial guaranty.....				0				0	
11.1	Medical professional liability - occurrence.....				0				0	
11.2	Medical professional liability - claims-made.....				0				0	
12.	Earthquake.....				0				0	
13.	Group accident and health.....				0				(a).....0	
14.	Credit accident and health (group and individual).....				0				0	
15.	Other accident and health.....				0				(a).....0	
16.	Workers' compensation.....				0				0	
17.1	Other liability - occurrence.....	256,142			256,142	683,000		15,000	924,142	80,286
17.2	Other liability - claims-made.....				0				0	
17.3	Excess workers' compensation.....				0				0	
18.1	Products liability - occurrence.....				0				0	
18.2	Products liability - claims-made.....				0				0	
19.1, 19.2	Private passenger auto liability.....	2,764,236			2,764,236	1,066,000		70,000	3,760,236	326,675
19.3, 19.4	Commercial auto liability.....	48,964			48,964	86,000			134,964	
21.	Auto physical damage.....	387,847			387,847	(112,000)			275,847	23,965
22.	Aircraft (all perils).....				0				0	
23.	Fidelity.....				0				0	
24.	Surety.....				0				0	
26.	Burglary and theft.....				0	500			500	
27.	Boiler and machinery.....				0				0	
28.	Credit.....				0				0	
29.	International.....				0				0	
30.	Warranty.....				0				0	
31.	Reinsurance - nonproportional assumed property.....	XXX			0	XXX			0	
32.	Reinsurance - nonproportional assumed liability.....	XXX			0	XXX			0	
33.	Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35.	TOTALS.....	5,146,545	982,916	57,256	6,072,205	3,144,000	0	156,000	9,060,205	690,000
DETAILS OF WRITE-INS										
3401.	.....				0				0	
3402.	.....				0				0	
3403.	.....				0				0	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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

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

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	362,876			362,876
1.2 Reinsurance assumed.....	122,022			122,022
1.3 Reinsurance ceded.....				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	484,898	0	0	484,898
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		5,776,846		5,776,846
2.2 Reinsurance assumed, excluding contingent.....		2,150,276		2,150,276
2.3 Reinsurance ceded, excluding contingent.....		101,725		101,725
2.4 Contingent - direct.....		2,552,940		2,552,940
2.5 Contingent - reinsurance assumed.....		1,352,937		1,352,937
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	11,731,274	0	11,731,274
3. Allowances to manager and agents.....	32,562	73,559	372	106,493
4. Advertising.....		88,554		88,554
5. Boards, bureaus and associations.....	17,707	250,841		268,548
6. Surveys and underwriting reports.....	340,245	1,334,479		1,674,724
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	1,824,288	2,086,084	453,496	4,363,868
8.2 Payroll taxes.....	130,154	152,075	33,060	315,289
9. Employee relations and welfare.....	312,043	397,714	53,385	763,142
10. Insurance.....	17,920	117,406	893	136,219
11. Directors' fees.....		35,850		35,850
12. Travel and travel items.....	34,648	10,897	2,458	48,003
13. Rent and rent items.....	59,309	60,000	42,096	161,405
14. Equipment.....		70,566		70,566
15. Cost or depreciation of EDP equipment and software.....				0
16. Printing and stationery.....	49,211	226,490	31,513	307,214
17. Postage, telephone and telegraph, exchange and express.....	51,110	156,536	4,014	211,660
18. Legal and auditing.....	23,852	21,467	5,804	51,123
19. Totals (Lines 3 to 18).....	2,893,049	5,082,518	627,091	8,602,658
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		503,059		503,059
20.2 Insurance department licenses and fees.....		31,682		31,682
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	534,741	0	534,741
21. Real estate expenses.....			20,972	20,972
22. Real estate taxes.....			31,475	31,475
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	0	58,615	0	58,615
25. Total expenses incurred.....	3,377,947	17,407,148	679,538	(a).....21,464,633
26. Less unpaid expenses - current year.....	690,000	3,093,333	31,475	3,814,808
27. Add unpaid expenses - prior year.....	670,000	2,677,466	33,565	3,381,031
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	3,357,947	16,991,281	681,628	21,030,856

DETAILS OF WRITE-INS				
2401. OFFICE UTILITIES AND MISC.....		58,615		58,615
2402.				0
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	0	58,615	0	58,615

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

WAYNE MUTUAL INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds.....	(a).....2,225	2,194
1.1	Bonds exempt from U.S. tax.....	(a).....479,334	531,868
1.2	Other bonds (unaffiliated).....	(a).....707,872	710,200
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....10,850	12,663
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	265,048	279,521
2.21	Common stocks of affiliates.....	.....	.....
3.	Mortgage loans.....	(c).....783	783
4.	Real estate.....	(d).....133,950	133,950
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments.....	(e).....182	189
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	0	0
10.	Total gross investment income.....	1,600,243	1,671,368
11.	Investment expenses.....		(g).....679,538
12.	Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13.	Interest expense.....		(h).....
14.	Depreciation on real estate and other invested assets.....		(i).....23,950
15.	Aggregate write-ins for deductions from investment income.....		0
16.	Total deductions (Lines 11 through 15).....		703,488
17.	Net investment income (Line 10 minus Line 16).....		967,880

DETAILS OF WRITE-INS

0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	0	0
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page.....		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		0

