

ANNUAL STATEMENT

For the Year Ended December 31, 2022

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 Brad Kagel

Secretary Alishia Beagle Treasurer Alishia Beagle

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Rick McCullough	Bruce Kuenzli	Dennis Lenhart	
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 28th day of Feb 2023



TARA L THIEL
Notary Public
State of Ohio
My Comm. Expires
January 22, 2028

Jara L Thiel
Notary Public

Wendie Stillberger President
Alishia Beagle Secretary

Signature of Person Preparing Statement

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

2022

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	15,759,029.00	0.00	15,759,029.00	16,645,373.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	5,552,055.00	0.00	5,552,055.00	6,621,384.00
3	Real estate (less liens, encumbrances) (Schedule A)	828,167.00	0.00	828,167.00	853,122.00
4	Cash (Schedule E)	2,147,439.00	0.00	2,147,439.00	1,878,424.00
5	Short-term investments		0.00	0.00	0.00
6	Aggregate write-ins for invested assets		0.00	0.00	0.00
7	Subtotals, cash and invested assets	24,286,690.00	0.00	24,286,690.00	25,998,303.00
8	Investment income due and accrued	109,712.00	0.00	109,712.00	117,691.00
9.1	Assessments or premiums in the course of collection (including agents balances)	742,939.00	0.00	742,939.00	747,384.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,359,876.00	0.00	1,359,876.00	1,373,626.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	0.00
10.1	Amounts recoverable from reinsurers	84,482.00	0.00	84,482.00	8,035.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	0.00
11.1	Current federal income tax recoverable and interest thereon	355,831.00	0.00	355,831.00	74,862.00
11.2	Net deferred tax asset		0.00	0.00	0.00
12	Electronic data processing equipment and software		0.00	0.00	0.00
13	Furniture and equipment	46,812.00	46,812.00	0.00	0.00
14	Receivables from parent, subsidiaries and affiliates	17,258.00	0.00	17,258.00	214,595.00
15	Aggregate write-ins for other than invested assets	15,220.00	0.00	15,220.00	4,150.00
16	Total Assets	27,018,820.00	46,812.00	26,972,008.00	28,538,646.00
	Details of Write-Ins for Assets:				
1501	Overpayments	15,220.00		15,220.00	4,150.00
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	15,220.00	0.00	15,220.00	4,150.00

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

2022

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	508,930.00	581,513.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	535,955.00	624,578.00
4	Other expenses (excluding taxes, licenses and fees)	52,399.00	147,448.00
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		195,645.00
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	4,739,485.00	4,574,161.00
10	Advance premium		
11	Ceded reinsurance premiums payable	92,233.00	12,052.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	165,332.00	237,263.00
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	6,094,334.00	6,372,660.00
18	Surplus as regards policyholders	20,877,674.00	22,165,986.00
19	Total liabilities and surplus	26,972,008.00	28,538,646.00
	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**

2022

STATEMENT OF INCOME

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	8,819,390.00	8,666,978.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	8,819,390.00	8,666,978.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	969,391.00	1,208,125.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	7,849,999.00	7,458,853.00
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	5,761,362.00	3,477,185.00
3	Loss expenses incurred (Expense Exhibit)	14,110.00	34,190.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,292,009.00	3,331,678.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	9,067,481.00	6,843,053.00
7	Net underwriting gain (loss)	-1,217,482.00	615,800.00
INVESTMENT INCOME			
8	Net investment income earned	939,467.00	1,062,485.00
9	Net realized capital gains (losses) less capital gains tax		6,288.00
10	Net investment gain (loss)	939,467.00	1,068,773.00
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	142,608.00	117,576.00
14	Total other income	142,608.00	117,576.00
15	Net income, after capital gains tax and before federal income taxes	-135,407.00	1,802,149.00
16	Federal income taxes incurred	3,892.00	353,622.00
17	Net income	-139,299.00	1,448,527.00
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	22,165,986.00	19,989,110.00
19	Net income	-139,299.00	1,448,527.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-1,383,967.00	791,976.00
21	Change in net deferred income tax	195,645.00	-72,303.00
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	39,309.00	8,676.00
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	-1,288,312.00	2,176,876.00
26	Surplus as regards policyholders, December 31 current year	20,877,674.00	22,165,986.00
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions & miscellaneous income	142,608.00	117,576.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	142,608.00	117,576.00
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**

