

ANNUAL STATEMENT

For the Year Ended December 31, 2025

OF THE CONDITION AND AFFAIRS OF THE

WYANDOT MUTUAL INSURANCE CO.

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 150 Highland Parkway 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 CO.

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.



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

Subscribed and sworn to before me, this 27th day of February 2026

Tara L Thiel
Notary Public

Wendie Stillberger
President
Alishia Beagle
Secretary

Signature of Person Preparing Statement

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE CO.**

2025

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	16,723,192.00	0.00	16,723,192.00	15,454,413.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	8,229,803.00	197,338.00	8,032,465.00	7,198,645.00
3	Real estate (less liens, encumbrances) (Schedule A)	753,301.00	0.00	753,301.00	778,256.00
4	Cash (Schedule E)	4,208,935.00	0.00	4,208,935.00	2,361,789.00
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	29,915,231.00	197,338.00	29,717,893.00	25,793,103.00
8	Investment income due and accrued	135,116.00	0.00	135,116.00	112,671.00
9.1	Assessments or premiums in the course of collection (including agents balances)	1,699,779.00	0.00	1,699,779.00	1,585,843.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	2,215,891.00	0.00	2,215,891.00	2,045,021.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers	161,556.00	0.00	161,556.00	356,207.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon	239,926.00	0.00	239,926.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software	3,550.00	3,550.00	0.00	
13	Furniture and equipment	73,138.00	73,138.00	0.00	
14	Receivables from parent, subsidiaries and affiliates	19,214.00	0.00	19,214.00	66,061.00
15	Aggregate write-ins for other than invested assets	8,217.00	8,217.00	0.00	0.00
16	Total Assets	34,471,618.00	282,243.00	34,189,375.00	29,958,906.00
	Details of Write-Ins for Assets:				
1501	Prepaid Expenses	8,217.00	8,217.00	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	8,217.00	8,217.00	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE CO.**

2025

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	1,207,873.00	1,120,139.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	1,002,241.00	940,345.00
4	Other expenses (excluding taxes, licenses and fees)	152,351.00	27,069.00
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	48,875.00	
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	9,906,507.00	8,546,581.00
10	Advance premium	399,759.00	
11	Ceded reinsurance premiums payable	411,397.00	495,949.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	142,951.00	88,894.00
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	13,271,954.00	11,218,977.00
18	Surplus as regards policyholders	20,917,421.00	18,739,929.00
19	Total liabilities and surplus	34,189,375.00	29,958,906.00
	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 CO.
STATEMENT OF INCOME**

2025

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	17,106,669.00	13,802,450.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	17,106,669.00	13,802,450.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	4,152,507.00	3,174,549.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00
1.6	Net Assessments/Premiums earned	12,954,162.00	10,627,901.00
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	7,880,732.00	8,501,509.00
3	Loss expenses incurred (Expense Exhibit)	16,222.00	37,720.00
4	Other underwriting expenses incurred (Expense Exhibit)	5,319,876.00	4,739,157.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	13,216,830.00	13,278,386.00
7	Net underwriting gain (loss)	-262,668.00	-2,650,485.00
INVESTMENT INCOME			
8	Net investment income earned	1,132,797.00	958,638.00
9	Net realized capital gains (losses) less capital gains tax	514,328.00	
10	Net investment gain (loss)	1,647,125.00	958,638.00
OTHER INCOME			
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums	298,769.00	
13	Aggregate write-ins for miscellaneous income	58,764.00	339,392.00
14	Total other income	357,533.00	339,392.00
15	Net income, after capital gains tax and before federal income taxes	1,741,990.00	-1,352,455.00
16	Federal income taxes incurred	176,721.00	
17	Net income	1,565,269.00	-1,352,455.00
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	18,739,929.00	19,578,614.00
19	Net income	1,565,269.00	-1,352,455.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	416,449.00	473,214.00
21	Change in net deferred income tax	-48,875.00	
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-171,998.00	40,556.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	416,647.00	0.00
25	Change in surplus as regards policyholders for the year	2,177,492.00	-838,685.00
26	Surplus as regards policyholders, December 31 current year	20,917,421.00	18,739,929.00
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions & miscellaneous income	58,764.00	339,392.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	58,764.00	339,392.00
2401	Prior Period Adjustment	416,647.00	
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	416,647.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE CO.**