- (a) Includes \$.....50,553 accrual of discount less \$.....123,310 amortization of premium and less \$....67,312 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....120,000 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....23,950 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds.....	278	.....	.....278	.....	.....
1.1	Bonds exempt from U.S. tax.....	(15,720)	.....	.....(15,720)	.....	.....
1.2	Other bonds (unaffiliated).....	(21,918)	.....	.....(21,918)	.....	.....
1.3	Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....	.....0	(1,180)	.....
2.11	Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	424,387	.....	.....424,387	539,996	.....
2.21	Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3.	Mortgage loans.....	.....	.....	.....0	.....	.....
4.	Real estate.....	.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7.	Derivative instruments.....	.....	.....	.....0	.....	.....
8.	Other invested assets.....	.....	.....	.....0	.....	.....
9.	Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10.	Total capital gains (losses).....	387,027	0	387,027	538,816	0

DETAILS OF WRITE-INS

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

WAYNE MUTUAL INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....	500	500	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	500	500	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....	176,341	114,050	(62,291)
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....		4,584	4,584
25. Aggregate write-ins for other-than-invested assets.....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	176,841	119,134	(57,707)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	176,841	119,134	(57,707)

DETAILS OF WRITE-INS

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

STATEMENT AS OF DECEMBER 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	5,715,083	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	5,715,083	4,774,714
SURPLUS			
(5) WAYNE MUTUAL INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	OH	38,319,028	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	38,319,028	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 \$78,600
- I. Working Capital Finance Investments
- Not applicable
- J. Offsetting and Netting of Assets and Liabilities
- Not applicable
- K. Structured Notes
- Not applicable
- L. 5* Securities
- Not applicable

Note 6 - Joint Ventures, Partnership and Limited Liability Companies

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

Note 7 - Investment Income

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

Note 8 - Derivative Instruments

- A. Not applicable

Note 9 - Income Tax

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

	December 31, 2016			December 31, 2015			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$1,879,610	\$0	\$1,879,610	\$1,736,313	\$0	\$1,736,313	\$143,297	\$0	\$143,297
(b) Statutory valuation allowance adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a - 1b)	1,879,610	0	1,879,610	1,736,313	0	1,736,313	143,297	0	143,297
(d) Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,879,610	0	1,879,610	1,736,313	0	1,736,313	143,297	0	143,297
(f) Deferred Tax Liabilities	12,329	823,917	836,246	(28,723)	640,319	611,596	41,052	183,598	224,650
(g) Net admitted deferred tax asset/(Net Deferred Tax Liability) (1e - 1f)	\$1,867,281	(\$823,917)	\$1,043,364	\$1,765,036	(\$640,319)	\$1,124,717	\$102,245	(\$183,598)	(\$81,353)

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	\$1,981,825	\$0	\$1,981,825	\$1,931,975	\$0	\$1,931,975	\$49,850	\$0	\$49,850
(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)	(251,628)	0	(251,628)	(323,848)	0	(323,848)	72,220	0	72,220
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	(251,628)	0	(251,628)	(323,848)	0	(323,848)	72,220	0	72,220
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	5,356,813	XXX	XXX	4,412,515	XXX	XXX	944,298
(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	149,413	0	149,413	128,186	0	128,186	21,227	0	21,227
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	1,879,610	0	1,879,610	1,736,313	0	1,736,313	143,297	0	143,297

3. Other Admissibility Criteria

		2016	2015
		Percentage	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	35,712,084	29,416,768

4. Impact of Tax Planning Strategies

	December 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	2,762,130	2,543,174	218,956
(b) Foreign			
(c) Subtotal	2,762,130	2,543,174	218,956
(d) Federal income tax on net capital gains	131,589	50,935	80,654
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	124,632	172,063	(47,431)
Federal and foreign income taxes incurred	3,018,351	2,766,172	252,179

2. Deferred tax assets:

	2016	2015	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	98,431	118,758	(20,327)
(2) Unearned premium reserve	1,592,992	1,450,595	142,397
(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)	128,231	128,182	49
(14) Other assets – nonadmitted	59,956	38,777	21,179
(99) Subtotal	1,879,610	1,736,312	143,298
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,879,610	1,736,312	143,298
(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)	1,879,610	1,736,312	143,298

3. Deferred tax liabilities:

	2016	2015	Change
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	9,101	(32,548)	41,649
(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	3,228	3,825	(597)
(8) Guaranty funds receivable	0	0	0
(99) Subtotal	12,329	(28,724)	41,053
(b) Capital			
(1) Investments	823,917	640,319	183,598
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	823,917	640,319	183,598
(c) Deferred tax liabilities (3a99+3b99)	836,246	611,595	224,651

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

1,043,3641,124,717(81,353)

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

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

	December 31, 2016	Effective Tax Rate
Provision computed at statutory rate	\$2,969,371	34.0%
Net reserves	(20,327)	-0.2%
Tax exempt income deduction	(180,839)	-2.1%
Dividends received deduction	(99,342)	-1.1%
Capital loss	0	0.0%
Contributions	0	0.0%
Proration of tax exempt investment income	67,359	0.8%
Nondeductible Expenses	4,951	0.1%
Disallowed travel and entertainment	9,246	0.1%
Net operating loss	0	0.0%
Change in premium adjustments	142,394	1.6%
Other	(166,919)	-1.9%
Totals	\$2,725,894	31.3%
Federal and foreign income taxes incurred	\$2,594,305	29.7%
Realized capital gains (losses) tax	131,589	1.5%
Change in net deferred income taxes	(102,245)	-1.2%
	\$2,623,649	30.0%

