

ANNUAL STATEMENT

For the Year Ended

December 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

WYANDOT MUTUAL INSURANCE COMPANY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code

10306

Home Office

150 Highland Parkway

Upper Sandusky 43351

OH

Street and Number

City

Zip Code

Mail Address

P. O. Box 239

Upper Sandusky 43351-0239

OH

Street and Number

City

Zip Code

Main Administrative Office

(419) 294-2862

Telephone Number

Organized

June 18, 1878

Commenced Business

June 18, 1878

Annual Statement Contact Person

Wendie Stillberger

Telephone Number

(419) 294-2862

Contact Person Email Address

wendie.stillberger@wyandotmutual.com

OFFICERS

President

Wendie Stillberger

Vice President

Jennifer Giese

Secretary

Alishia Beagle

Treasurer

Wendie Stillberger

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Rick McCullough

Larry Roll

Dennis Lenhart

Bruce Kuenzli

Vicki Orians

Bill Hart

David Karcher

State of Ohio

County of

Wyandot

Wendie Stillberger

President and

Alishia Beagle

Secretary of the

WYANDOT MUTUAL INSURANCE COMPANY

above described officers of said reporting entity, and that on the reporting period stated above all 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, with the schedules and explanations herein contained, annexed or referred to, is a full and correct 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, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this _____

day of _____ 20____

Notary Public

Wendie Stillberger

President

Alishia Beagle

Secretary

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	13,649,218.00	0.00	13,649,218.00	12,003,803.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	3,773,276.00	0.00	3,773,276.00	3,902,249.00
3	Real estate (less liens, encumbrances) (Schedule A)	919,355.00	0.00	919,355.00	943,196.00
4	Cash (Schedule E)	1,103,487.00	0.00	1,103,487.00	1,295,232.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	19,445,336.00	0.00	19,445,336.00	18,144,480.00
8	Investment income due and accrued	87,990.00	0.00	87,990.00	71,607.00
9.1	Assessments or premiums in the course of collection (including agents balances)	825,683.00	0.00	825,683.00	910,608.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,548,990.00	0.00	1,548,990.00	1,631,854.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers	30,606.00	0.00	30,606.00	95,596.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon	150,062.00	0.00	150,062.00	76,705.00
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	200,526.00	200,526.00	0.00	
14	Receivables from parent, subsidiaries and affiliates	4,719.00	0.00	4,719.00	8,723.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	15,480.00
16	Total Assets	22,293,912.00	200,526.00	22,093,386.00	20,955,053.00
	Details of Write-Ins for Assets:				
1501	Prepaid expenses			0.00	15,480.00
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	15,480.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	264,672.00	359,562.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	361,796.00	366,722.00
4	Other expenses (excluding taxes, licenses and fees)	273,800.00	492,555.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	4,861,758.00	5,093,094.00
10	Advance premium		
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	262,983.00	370,776.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	6,025,009.00	6,682,709.00
18	Surplus as regards policyholders	16,068,377.00	14,272,344.00
19	Total liabilities and surplus	22,093,386.00	20,955,053.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME**