2025

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	14,405,651.00	12,380,252.00
2	Net investment income	1,130,129.00	1,079,023.00
3	Miscellaneous income	357,532.00	304,264.00
4	Total	15,893,312.00	13,763,539.00
5	Benefit and loss related payments	7,614,569.00	8,079,789.00
6	Commissions, expenses paid and aggregate write-ins for deductions	5,068,190.00	4,305,476.00
7	Federal and foreign income taxes paid (recovered)		
8	Total	12,682,759.00	12,385,265.00
9	Net cash from operations	3,210,553.00	1,378,274.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	2,111,331.00	915,409.00
10.2	Stocks	514,328.00	
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	2,625,659.00	915,409.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	3,399,887.00	1,231,297.00
11.2	Stocks	614,709.00	441,508.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	4,014,596.00	1,672,805.00
11.6	Net cash from investments	-1,388,937.00	-757,396.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	25,530.00	
13	Net cash from financing and miscellaneous sources	25,530.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	1,847,146.00	620,878.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	2,361,789.00	1,740,911.00
15.2	End of year (cash, cash equivalents and short-term investments)	4,208,935.00	2,361,789.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE CO.**

2025

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	3,206,525.00
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)	286,085.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	2,920,440.00
3	Allowances to managers and agents	0.00
4	Advertising	53,783.00
5	Boards, bureaus and associations	131,557.00
6	Surveys and underwriting reports	276.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	966,433.00
8.2	Payroll taxes	77,552.00
9	Employee relations and welfare	121,414.00
10	Insurance	57,572.00
11	Directors' fees	83,618.00
12	Travel and travel items	105,780.00
13	Rent and rent items	89,172.00
14	Equipment	206,612.00
15	Cost or depreciation of EDP equipment and software	64,509.00
16	Printing and stationery	18,134.00
17	Postage, telephone, exchange and express	54,046.00
18	Legal and auditing	83,159.00
19	Loss adjustment expenses	16,222.00
18	Investment expenses	0.00
19	Totals	2,129,839.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	144,473.00
20.2	Insurance department licenses and fees	26,480.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	170,953.00
21	Real estate expenses	23,122.00
22	Real estate taxes	4,822.00
23	Aggregate write-ins for miscellaneous expenses	86,922.00
24	Total expenses incurred (a)	5,336,098.00
25	Less unpaid expenses - current year	152,351.00
26	Add unpaid expenses - prior year	27,069.00
27	Total expenses paid	5,210,816.00
	Details of Write-Ins:	
2301	Bank Charges	86,922.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	86,922.00

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

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE CO.**

2025

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	5,105,625,869	13,392
2	Written during the year	949,100,027	1,931
3	Total	6,054,725,896	15,323
4	Deduct those expired and cancelled	602,285,762	1,980
5	In force December 31 of current year	5,452,440,134	13,343
6	Deduct amount reinsured	0	XXX
7	Net amount in force	5,452,440,134	XXX

**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	8,193,274.00		307,221.00	5,321.00	7,880,732.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 8,193,274.00	\$ -	\$ 307,221.00	\$ 5,321.00	\$ 7,880,732.00

* 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	1,529,775.00		321,902.00		1,207,873.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,529,775.00	\$ -	\$ 321,902.00	\$ -	\$ 1,207,873.00

** 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 CO.**

2025

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	197,338.00		-197,338.00
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	197,338.00	0.00	-197,338.00
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	3,550.00		-3,550.00
13	Furniture and equipment	73,138.00	110,245.00	37,107.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	8,217.00	0.00	-8,217.00
16	Total Assets	282,243.00	110,245.00	-171,998.00
	Details of Write-Ins for Assets:			
1501	Prepaid Expenses	8,217.00	0.00	-8,217.00
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	8,217.00	0.00	-8,217.00

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		1,000,683.00		247,362.00		753,301.00	88,200.00	55,292.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 1,000,683.00	\$ -	\$ 247,362.00	\$ -	\$ 753,301.00	\$ 88,200.00	\$ 55,292.00

*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		953,076.00		876,387.00		76,689.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 953,076.00	\$ -	\$ 876,387.00	\$ -	\$ 76,689.00

SCHEDULE D - PART 2
Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1 Cusip #	2 Description Give complete and accurate description of all stocks and mutual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/Fair Value December 31 of Current Year	10 Actual Cost	Dividends		13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
										11 Received During Year	12 Amount Due and Accrued Dec. 31		
XXX	OVERFLOW AMOUNTS FROM PAGE 19	XXX	XXX	XXX	XXX	8,229,803.00	XXX	8,229,803.07	5,494,239.96	506,786.25	-	-	-
XXX	Totals	XXX	XXX	XXX	XXX	\$ 8,229,803.00	XXX	\$ 8,229,803.07	\$ 5,494,239.96	\$ 506,786.25	\$ -	\$ -	\$ -