E. Operating Loss and Tax Credit Carryforwards

1. At December 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	\$2,725,894
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 \$8,679,933, net losses of \$3,889,158, assumed adjusting expenses of \$91,883, unearned premiums of \$4,543,285 and paid ceding commission of \$2,519,286 and contingent commission of \$438,608 from the above agreements 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 \$3,672,883, net losses of \$1,045,057, and adjusting expenses of \$30,139, unearned premiums of \$1,774,382 and paid ceding commission of \$983,927 and contingent commission of \$914,330 from the above agreements 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 \$518,206 due in 2016 and \$408,994 due in 2015 from affiliate Washington Mutual Insurance Association in the current year. The Company also reported \$211,285 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 \$153,025 at December 31, 2016 and \$0 at December 31, 2015.The plan had a total of \$296,610 and \$126,860 in employer contributions for December 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 December 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 I)	Significant Other Observable Inputs (Level II)	Significant Unobservable Inputs (Level III)	Total at December 31, 2016
Bonds	\$46,015,897	\$	\$	\$46,015,897
Common stocks	9,897,075	136,037		10,033,112
Preferred stocks	172,329			172,329
Total	<u>\$56,085,301</u>	<u>\$ 136,037</u>	<u>\$</u>	<u>\$56,221,338</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	46,015,897	46,858,132	46,015,897		
Preferred Stocks	172,329	139,955	172,329		
Common Stock	10,033,112	10,033,112	9,897,075	136,037	
Cash	2,848,227	2,848,227	2,848,227		
Short-term investments	7,052	7,052	7,052		
Mortgage Loan		16,480			
Total Assets	59,076,617	59,902,958	58,940,580	136,037	

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 February 14, 2017 for these statutory financial statements which are to be issued February 27, 2017. There are no events occurring subsequent to the end of the period that merited recognition or disclosure in these statements.

Note 23 - Reinsurance

A. Unsecured Reinsurance Recoverables

Not applicable

B. Reinsurance Recoverables in Dispute

Not applicable

C. Reinsurance Assumed and Ceded and Protected Cells

	ASSUMED REINSURANCE		CEDED REINSURANCE NET			
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
C.1.a. Affiliates	6,317,667	3,503,213				
C.1. b. All Other						
C.1.c. Total	6,317,667	3,503,213				
C.1.d. Direct Unearned Premium reserve			16,840,448			

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>December 31, 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	22,182,536	21,467,000
On prior years losses	<u>(407,751)</u>	<u>(1,022,380)</u>
Total incurred	<u>21,774,785</u>	<u>20,444,620</u>
Amount paid in current year:		
On current year losses	(16,118,048)	(15,710,000)
On prior years losses	<u>(4,135,497)</u>	<u>(4,579,045)</u>
Total paid	<u>(20,253,545)</u>	<u>(20,289,045)</u>
Total net loss and loss adjustment expenses at end of year	<u>\$ 9,750,205</u> =====	<u>\$ 8,228,965</u> =====

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years has decreased by \$407,751 from December 31, 2015 to December 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 \$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 14, 2017. 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

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, 1A and 2.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State regulating? OHIO

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2011

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2011

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

08/10/2012

3.4

By what department or departments?
Ohio Department of Insurance Office of Financial Regulation Services

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [X] No [] N/A []

3.6

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

Yes [X] No [] N/A []

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes [] No [X]

4.12

renewals?

Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes [] No [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide the 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 NAIC Company Code	3 State of Domicile
Name of Entity		

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

7.22

State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

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

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Buffamante, Whipple, Buttafaro, P.C. 130 South Union Street Olean, NY 14760

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the response to 10.5 is no or n/a, please explain:

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Joseph L. Petrelli Demotech, Inc. 2715 Tuller Parkway Dublin, OH 43017

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☐ No ☒

12.11

Name of real estate holding company

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$

0

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes ☐ No ☒

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes ☐ No ☒

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes ☐ No ☐ N/A ☒

14.1

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

Yes ☒ 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.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes ☐ No ☒

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes ☐ No ☒

15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes ☒ No ☐

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes ☒ No ☐

18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes ☒ No ☐

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes ☐ No ☒

20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11

To directors or other officers

\$

0

20.12

To stockholders not officers

\$

0

20.13

Trustees, supreme or grand (Fraternal only)

\$

0

20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21

To directors or other officers

\$

0

20.22

To stockholders not officers

\$

0

20.23

Trustees, supreme or grand (Fraternal only)

\$

0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes ☐ No ☒

21.2

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

21.21

Rented from others

\$

21.22

Borrowed from others

\$

21.23

Leased from others

\$

21.24

Other

\$

22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes ☐ No ☒

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$

22.22

Amount paid as expenses

\$

22.23

Other amounts paid

\$

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☐ No ☒

23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$

0

INVESTMENT

24.01

Were all of stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes ☒ No ☐

24.02

If no, give full and complete information, relating thereto:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.03

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

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes ☐ No ☐ N/A ☒

24.05

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

\$

24.06

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

\$

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes ☐ No ☐ N/A ☒

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes ☐ No ☐ N/A ☒

24.09

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes ☐ No ☐ N/A ☒

24.10

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

24.101

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

\$0

24.102

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

\$0

24.103

Total payable for securities lending reported on the liability page:

\$0

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes ☒ No ☐

25.2

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

25.21

Subject to repurchase agreements

\$0

25.22

Subject to reverse repurchase agreements

\$0

25.23

Subject to dollar repurchase agreements

\$0

25.24

Subject to reverse dollar repurchase agreements

\$0

25.25

Placed under option agreements

\$0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$0

25.27

FHLB Capital Stock

\$78,600

25.28

On deposit with states

\$0

25.29

On deposit with other regulatory bodies

\$0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$0

25.32

Other

\$0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes ☐ No ☒

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes ☐ No ☐ N/A ☒

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes ☒ No ☐

27.2

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

\$40,853

28.