2018

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	9,480,536.00	9,607,824.00
1.2	Less: Return Assessments/Premiums earned	0.00	0.00
1.3	Direct Assessments/Premiums earned	9,480,536.00	9,607,824.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,097,194.00	1,213,829.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00
1.6	Net Assessments/Premiums earned	8,383,342.00	8,393,995.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	2,983,065.00	3,651,223.00
3	Loss expenses incurred (Expense Exhibit)	41,589.00	61,962.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,451,585.00	3,497,878.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	6,476,239.00	7,211,063.00
7	Net underwriting gain (loss)	1,907,103.00	1,182,932.00
	INVESTMENT INCOME		
8	Net investment income earned	738,061.00	357,953.00
9	Net realized capital gains (losses) less capital gains tax	158,511.00	266,132.00
10	Net investment gain (loss)	896,572.00	624,085.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off	0.00	0.00
12	Finance and service charges not included in premiums	0.00	0.00
13	Aggregate write-ins for miscellaneous income	0.00	0.00
14	Total other income	0.00	0.00
15	Net income, after capital gains tax and before federal income taxes	2,803,675.00	1,807,017.00
16	Federal income taxes incurred	707,252.00	759,825.00
17	Net income	2,096,423.00	1,047,192.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	14,272,344.00	12,710,407.00
19	Net income	2,096,423.00	1,047,192.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-335,934.00	478,683.00
21	Change in net deferred income tax	0.00	0.00
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	35,544.00	36,062.00
23	Change in provision for reinsurance	0.00	0.00
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	1,796,033.00	1,561,937.00
26	Surplus as regards policyholders, December 31 current year	16,068,377.00	14,272,344.00
	DETAILS OF WRITE-INS		
0501		0.00	0.00
0502		0.00	0.00
0503		0.00	0.00
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301		0.00	0.00
1302		0.00	0.00
1303		0.00	0.00
1304		0.00	0.00
1399	Total Aggregate write-ins for miscellaneous income	0.00	0.00
2401		0.00	0.00
2402		0.00	0.00
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	8,216,006.00	8,368,928.00
2	Net investment income	914,942.00	678,988.00
3	Miscellaneous income		
4	Total	9,130,948.00	9,047,916.00
5	Benefit and loss related payments	3,039,074.00	3,859,556.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,615,881.00	3,301,146.00
7	Federal and foreign income taxes paid (recovered)	780,609.00	612,522.00
8	Total	7,435,564.00	7,773,224.00
9	Net cash from operations	1,695,384.00	1,274,692.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	1,541,422.00	1,490,290.00
10.2	Stocks		661,939.00
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	1,541,422.00	2,152,229.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	3,221,590.00	2,672,598.00
11.2	Stocks	206,961.00	563,791.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	3,428,551.00	3,236,389.00
11.6	Net cash from investments	-1,887,129.00	-1,084,160.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-191,745.00	190,532.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,295,232.00	1,104,700.00
15.2	End of year (cash, cash equivalents and short-term investments)	1,103,487.00	1,295,232.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	1,595,114.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	1,595,114.00
3	Allowances to managers and agents	0.00
4	Advertising	53,087.00
5	Boards, bureaus and associations	80,661.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	803,378.00
8.2	Payroll taxes	61,465.00
9	Employee relations and welfare	143,621.00
10	Insurance	42,730.00
11	Directors' fees	64,251.00
12	Travel and travel items	76,869.00
13	Rent and rent items	93,255.00
14	Equipment	96,117.00
15	Cost or depreciation of EDP equipment and software	81,412.00
16	Printing and stationery	48,557.00
17	Postage, telephone, exchange and express	33,103.00
18	Legal and auditing	66,415.00
19	Loss adjustment expenses	41,589.00
18	Investment expenses	0.00
19	Totals	1,786,510.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	33,126.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	33,376.00
21	Real estate expenses	47,245.00
22	Real estate taxes	3,936.00
23	Aggregate write-ins for miscellaneous expenses	26,993.00
24	Total expenses incurred (a)	3,493,174.00
25	Less unpaid expenses - current year	635,596.00
26	Add unpaid expenses - prior year	859,277.00
27	Total expenses paid	3,716,855.00
	Details of Write-Ins:	
2301	Bank Charges	26,993.00
2302		0.00
2303		0.00
2304		0.00
2305		0.00
2399	Total Write-ins	26,993.00

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

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,382,137,649	10,777
2	Written during the year	410,480,172	1,396
3	Total	2,792,617,821	12,173
4	Deduct those expired and cancelled	337,908,194	1,684
5	In force December 31 of current year	2,454,709,627	10,489
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,454,709,627	XXX

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

**UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED**

1 Lines of Business	2 Direct Losses Incurred	3 Losses Incurred on Reinsurance Assumed	4 Deduct: Reinsurance Recovered on Incurred Losses	5 Deduct: Salvage and Subrogation Converted To Cash	6 * Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	4,130,406.00		1,114,358.00	32,983.00	2,983,065.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 4,130,406.00	\$ -	\$ 1,114,358.00	\$ 32,983.00	\$ 2,983,065.00

* Total should equal Line 2, Page 4, Current Year.