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CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	8,041,768.00	7,516,787.00
2	Net investment income	1,147,446.00	853,466.00
3	Miscellaneous income	142,608.00	117,576.00
4	Total	9,331,822.00	8,487,829.00
5	Benefit and loss related payments	5,924,502.00	3,529,289.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,425,150.00	3,152,465.00
7	Federal and foreign income taxes paid (recovered)	284,681.00	558,952.00
8	Total	9,634,333.00	7,240,706.00
9	Net cash from operations	-302,511.00	1,247,123.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	1,515,098.00	1,023,340.00
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	1,515,098.00	1,023,340.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	628,754.00	1,908,406.00
11.2	Stocks	314,638.00	453,447.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	943,392.00	2,361,853.00
11.6	Net cash from investments	571,706.00	-1,338,513.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		-39,380.00
13	Net cash from financing and miscellaneous sources	0.00	-39,380.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	269,195.00	-130,770.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,878,424.00	2,009,194.00
15.2	End of year (cash, cash equivalents and short-term investments)	2,147,619.00	1,878,424.00

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

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EXPENSE EXHIBIT

		Current Year
1.1	Claim Adjusting: 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
2.1	Commission and Brokerage: Direct commission and brokerage	1,510,755.00
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	1,510,755.00
3	Allowances to managers and agents	0.00
4	Advertising	65,913.00
5	Boards, bureaus and associations	92,719.00
6	Surveys and underwriting reports	36,264.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	683,365.00
8.2	Payroll taxes	56,813.00
9	Employee relations and welfare	121,551.00
10	Insurance	48,805.00
11	Directors' fees	84,262.00
12	Travel and travel items	41,299.00
13	Rent and rent items	0.00
14	Equipment	174,028.00
15	Cost or depreciation of EDP equipment and software	39,309.00
16	Printing and stationery	21,078.00
17	Postage, telephone, exchange and express	56,972.00
18	Legal and auditing	48,711.00
19	Loss adjustment expenses	14,110.00
18	Investment expenses	0.00
19	Totals	1,585,199.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	20,229.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	20,479.00
21	Real estate expenses	132,157.00
22	Real estate taxes	4,862.00
23	Aggregate write-ins for miscellaneous expenses	52,667.00
24	Total expenses incurred (a)	3,306,119.00
25	Less unpaid expenses - current year	588,354.00
26	Add unpaid expenses - prior year	772,026.00
27	Total expenses paid	3,489,791.00
	Details of Write-Ins:	
2301	Bank Charges	52,667.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	52,667.00

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

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

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INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,678,685,799	9,940
2	Written during the year	386,378,284	1,297
3	Total	3,065,064,083	11,237
4	Deduct those expired and cancelled	324,951,075	1,353
5	In force December 31 of current year	2,740,113,008	9,884
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,740,113,008	XXX

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

2022

**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	6,581,019.00		806,313.00	13,344.00	5,761,362.00
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 6,581,019.00	\$ -	\$ 806,313.00	\$ 13,344.00	\$ 5,761,362.00

* 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	1,008,584.00		499,654.00		508,930.00
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,008,584.00	\$ -	\$ 499,654.00	\$ -	\$ 508,930.00

** 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**

2022

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	46,812.00	86,121.00	39,309.00
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	46,812.00	86,121.00	39,309.00
	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	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
LAND, BUILDINGS & IMPROVEMENTS	VARIOUS		1,000,663.00		172,496.00		828,167.00	88,200.00	78,000.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 1,000,663.00	\$ -	\$ 172,496.00	\$ -	\$ 828,167.00	\$ 88,200.00	\$ 78,000.00

*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	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
EQUIPMENT	VARIOUS		881,557.00		834,745.00		46,812.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 881,557.00	\$ -	\$ 834,745.00	\$ -	\$ 46,812.00

