



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
SONNENBERG MUTUAL INSURANCE COMPANY

NAIC Group Code 0207 (Current Period) 0207 (Prior Period) NAIC Company Code 10271 Employer's ID Number 34-0541185

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated 01/01/1905 Commenced Business 01/01/1859

Statutory Home Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691 (City or Town, State and Zip Code)

Main Administrative Office 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number)

Mail Address 1685 Cleveland Road (Street and Number or P.O. Box), Wooster, OH 44691-0036 (City or Town, State and Zip Code)

Primary Location of Books and Records 1685 Cleveland Road (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number)

Internet Website Address www.wrg-ins.com

Statement Contact Joseph E. Wilford (Name), 330-262-9060-2437 (Area Code) (Telephone Number) (Extension), Joe.Wilford@wrg-ins.com (E-mail Address), 330-264-7822 (Fax Number)

Policyowner Relations Contact 1685 Cleveland Rd. (Street and Number), Wooster, OH 44691-0036 (City or Town, State and Zip Code), 330-262-9060 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT W. CARLAN BRENNER SECRETARY JOHN P. MURPHY
TREASURER KENNETH B. STOCKMAN

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

W. CARLAN BRENNER JOHN P. MURPHY C. MICHAEL REARDON
KENNETH G. RHODE KENNETH B. STOCKMAN

State of OHIO
County of WAYNE } ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

