

ANNUAL STATEMENT

For the Year Ended

December 31, 2019

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

Street and Number

Upper Sandusky

City

43351

Zip Code

OH

Mail Address

P. O. Box 239

Street and Number

Upper Sandusky 43351-0239

City

Zip Code

OH

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 Giesey

Secretary

Alishia Beagle

Treasurer

Alishia Beagle

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Rick McCullough

Larry Roll

Dennis Lenhart

Bruce Kuenzli

Vicki Orians

Patrick Potts

David Karcher

State of Ohio

County of

Wyandot

Wendie Stillberger

President and

Alishia Beagle

Secretary of the

WYANDOT MUTUAL INSURANCE COMPANY

, being duly sworn each for himself/herself deposes and says, that they are the 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 21st

day of February 2020

Sara L Thiel

Notary Public



TARA L THIEL
NOTARY PUBLIC
STATE OF OHIO
Comm. Expires
01-18-2023

Wendie Stillberger

President

Wendie Stillberger

Alishia Beagle

Secretary

Alishia Beagle

Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY

2019

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	14,527,486.00	0.00	14,527,486.00	13,649,218.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	4,322,489.00	0.00	4,322,489.00	3,773,276.00
3	Real estate (less liens, encumbrances) (Schedule A)	903,032.00	0.00	903,032.00	919,355.00
4	Cash (Schedule E)	1,750,511.00	0.00	1,750,511.00	1,103,487.00
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	21,503,518.00	0.00	21,503,518.00	19,445,336.00
8	Investment income due and accrued	101,206.00	0.00	101,206.00	87,990.00
9.1	Assessments or premiums in the course of collection (including agents balances)	811,311.00	0.00	811,311.00	825,683.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,480,071.00	0.00	1,480,071.00	1,548,990.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers	161,684.00	0.00	161,684.00	30,606.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	150,062.00
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	121,341.00	121,341.00	0.00	
14	Receivables from parent, subsidiaries and affiliates	9,087.00	0.00	9,087.00	4,719.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	24,188,218.00	121,341.00	24,066,877.00	22,093,386.00
	Details of Write-Ins for Assets:				
1501				0.00	
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	0.00

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

2019

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	441,621.00	264,672.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	358,047.00	361,796.00
4	Other expenses (excluding taxes, licenses and fees)	199,306.00	273,800.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	103,059.00	
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	4,820,748.00	4,861,758.00
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	254,747.00	262,983.00
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	6,177,528.00	6,025,009.00
18	Surplus as regards policyholders	17,889,349.00	16,068,377.00
19	Total liabilities and surplus	24,066,877.00	22,093,386.00
	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**

2019

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	9,270,923.00	9,480,536.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	9,270,923.00	9,480,536.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,328,067.00	1,097,194.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	7,942,856.00	8,383,342.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	4,227,817.00	2,983,065.00
3	Loss expenses incurred (Expense Exhibit)	70,213.00	41,589.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,331,991.00	3,451,585.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	7,630,021.00	6,476,239.00
7	Net underwriting gain (loss)	312,835.00	1,907,103.00
	INVESTMENT INCOME		
8	Net investment income earned	1,199,693.00	738,061.00
9	Net realized capital gains (losses) less capital gains tax	123,140.00	158,511.00
10	Net investment gain (loss)	1,322,833.00	896,572.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
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	1,635,668.00	2,803,675.00
16	Federal income taxes incurred	253,670.00	707,252.00
17	Net income	1,381,998.00	2,096,423.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	16,068,377.00	14,272,344.00
19	Net income	1,381,998.00	2,096,423.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	359,789.00	-335,934.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	79,185.00	35,544.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	1,820,972.00	1,796,033.00
26	Surplus as regards policyholders, December 31 current year	17,889,349.00	16,068,377.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301			
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	0.00	0.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

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

2019

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	7,972,533.00	8,216,006.00
2	Net investment income	1,324,278.00	914,942.00
3	Miscellaneous income		
4	Total	9,296,811.00	9,130,948.00
5	Benefit and loss related payments	4,252,159.00	3,039,074.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,314,726.00	3,615,881.00
7	Federal and foreign income taxes paid (recovered)	549.00	780,609.00
8	Total	7,567,434.00	7,435,564.00
9	Net cash from operations	1,729,377.00	1,695,384.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	1,206,825.00	1,541,422.00
10.2	Stocks		
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	1,206,825.00	1,541,422.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	2,099,754.00	3,221,590.00
11.2	Stocks	189,424.00	206,961.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	2,289,178.00	3,428,551.00
11.6	Net cash from investments	-1,082,353.00	-1,887,129.00
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	647,024.00	-191,745.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,103,487.00	1,295,232.00
15.2	End of year (cash, cash equivalents and short-term investments)	1,750,511.00	1,103,487.00

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

2019

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	1,513,512.00
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	1,513,512.00
3	Allowances to managers and agents	0.00
4	Advertising	59,614.00
5	Boards, bureaus and associations	81,273.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	733,632.00
8.2	Payroll taxes	58,462.00
9	Employee relations and welfare	146,282.00
10	Insurance	43,527.00
11	Directors' fees	74,411.00
12	Travel and travel items	110,312.00
13	Rent and rent items	82,084.00
14	Equipment	91,389.00
15	Cost or depreciation of EDP equipment and software	79,185.00
16	Printing and stationery	49,769.00
17	Postage, telephone, exchange and express	29,130.00
18	Legal and auditing	70,603.00
19	Loss adjustment expenses	70,213.00
18	Investment expenses	0.00
19	Totals	1,779,886.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	25,222.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	25,472.00
21	Real estate expenses	39,768.00
22	Real estate taxes	4,451.00
23	Aggregate write-ins for miscellaneous expenses	39,115.00
24	Total expenses incurred (a)	3,402,204.00
25	Less unpaid expenses - current year	557,353.00
26	Add unpaid expenses - prior year	635,596.00
27	Total expenses paid	3,480,447.00
	Details of Write-Ins:	
2301	Bank Charges	39,115.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	39,115.00