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

1 Lines of Business	2 Direct Unpaid Losses	3 Unpaid Losses on Reinsurance Assumed	4 Deduct: Reinsurance Recoverable on Unpaid Losses	5 ** Unpaid Loss Adjustment Expenses	6 *** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	349,337.00		84,665.00		264,672.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 349,337.00	\$ -	\$ 84,665.00	\$ -	\$ 264,672.00

** Total should equal Line 2, Page 3, Current Year.

*** Total should equal Line 1, Page 3, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	200,526.00	236,070.00	35,544.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	200,526.00	236,070.00	35,544.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
Land	Various		88,071.00		1,988.00		86,083.00		
Buildings	Various		904,795.00		71,523.00		833,272.00	88,200.00	88,200.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 992,866.00	\$ -	\$ 73,511.00	\$ -	\$ 919,355.00	\$ 88,200.00	\$ 88,200.00

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles OWNED December 31 of Current Year

1 Description	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7)
Furniture and equipment	Various		784,689.00	45,868.00	630,031.00		200,526.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 784,689.00	\$ 45,868.00	\$ 630,031.00	\$ -	\$ 200,526.00

SCHEDULE D - PART 1
Showing all **BONDS** Owned on December 31 of Current Year

* Annual Statement Value

SCHEDULE D - PART

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks ACQUIRED During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - GOVERNMENT							
9128283F5	US TREASURY NOTE 2.25%	12/18/2018	EDWARD JONES		161,335.87	167,000.00	352.91
9128283W8	US TREASURY NOTE 2.75%	12/11/2018	EDWARD JONES		200,701.38	200,000.00	1,778.53
9128284N7	US TREASURY NOTE 2.875%	12/11/2018	EDWARD JONES		81,325.48	80,000.00	171.55
BONDS - INDUSTRIAL AND MISCELLANEOUS							
040555CW2	ARIZONA PUBLIC SERVICE CO 2.95%	8/21/2018	EDWARD JONES		144,170.00	150,000.00	1,942.08
059165EG1	BALTIMORE GAS & ELECTRIC CO 2.40%	7/20/2018	EDWARD JONES		153,478.86	16,000.00	1,759.60
06051GGA1	BANK OF AMER CORP SR MTN 3.248%	12/11/2018	EDWARD JONES		187,192.36	200,000.00	938.31
097023BX2	BOEING CO SR NOTE 3.25%	3/13/2018	EDWARD JONES		204,906.57	205,000.00	407.15
20030NCA7	COMCAST CORP 3.15%	1/19/2018	EDWARD JONES		198,808.85	200,000.00	2,905.00
202795JE1	COMMONWEALTH EDISON CO 1ST MTG 3.10%	7/9/2018	EDWARD JONES		196,725.48	200,000.00	1,205.56
209111FJ7	CONSOLIDATED EDISON CO NY INC 2.90%	8/21/2018	EDWARD JONES		144,100.73	150,000.00	990.83
209111FJ7	CONSOLIDATED EDISON CO NY INC 2.90%	11/6/2018	EDWARD JONES		111,717.06	119,000.00	1,505.02
402479CF4	GULF POWER COMPANY SENIOR NOTES 3.30%	1/19/2018	EDWARD JONES		201,395.12	200,000.00	971.67
24422EUB3	JOHN DEERE CAPITAL CORP 3.05%	4/25/2018	EDWARD JONES		237,809.13	250,000.00	2,308.68
595620AQ8	MIDAMERICAN ENERGY CO 1ST MTG 3.10%	7/20/2018	EDWARD JONES		161,827.19	166,000.00	1,186.44
693304AT4	PECO ENERGY CO 1ST & REFDG MTG 3.15%	7/20/2018	EDWARD JONES		163,300.91	166,000.00	1,437.98
718172CE7	PHILIP MORRIS INTL INC 3.125%	5/16/2018	EDWARD JONES		235,591.62	250,000.00	1,649.31
797440BU7	SAN DIEGO GAS & ELECTRIC CO 2.50%	12/11/2018	EDWARD JONES		186,074.70	200,000.00	388.89
842400GN7	SOUTHERN CA EDISON CO 3.70%	11/2/2018	EDWARD JONES		251,128.38	250,000.00	2,312.50
STOCKS - MUTUAL FUNDS							
097873103	AMERICAN BOND FUND OF AMERICA INC	VARIOUS	EDWARD JONES	317.78	3,989.45		
140193103	AMERICAN CAPITAL INCOME BUILDER FUND A	VARIOUS	EDWARD JONES	25.48	1,501.95		
140543109	AMERICAN CAPITAL WORLD GRWTH & INC FD CL A	VARIOUS	EDWARD JONES	231.84	10,374.02		
298706102	AMERICAN EUROPACIFIC GROWTH FUND CL A	VARIOUS	EDWARD JONES	143.74	7,215.70		
360802102	AMERICAN FUNDAMENTAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	357.88	18,736.47		
399874106	AMERICAN GROWTH FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	519.55	21,275.46		
453320103	AMERICAN INCOME FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	176.09	3,764.86		
458809100	AMERICAN INTERMEDIATE BOND FUND OF AMER	VARIOUS	EDWARD JONES	216.99	2,850.38		
461308108	AMERICAN INVESTMENT COMPANY OF AMERICA CL A	VARIOUS	EDWARD JONES	705.00	24,955.28		