W. CARLAN BRENNER JOHN P. MURPHY KENNETH B. STOCKMAN
PRESIDENT SECRETARY TREASURER

Subscribed and sworn to before me this
day of , 2003

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

NOTARY PUBLIC

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
US GOVERNMENT OBLIGATIONS																					
ISSUER OBLIGATIONS																					
3133MA-PS-2	Federal Home Loan Bank		7.715	FA	02/09/2010			199,216	200,000	110.7190	221,438	199,000	6,086	15,430	80	0	0	1PE	02/02/2000	7.788	
31359M-FL-2	Federal Natl Mtge Assoc		7.125	MS	03/15/2007			199,668	200,000	117.0000	234,000	199,496	4,196	14,250	65	0	0	1PE	03/10/2000	7.171	
31364K-7E-4	Federal Natl Mtg Assn		6.000	MS	03/29/2011			250,000	250,000	104.3750	260,938	250,000	3,833	15,000	0	0	0	1PE	03/21/2001	6.000	
880591-CE-0	Tennessee Valley Auth		6.375	JD	06/15/2005			203,519	200,000	109.9760	219,952	205,906	567	12,750	(1,306)	0	0	1PE	02/15/2001	5.598	
912827-2J-0	U S Treasury Note		6.250	FA	02/15/2007			248,531	250,000	114.7190	286,798	247,073	5,902	15,625	303	0	0	1	06/17/1997	6.414	
912827-4B-5	U S Treasury Note		5.500	MS	03/31/2003			250,208	250,000	101.0310	252,578	253,122	3,513	13,750	(823)	0	0	1	03/08/1999	5.155	
912827-7K-2	U S Treasury Note		3.000	JJ	01/31/2004			1,016,523	1,000,000	101.8750	1,018,750	1,017,344	12,554	0	(821)	0	0	1	12/12/2002	1.454	
912827-U8-3	U S Treasury Note		6.500	FA	08/15/2005			449,829	450,000	111.8440	503,298	450,042	11,048	29,250	58	0	0	1	02/29/2000	6.516	
912827-Y5-5	U S Treasury Note		7.000	JJ	07/15/2006			250,195	250,000	115.9380	289,845	250,425	8,084	17,500	(47)	0	0	1	04/11/1997	6.975	
COUNTRY TOTAL - U.S.								3,067,689	3,050,000	XXX	3,287,596	3,072,409	55,784	133,555	(2,490)	0	0	XXX	XXX	XXX	
0199999 - Total Bonds - U.S. Government - Issuer Obligations								3,067,689	3,050,000	XXX	3,287,596	3,072,409	55,784	133,555	(2,490)	0	0	0	XXX	XXX	XXX
0399999 - Total - U.S. Government Bonds								3,067,689	3,050,000	XXX	3,287,596	3,072,409	55,784	133,555	(2,490)	0	0	0	XXX	XXX	XXX
STATES, TERRITORIES, POSSESSIONS																					
ISSUER OBLIGATIONS																					
MINNESOTA																					
604128-M7-0	Minnesota St Var Purp		5.000	MN	11/01/2015	11/01/2008	100.000	232,200	230,000	0.0000	232,200	232,438	1,917	11,500	(238)	0	0	1PE	04/04/2002	4.810	
STATE TOTAL								232,200	230,000	XXX	232,200	232,438	1,917	11,500	(238)	0	0	XXX	XXX	XXX	
NEW JERSEY																					
646039-CZ-8	New Jersey St Var Purp		5.000	FA	08/01/2005			107,353	100,000	0.0000	107,353	108,471	2,083	0	(1,118)	0	0	1PE	08/05/2002	2.063	
STATE TOTAL								107,353	100,000	XXX	107,353	108,471	2,083	0	(1,118)	0	0	XXX	XXX	XXX	
PENNSYLVANIA																					
709141-RQ-7	Pennsylvania St MBIA		5.000	JD	06/01/2015	06/01/2011	100.000	225,455	220,000	0.0000	225,455	225,826	917	11,000	(370)	0	0	1PE	04/16/2002	4.641	
STATE TOTAL								225,455	220,000	XXX	225,455	225,826	917	11,000	(370)	0	0	XXX	XXX	XXX	
COUNTRY TOTAL - U.S.								565,008	550,000	XXX	565,008	566,735	4,917	22,500	(1,727)	0	0	XXX	XXX	XXX	
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations								565,008	550,000	XXX	565,008	566,735	4,917	22,500	(1,727)	0	0	XXX	XXX	XXX	
1799999 - Total - States, Territories and Possessions								565,008	550,000	XXX	565,008	566,735	4,917	22,500	(1,727)	0	0	XXX	XXX	XXX	
POLITICAL SUBDIVISIONS																					
ISSUER OBLIGATIONS																					
OHIO																					
052023-BF-4	Aurora Ohio CSD		5.400	JD	12/01/2006	12/01/2005	102.000	50,831	50,000	0.0000	50,831	50,645	225	2,700	52	0	0	1PE	04/24/1995	5.418	
075399-AK-1	Beaver Creek Oh LSD		4.800	JD	12/01/2004			50,025	50,000	0.0000	50,025	50,100	200	2,400	(12)	0	0	1PE	04/15/1996	4.772	
082088-BA-2	Benejamin Logan LSD		5.000	JD	12/01/2003			35,000	35,000	0.0000	35,000	35,000	146	1,750	0	0	0	1PE	04/28/1993	5.000	
118295-AK-0	Buckeye Valley Ohio LSD		5.000	JD	12/01/2005			50,000	50,000	0.0000	50,000	50,000	208	2,500	0	0	0	1PE	06/15/1995	5.000	