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

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

2019

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,454,709,627	10,489
2	Written during the year	281,981,359	1,243
3	Total	2,736,690,986	11,732
4	Deduct those expired and cancelled	185,328,809	1,420
5	In force December 31 of current year	2,551,362,177	10,312
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,551,362,177	XXX

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

2019

**UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED**

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	4,771,866.00		535,331.00	8,718.00	4,227,817.00
					-
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 4,771,866.00	\$ -	\$ 535,331.00	\$ 8,718.00	\$ 4,227,817.00

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

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

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	541,557.00	61,684.00	161,620.00		441,621.00
					-
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 541,557.00	\$ 61,684.00	\$ 161,620.00	\$ -	\$ 441,621.00

** 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**

2019

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	121,341.00	200,526.00	79,185.00
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	121,341.00	200,526.00	79,185.00
	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		2,632.00		85,439.00		
Buildings	Various		904,795.00	7,797.00	94,999.00		817,593.00	88,200.00	82,083.00
							-		
							-		
							-		
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ 992,866.00	\$ 7,797.00	\$ 97,631.00	\$ -	\$ 903,032.00	\$ 88,200.00	\$ 82,083.00

*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		830,557.00		709,216.00		121,341.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 830,557.00	\$ -	\$ 709,216.00	\$ -	\$ 121,341.00

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

12

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 2.125%	5/16/2019	EDWARD JONES		200,913.32	200,000.00	545.77
9128283W8	US TREASURY NOTE 2.625%	4/9/2019	EDWARD JONES		160,743.92	157,000.00	614.77
BONDS - INDUSTRIAL AND MISCELLANEOUS							
06048VF88	BANK AMERICA CORP MEDIUM TERM 2.00%	12/6/2019	EDWARD JONES		150,000.00	150,000.00	-
06408HCQ0	BANK NEW YORK INC MEDIUM TERM 3.950%	3/26/2019	EDWARD JONES		213,839.45	200,000.00	2,852.78
06051GGA1	BANK OF AMER CORP SR MTN 3.248%	3/26/2019	EDWARD JONES		198,541.65	200,000.00	2,832.98
377373AH8	GLAXOSMITHKLINE CAP PLC 3.375%	5/16/2019	EDWARD JONES		204,495.39	200,000.00	1,031.25
67021CAN7	NSTAR ELECTRIC CO 3.250%	10/15/2019	EDWARD JONES		108,316.71	100,000.00	1,354.17
68389XBD6	ORACLE CORP NOTES 3.250%	11/25/2019	EDWARD JONES		163,104.78	150,000.00	162.50
718172CJ6	PHILIP MORRIS INTL INC 3.375%	8/27/2019	EDWARD JONES		161,435.33	150,000.00	168.75
845011AA3	SOUTHWEST GAS CORP 3.70%	11/25/2019	EDWARD JONES		183,303.44	150,000.00	863.33
87612EBH5	TARGET CORP 3.375%	10/15/2019	EDWARD JONES		163,291.95	150,000.00	28.13
95000U2D4	WELLS FARGO & CO MED TERM 4.150%	3/28/2019	EDWARD JONES		211,768.42	200,000.00	1,475.56
STOCKS - MUTUAL FUNDS							
097873103	AMERICAN BOND FUND OF AMERICA INC	VARIOUS	EDWARD JONES	340.32	4,424.44		
140193103	AMERICAN CAPITAL INCOME BUILDER FUND A	VARIOUS	EDWARD JONES	31.76	1,957.07		
140543109	AMERICAN CAPITAL WORLD GRWTH & INC FD CL A	VARIOUS	EDWARD JONES	90.81	4,483.55		
298706102	AMERICAN EUROPACIFIC GROWTH FUND CL A	VARIOUS	EDWARD JONES	74.24	4,097.52		
360802102	AMERICAN FUNDAMENTAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	271.34	16,536.30		
399874106	AMERICAN GROWTH FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	333.96	17,071.99		
453320103	AMERICAN INCOME FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	140.84	3,205.22		
458809100	AMERICAN INTERMEDIATE BOND FUND OF AMER	VARIOUS	EDWARD JONES	253.91	3,416.94		
461308108	AMERICAN INVESTMENT COMPANY OF AMERICA CL A	VARIOUS	EDWARD JONES	465.16	18,039.72		
027681105	AMERICAN MUTUAL FUND CL A	VARIOUS	EDWARD JONES	427.00	18,187.93		
643822109	AMERICAN NEW ECONOMY FUND CL A	VARIOUS	EDWARD JONES	605.18	27,475.06		
648018109	AMERICAN NEW PERSPECTIVE FD INC CL A	VARIOUS	EDWARD JONES	252.65	11,889.89		
649280104	AMERICAN NEW WORLD FUND CL A	VARIOUS	EDWARD JONES	108.63	7,633.25		
831681101	AMERICAN SMALLCAP WORLD FUND INC CL A	VARIOUS	EDWARD JONES	325.35	18,429.19		
026300103	AMERICAN US GOVERNMENT SEC FD	VARIOUS	EDWARD JONES	245.54	3,393.01		
939330106	AMERICAN WASHINGTON MUTUAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	624.46	29,182.80		
XXX	Totals	XXX	XXX	XXX	\$ 2,289,178.24	\$ 2,007,000.00	\$ 11,929.99

*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.