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

Yes ☐ No ☒

28.01

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's Address

28.02

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
WELLS FARGO ADVISORS	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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes ☐ No ☒

28.04

If yes, give full and complete information relating thereto:

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

28.05

Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
WELLS FARGO ADVISORS / JAMES ROWLETTE	U
WELLS FARGO ADVISORS / THOMAS HILT	U
FIRST EMPIRE SECURITIES / JACK DENNY	U

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

MORGAN STANLEY / THOMAS JOHNSON	U
MORGAN STANLEY / MICHAEL MAYNARD	U

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?

Yes [X] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?

Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
843602	WELLS FARGO ADVISORS / JAMES ROWLETTE		SEC	NO
1012916	WELLS FARGO ADVISORS / THOMAS HILT		SEC	NO
1831589	FIRST EMPIRE SECURITIES / JACK DENNY		SEC	NO
260305	MORGAN STANLEY / THOMAS JOHNSON		SEC	NO
727238	MORGAN STANLEY / MICHAEL MAYNARD		SEC	NO

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [X] No []

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
19248M 10 3	COHEN & STEERS GLOBAL	40,091
354723 62 9	FRANKLIN OHIO INSD TAX	141,785
38145C 66 1	GOLDMAN SACHS STRATEGIC INC	486,577
416646 19 8	HARTFORD MUT FDS - SHORT DURATION	197,319
416648 55 8	HARTFORD MUTUAL FDS - FLOATING RATE	605,961
29.2999 TOTAL		1,471,733

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
COHEN & STEERS GLOBAL	Apple Inc	930	12/31/2016
COHEN & STEERS GLOBAL	Anadarko Petroleum Corp	922	12/31/2016
COHEN & STEERS GLOBAL	Alphabet Inc A	750	
COHEN & STEERS GLOBAL	Honeywell International Inc	742	12/31/2016
COHEN & STEERS GLOBAL	FedEx Corp	657	12/31/2016
FRANKLIN OHIO INSD TAX	Amer Mun Pwr Ohio Inc Rev Engy Re 5.25%	2,623	12/31/2016
FRANKLIN OHIO INSD TAX	Lucas-Plaza Hsg Dev Corp Ohio Mtg Ref R	2,609	12/31/2016
FRANKLIN OHIO INSD TAX	Cleveland Ohio Arpt Sys Rev Rev Bds 5%	2,566	
FRANKLIN OHIO INSD TAX	Jobsohio Beverage Sys Ohio Sta Rev Bd 5%	2,524	12/31/2016
FRANKLIN OHIO INSD TAX	Ohio St Higher Edl Fac Commn R Hos 5.25%	2,084	12/31/2016
GOLDMAN SACHS STRATEGIC INC	Fed Natl Mort Assc 3%	29,097	12/31/2016
GOLDMAN SACHS STRATEGIC INC	Fed Natl Mort Assc 3%	29,097	12/31/2016
GOLDMAN SACHS STRATEGIC INC	US Treasury Note 2%	15,376	
GOLDMAN SACHS STRATEGIC INC	Japan(Govt Of) 0.1%	14,354	12/31/2016
GOLDMAN SACHS STRATEGIC INC	Acis Clo 2014-4 Lt 2.1765%	8,272	12/31/2016
HARTFORD MUT FDS - SHORT DURATION	Us 2yr Note (Cbt) Mar17 Xcbt 20170331	23,994	12/31/2016
HARTFORD MUT FDS - SHORT DURATION	Us 5yr Note (Cbt) Mar17 Xcbt 20170331	23,935	12/31/2016
HARTFORD MUT FDS - SHORT DURATION	US Treasury Note 1.375%	2,190	
HARTFORD MUT FDS - SHORT DURATION	FHLMC 3%	2,032	12/31/2016
HARTFORD MUT FDS - SHORT DURATION	Fed Natl Mort Assc 3%	1,579	12/31/2016
HARTFORD MUTUAL FDS - FLOATING RATE	Blackrock Liquidity Fds Fedfund Instl Shs	36,903	12/31/2016
HARTFORD MUTUAL FDS - FLOATING RATE	First Data Corp 2021 C New Usd Term Loan	8,059	12/31/2016
HARTFORD MUTUAL FDS - FLOATING RATE	Reynolds Group Hldgs Inc Us Term Loan	5,817	
HARTFORD MUTUAL FDS - FLOATING RATE	Endo Lux Finance Company 2015 Term Loan B	5,817	12/31/2016
HARTFORD MUTUAL FDS - FLOATING RATE	Cdw Lic Term Loan	5,575	12/31/2016

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	46,865,184	46,022,949	(842,235)
30.2	Preferred Stocks	139,955	172,329	32,374
30.3	Totals	47,005,139	46,195,278	(809,861)

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

WAYNE MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 31.1

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

Yes [X] No []
- 31.2

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

Yes [X] No []
- 31.3

If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- 32.1

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

Yes [X] No []
- 32.2

If no, list exceptions:

OTHER

- 33.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$

235,607
- 33.2

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICE	\$ 72,674
- 34.1

Amount of payments for legal expenses, if any?