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 <small>Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.</small>	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 - INDUSTRIAL AND MISCELLANEOUS							
023135CH7	AMAZON COM INC	5/27/2022	EDWARD JONES		301,197.93	300,000.00	
244199BJ3	DEERE & CO	7/21/2022	EDWARD JONES		148,556.36	155,000.00	
278062AD6	EATON CORP OHIO SENIOR NOTE	7/21/2022	EDWARD JONES		148,956.69	150,000.00	
BONDS - GOVERNMENT							
91282CEK2	US TREASURY NOE	5/26/2022	EDWARD JONES		300,442.68	300,000.00	
STOCKS - MUTUAL FUNDS							
097873103	AMERICAN BOND FUND OF AMERICA INC	VARIOUS	EDWARD JONES	745.00	8,928.19		
140193103	AMERICAN CAPITAL INCOME BUILDER FUND A	VARIOUS	EDWARD JONES	27.75	1,757.19		
140543109	AMERICAN CAPITAL WORLD GRWTH & INC FD CL A	VARIOUS	EDWARD JONES	80.84	4,218.95		
298706102	AMERICAN EUROPACIFIC GROWTH FUND CL A	VARIOUS	EDWARD JONES	51.40	2,528.98		
360802102	AMERICAN FUNDAMENTAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	223.58	13,476.66		
399874106	AMERICAN GROWTH FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	1155.23	66,125.86		
453320103	AMERICAN INCOME FUND OF AMERICA CL A	VARIOUS	EDWARD JONES	204.17	4,749.05		
458809100	AMERICAN INTERMEDIATE BOND FUND OF AMER	VARIOUS	EDWARD JONES	287.88	3,730.85		
461308108	AMERICAN INVESTMENT COMPANY OF AMERICA CL A	VARIOUS	EDWARD JONES	1637.47	73,490.21		
027681105	AMERICAN MUTUAL FUND CL A	VARIOUS	EDWARD JONES	470.47	87,648.57		
643822109	AMERICAN NEW ECONOMY FUND CL A	VARIOUS	EDWARD JONES				
648018109	AMERICAN NEW PERSPECTIVE FD INC CL A	VARIOUS	EDWARD JONES	324.80	15,626.04		
649280104	AMERICAN NEW WORLD FUND CL A	VARIOUS	EDWARD JONES	29.10	1,940.47		
831681101	AMERICAN SMALLCAP WORLD FUND INC CL A	VARIOUS	EDWARD JONES				
026300103	AMERICAN US GOVERNMENT SEC FD	VARIOUS	EDWARD JONES	543.52	7,134.11		
939330106	AMERICAN WASHINGTON MUTUAL INVESTORS FD CL A	VARIOUS	EDWARD JONES	1620.51	37,648.57		
XXX	Totals	XXX	XXX	XXX	\$ 1,228,157.56	\$ 905,000.00	\$ -