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
Guy Carpenter & Co LLC		30 South 17th St		1,328,067.00		4,340,640	
Hannover Ruck SE	7.50%	17th Floor					
Swiss Reinsurance Amer Corp	18.50%	Philadelphia, PA					
The Toa Reinsurance Co of Amer	10.00%	19103-2772					
Amer Agricultural Ins Co	16.50%						
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%						
Partners Reins Co the US	3.00%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,328,067.00	\$ -	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	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Wendie Stillberger	Pres / Sec / Treas	119,999.96						\$ 119,999.96
2) David Karcher	Chair / Director				19,025.00	2,304.04		\$ 21,329.04
3) Jennifer Giesey	VP Underwriting	85,000.12						\$ 85,000.12
4) Brad Kagel	VP Claims	74,889.94						\$ 74,889.94
5) Alishia Beagle	Secretary	64,534.80						\$ 64,534.80
6) James Graymire	Marketing Manager	63,000.14						\$ 63,000.14
Directors:								
Dennis Lenhart	Director				11,950.00	2,755.52		\$ 14,705.52
Rick McCullough	Director				12,200.00			\$ 12,200.00
Larry Roll	Director				11,950.00	2,248.21		\$ 14,198.21
Bill Hart	Director				1,500.00			\$ 1,500.00
Bruce Kuenzli	Director				11,675.00			\$ 11,675.00
Vicki Orians	Director				11,925.00	2,482.15		\$ 14,407.15
Patrick Potts	Director				8,800.00	1,846.61		\$ 10,646.61
Agency allocation					(14,614.00)			\$ (14,614.00)
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 407,424.96	\$ -	\$ -	\$ 74,411.00	\$ 11,636.53	\$ -	\$ 493,472.49

GENERAL INTERROGATORIES

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

- Company's retention: Fire \$125,000 Wind \$125,000 Other
- Retention before reinsurance applies for: Catastrophe Reinsurance \$500,000 Aggregate excess of loss
- What is the largest risk assumed and retained: \$4,340,640
- What kind of perils are being covered? Fire, Lighting, V&MM, Earthquake, Rural, Agriculture, Urban
- Have the by-laws been amended during the current year? No If so, were such amendments filed with the Ohio Department of Insurance?
- In what counties does the Company operate: All counties
- Name of Principal Officer and amount of bond: Wendie Stillberger - \$1,000,000
- 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.
- Does the Company have an annual audit conducted by an independent CPA? Yes
- State the number of members holding policies in the Company. 10312
- 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? Yes
- State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. 12/31/2018
- How many assessments were made during the year? Many Date of last assessment
- Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? Yes
- Rate of policy fee None
- State the amount of borrowed money since date of last assessment 0 Interest thereon 0
- 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.

2019

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

[illegible]

16

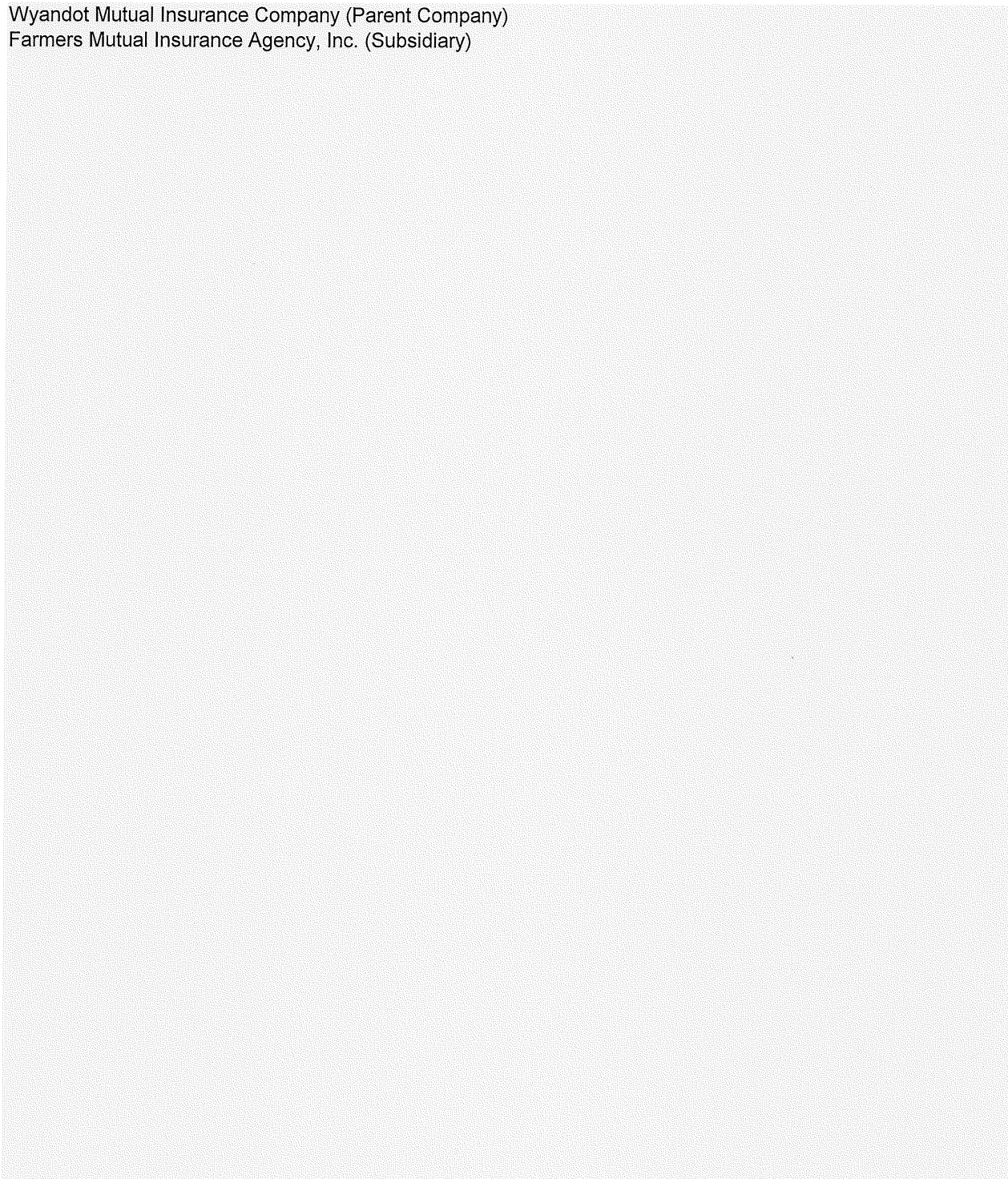
**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2019