027681105	AMERICAN MUTUAL FUND CL A	VARIOUS	EDWARD JONES	533.99	20,446.60		
643822109	AMERICAN NEW ECONOMY FUND CL A	VARIOUS	EDWARD JONES	750.18	28,881.87		
648018109	AMERICAN NEW PERSPECTIVE FD INC CL A	VARIOUS	EDWARD JONES	500.06	18,152.08		
649280104	AMERICAN NEW WORLD FUND CL A	VARIOUS	EDWARD JONES	67.22	3,756.27		
831681101	AMERICAN SMALLCAP WORLD FUND INC CL A	VARIOUS	EDWARD JONES	236.12	10,507.43		
026300103	AMERICAN US GOVERNMENT SEC FD	VARIOUS	EDWARD JONES	214.21	2,861.96		
939330106	AMERICAN WASHINGTON MUTUAL INVESTORS FD CL A	VARIOUS	EDWARD JONES		27,691.78		
XXX	Totals	XXX	XXX	XXX	\$ 3,428,551.25	\$ 3,169,000.00	\$ 24,212.01

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks **SOLD, REDEEMED OR Otherwise DISPOSED OF** During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1	2 Description	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year. Companies may at their option summarize all bonds of the same issue called, matured or redeemed during the year and omit dates under column (3).	Date Sold	Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
3128F MPL9	FHLMC GOLD POOL #D79427 7.50%		VARIOUS	EDWARD JONES		30.91		30.87			0.04	-		
31294KZU2	FHLMC GOLD POOL #E01655 5.50%		VARIOUS	EDWARD JONES		674.62		676.71			-	2.09		
31402RDF3	FNMA POOL #735502 6.00%		VARIOUS	EDWARD JONES		1,479.12		784.64			694.48	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
02665WAT8	AMERICAN HONDA FINANCE CORP 1.50%	3/13/2018	EDWARD JONES		170,000.00	170,000.00	171,047.30	170,000.00			-	-	1,275.00	
02665WAT8	AMERICAN HONDA FINANCE CORP 1.50%	3/13/2018	EDWARD JONES		25,000.00	25,000.00	24,963.00	25,000.00			-	-	187.50	
02665WAT8	AMERICAN HONDA FINANCE CORP 1.50%	3/13/2018	EDWARD JONES		10,000.00	10,000.00	9,959.79	10,000.00			-	-	75.00	
06366RMS1	BANK MONTREAL MED TERM SR NTS 1.450%	4/9/2018	EDWARD JONES		100,000.00	100,000.00	100,037.80	100,000.00			-	-	725.00	
06366RMS1	BANK MONTREAL MED TERM SR NTS 1.450%	4/9/2018	EDWARD JONES		85,000.00	85,000.00	84,015.62	85,000.00			-	-	616.25	
06366RMS1	BANK MONTREAL MED TERM SR NTS 1.450%	4/9/2018	EDWARD JONES		15,000.00	15,000.00	14,907.30	15,000.00			-	-	108.75	
064159BZ8	BANK NOVA SCOTIA B C SR NT 1.450%	4/25/2018	EDWARD JONES		150,000.00	150,000.00	150,136.35	150,000.00			-	-	1,087.50	
064159BZ8	BANK NOVA SCOTIA B C SR NT 1.450%	4/25/2018	EDWARD JONES		35,000.00	35,000.00	34,492.61	35,000.00			-	-	253.75	
064159BZ8	BANK NOVA SCOTIA B C SR NT 1.450%	4/25/2018	EDWARD JONES		15,000.00	15,000.00	14,892.90	15,000.00			-	-	108.75	