*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	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	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 - GOVERNMENT														
912828SV3	US TREASURY NOTE	5/16/2022	EDWARD JONES		360,000.00	360,000.00	358,775.24	360,000.00	1,224.76		-	-	3,150.00	
912828SV3	US TREASURY NOTE	5/16/2022	EDWARD JONES		100,000.00	100,000.00	100,078.53	100,000.00		78.53	-	-	875.00	
912828SV3	US TREASURY NOTE	5/16/2022	EDWARD JONES		250,000.00	250,000.00	249,650.49	250,000.00	149.51		-	-	2,187.50	
912828SV3	US TREASURY NOTE	5/16/2022	EDWARD JONES		100,000.00	100,000.00	99,940.05	100,000.00	59.95		-	-	875.00	
BONDS - INDUSTRIAL AND MISCELLANEOUS														
06406HC00	BANK NEW YORK INC MEDIUM TERM	9/19/2022	EDWARD JONES		198,540.06	200,000.00	207,967.12	198,540.06		9,427.06	-	-	3,950.00	
05565QDB1	BP CAPITAL MARKETS PLC	6/30/2022	EDWARD JONES		200,000.00	200,000.00	202,351.32	220,000.00		2,351.32	-	-	4,089.34	
05565QDF2	BP CAPITAL MARKETS PLC	6/30/2022	EDWARD JONES		25,000.00	25,000.00	24,830.83	25,000.00	69.17		-	-	720.72	
05565QDF2	BP CAPITAL MARKETS PLC	6/30/2022	EDWARD JONES		123,840.19	125,000.00	124,385.47	125,000.00	614.53		-	-	3,603.65	
05565QDF2	BP CAPITAL MARKETS PLC	6/30/2022	EDWARD JONES		105,416.88	105,000.00	102,883.44	105,000.00	2,116.56		-	-	3,027.06	
05565QDF2	BP CAPITAL MARKETS PLC	6/30/2022	EDWARD JONES		100,339.97	100,000.00	100,183.21	100,000.00		183.21	-	-	2,882.91	
202795JE1	COMMONWEALTH EDISON CO 1ST MTG	9/19/2022	EDWARD JONES		195,726.59	200,000.00	198,522.86	195,726.59		2,796.27	-	-	3,100.00	
XXX	Totals	XXX	XXX	XXX	\$ 1,758,863.79	\$ 1,765,000.00	\$ 1,769,868.56	\$ 1,779,266.65	\$ 4,234.48	\$ 14,836.39	\$ -	\$ -	\$ 28,461.18	\$ -

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
GRINNELL MUTUAL RE 4215 HWY 146, PO BOX 790 GRINNELL, IOWA 50112-0790	ASSUMED	GRINNELL IOWA		969,391.00		4,168,525	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 969,391.00	\$ -	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	155,000.00						\$ 155,000.00
2) David Karcher	Chair / Director				23,450.00			\$ 23,450.00
3) Jake Keene	IT Manager	72,000.00						\$ 72,000.00
4) Brad Kagel	VP Claims	80,843.00						\$ 80,843.00
5) Alishia Beagle	Secretary	90,500.00						\$ 90,500.00
6) James Graymire	Marketing Manager	80,000.00						\$ 80,000.00
Directors:								
Dennis Lenhart	Director				13,850.00			\$ 13,850.00
Rick McCullough	Director				13,850.00			\$ 13,850.00
Larry Roll	Director				4,800.00			\$ 4,800.00
Bruce Kuenzli	Director				13,850.00			\$ 13,850.00
Vicki Orians	Director				13,850.00			\$ 13,850.00
Patrick Polls	Director				13,850.00			\$ 13,850.00
Agency allocation & retired directors					(15,733.00)			\$ (15,733.00)
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 478,343.00	\$ -	\$ -	\$ 81,767.00	\$ -	\$ -	\$ 560,110.00

GENERAL INTERROGATORIES

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

1. Company's retention:	Fire	\$150,000	Wind	\$150,000	Other	
1a. Retention before reinsurance applies for:	Catastrophe Reinsurance	\$800,000	Aggregate excess of loss			
2. What is the largest risk assumed and retained:		\$4,168,525				
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.	9884					
10. Was an annual report of the Company made available to each policyholder?	Yes	X	If so, did such report agree with the annual statement filed with the Ohio Department of Insurance?			
	Yes	X				
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.	12/31/2018					
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.						