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)
Mutual Funds														
140193103	AMERICAN CAPITAL INCOME BUILDER FUND A	Various	Edward Jones		3,352.48						3,352.48			
140543109	AMERICAN CAPITAL WORLD GRWTH & INC FD CL A	Various	Edward Jones		28,330.93						28,330.93			
298706102	AMERICAN EUROPAFC GROWTH FUND CL A	Various	Edward Jones		22,069.73						22,069.73			
350902102	AMERICAN FUNDAMENTAL INVESTORS FD CL A	Various	Edward Jones		39,338.88						39,338.88			
399874106	AMERICAN GROWTH FUND OF AMERICA CL A	Various	Edward Jones		81,900.97						81,900.97			
453320103	AMERICAN INCOME FUND OF AMERICA CL A	Various	Edward Jones		5,647.64						5,647.64			
461308108	AMERICAN INVESTMENT COMPANY OF AMERICA CL A	Various	Edward Jones		68,191.92						68,191.92			
027681105	AMERICAN MUTUAL FUND CL A	Various	Edward Jones		40,008.71						40,008.71			
643822109	AMERICAN NEW ECONOMY FUND CL A	Various	Edward Jones		79,542.81						79,542.81			
648018109	AMERICAN NEW PERSPECTIVE FD INC CL A	Various	Edward Jones		35,500.34						35,500.34			
649280104	AMERICAN NEW WORLD FUND CL A	Various	Edward Jones		15,073.85						15,073.85			
831681101	AMERICAN SMALLCAP WORLD FUND INC CL A	Various	Edward Jones		12,695.91						12,695.91			
939330106	AMERICAN WASHINGTON MUTUAL INVESTORS FD CL A	Various	Edward Jones		82,674.28						82,674.28			
Corporate														
010392FN3	ALABAMA POWER COMPANY	4/1/2025	Edward Jones		125,000.00	125,000.00	125,236.78	125,000.00					1,750.00	
06375MGAT	BANK OF MONTREAL	12/15/2025	Edward Jones		225,000.00	225,000.00	225,000.00	225,000.00					13,725.00	
693304AT4	PECO ENERGY CO	10/15/2025	Edward Jones		166,000.00	166,000.00	163,300.91	166,000.00					5,229.00	
842409GN7	SOUTHERN CA EDISON CO	8/1/2025	Edward Jones		250,000.00	250,000.00	251,128.38	250,000.00					15,100.00	
Government														
912828J27	USTN	2/15/2025	Edward Jones		200,000.00	200,000.00	200,285.60	200,000.00					2,000.00	
3128FMLP9	FHLMC D79427	12/31/2025	Edward Jones		70.08	114.90	364.66	70.08					6.21	
912828J27	USTN	2/15/2025	Edward Jones		220,000.00	220,000.00	218,418.64	220,000.00					2,200.00	
912828J27	USTN	2/15/2025	Edward Jones		100,000.00	100,000.00	101,046.80	100,000.00					1,000.00	
91828K74	USTN	8/15/2025	Edward Jones		75,000.00	75,000.00	75,914.03	75,000.00					1,500.00	
91828K74	USTN	8/15/2025	Edward Jones		90,000.00	90,000.00	92,211.30	90,000.00					1,800.00	
91828K74	USTN	8/15/2025	Edward Jones		250,000.00	250,000.00	261,455.00	250,000.00					5,000.00	
91828K74	USTN	8/15/2025	Edward Jones		250,000.00	250,000.00	259,804.50	250,000.00					5,000.00	
91828K74	USTN	8/15/2025	Edward Jones		100,000.00	100,000.00	103,390.60	100,000.00					2,000.00	
91828K74	USTN	8/15/2025	Edward Jones		60,000.00	60,000.00	62,156.22	60,000.00					1,200.00	
31402RDF3	FINMA 735502	12/31/2025	Edward Jones		261.27	233.84	89,585.11	261.27					112.73	
XXX	Totals	XXX	XXX	XXX	\$ 2,625,659.80	\$2,111,346.74	\$2,229,258.53	\$2,111,331.35	\$	\$	\$514,328.45	\$	\$ 57,622.94	\$