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES 2.05%	5/15/2018	EDWARD JONES		180,000.00	180,000.00	181,668.60	180,039.93			-	39.93	1,496.50	
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES 2.05%	5/15/2018	EDWARD JONES		10,000.00	10,000.00	10,065.60	10,002.24			-	2.24	83.14	
00531FAN3	BB&T CORP SENIOR MEDIUM TERM NOTES 2.05%	5/15/2018	EDWARD JONES		15,000.00	15,000.00	15,060.00	15,002.30			-	2.30	124.71	
808513AJ4	CHARLES SCHWAB CORP SENIOR NOTE 2.20%	6/25/2018	EDWARD JONES		195,000.00	195,000.00	197,796.11	195,078.78			-	78.78	3,932.50	
808513AJ4	CHARLES SCHWAB CORP SENIOR NOTE 2.20%	6/25/2018	EDWARD JONES		10,000.00	10,000.00	10,067.19	10,002.11			-	2.11	201.67	
589331AN7	MERCK & CO INC 5.00%	12/13/2018	EDWARD JONES		80,952.69	80,000.00	81,349.60	80,073.06			879.63	-	3,811.10	
589331AN7	MERCK & CO INC 5.00%	12/13/2018	EDWARD JONES		10,119.09	10,000.00	10,523.80	10,028.27			90.82	-	476.39	
589331AN7	MERCK & CO INC 5.00%	12/13/2018	EDWARD JONES		10,119.09	10,000.00	10,569.40	10,031.92			87.17	-	476.39	
589331AN7	MERCK & CO INC 5.00%	12/13/2018	EDWARD JONES		20,238.16	20,000.00	24,071.80	20,289.13			-	50.97	952.78	
589331AN7	MERCK & CO INC 5.00%	12/13/2018	EDWARD JONES		40,476.35	40,000.00	45,457.60	40,941.32			-	464.97	1,905.55	
595620AH8	MIDAMERICAN ENERGY CO SR NT 5.30%	3/15/2018	EDWARD JONES		65,000.00	65,000.00	69,581.20	65,000.00			-	-	1,722.50	
595620AH8	MIDAMERICAN ENERGY CO SR NT 5.30%	3/15/2018	EDWARD JONES		125,000.00	125,000.00	133,762.50	125,000.00			-	-	3,312.50	
637432LR4	NATIONAL RURAL UTILS COOP FIN 10.375%	7/12/2018	EDWARD JONES		52,207.02	51,000.00	61,615.60	54,440.99			-	2,233.97	3,689.18	
637432LR4	NATIONAL RURAL UTILS COOP FIN 10.375%	11/1/2018	EDWARD JONES		119,000.00	119,000.00	143,769.73	119,000.00			-	-	12,346.25	
XXX	Totals	XXX	XXX	XXX	\$ 1,540,297.05	\$ 1,535,000.00	\$ 1,599,811.40	\$ 1,541,422.27	\$ -	\$ -	\$ 1,752.14	\$ 2,877.36	\$ 38,968.66	\$ -

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
Guy Carpenter & Co LLC		1717 Arch St.		1,097,194.00		3,961,500	
Hannover Ruck SE	7.00%	Suite 800					
Swiss Reinsurance Amer Corp	20.00%	Philadelphia, PA					
The Toa Reinsurance Co of Amer	10.00%	19103-2772					
Amer Agricultural Ins Co	18.50%						
Berkley Insurance Company	14.00%						
Employers Mut Casualty Co	15.25%						
Farmers Mut Hail Ins Co Iowa	8.75%						
Aspen Ins UK Limited	2.50%						
Renaissance Reins US Inc	4.00%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,097,194.00	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.