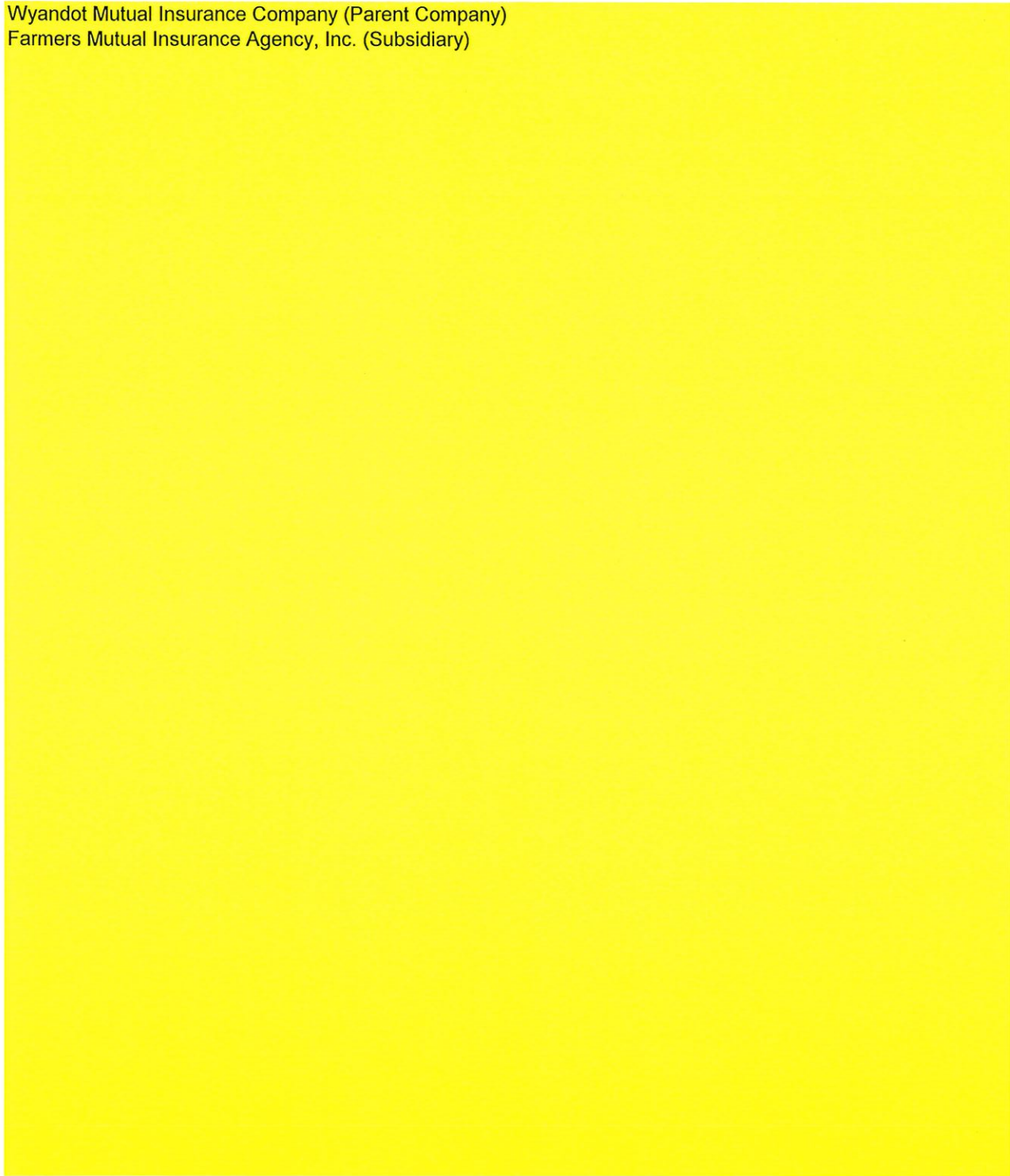
**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY**