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**

2019

Overflow Page for Write-ins

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

**Overflow Page for Investments Owned
SCHEDULE D - PART 1**

Showing all BONDS Owned on December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Cusip #	Description Give complete and accurate description of all bonds owned.	From Whom Acquired	Date Acquired	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value December 31 of Current Year	Rate (%)	Interest Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT															
912828SV3	US TREASURY NOTE	EDWARD JONES	1/2/2014	360,000.00	333,351.36	352,234.20	361,321.20	1.750%	806.00	6,300.00		9,087.00		5/15/2022	1
912828VB3	US TREASURY NOTE	EDWARD JONES	3/3/2014	325,000.00	304,382.85	317,593.17	326,267.75	1.750%	728.74	5,687.50		8,664.58		5/15/2022	1
912828SV3	US TREASURY NOTE	EDWARD JONES	2/2/2016	100,000.00	100,000.00	101,343.70	100,367.00	1.750%	223.61	1,750.00	138.12			5/15/2022	1
912828SV3	US TREASURY NOTE	EDWARD JONES	11/3/2015	250,000.00	247,373.00	245,042.88	250,917.50	1.750%	559.03	4,375.00		1,874.52		5/15/2022	1
912828VB3	US TREASURY NOTE	EDWARD JONES	10/31/2014	375,000.00	360,629.63	369,259.01	376,451.25	1.750%	838.54	6,562.50		7,192.24		5/15/2022	1
912828SV3	US TREASURY NOTE	EDWARD JONES	12/14/2015	100,000.00	98,964.80	99,616.27	100,367.00	1.750%	223.61	1,750.00		750.73		5/15/2022	1
912828J27	US TREASURY NOTE	EDWARD JONES	12/1/2016	200,000.00	200,265.60	200,150.11	202,880.00	2.000%	1,533.33	4,000.00		2,739.89		2/15/2025	1
912828J27	US TREASURY NOTE	EDWARD JONES	3/12/2015	220,000.00	218,418.64	219,182.18	223,179.00	2.000%	1,666.67	4,400.00		3,996.52		2/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	3/12/2015	100,000.00	101,046.80	100,542.21	101,445.00	2.000%	766.67	2,000.00		902.79		2/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	2/4/2016	75,000.00	75,914.03	75,538.14	76,028.25	2.000%	575.00	1,500.00	72.72	490.11		8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	3/12/2016	90,000.00	92,211.30	91,306.62	91,233.90	2.000%	1,916.67	5,000.00	3,71.20			8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	6/30/2016	250,000.00	261,455.00	256,998.70	253,427.50	2.000%	1,916.67	5,000.00	2,668.20			8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	8/22/2016	250,000.00	259,804.50	256,095.70	253,427.50	2.000%	1,916.67	5,000.00	2,668.20			8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	9/22/2016	100,000.00	103,390.60	102,130.39	101,371.00	2.000%	766.67	2,000.00	535.08			8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	9/30/2016	60,000.00	62,156.22	61,357.68	60,822.80	2.000%	460.00	1,200.00				8/15/2025	1
912828J24	US TREASURY NOTE	EDWARD JONES	12/30/2016	900,000.00	863,964.00	874,758.12	910,440.00	2.000%	2,300.00	18,000.00		35,681.88		11/15/2026	1
912828RC6	US TREASURY NOTE	EDWARD JONES	8/31/2015	95,000.00	96,822.01	95,343.80	95,794.20	2.125%	1,623.17	4,250.00		450.40		8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	9/22/2015	200,000.00	205,023.40	201,370.34	201,672.00	2.125%	1,086.11	2,125.00		301.66		8/15/2021	1
912828W71	US TREASURY NOTE	EDWARD JONES	5/16/2019	200,000.00	200,913.32	200,795.67	203,718.00	2.125%	1,623.17	4,250.00		2,922.33		3/31/2024	1
912828RC6	US TREASURY NOTE	EDWARD JONES	11/12/2015	200,000.00	202,396.40	200,673.35	201,672.00	2.125%	1,623.17	4,250.00		998.65		8/15/2021	1
912828RC6	US TREASURY NOTE	EDWARD JONES	12/18/2018	167,000.00	161,335.87	161,983.88	171,749.48	2.250%	480.13	3,757.50		9,765.60		11/15/2027	1