**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1 Name of Payee	2 Title	3 Salaries	4 Commissions	5 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8 All Other	9 Total
Officers/Employees:								
1) Wendy Stillberger	Pres / Sec / Treas	115,000.16						\$ 115,000.16
2) David Karcher	Chair / Director				17,000.00	3,131.66		\$ 20,131.66
3) Jennifer Giese	VP Underwriting	85,000.06						\$ 85,000.06
4) Brad Kagle	VP Claims	73,000.00						\$ 73,000.00
5) Alisha Beagle	Secretary	70,000.02						\$ 70,000.02
								\$ -
Directors:								
Dennis Lenhart	Director			10,750.00	3,166.77			\$ 13,916.77
Rick McCullough	Director			10,500.00				\$ 10,500.00
Larry Roll	Director			11,750.00	3,149.26			\$ 14,899.26
Bill Hart	Director			11,000.00				\$ 11,000.00
Bruce Kuenzli	Director			11,000.00	2,567.84			\$ 13,567.84
Vicki Orians	Director			10,000.00	2,956.19			\$ 12,956.19
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 343,000.24	\$ -	\$ -	\$ 82,000.00	\$ 14,971.72	\$ -	\$ 439,971.96

GENERAL INTERROGATORIES

(Answer all questions and attach additional sheets if necessary.)

1. Company's retention:	Fire	\$125,000	Wind	\$125,000	Other		
1a. Retention before reinsurance applies for:	Catastrophe Reinsurance	\$500,000	Aggregate excess of loss				
2. What is the largest risk assumed and retained:	\$3,961,500						
3. What kind of perils are being covered?	Fire, Lighting, V&MM, Earthquake, Rural, Agriculture, Urban						
4. Have the by-laws been amended during the current year?	No		If so, were such amendments filed with the Ohio Department of Insurance?				
5. In what counties does the Company operate:	All counties						
6. Name of Principal Officer and amount of bond.	Wendie Stillberger - \$1,000,000						
7. Are all of the persons who handle funds of the Company bonded?	Yes	X	No				
State the name and amount of each bond on each, except person named in Item 6 above.							
8. Does the Company have an annual audit conducted by an independent CPA?	Yes						
9. State the number of members holding policies in the Company.	10489						
10. Was an annual report of the Company made available to each policyholder?	Yes	If so, did such report agree with the annual statement filed with the Ohio Department of Insurance?					
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.	2014						
12. How many assessments were made during the year?	Many	Date of last assessment					
13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?	Yes						
14. Rate of policy fee	None						
15. State the amount of borrowed money since date of last assessment	0		interest thereon	0			
16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement?	Yes			No	X		
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.							

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

SCHEDULE E - CASH or CASH EQUIVALENTS

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

1	2	3	4	5
DEPOSITORY	Interest Rate	Amount of Interest Received During Year	Amount of Interest Accrued Dec. 31 of Current Year	Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
Edward Jones				
217 W. Wyandot Ave.				
Upper Sandusky, OH 43351				
	MMKT	1.900%		257,060.00
	MMKT	1.770%		9,461.00
First Federal Bank				
118 South Sandusky Street				
Upper Sandusky, OH 43351				
	0.300%	1,380.44		812,456.00
First Citizens National Bank				
100 North Sandusky Street; P.O. Box 299				
Upper Sandusky, OH 43351				
		1.17		16,916.00
First Federal Bank - Claims				
118 South Sandusky Street				
Upper Sandusky, OH 43351				
	0.000%			7,394.00
Cash on hand				200.00
OVERFLOW AMOUNTS FROM Pg 20	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 1,381.61	\$ -	\$ 1,103,487.00

*Total to agree with Page 2, Line 4, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2018

ORGANIZATIONAL CHART

**LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32**

Wyandot Mutual Insurance Company (Parent Company)
Farmers Mutual Insurance Agency, Inc. (Subsidiary)

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**
Overflow Page for Write-ins