2022

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**

2022

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

Cusip #	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	9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Amt Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT															
912828B56	US TREASURY NOTE	EDWARD JONES	2/12/2015	125,000.00	133,178.63	125,993.33	122,323.75	2.750%	1,317.71	3,437.50	-	689.09	-	2/15/2024	1
912828J27	US TREASURY NOTE	EDWARD JONES	1/21/2016	200,000.00	200,265.60	200,062.25	190,414.00	2.000%	1,533.33	4,000.00	-	29.28	-	2/15/2025	1
912828B56	US TREASURY NOTE	EDWARD JONES	2/20/2015	220,000.00	233,260.06	221,617.95	215,289.90	2.750%	2,319.17	6,650.00	-	1,447.31	-	2/15/2024	1
912828J27	US TREASURY NOTE	EDWARD JONES	3/12/2015	220,000.00	218,418.64	219,660.36	209,455.40	2.000%	1,666.67	4,400.00	159.36	-	-	2/15/2025	1
912828N47	US TREASURY NOTE	EDWARD JONES	12/11/2018	80,000.00	81,325.43	80,752.65	75,628.00	2.875%	293.89	2,300.00	-	-	140.60	5/15/2028	1
912828J27	US TREASURY NOTE	EDWARD JONES	3/12/2015	100,000.00	101,046.80	100,224.58	95,207.00	2.000%	766.67	2,000.00	-	-	105.67	2/15/2025	1
912828J27	US TREASURY NOTE	EDWARD JONES	12/11/2018	200,000.00	200,701.39	200,391.28	188,390.00	2.750%	2,108.33	5,500.00	-	-	78.38	2/15/2028	1
912828J27	US TREASURY NOTE	EDWARD JONES	12/16/2018	167,000.00	161,335.87	163,877.38	15,416.03	2.250%	450.13	3,757.50	633.04	-	-	11/15/2027	1
912828V83	US TREASURY NOTE	EDWARD JONES	3/3/2014	325,000.00	304,382.65	324,177.78	321,597.30	1.750%	728.74	5,687.50	2,207.90	-	-	5/15/2023	1
912828B19	US TREASURY NOTE	EDWARD JONES	4/9/2019	157,000.00	160,743.92	159,317.13	145,421.25	2.625%	1,579.81	4,121.28	-	-	381.14	2/15/2029	1
912828K74	US TREASURY NOTE	EDWARD JONES	2/4/2016	75,000.00	75,914.03	75,260.50	70,875.00	2.000%	575.00	1,500.00	-	-	95.67	8/15/2025	1
912828W71	US TREASURY NOTE	EDWARD JONES	5/16/2019	200,000.00	200,913.32	200,233.44	193,812.00	2.125%	1,086.11	4,250.00	-	-	187.05	3/31/2024	1
912828K74	US TREASURY NOTE	EDWARD JONES	3/1/2016	90,000.00	92,211.30	90,607.04	85,050.00	2.000%	690.00	1,800.00	-	-	232.38	8/15/2025	1
912828B56	US TREASURY NOTE	EDWARD JONES	10/2/2014	70,000.00	72,209.34	70,249.86	68,501.30	2.750%	737.92	1,925.00	-	-	222.68	2/15/2024	1
912828V83	US TREASURY NOTE	EDWARD JONES	10/31/2014	375,000.00	360,629.63	374,365.26	371,073.60	1.750%	838.54	6,562.50	1,708.33	-	-	5/15/2023	1
912828K74	US TREASURY NOTE	EDWARD JONES	6/30/2016	250,000.00	261,455.00	253,239.82	236,250.00	2.000%	1,916.67	5,000.00	-	-	1,245.67	8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	8/22/2016	250,000.00	259,604.50	252,824.52	236,250.00	2.000%	1,916.67	5,000.00	-	-	1,084.73	8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	9/22/2016	100,000.00	103,300.60	100,987.95	94,500.00	2.000%	766.67	2,000.00	-	-	379.04	8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	9/30/2016	60,000.00	62,156.22	60,629.39	56,700.00	2.000%	460.00	1,200.00	-	-	241.58	8/15/2025	1