912828PC8	US TREASURY NOTE	EDWARD JONES	12/9/2016	200,000.00	210,484.20	201,869.98	201,680.00	2.625%	670.83	5,250.00	189.88			11/15/2020	1
912828PC8	US TREASURY NOTE	EDWARD JONES	9/9/2015	175,000.00	183,182.48	175,999.48	176,470.00	2.625%	586.98	4,593.76		470.52		11/15/2020	1
912828B61	US TREASURY NOTE	EDWARD JONES	4/9/2019	157,000.00	160,743.92	160,464.34	166,506.35	2.625%	1,570.81	2,060.63		6,042.01		11/15/2020	1
912828PC8	US TREASURY NOTE	EDWARD JONES	10/22/2015	150,000.00	158,886.55	151,499.68	151,260.00	2.625%	503.13	3,937.50	239.68			11/15/2020	1
912828PC8	US TREASURY NOTE	EDWARD JONES	12/14/2015	100,000.00	104,550.70	100,794.84	100,840.00	2.625%	335.42	2,625.00		45.16		11/15/2020	1
912828B66	US TREASURY NOTE	EDWARD JONES	2/12/2015	125,000.00	133,175.63	128,681.95	130,386.25	2.750%	1,317.71	3,437.50		1,704.30		2/15/2024	1
912828B66	US TREASURY NOTE	EDWARD JONES	2/20/2015	220,000.00	233,260.06	225,992.34	229,478.80	2.750%	2,319.17	6,050.00		3,487.46		2/15/2024	1
912828B66	US TREASURY NOTE	EDWARD JONES	12/11/2018	200,000.00	200,701.38	200,620.72	213,226.00	2.750%	2,108.33	5,500.00		12,605.28		2/15/2028	1
912828B66	US TREASURY NOTE	EDWARD JONES	10/2/2014	70,000.00	72,209.34	70,920.63	73,016.30	2.750%	737.92	1,925.00		2,095.67		2/15/2024	1
9128284N7	US TREASURY NOTE	EDWARD JONES	12/11/2018	80,000.00	81,325.48	81,176.18	86,165.60	2.875%	293.89	2,300.00		4,869.42		5/15/2028	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128FMPL9	FLHMC GOLD POOL #079427	EDWARD JONES	4/14/1997	331.95	364.66	331.19	337.66	7.500%	1.04	26.27		8.47		4/1/2027	1
31402RDF3	FNMA POOL #735502	EDWARD JONES	10/9/2009	161,486.23	89,565.11	92,409.62	6,257.95	6.000%	134.57	361.77	86,151.67			4/1/2035	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
010392FN3	ALABAMA POWER COMPANY	EDWARD JONES	10/19/2017	125,000.00	125,236.78	125,166.80	127,730.50	2.800%	884.72	3,500.00		2,565.70		4/1/2025	1
037833A46	APPLE INC	EDWARD JONES	11/19/2016	230,000.00	224,981.17	227,390.45	233,923.80	2.400%	874.00	5,520.00		6,533.35		5/3/2023	1
040555CV2	ARIZONA PUBLIC SERVICE CO	EDWARD JONES	8/21/2018	150,000.00	144,170.00	145,030.41	154,066.50	2.950%	1,302.92	4,425.00		9,035.09		9/15/2027	1
059165E01	BALTIMORE GAS & ELECTRIC CO	EDWARD JONES	7/20/2018	166,000.00	153,475.86	154,629.46	164,616.08	2.400%	1,527.20	3,984.00		10,186.60		8/15/2026	1
06048WF88	BANK AMERICA CORP MEDIUM TERM	EDWARD JONES	12/6/2019	150,000.00	150,000.00	150,000.00	149,487.50	2.000%	208.33	-	502.50			6/10/2022	1
06406HCQ0	BANK NEW YORK INC MEDIUM TERM	EDWARD JONES	3/26/2019	200,000.00	213,839.45	212,198.08	219,080.00	3.950%	943.61	7,900.00		6,881.92		11/18/2025	1
06051GG11	BANK OF AMER CORP SR MTN	EDWARD JONES	3/28/2019	200,000.00	199,541.65	198,671.64	208,492.00	3.245%	1,281.16	6,496.00		9,820.36		10/21/2027	1
06051GG11	BANK OF AMER CORP SR MTN	EDWARD JONES	12/11/2018	200,000.00	187,192.36	188,672.23	208,492.00	3.245%	1,281.16	6,496.00		19,819.77		10/21/2027	1
097023BX2	BOEING CO SR NOTE	EDWARD JONES	3/13/2018	205,000.00	204,906.57	204,923.45	213,513.65	3.250%	2,202.33	6,662.50		8,590.20		3/1/2028	1
05565QDF2	BP CAPITAL MARKETS PLC	EDWARD JONES	6/29/2017	25,000.00	24,893.16	24,903.42	25,334.50	3.017%	331.98	754.24		431.08		1/6/2027	1
05565QDF2	BP CAPITAL MARKETS PLC	EDWARD JONES	7/9/2017	125,000.00	123,840.19	124,142.43	126,672.50	3.017%	1,759.92	3,771.26		2,530.07		1/6/2027	1
05565QDF2	BP CAPITAL MARKETS PLC	EDWARD JONES	9/15/2017	105,000.00	105,415.98	104,057.07	106,404.90	3.017%	1,478.33	3,167.86		2,347.83		1/6/2027	1