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Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	None			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605	None		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	None		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505	None			0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Cusp #	Description	3	4	5	6	7	8	9	10	11	12	13	14	15	16										
								Interest	Amount Due and Accrued Dec. 31 of Current Year	Gross Am't Received During Year	Decrease by Adjustment in Book Value During Year	Amount of Interest due and accrued Dec. 31 of Current Year, on bonds in default as to principal or interest													
Give complete and accurate description of all bonds owned.																									
BONDS - GOVERNMENT																									
912038501	US TREASURY NOTE 1.75%	EDWARD JONES	1/20/2014	360,000.00	333,361.36	349,012.91	351,547.25	1,750%	805.00	6,300.00	2,534.25	2,534.25	5/15/2022	1											
912038502	US TREASURY NOTE 1.75%	EDWARD JONES	1/20/2014	360,000.00	333,361.36	349,012.91	351,547.25	1,750%	805.00	6,300.00	2,534.25	2,534.25	5/15/2022	1											
912038503	US TREASURY NOTE 1.75%	EDWARD JONES	1/20/2014	375,000.00	360,620.63	367,573.09	363,367.50	1,750%	838.54	6,962.00	4,206.49	4,206.49	5/15/2022	1											
912038504	US TREASURY NOTE 1.75%	EDWARD JONES	1/20/2014	375,000.00	360,620.63	367,573.09	363,367.50	1,750%	838.54	6,962.00	4,206.49	4,206.49	5/15/2022	1											
912038505	US TREASURY NOTE	EDWARD JONES	1/21/2015	295,000.00	247,373.75	248,640.61	244,130.00	1,750%	569.93	4,375.00	4,510.61	4,510.61	5/15/2022	1											
912038506	US TREASURY NOTE	EDWARD JONES	1/21/2015	100,000.00	98,964.00	98,454.00	97,652.00	1,750%	1,750.00	223,610.00	1,750.00	1,750.00	5/15/2022	1											
912038507	US TREASURY NOTE	EDWARD JONES	1/21/2015	100,000.00	98,964.00	98,454.00	97,652.00	1,750%	1,750.00	223,610.00	1,750.00	1,750.00	5/15/2022	1											
912038508	US TREASURY NOTE	EDWARD JONES	1/21/2015	220,000.00	218,419.64	219,023.16	212,898.20	2,000%	1,686.67	4,400.00	6,214.99	6,214.99	5/15/2022	1											
912038509	US TREASURY NOTE	EDWARD JONES	1/21/2015	200,000.00	101,046.90	100,648.22	96,731.00	2,000%	766.67	2,000.00	3,917.22	3,917.22	5/15/2022	1											
912038510	US TREASURY NOTE	EDWARD JONES	1/21/2015	200,000.00	200,265.69	201,179.36	193,462.00	2,000%	1,533.33	4,000.00	6,717.38	6,717.38	5/15/2022	1											
912038511	US TREASURY NOTE	EDWARD JONES	1/21/2015	200,000.00	200,265.69	201,179.36	193,462.00	2,000%	1,533.33	4,000.00	6,717.38	6,717.38	5/15/2022	1											
912038512	US TREASURY NOTE	EDWARD JONES	1/21/2015	90,000.00	91,540.79	91,540.79	86,765.40	2,000%	690.94	1,800.00	4,775.39	4,775.39	5/15/2022	1											
912038513	US TREASURY NOTE	EDWARD JONES	1/21/2015	250,000.00	281,455.00	258,262.85	241,015.00	2,000%	1,916.67	5,000.00	17,247.85	17,247.85	5/15/2022	1											
912038514	US TREASURY NOTE	EDWARD JONES	1/22/2016	250,000.00	250,804.00	250,194.46	241,015.00	2,000%	1,916.67	5,000.00	16,797.46	16,797.46	5/15/2022	1											
912038515	US TREASURY NOTE	EDWARD JONES	1/22/2016	250,000.00	250,804.00	250,194.46	241,015.00	2,000%	1,916.67	5,000.00	16,797.46	16,797.46	5/15/2022	1											
912038516	US TREASURY NOTE	EDWARD JONES	1/23/2015	60,000.00	61,156.22	61,802.16	57,843.60	2,000%	460.00	1,200.00	3,758.55	3,758.55	5/15/2022	1											
912038517	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038518	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038519	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038520	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038521	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038522	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038523	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038524	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038525	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038526	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038527	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038528	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038529	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038530	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038531	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038532	US TREASURY NOTE	EDWARD JONES	1/23/2015	90,000.00	86,954.00	87,114.48	89,113.00	2,000%	2,300.00	16,000.00	12,056.48	12,056.48	5/15/2022	1											
912038533	US TREASURY NOTE	EDWARD JONES																							

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY
OVERFLOW PAGE FOR SCHEDULE E
SCHEDULE E - CASH or CASH EQUIVALENTS**

2018

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.