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 145, PO BOX 790 GRINNELL, IOWA 50112-0790	ASSUMED	GRINNELL IOWA		4,152,507.00			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 4,152,507.00	\$ -	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	175,000.10						\$ 175,000.10
2) David Karcher	Chair / Director				24,450.00			\$ 24,450.00
3) Jake Kiene	IT Manager	87,999.92						\$ 87,999.92
4) Brad Kagel	VP Claims	92,819.28						\$ 92,819.28
5) Alishia Beagle	Secretary	100,000.04						\$ 100,000.04
6) James Graymire	Marketing Manager	89,999.88						\$ 89,999.88
Directors:								
Dennis Lenhart	Director				14,450.00			\$ 14,450.00
Rick McCullough	Director				14,450.00			\$ 14,450.00
Bruce Kuenzli	Director				14,450.00			\$ 14,450.00
Vicki Orians	Director				14,450.00			\$ 14,450.00
Patrick Potts	Director				14,450.00			\$ 14,450.00
Agency allocation & retired directors					(14,529.60)			\$ (14,529.60)
Retired director					1,448.00			\$ 1,448.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 545,819.22	\$ -	\$ -	\$ 83,618.40	\$ -	\$ -	\$ 629,437.62

GENERAL INTERROGATORIES

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

1. Company's retention: Fire \$250,000 Wind \$250,000 Other

1a. Retention before reinsurance applies for: Catastrophe Reinsurance \$2,000,000 Aggregate excess of loss

2. What is the largest risk assumed and retained? \$8,901,100

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 and Alishia Beagle - \$1,000,000 each