05565QDF2	BP CAPITAL MARKETS PLC	EDWARD JONES	9/18/2017	100,000.00	100,339.97	100,256.40	101,338.00	3.017%	1,407.93	3,017.00						1,081.60	1/16/2027	1
05565QDB1	BP CAPITAL MARKETS PLC	EDWARD JONES	12/7/2017	200,000.00	204,579.48	203,445.12	207,200.00	3.119%	997.68	6,238.00						3,754.88	5/4/2026	1
110122BB3	BRISTOL-MYERS SQUIBB CO	EDWARD JONES	6/30/2017	25,000.00	25,712.01	25,525.70	26,722.25	3.250%	284.38	812.50						1,196.55	2/27/2027	1
17275RAH6	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	9/30/2014	60,000.00	66,633.00	60,047.74	60,051.60	4.450%	1,253.42	2,670.00						3.86	1/15/2020	1
17275RAH5	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	8/31/2015	15,000.00	16,417.19	15,012.60	15,012.90	4.450%	313.35	687.50						0.30	1/15/2020	1
17275RAH6	CISCO SYSTEM INC SENIOR NOTE	EDWARD JONES	8/29/2012	100,000.00	116,734.00	100,085.33	100,086.00	4.450%	2,089.03	4,450.00						0.67	1/15/2020	1
20303NBX8	COMCAST CORP	EDWARD JONES	12/16/2015	20,000.00	21,721.60	20,016.46	20,017.20	4.450%	417.81	890.00							1/15/2020	1
20303NCAT7	COMCAST CORP	EDWARD JONES	2/7/2017	101,000.00	101,927.03	101,541.74	104,687.51	3.000%	1,127.83	3,030.00						3,145.77	2/1/2024	1
20303NBW0	COMCAST CORP	EDWARD JONES	6/30/2017	200,000.00	198,808.85	199,038.50	209,676.00	3.150%	2,415.00	6,300.00						10,637.50	2/15/2028	1
20303NBW0	COMCAST CORP	EDWARD JONES	6/30/2017	25,000.00	23,881.60	24,169.95	24,979.25	2.350%	275.80	587.50						809.30	1/15/2027	1
207597EJ0	COMMONWEALTH EDISON CO 1ST MTG	EDWARD JONES	7/3/2017	75,000.00	71,596.07	72,471.33	74,937.75	2.350%	827.40	1,762.50						2,468.42	1/15/2027	1
209111FJ7	CONSOLIDATED EDISON CO NY INC	EDWARD JONES	7/9/2018	123,000.00	129,067.15	128,103.55	132,061.25	3.100%	1,033.33	6,200.00						10,124.78	11/1/2024	1
209111FJ7	CONSOLIDATED EDISON CO NY INC	EDWARD JONES	8/21/2018	150,000.00	144,100.73	145,054.41	154,378.50	2.900%	350.42	4,350.00						3,957.70	3/15/2027	1
22160KAM7	COSTCO WHOLESALE CORP SR NT	EDWARD JONES	11/6/2018	119,000.00	111,717.06	112,727.46	122,473.61	2.900%	278.00	3,451.00						9,746.15	12/1/2026	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	6/29/2017	25,000.00	25,485.65	25,361.68	26,374.00	3.000%	89.58	750.00						1,012.32	5/18/2027	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	6/4/2013	130,000.00	141,381.37	140,104.24	131,329.90	3.750%	2,288.54	4,875.00						224.81	7/15/2020	1
263901AC4	DUKE ENERGY INDIANA INC	EDWARD JONES	11/14/2013	40,000.00	42,343.96	40,184.39	40,409.20	3.750%	704.17	1,500.00						95.50	7/15/2020	1
369681HG0	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	12/15/2015	25,000.00	26,398.25	25,160.25	25,255.75	3.750%	440.10	1,423.50						1,940.37	7/15/2020	1
402479CF4	GULF POWER COMPANY SENIOR NOTES	EDWARD JONES	6/29/2017	27,000.00	27,762.60	27,637.62	28,567.25	3.600%	525.00	4,612.50						10,458.02	7/15/2020	2
468140AX8	INTEL CORP	EDWARD JONES	5/16/2019	200,000.00	204,490.44	204,211.98	214,670.00	3.375%	531.67	6,600.00						7,301.89	5/30/2027	1
46825HRV4	JPMORGAN CHASE & CO	EDWARD JONES	1/19/2018	200,000.00	201,395.12	201,104.11	208,406.00	3.300%	1,017.93	7,875.00						1,017.93	5/1/2027	1
46825HRV4	JPMORGAN CHASE & CO	EDWARD JONES	6/29/2017	25,000.00	25,602.41	25,448.07	26,468.00	3.150%	109.38	787.50						22,670.17	10/1/2028	1
46825HRV4	JPMORGAN CHASE & CO SR LIEN NOTE	EDWARD JONES	4/25/2018	250,000.00	237,809.13	239,892.33	262,552.50	3.050%	3,721.78	7,625.00						7,059.97	10/29/2026	1
596620AQ8	MIDAMERICAN ENERGY CO 1ST MTG	EDWARD JONES	2/2/2017	200,000.00	198,774.81	199,061.03	206,120.00	2.950%	1,491.39	5,900.00						332.55	5/1/2027	1
665859AL8	NORTHERN TRUST CORPORATION	EDWARD JONES	7/20/2018	166,000.00	161,827.19	162,508.32	173,113.10	3.100%	857.67	5,146.00						10,604.78	5/1/2027	1
67021CAM9	INSTAR ELECTRIC CO	EDWARD JONES	9/21/2016	200,000.00	218,996.75	207,777.70	207,989.15	3.450%	1,118.81	7,072.50						188.55	11/4/2020	1
67021CAN7	INSTAR ELECTRIC CO	EDWARD JONES	6/30/2017	25,000.00	25,700.63	25,521.22	26,219.00	3.200%	102.22	800.00						697.78	5/15/2027	1
66389XB06	ORACLE CORP NOTES	EDWARD JONES	10/15/2019	100,000.00	108,316.71	108,127.10	105,599.00	3.250%	415.28	1,606.94						2,528.10	5/15/2029	1
66389XB06	ORACLE CORP NOTES	EDWARD JONES	11/25/2019	150,000.00	163,104.78	162,976.67	169,940.50	3.250%	1,438.42	4,180.00						3,036.17	5/15/2030	1
663304AT4	PECO ENERGY CO 1ST & REFDG MTG	EDWARD JONES	7/20/2018	166,000.00	163,300.91	163,837.47	173,519.80	3.150%	1,118.43	5,229.00						589.54	9/15/2021	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	6/27/2012	15,000.00	15,877.20	15,076.31	15,167.85	3.125%	78.13	488.76						91.54	11/1/2020	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	10/20/2010	110,000.00	109,587.50	109,985.50	111,230.90	3.125%	572.92	3,437.48						1,265.40	11/1/2020	1
713448BR8	PEPSICO INC SENIOR NOTE	EDWARD JONES	11/1/2010	15,000.00	14,799.30	14,983.08	15,167.85	3.125%	78.13	488.76						184.77	11/1/2020	1
718172CJ6	PHILIP MORRIS INTL INC	EDWARD JONES	8/27/2019	150,000.00	161,435.33	161,013.80	157,621.00	3.375%	1,771.88	-						3,492.80	8/15/2029	1
718172CJ7	PHILIP MORRIS INTL INC	EDWARD JONES	5/16/2018	250,000.00	235,591.62	237,921.35	257,467.50	3.125%	2,582.47	7,812.50						19,546.15	3/2/2028	1