912828U24	US TREASURY NOTE	EDWARD JONES	12/30/2016	900,000.00	863,964.00	885,687.05	833,238.00	2.000%	2,300.00	18,000.00	3,654.74	-	-	11/15/2026	1
912828EK2	US TREASURY NOTE	EDWARD JONES	5/26/2022	300,000.00	300,442.68	300,305.68	291,564.00	2.500%	1,291.67	18,000.00	-	-	137.00	4/30/2024	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128FMPL9	FHLMC GOLD POOL #D79427	EDWARD JONES	4/14/1997	364.66	216.82	216.82	214.98	7.500%	2.07	17.68	-	-	-	4/1/2027	1
31402RDF3	FNMA POOL #735502	EDWARD JONES	10/9/2009	161,456.23	89,565.11	101,336.60	2,899.12	2.500%	91.00	168.91	137.00	0.00	-	4/1/2035	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
0103992F3	ALABAMA POWER COMPANY	EDWARD JONES	10/18/2017	125,000.00	125,236.78	125,071.46	119,552.50	2.800%	684.72	3,500.00	-	-	31.74	4/1/2025	1
0103992F7	ALABAMA POWER COMPANY	EDWARD JONES	8/15/2020	250,000.00	254,852.45	253,589.13	195,410.00	1.450%	1,077.43	3,625.00	-	-	521.75	9/15/2030	1
0103992F0	ALABAMA POWER COMPANY	EDWARD JONES	11/17/2020	300,000.00	304,523.68	303,657.21	234,492.00	1.450%	1,292.92	4,350.00	-	-	477.49	9/15/2030	1
023135B28	AMAZON COM INC	EDWARD JONES	7/21/2021	189,000.00	198,129.72	196,756.04	154,972.40	2.100%	540.23	3,969.00	-	-	849.98	5/12/2031	1
023135B28	AMAZON COM INC	EDWARD JONES	8/29/2021	200,000.00	207,858.65	206,753.06	163,992.00	2.100%	536.67	4,200.00	-	-	819.91	5/12/2031	1
023135C07	AMAZON COM INC	EDWARD JONES	5/27/2022	300,000.00	301,197.93	301,124.17	275,469.00	3.600%	2,370.00	5,400.00	-	-	73.76	4/13/2032	1
037833AK6	APPLE INC	EDWARD JONES	11/18/2016	230,000.00	224,981.17	229,735.07	228,157.70	2.400%	889.33	5,520.00	-	-	783.50	5/3/2023	1
040655CV2	ARIZONA PUBLIC SERVICE CO	EDWARD JONES	8/21/2018	150,000.00	144,110.00	146,942.48	136,584.00	2.950%	1,315.21	4,425.00	-	-	637.70	9/15/2027	1
059165EG1	BALTIMORE GAS & ELECTRIC CO	EDWARD JONES	7/20/2016	166,000.00	153,478.66	157,039.83	153,310.96	2.400%	1,527.20	3,984.00	-	-	606.66	8/15/2026	1
06051GGA1	BANK OF AMER CORP SR MTN	EDWARD JONES	3/26/2019	200,000.00	199,541.65	199,161.56	184,842.00	3.248%	1,281.16	6,495.00	-	-	169.66	10/21/2027	1
06051GGA1	BANK OF AMER CORP SR MTN	EDWARD JONES	1/28/2020	200,000.00	213,922.00	208,544.43	184,842.00	3.248%	1,281.16	6,495.00	-	-	1,822.65	10/21/2027	1
06051GGA1	BANK OF AMER CORP SR MTN	EDWARD JONES	12/11/2016	200,000.00	187,192.36	192,948.63	184,842.00	3.248%	1,281.16	6,495.00	1,434.83	-	-	10/21/2027	1
084644CU3	BERKSHIRE HATHAWAY FIN CORP	EDWARD JONES	11/24/2020	300,000.00	318,073.66	314,117.65	252,048.00	1.850%	1,695.83	5,550.00	-	-	2,010.58	3/12/2030	1
097023XK2	BOEING CO SR NOTE	EDWARD JONES	3/13/2018	205,000.00	204,906.57	204,951.58	183,532.40	3.250%	2,239.34	6,662.50	-	-	9.37	3/1/2028	1
110122B83	BRISTOL-MYERS SQUIBB CO	EDWARD JONES	6/30/2017	25,000.00	25,712.01	25,304.03	23,831.50	3.250%	284.38	812.50	-	-	73.61	2/27/2027	1