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. 13343

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? Yes

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. 12/31/2023

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 CO.**

2025

ORGANIZATIONAL CHART

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

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



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

2025

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	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
3128FMP19	FHLMC GOLD POOL #079427	Edward Jones	4/11/1997	56.00	365.00	46.00	44.00	7.500%		6.00		319.00		4/1/2027	1 A.FE
912829A7	US TREASURY NOTE	Edward Jones	12/11/2018	80,000.00	81,325.00	80,331.00	78,878.00	2.875%		2,300.00		994.00	284.00	5/15/2028	1 A.FE
912823W8	US TREASURY NOTE	Edward Jones	12/11/2018	200,000.00	200,701.00	200,162.00	197,016.00	2.750%		5,000.00		539.00	2,108.00	2/15/2028	1 A.FE
912828F5	US TREASURY NOTE	Edward Jones	12/18/2018	167,000.00	161,336.00	165,793.00	163,314.00	2.625%		3,158.00		4,457.00	480.00	11/15/2027	1 A.FE
912828B1	US TREASURY NOTE	Edward Jones	4/9/2019	157,000.00	160,744.00	158,178.00	152,719.00	2.250%		4,121.00		2,566.00	1,580.00	2/15/2029	1 A.FE
912828U4	US TREASURY NOTE	Edward Jones	12/30/2016	900,000.00	863,964.00	886,753.00	888,120.00	2.000%		18,000.00		32,788.00	2,300.00	11/15/2026	1 A.FE
91282CNC1	US TREASURY NOTE	Edward Jones	8/6/2025	440,000.00	444,399.00	444,214.00	444,607.00	4.250%		5,132.00		185.00	2,390.00	5/15/2035	1 A.FE
31402RDF3	FNMA POOL #735502	Edward Jones	10/9/2009	1,842.00	89,565.00	1,815.00	1,784.00	6.000%		113.00		87,750.00		4/1/2035	1 A.FE
Corporate															
002877AR0	ABBVIE INC	Edward Jones	12/12/2025	200,000.00	199,473.00	199,475.00	196,656.00	4.500%		(700.00)	2.00		1,175.00	5/14/2035	1 G.FE
010392FU7	ALABAMA POWER COMPANY	Edward Jones	9/15/2020	250,000.00	254,852.00	252,429.00	221,913.00	1.450%		3,625.00		2,423.00	1,077.00	9/15/2030	1 F.FE
010392FU7	ALABAMA POWER COMPANY	Edward Jones	11/17/2020	300,000.00	304,524.00	302,228.00	286,295.00	1.450%		4,350.00			1,293.00	9/15/2030	1 F.FE
023135B28	AMAZON COM INC	Edward Jones	7/21/2021	189,000.00	198,130.00	193,934.00	170,939.00	2.100%		3,969.00		4,196.00	540.00	5/12/2031	1 F.FE
023135B28	AMAZON COM INC	Edward Jones	8/26/2021	200,000.00	207,859.00	204,310.00	180,888.00	2.100%		4,200.00			572.00	5/12/2031	1 F.FE
023135CH7	AMAZON COM INC	Edward Jones	5/27/2022	300,000.00	301,198.00	300,754.00	291,294.00	3.600%		19,800.00		444.00	2,370.00	4/13/2032	1 F.FE
038222AK1	APPLIED MATERIALS INC SENIOR NOTE	Edward Jones	3/13/2025	292,000.00	297,959.00	297,502.00	301,548.00	5.100%		8,191.00			3,764.00	10/1/2035	1 F.FE
040555CW2	ARIZONA PUBLIC SERVICE CO	Edward Jones	8/21/2018	150,000.00	144,170.00	148,885.00	147,635.00	2.950%		4,425.00		4,715.00	1,315.00	9/15/2027	2 A.FE
059165EG1	BALTIMORE GAS & ELECTRIC CO	Edward Jones	7/20/2018	166,000.00	153,479.00	159,488.00	164,480.00	2.400%		3,984.00		6,009.00	1,527.00	8/15/2026	1 G.FE
06051GSA1	BANK OF AMER CORP SR MTN	Edward Jones	3/26/2019	200,000.00	198,542.00	199,692.00	198,168.00	3.248%		6,496.00		1,150.00	1,281.00	10/21/2027	1 F.FE
06051GSA1	BANK OF AMER CORP SR MTN	Edward Jones	1/28/2020	200,000.00	213,922.00	203,166.00	196,168.00	3.248%		6,496.00			1,281.00	10/21/2027	1 F.FE
06051GSA1	BANK OF AMER CORP SR MTN	Edward Jones	11/17/2018	300,000.00	317,192.00	307,322.00	198,168.00	3.248%		6,496.00			1,281.00	10/21/2027	1 F.FE
06051GSA1	BANK OF AMER CORP SR MTN	Edward Jones	11/24/2020	300,000.00	308,074.00	308,157.00	275,658.00	1.850%		5,550.00		10,130.00	1,281.00	10/21/2027	1 F.FE
097023BX2	BOEING CO SR NOTE	Edward Jones	3/13/2018	205,000.00	204,907.00	204,990.00	201,193.00	3.250%		6,663.00		73.00	2,239.00	3/13/2030	2 G.FE
103730BU3	BP CAP MKTS AMER INC	Edward Jones	3/5/2024	150,000.00	148,966.00	149,178.00	152,151.00	4.812%		7,218.00			2,807.00	2/19/2033	1 F.FE