797440BU7	SAN DIEGO GAS & ELECTRIC CO	EDWARD JONES	12/11/2018	200,000.00	18,674.70	18,990.99	198,990.00	2.500%	638.89	5,000.00						10,999.01	5/15/2026	1
823982BT8	SHELL INTERNATIONAL FINANCE	EDWARD JONES	10/19/2017	125,000.00	126,119.02	125,830.26	129,712.50	2.875%	479.17	3,593.76						3,882.24	5/10/2026	1
842400GN7	SOUTHERN CA EDISON CO	EDWARD JONES	11/2/2018	250,000.00	251,128.38	250,933.85	264,812.50	3.700%	3,905.56	9,224.31						13,878.65	8/1/2025	1
845011AA3	SOUTHWEST GAS CORP	EDWARD JONES	11/25/2019	150,000.00	163,303.44	163,140.45	161,035.50	3.700%	555.00	-						2,104.95	4/1/2028	1
857477AS2	STATE STREET CORP	EDWARD JONES	3/9/2016	65,000.00	66,440.34	65,202.82	65,259.35	2.550%	616.96	1,657.50						56.53	8/18/2020	1
857477AS2	STATE STREET CORP	EDWARD JONES	3/9/2016	135,000.00	137,732.40	135,385.32	135,538.65	2.550%	1,281.38	3,442.50						153.33	8/18/2020	1
87612EBE5	TARGET CORP	EDWARD JONES	9/18/2017	110,000.00	108,877.58	107,700.59	112,766.50	2.500%	588.19	2,750.00						5,065.91	4/15/2029	1
87612EBH5	TARGET CORP	EDWARD JONES	10/15/2019	150,000.00	163,291.95	162,985.62	163,072.50	3.375%	1,082.81	-						86.88	3/12/2020	1
882361CF0	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	3/23/2015	170,000.00	171,623.33	170,064.02	170,044.20	2.150%	1,116.81	3,655.00						19.82	3/12/2020	1
882361CF0	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	8/31/2015	20,000.00	19,961.40	19,998.32	20,005.20	2.150%	131.39	430.00						6.88	3/12/2020	1
913017CF8	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	12/19/2015	15,000.00	15,047.40	15,002.20	15,003.90	2.150%	96.54	322.50						1.70	3/12/2020	1
92826CA88	UNITED TECHNOLOGIES CORP	EDWARD JONES	6/29/2017	25,000.00	25,590.90	25,439.31	26,235.00	3.125%	123.70	781.26						795.69	5/4/2027	2
95000U2D4	VISA INC SENIOR NOTE	EDWARD JONES	9/21/2016	210,000.00	215,214.30	211,165.75	210,635.80	2.200%	192.50	4,620.00						330.95	12/14/2020	1
94974BEV8	WELLS FARGO & CO MED TERM	EDWARD JONES	3/25/2019	200,000.00	211,768.42	210,827.26	222,792.00	4.150%	3,688.89	4,150.00						11,964.74	1/24/2029	1
	WELLS FARGO & CO MED TERM	EDWARD JONES	10/12/2016	205,000.00	225,243.75	210,473.97	211,652.25	4.600%	2,983.69	9,430.00						1,179.28	4/1/2021	1
	ROUNDING					(0.07)										0.07		
XXX	Totals to Page 11	XXX	XXX	\$ 14,580,818.18	\$ 14,421,200.21	\$ 14,527,486.00	\$ 14,803,406.64	XXX	\$ 99,619.80	\$ 351,962.32	\$ 1,247,459	\$ -				\$ 393,165.23	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2	3	4	5	6	7	8	9	10	Dividends		13	14
Cusip #	Description Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
32006W106	FIRST DEFENCE FINANCIAL CORP	SAME	VARIOUS	2,125.00		131,897.00	62.04	131,897.00	15,544.02				
629891105	NAMICO INSURANC COMPANY	SAME	VARIOUS	340.00		107,821.00	317.12	107,821.00	18,706.00				
	FARMERS MUTUAL INSURANCE AGENCY INC	SAME	VARIOUS	350.00		267,882.00	765.38	267,882.00	19,175.00				
STOCKS - MUTUAL FUNDS													
027873103	AMERICAN BOND FUND OF AMERICA INC	EDWARD JONES	VARIOUS	14,385.86		188,324.04	13.09	188,324.04	185,097.95	4,424.44			
140193103	AMERICAN CAPITAL INCOME BUILDER FUND A	EDWARD JONES	VARIOUS	749.95		47,486.77	63.32	47,486.77	45,716.06	1,516.93			
140543109	AMERICAN CAPITAL WORLD GROWTH & INC FD CL A	EDWARD JONES	VARIOUS	3,565.54		186,406.17	52.28	186,406.17	152,119.80	3,078.11			
298706102	AMERICAN EUROPAFC GROWTH FUND CL A	EDWARD JONES	VARIOUS	2,711.57		150,926.15	55.66	150,926.15	118,951.29	1,525.64			
360802102	AMERICAN FUNDAMENTAL INVESTORS FD CL A	EDWARD JONES	VARIOUS	3,849.42		238,740.72	62.02	238,740.72	186,553.43	3,396.02			
399674106	AMERICAN GROWTH FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	5,004.82		255,896.24	51.13	255,896.24	174,830.69	1,774.93			
453320103	AMERICAN INCOME FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	2,668.33		62,011.99	23.24	62,011.99	55,249.58	1,903.92			
458809100	AMERICAN INTERMEDIATE BOND FUND OF AMER	EDWARD JONES	VARIOUS	13,852.98		186,322.66	13.45	186,322.66	186,233.35	3,416.94			
461309108	AMERICAN INVESTMENT COMPANY OF AMERICA CL A	EDWARD JONES	VARIOUS	7,379.64		292,012.16	39.57	292,012.16	258,210.80	5,317.86			
027881105	AMERICAN MUTUAL FUND CL A	EDWARD JONES	VARIOUS	9,105.67		396,278.89	43.52	396,278.89	268,847.77	7,698.26			
643822109	AMERICAN NEW ECONOMY FUND CL A	EDWARD JONES	VARIOUS	8,793.00		402,016.01	45.72	402,016.01	311,978.40	1,218.35			
648016109	AMERICAN NEW PERSPECTIVE FD INC CL A	EDWARD JONES	VARIOUS	7,104.03		335,736.65	47.26	335,736.65	236,911.60	3,269.48			
649280104	AMERICAN NEW WORLD FUND CL A	EDWARD JONES	VARIOUS	3,072.19		216,742.93	70.55	216,742.93	150,173.90	2,185.33			
831681101	AMERICAN SMALLCAP WORLD FUND INC CL A	EDWARD JONES	VARIOUS	3,734.01		219,671.57	58.93	219,671.57	170,151.37	-			
026300103	AMERICAN US GOVERNMENT SEC FD	EDWARD JONES	VARIOUS	13,281.04		183,278.31	13.80	183,278.31	183,697.33	3,393.01			
939330106	AMERICAN WASHINGTON MUTUAL INVESTORS FD CL	EDWARD JONES	VARIOUS	9,408.88		453,037.72	48.15	453,037.72	345,482.30	7,847.45			
	ROUNDING					0.02							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 4,322,488.00	XXX	\$ 4,322,488.98	\$ 3,083,635.64	\$ 51,986.67	\$ -	\$ -	\$ -