191216DE7	COCA COLA CO	EDWARD JONES	8/26/2021	300,000.00	309,199.22	307,693.25	247,926.00	3.000%	1,950.00	6,000.00	-	-	976.00	3/5/2031	1
191216DE7	COCA COLA CO	EDWARD JONES	1/27/2021	20,000.00	197,783.10	198,212.37	156,774.00	1.375%	817.36	2,750.00	-	-	217.79	3/15/2031	1
200301BW0	COMCAST CORP	EDWARD JONES	6/30/2017	25,000.00	23,881.60	24,520.22	22,747.25	2.600%	275.80	580.00	-	-	117.21	1/15/2027	1
200301BW0	COMCAST CORP	EDWARD JONES	7/3/2017	75,000.00	71,596.07	73,535.77	68,241.75	2.350%	827.40	1,762.50	-	-	354.56	1/15/2027	1
200301CA7	COMCAST CORP	EDWARD JONES	1/19/2018	200,000.00	198,808.85	199,393.01	184,842.00	3.150%	2,415.00	6,300.00	-	-	118.13	2/15/2028	1
200301ND0	COMCAST CORP	EDWARD JONES	12/30/2020	161,000.00	167,611.71	166,277.93	130,448.64	1.950%	1,473.82	3,139.50	-	-	666.11	1/15/2031	1
207597E10	CONNECTICUT LIGHT & POWER	EDWARD JONES	10/18/2017	125,000.00	129,057.15	128,601.39	117,440.00	3.200%	1,188.69	4,000.00	-	-	432.18	3/15/2027	1
209111F17	CONSOLIDATED EDISON CO NY INC	EDWARD JONES	8/21/2016	150,000.00	144,100.00	147,178.99	137,296.50	2.900%	927.50	4,350.00	-	-	710.58	12/1/2026	1
209111F17	CONSOLIDATED EDISON CO NY INC	EDWARD JONES	11/8/2016	119,000.00	111,717.09	115,408.18	108,874.29	2.900%	287.58	3,451.00	-	-	699.09	12/1/2026	1
22160KAM7	COSTCO WHOLESALE CORP SR HT	EDWARD JONES	6/29/2017	25,000.00	25,456.66	25,213.95	23,544.50	3.000%	89.58	750.00	-	-	49.10	5/18/2027	1
244199B13	DEERE & CO	EDWARD JONES	7/21/2022	155,000.00	148,556.36	148,639.29	139,190.00	3.100%	1,027.74	2,402.50	-	-	82.93	4/15/2030	1
254697FV3	DISNEY WALT CO	EDWARD JONES	11/18/2020	350,000.00	368,070.67	360,849.17	320,680.50	1.750%	2,909.38	6,125.00	-	-	3,644.94	1/13/2028	1
254697FW1	DISNEY WALT CO	EDWARD JONES	11/18/2020	350,000.00	373,553.53	366,779.54	311,951.50	2.200%	3,657.50	7,700.00	-	-	3,424.39	1/13/2028	1
254697FL5	DISNEY WALT CO	EDWARD JONES	7/2/2020	240,000.00	249,233.94	250,950.10	201,775.20	2.000%	1,613.33	4,800.00	-	-	1,666.61	9/1/2029	1
278658F86	ECOLAB INC	EDWARD JONES	11/12/2021	362,000.00	346,878.68	348,709.21	276,444.92	1.300%	2,013.12	4,700.00	-	-	1,613.99	1/30/2031	1
278658AD6	EATON CORP OHIO SENIOR NOTE	EDWARD JONES	7/21/2022	150,000.00	148,956.69	149,001.92	133,501.00	4.000%	983.33	3,000.00	-	-	45.23	11/2/2032	1
36966TH00	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	6/29/2017	27,000.00	27,762.60	27,458.56	21,401.82	3.600%	43.20	972.00	-	-	49.62	12/15/2032	1
373733A8H	GLAXOSMITHKLINE CAP PLC	EDWARD JONES	5/16/2019	200,000.00	204,490.44	202,660.45	184,806.00	3.375%	662.50	6,750.00	-	-	449.10	6/1/2029	1
402479CF4	GULF POWER COMPANY SENIOR NOTES	EDWARD JONES	1/19/2016	200,000.00	201,395.12	200,656.34	188,286.00	3.300%	568.33	6,600.00	-	-	149.01	5/30/2027	1
458140X48	INTEL CORP	EDWARD JONES	6/29/2017	25,000.00	25,602.41	25,264.40	23,587.75	3.150%	109.38	787.50	-	-	61.02	5/11/2027	1
458140H12	INTEL CORP	EDWARD JONES	1/7/2020	150,000.00	152,250.26	151,566.									