110122BB3	BRISTOL-MYERS SQUIBB CO	Edward Jones	6/30/2017	25,000.00	25,712.00	25,084.00	24,876.00	3.250%		813.00			284.00	2/27/2027	1 F.FE
191216D7E	COCA COLA CO	Edward Jones	9/26/2021	300,000.00	309,199.00	304,971.00	272,112.00	2.000%		6,000.00			1,950.00	3/5/2031	1 F.FE
191216D7E	COCA COLA CO	Edward Jones	1/27/2021	200,000.00	197,793.00	198,868.00	175,686.00	3.150%		2,750.00		1,075.00	817.00	3/15/2031	1 F.FE
20030NBW0	COMCAST CORP	Edward Jones	6/30/2017	25,000.00	23,882.00	24,876.00	24,617.00	2.350%		588.00			276.00	1/15/2027	1 G.FE
20030NBW0	COMCAST CORP	Edward Jones	7/3/2017	75,000.00	71,596.00	74,621.00	73,850.00	2.350%		1,763.00		3,023.00	827.00	1/15/2027	1 G.FE
20030NBW0	COMCAST CORP	Edward Jones	1/19/2018	200,000.00	198,809.00	199,748.00	196,872.00	3.150%		6,300.00		939.00	2,415.00	2/15/2028	1 G.FE
20030NDM0	COMCAST CORP	Edward Jones	12/30/2020	161,000.00	167,612.00	164,294.00	143,615.00	1.950%		3,140.00			1,474.00	1/15/2031	1 G.FE
207597EJ0	CONNECTICUT LIGHT & POWER	Edward Jones	10/18/2017	125,000.00	129,067.00	125,512.00	123,919.00	3.200%		4,000.00			1,189.00	3/15/2027	1 F.FE
20911FJ7	CONSOLIDATED EDISON CO NY INC	Edward Jones	8/21/2018	150,000.00	144,101.00	147,892.00	148,288.00	2.900%		3,451.00		3,791.00	363.00	12/1/2026	1 G.FE
20911FJ7	CONSOLIDATED EDISON CO NY INC	Edward Jones	1/16/2018	119,000.00	111,717.00	118,149.00	117,626.00	2.900%		3,451.00		6,432.00	288.00	12/1/2026	1 G.FE
22160KAM7	COSTCO WHOLESALE CORP SR NT	Edward Jones	6/29/2017	25,000.00	25,496.00	25,067.00	24,821.00	3.000%		750.00			30.00	5/18/2027	1 D.FE
244199BJ3	DEERE & CO	Edward Jones	7/21/2022	155,000.00	148,556.00	149,198.00	149,443.00	3.100%		4,805.00			1,028.00	4/15/2030	1 F.FE
25161RA0	DIEUETSCHER BANK AG MEDIUM TERM NOTES	Edward Jones	6/28/2024	245,000.00	245,000.00	245,000.00	246,049.00	5.800%		14,210.00			118.00	6/28/2034	1 G.FE
254687FV3	DISNEY WALT CO	Edward Jones	11/18/2020	350,000.00	368,071.00	350,122.00	349,797.00	1.750%		6,125.00			2,909.00	1/13/2028	1 F.FE
254687FV1	DISNEY WALT CO	Edward Jones	11/18/2020	350,000.00	373,554.00	356,686.00	339,871.00	2.200%		7,700.00			3,658.00	1/13/2028	1 F.FE
254687FL5	DUKE ENERGY PROGRESS LLC	Edward Jones	7/2/2020	240,000.00	249,234.00	245,912.00	244,580.00	2.000%		4,600.00			1,613.00	9/1/2029	1 F.FE
278865BF6	ECOLAB INC	Edward Jones	6/26/2024	245,000.00	249,346.00	249,459.00	255,182.00	5.250%		12,863.00			3,823.00	3/15/2033	1 D.FE
278865BF6	ECOLAB INC	Edward Jones	11/12/2021	362,000.00	346,879.00	353,601.00	314,929.00	1.300%		4,706.00		6,722.00	2,013.00	1/30/2031	1 G.FE
278662AD6	EATON CORP OHIO SENIOR NOTE	Edward Jones	7/21/2022	150,000.00	148,957.00	149,306.00	147,029.00	4.000%		6,000.00		349.00	983.00	11/2/2032	1 G.FE
341081E70	FLORIDA POWER & LIGHT CO	Edward Jones	3/13/2025	298,000.00	297,729.00	297,750.00	302,941.00	4.950%		10,572.00		21.00	1,229.00	6/1/2035	1 C.FE
369667HG0	GENERAL ELECTRIC CAPITAL CORP	Edward Jones	6/29/2017	27,000.00	27,763.00	27,340.00	25,588.00	3.600%		972.00			43.00	12/15/2032	1 G.FE
38164QN42	GE CAPITAL INTL FDG CO MIED TERM	Edward Jones	12/12/2025	250,000.00	247,487.00	247,500.00	244,450.00	4.418%		(828.00)			1,411.00	11/15/2035	1 G.FE
37732AH8	GILEAD SCIENCES INC SR NOTE	Edward Jones	12/12/2025	250,000.00	250,706.00	250,702.00	247,580.00	4.600%		(3,226.00)			3,865.00	9/1/2035	1 G.FE
402479CF4	GLAXOSMITHKLINE CAP PLC	Edward Jones	5/16/2019	200,000.00	204,490.00	201,518.00	196,334.00	3.375%		6,750.00		2,972.00	2,689.00	6/1/2029	1 F.FE
458140BH2	GULF POWER COMPANY SENIOR NOTES	Edward Jones	1/19/2018	200,000.00	201,395.00	200,210.00	199,040.00	3.300%		6,600.00			588.00	5/30/2027	1 F.FE
458140BH2	GULF POWER COMPANY SENIOR NOTES	Edward Jones	6/29/2017	25,000.00	25,602.00	25,082.00	24,696.00	3.150%		788.00		520.00	189.00	1/15/2027	2 B.FE
458140BH2	INTEL CORP	Edward Jones	1/7/2020	150,000.00	152,250.00	150,880.00	140,102.00	2.450%		3,675.00		1,370.00	470.00	11/15/2029	2 B.FE
458140BH2	INTEL CORP	Edward Jones	9/21/2021	250,000.00	285,658.00	257,348.00	233,503.00	2.450%		6,125.00			783.00	11/15/2029	2 B.FE