\$

8,000
- 34.2

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

1 Name	2 Amount Paid
LOGEE, HOSTETLER, STUTZMAN	\$ 7,200
- 35.1

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

\$

14,563
- 35.2

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

1 Name	2 Amount Paid
OHIO INSURANCE INSTITUTE	\$ 9,449

WAYNE MUTUAL INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?			Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$			0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$			0
1.31	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$			0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$			0
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$			0
1.62	Total incurred claims	\$			0
1.63	Number of covered lives				0
	All years prior to most current three years:				
1.64	Total premium earned	\$			0
1.65	Total incurred claims	\$			0
1.66	Number of covered lives				0
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned	\$			0
1.72	Total incurred claims	\$			0
1.73	Number of covered lives				0
	All years prior to most current three years:				
1.74	Total premium earned	\$			0
1.75	Total incurred claims	\$			0
1.76	Number of covered lives				0
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	0	\$	0
2.2	Premium Denominator	\$	45,958,425	\$	41,021,595
2.3	Premium Ratio (2.1/2.2)				
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	32,908,320	\$	29,448,979
2.6	Reserve Ratio (2.4/2.5)				
3.1	Does the reporting entity issue both participating and non-participating policies?			Yes []	No [X]
3.2	If yes, state the amount of calendar year premiums written on:				
3.21	Participating policies	\$			0
3.22	Non-participating policies	\$			0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:				
4.1	Does the reporting entity issue assessable policies?			Yes []	No [X]
4.2	Does the reporting entity issue non-assessable policies?			Yes [X]	No []
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?				%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$			0
5.	FOR RECIPROCAL EXCHANGES ONLY:				
5.1	Does the exchange appoint local agents?			Yes []	No []
5.2	If yes, is the commission paid:				
5.21	Out of Attorney's-in-fact compensation			Yes []	No []
5.22	As a direct expense of the exchange			Yes []	No []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?				
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?			Yes []	No []
5.5	If yes, give full information:				
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?				
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: <u>Computer modeling by Guy Carpenter using the Applied Insurance Research (AIR) Touchstone V4 model. The model totaled all company property coverage by Zip Code. Greatest concentration in Wayne County area.</u>				
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss? <u>The Company has a \$24 million catastrophic excess reinsurance program.</u>				
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?			Yes [X]	No []
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:				
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?			Yes []	No [X]
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.				0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

7.3

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

Yes [] No [X]

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes [] No [X]

8.2

If yes, give full information

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?

Yes [] No [X]

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes [] No [X]

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, *Property and Casualty Reinsurance*, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [] No [X]

9.5

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

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [] No [X]
Yes [] No [X]
Yes [] No [X]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes [X] No [] N/A []

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force?

Yes [X] No []

11.2

If yes, give full information
NAMICO POOL AA 9995095 MUTUAL REINSURANCE BUREAU AA-9995035

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses
12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$0

\$0

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$0

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [] No [X] N/A []

12.4

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

%

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes [] No [X]

12.6

If yes, state the amount thereof at December 31 of current year:
12.61 Letters of Credit
12.62 Collateral and other funds

\$0

\$0

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$250,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No [X]

13.3

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

10

14.1

Is the reporting entity a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2

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

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

- 14.3

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

Yes [☐] No [☐]
- 14.4

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

Yes [☐] No [☐]
- 14.5

If the answer to 14.4 is no, please explain:

- 15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [☐] No [☒]
- 15.2

If yes, give full information

- 16.1

Does the reporting entity write any warranty business?

Yes [☐] No [☒]

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

		1		2		3		4		5
		Direct Losses		Direct Losses		Direct Written		Direct Premium		Direct Premium
		Incurred		Unpaid		Premium		Unearned		Earned
16.11	Home	\$	0	\$	0	\$	0	\$	0	0
16.12	Products	\$	0	\$	0	\$	0	\$	0	0
16.13	Automobile	\$	0	\$	0	\$	0	\$	0	0
16.14	Other*	\$	0	\$	0	\$	0	\$	0	0

* Disclose type of coverage:

- 17.1

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

Yes [☐] No [☒]

Incurring but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5	\$	0
17.12	Unfunded portion of Interrogatory 17.11	\$	0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$	0
17.14	Case reserves portion of Interrogatory 17.11	\$	0
17.15	Incurred but not reported portion of Interrogatory 17.11	\$	0
17.16	Unearned premium portion of Interrogatory 17.11	\$	0
17.17	Contingent commission portion of Interrogatory 17.11	\$	0

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

17.18	Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5	\$	0
17.19	Unfunded portion of Interrogatory 17.18	\$	0
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$	0
17.21	Case reserves portion of Interrogatory 17.18	\$	0
17.22	Incurred but not reported portion of Interrogatory 17.18	\$	0
17.23	Unearned premium portion of Interrogatory 17.18	\$	0
17.24	Contingent commission portion of Interrogatory 17.18	\$	0