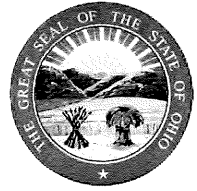
2019

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

20

Ohio Department of Insurance

Mike DeWine – Governor
Jillian Froment – Director



**Application for Renewal of Certificate of
Authority**

Fraternal Benefit Societies, Title Companies, and Mutual Protective Associations

Place Bar Code Here

Federal I.D. 34-4230490

NAIC Number 10306

Date: 02/18/2020

The WYANDOT MUTUAL INSURANCE COMPANY
(Company Name)

of UPPER SANDUSKY in the State of OHIO
(Statutory City) (State)

hereby applies for a Certificate of Authority to transact in the State of Ohio, in accordance with the laws thereof,
the business of (*) AS PRESCRIBED BY OHIO REVISED CODE 3939-PROVIDING COVERAGE
FIRE, LIGHTNING, WIND, EARTHQUAKE, RURAL AGRICULTURAL AND URBAN

insurance on the MUTUAL plan in the State of Ohio, in accordance with the
(Stock or Mutual)
laws of the State governing such companies.

President or Vice President WENDIE STILLBERGER *Wendie Stillberger*

Secretary ALISHIA BEAGLE *Alishia Beagle*

* It is essential that the classes of insurance listed are limited to the classes of business authorized by the Company's home state.