- 18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]
- 18.2

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

\$ 0
- 18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]
- 18.4

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

\$ 0

FIVE-YEAR HISTORICAL DATA

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

	1 2016	2 2015	3 2014	4 2013	5 2012
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	10,470,221	8,936,500	7,950,849	7,421,169	6,944,986
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	19,986,191	17,930,214	16,372,792	15,525,469	11,423,842
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	19,980,230	18,536,732	17,086,641	16,087,816	14,186,201
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	50,436,642	45,403,446	41,410,282	39,034,454	32,555,029
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	9,906,447	8,445,174	7,551,361	7,020,899	6,528,259
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	19,569,444	17,543,933	16,014,015	15,084,608	10,846,538
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	18,420,635	16,979,502	15,572,643	14,262,137	12,198,693
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	47,896,526	42,968,609	39,138,019	36,367,644	29,573,490
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	6,776,492	5,942,393	5,927,786	1,400,091	1,377,841
14. Net investment gain (loss) (Line 11).....	1,223,318	926,652	943,815	1,106,640	880,850
15. Total other income (Line 15).....	602,035	620,906	585,711	508,022	570,486
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	2,886,762	2,715,237	2,446,141	968,715	813,986
18. Net income (Line 20).....	5,715,083	4,774,714	5,011,171	2,046,038	2,015,191
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	75,396,066	65,431,442	57,735,744	49,696,810	41,741,331
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	551,678	505,527	454,968	416,575	367,700
20.2 Deferred and not yet due (Line 15.2).....	11,750,737	10,032,245	8,978,668	8,222,286	7,071,227
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	37,077,038	33,227,253	30,141,649	27,416,824	22,387,831
22. Losses (Page 3, Line 1).....	9,060,205	7,558,965	7,533,390	6,871,167	5,429,582
23. Loss adjustment expenses (Page 3, Line 3).....	690,000	670,000	540,000	492,000	477,000
24. Unearned premiums (Page 3, Line 9).....	23,158,115	21,220,014	19,273,000	17,769,700	14,468,429
25. Capital paid up (Page 3, Lines 30 & 31).....					
26. Surplus as regards policyholders (Page 3, Line 37).....	38,319,028	32,204,189	27,594,095	22,279,986	19,353,500
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	7,037,160	6,602,262	6,630,409	5,370,367	3,100,522
Risk-Based Capital Analysis					
28. Total adjusted capital.....	38,319,028	32,204,189	27,594,095	22,279,986	19,353,500
29. Authorized control level risk-based capital.....	4,065,042	3,527,954	3,002,970	2,637,699	2,320,181
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	77.5	71.9	69.5	69.5	66.1
31. Stocks (Lines 2.1 & 2.2).....	16.8	16.6	18.3	19.3	21.5
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.1	0.1	0.1	0.2
33. Real estate (Lines 4.1, 4.2 & 4.3).....	0.9	0.9	1.1	1.4	1.4
34. Cash, cash equivalents and short-term investments (Line 5).....	4.7	10.6	11.0	9.7	10.9
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivables for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	500	500	500	500	500
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	500	500	500	500	500
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0	0.0	0.0	0.0	0.0

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

	1	2	3	4	5
	2016	2015	2014	2013	2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	355,619	(336,375)	196,660	563,280	477,763
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	6,114,839	4,610,094	5,314,109	2,926,486	2,650,652
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	3,599,008	4,620,370	3,488,027	3,223,029	2,971,932
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	8,683,768	6,964,028	6,767,052	6,660,076	6,232,379
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	5,210,298	6,762,617	6,815,163	7,206,899	8,395,047
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	17,493,074	18,347,015	17,070,242	17,090,004	17,599,358
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	3,572,008	3,734,126	3,269,859	3,114,962	2,739,817
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	8,683,768	6,964,028	6,767,052	6,631,831	5,561,808
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	4,639,822	6,514,672	5,670,676	6,879,381	6,618,450
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	16,895,598	17,212,826	15,707,587	16,626,174	14,920,075
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	40.0	42.0	43.5	54.6	54.2
68. Loss expenses incurred (Line 3).....	7.4	7.8	6.9	6.5	7.4
69. Other underwriting expenses incurred (Line 4).....	37.9	35.7	33.9	34.7	33.6
70. Net underwriting gain (loss) (Line 8).....	14.7	14.5	15.8	4.2	4.8
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	35.1	32.6	31.1	30.1	30.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	47.4	49.8	50.4	61.1	61.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	125.0	133.4	141.8	163.2	152.8
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(563)	(1,207)	(691)	(703)	(967)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	(1.7)	(4.4)	(3.1)	(3.6)	(5.8)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(827)	(928)	(854)	(1,086)	(2,218)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(3.0)	(4.2)	(4.4)	(6.5)	(15.3)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of
SSAP No. 3, *Accounting Changes and Correction of Errors*?Yes [☐] No [☒]
If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX.....	XXX.....	XXX.....								0	XXX.....
2. 2007.....	18,087.....	1,559.....	16,528.....	12,059.....	2,027.....	181.....	9.....	1,292.....	63.....	452.....	11,433.....	XXX.....
3. 2008.....	18,346.....	1,583.....	16,763.....	13,843.....	2,446.....	230.....	19.....	1,600.....	161.....	528.....	13,047.....	XXX.....
4. 2009.....	22,523.....	1,599.....	20,924.....	14,137.....	1,164.....	265.....	21.....	1,580.....	88.....	582.....	14,709.....	XXX.....
5. 2010.....	26,276.....	1,943.....	24,333.....	16,009.....	475.....	246.....	6.....	1,913.....	10.....	349.....	17,677.....	XXX.....
6. 2011.....	30,268.....	2,099.....	28,169.....	17,363.....	358.....	309.....	3.....	1,874.....	8.....	377.....	19,177.....	XXX.....
7. 2012.....	31,705.....	2,981.....	28,724.....	18,808.....	3,171.....	328.....	16.....	1,966.....	5.....	423.....	17,910.....	XXX.....
8. 2013.....	35,733.....	2,667.....	33,066.....	19,004.....	1,521.....	531.....	29.....	1,877.....	18.....	415.....	19,844.....	XXX.....
9. 2014.....	39,906.....	2,271.....	37,635.....	16,121.....	651.....	269.....	2.....	2,144.....	9.....	445.....	17,872.....	XXX.....
10. 2015.....	43,455.....	2,435.....	41,020.....	16,712.....	753.....	344.....	17.....	2,629.....	8.....	519.....	18,907.....	XXX.....
11. 2016.....	48,498.....	2,540.....	45,958.....	13,411.....	2.....	350.....		2,360.....	1.....	322.....	16,118.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	157,467.....	12,568.....	3,053.....	122.....	19,235.....	371.....	4,412.....	166,694.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior....												0	XXX.....
2. 2007.....	12.....		5.....						2.....			19.....	XXX.....
3. 2008.....	107.....		43.....	4.....			2.....		2.....			150.....	XXX.....
4. 2009.....	26.....		6.....						2.....			34.....	XXX.....
5. 2010.....	51.....		12.....	1.....			1.....		3.....			66.....	XXX.....
6. 2011.....	1.....		2.....						1.....			4.....	XXX.....
7. 2012.....	89.....		67.....	3.....			1.....		6.....		2.....	160.....	XXX.....
8. 2013.....	316.....		153.....	9.....			5.....		7.....		10.....	472.....	XXX.....
9. 2014.....	738.....		247.....	20.....			18.....		31.....		72.....	1,014.....	XXX.....
10. 2015.....	951.....	57.....	801.....	53.....			53.....		72.....		106.....	1,767.....	XXX.....
11. 2016.....	3,838.....		1,808.....	66.....			115.....		369.....		197.....	6,064.....	XXX.....
12. Totals...	6,129.....	57.....	3,144.....	156.....	0.....	0.....	195.....	0.....	495.....	0.....	387.....	9,750.....	XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	0.....	0.....
2. 2007.	13,551.....	2,099.....	11,452.....	74.9.....	134.6.....	69.3.....				17.....	2.....
3. 2008.	15,827.....	2,630.....	13,197.....	86.3.....	166.1.....	78.7.....				146.....	4.....
4. 2009.	16,016.....	1,273.....	14,743.....	71.1.....	79.6.....	70.5.....				32.....	2.....
5. 2010.	18,235.....	492.....	17,743.....	69.4.....	25.3.....	72.9.....				62.....	4.....
6. 2011.	19,550.....	369.....	19,181.....	64.6.....	17.6.....	68.1.....				3.....	1.....
7. 2012.	21,265.....	3,195.....	18,070.....	67.1.....	107.2.....	62.9.....				153.....	7.....
8. 2013.	21,893.....	1,577.....	20,316.....	61.3.....	59.1.....	61.4.....				460.....	12.....
9. 2014.	19,568.....	682.....	18,886.....	49.0.....	30.0.....	50.2.....				965.....	49.....
10. 2015.	21,562.....	888.....	20,674.....	49.6.....	36.5.....	50.4.....				1,642.....	125.....
11. 2016.	22,251.....	69.....	22,182.....	45.9.....	2.7.....	48.3.....				5,580.....	484.....
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	9,060.....	690.....

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior.....	1,863	1,262	1,090	1,050	1,045	1,036	1,031	1,062	1,072	1,072	0	10
2. 2007.....	11,620	10,744	10,275	10,197	10,205	10,201	10,198	10,194	10,194	10,221	27	27
3. 2008.....	XXX	13,227	11,782	11,580	11,776	11,729	11,724	11,734	11,741	11,756	15	22
4. 2009.....	XXX	XXX	14,237	13,504	13,170	13,149	13,214	13,211	13,209	13,249	40	38
5. 2010.....	XXX	XXX	XXX	17,848	16,118	15,846	15,844	15,842	15,840	15,837	(3)	(5)
6. 2011.....	XXX	XXX	XXX	XXX	18,122	17,508	17,339	17,345	17,307	17,314	7	(31)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	16,828	16,244	16,055	16,133	16,103	(30)	48
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	19,080	18,539	18,250	18,450	200	(89)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,567	16,596	16,720	124	(847)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,924	17,981	(943)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,454	XXX	XXX
12. Totals.....											(563)	(827)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....	000	709	969	1,021	1,045	1,036	1,031	1,062	1,072	1,072	XXX	XXX
2. 2007.....	7,717	9,590	9,921	10,098	10,166	10,172	10,169	10,181	10,180	10,204	XXX	XXX
3. 2008.....	XXX	8,390	10,529	11,071	11,395	11,607	11,604	11,606	11,603	11,608	XXX	XXX
4. 2009.....	XXX	XXX	9,769	12,487	13,076	13,134	13,208	13,211	13,209	13,217	XXX	XXX
5. 2010.....	XXX	XXX	XXX	13,441	15,311	15,571	15,773	15,778	15,769	15,774	XXX	XXX
6. 2011.....	XXX	XXX	XXX	XXX	14,563	16,496	17,035	17,295	17,307	17,311	XXX	XXX
7. 2012.....	XXX	XXX	XXX	XXX	XXX	12,776	15,172	15,680	15,848	15,949	XXX	XXX
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	13,721	16,642	17,717	17,985	XXX	XXX
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,446	15,270	15,737	XXX	XXX
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,537	16,286	XXX	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,759	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	718	246	25	4	.....	.....	.....	.....	.....	.....
2. 2007.....	1,611	561	89	15	6	5	5	2	3	5
3. 2008.....	XXX	1,522	243	67	101	12	10	18	28	41
4. 2009.....	XXX	XXX	965	194	21	3	1	.....	.....	.....6
5. 2010.....	XXX	XXX	XXX	1,042	227	51	16	14	16	12
6. 2011.....	XXX	XXX	XXX	XXX	1,083	318	49	7	.....	.....2
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,294	313	85	94	65
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,504	623	204	149
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,924	517	245
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,121	801
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,857

WAYNE MUTUAL INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
			2	3						
States, Etc.		Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
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....	37,814,963	35,987,675		12,959,708	13,640,262	8,290,545	570,085	
37.	Oklahoma.....OK	...N....								
38.	Oregon.....OR	...N....								
39.	Pennsylvania.....PA	...N....								
40.	Rhode Island.....RI	...N....								
41.	South Carolina.....SC	...N....								
42.	South Dakota.....SD	...N....								
43.	Tennessee.....TN	...N....								
44.	Texas.....TX	...N....								
45.	Utah.....UT	...N....								
46.	Vermont.....VT	...N....								
47.	Virginia.....VA	...N....								
48.	Washington.....WA	...N....								
49.	West Virginia.....WV	...N....								
50.	Wisconsin.....WI	...N....								
51.	Wyoming.....WY	...N....								
52.	American Samoa.....AS	...N....								
53.	Guam.....GU	...N....								
54.	Puerto Rico.....PR	...N....								
55.	US Virgin Islands.....VI	...N....								
56.	Northern Mariana Islands...MP	...N....								
57.	Canada.....CAN	...N....								
58.	Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59.	Totals.....	(a)....1	37,814,963	35,987,675	0	12,959,708	13,640,262	8,290,545	570,085	0

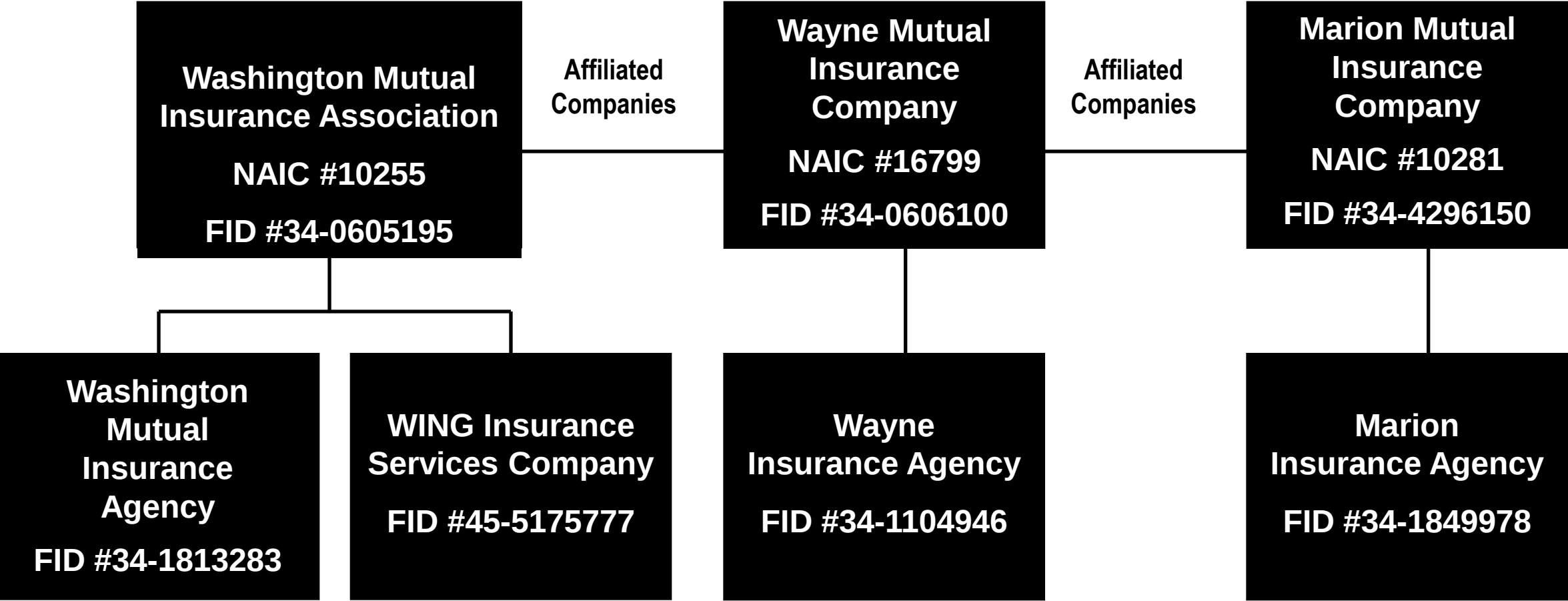
DETAILS OF WRITE-INS

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

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

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

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