199489-2U-8	Columbus Ohio		5.350	MS	09/15/2006			50,224	50,000	0.0000	50,224	50,591	788	2,675	(54)	0	0	1PE	05/01/1995	5.215	
217441-BG-8	Copley Fairlawn CSD		5.400	JD	12/01/2003			50,000	50,000	0.0000	50,000	50,000	225	2,700	0	0	0	1PE	01/07/1993	5.400	
304657-JG-5	Fairfield Ohio CSD		5.650	JD	12/01/2006	12/01/2005	103.000	51,729	50,000	0.0000	51,729	52,438	235	2,825	(71)	0	0	1PE	05/25/1995	5.319	
468574-DF-2	Jackson LSD		5.050	JD	12/01/2004			49,916	50,000	0.0000	49,916	49,571	210	2,525	41	0	0	1PE	07/15/1993	5.143	
512804-KU-8	Lakota Ohio LSD		5.150	JD	12/01/2005			50,000	50,000	0.0000	50,000	50,000	215	2,575	0	0	0	1PE	03/22/1993	5.150	
512804-LW-3	Lakota Ohio LSD		5.600	JD	12/01/2003			50,214	50,000	0.0000	50,214	51,729	233	2,800	(222)	0	0	1PE	03/28/1995	5.117	
578303-EN-5	Mayfield Ohio CSD		6.500	JD	12/01/2007			49,984	50,000	0.0000	49,984	49,955	271	3,250	3	0	0	1PE	06/04/1991	6.508	
587227-LP-2	Mentor Ohio SD		4.850	JD	12/01/2004			50,000	50,000	0.0000	50,000	50,000	202	2,425	0	0	0	1PE	03/29/1993	4.850	
677518-BN-1	Ohio St Swy Ser T		4.875	MN	05/15/2003			50,068	50,000	0.0000	50,068	51,257	311	2,438	(176)	0	0	1PE	06/19/1995	4.506	
680616-AV-1	Olentangy LSD		7.750	JD	12/01/2003			25,427	25,000	0.0000	25,427	29,469	161	1,938	(441)	0	0	1PE	07/23/1992	5.812	
775677-AW-7	Rolling Hills Ohio LSD		9.000	JD	12/01/2006			56,974	50,000	0.0000	56,974	66,370	375	4,500	(1,575)	0	0	1PE	03/28/1995	5.033	
839614-AK-0	South Range LSD		6.500	JD	12/01/2003			50,415	50,000	0.0000	50,415	54,313	271	3,250	(430)	0	0	1PE	09/10/1992	5.559	
840658-DT-2	South-Western CSD		4.650	JD	12/01/2004			49,405	50,000	0.0000	49,405	47,265	194	2,325	288	0	0	1PE	08/25/1994	5.311	
851188-DS-8	Springfield Ohio LSD		6.125	JD	12/01/2007			50,711	50,000	0.0000	50,711	51,893	255	3,063	(122)	0	0	1PE	07/10/1992	5.789	
915506-HE-2	Upper Arlington Ohio CSD		5.100	JD	12/01/2004			50,000	50,000	0.0000	50,000	50,000	213	2,550	0	0	0	1PE	05/24/1993	5.100	
959027-BE-2	Western Ohio LSD		4.950	JD	12/01/2004			30,188	30,000	0.0000	30,188	30,739	124	1,485	(92)	0	0	1PE	04/15/1996	4.605	
979898-AL-7	Woodridge Ohio LSD		5.450	JD	12/01/2004			50,306	50,000	0.0000	50,306	51,311	227	2,725	(148)	0	0	1PE	04/26/1995	5.111	
981083-MD-7	Wooster Ohio		5.250	JD	12/01/2004			24,918	25,000	0.0000	24,918	24,564	109	1,313	40	0	0	1PE	12/09/1992	5.432	
981100-ER-7	Wooster Ohio CSD		4.950	JD	12/01/2003			100,000	100,000	0.0000	100,000	100,000	413	4,950	0	0	0	2Z	03/04/1993	4.950	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
STATE TOTAL																				
								1,126,335	1,115,000	XXX	1,126,335	1,147,207	5,811	61,660	(2,920)	0	0	XXX	XXX	XXX
WASHINGTON																				
812642-6L-5	Seattle WA Mun Lt & Pwr Rev		.4.000	JD	12/01/2005			209,737	200,000	.0.0000	209,737	210,000	667	0	(263)	0	0	1PE	12/02/2002	2.265
STATE TOTAL								209,737	200,000	XXX	209,737	210,000	667	0	(263)	0	0	XXX	XXX	XXX
COUNTRY TOTAL - U.S.								1,336,071	1,315,000	XXX	1,336,071	1,357,207	6,478	61,660	(3,183)	0	0	XXX	XXX	XXX
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations								1,336,071	1,315,000	XXX	1,336,071	1,357,207	6,478	61,660	(3,183)	0	0	XXX	XXX	XXX
2499999 - Total - Political Subdivisions Bonds								1,336,071	1,315,000	XXX	1,336,071	1,357,207	6,478	61,660	(3,183)	0	0	XXX	XXX	XXX
INDUSTRIAL & MISCELLANEOUS ISSUER OBLIGATIONS																				
064209-AA-7	Bank One Cleveland N.A.		.6.625	AO	04/15/2003			100,087	100,000	101.2900	101,290	101,380	1,399	6,625	(286)	0	0	1PE	11/12/1997	6.320
37042W-F9-7	General Mtrs Acct		.3.760	MJS	12/15/2005			250,000	250,000	100.0000	250,000	250,000	444	0	0	0	0	1PE	12/09/2002	3.753
58550H-AA-2	Mellon BankNA		.7.375	MN	05/15/2007			101,572	100,000	.0.0000	101,572	102,987	942	7,375	(299)	0	0	1PE	06/24/1997	6.952
590188-67-8	Merrill Lynch & Co Inc "MITTS"		.0.000	MATR	09/30/2004			50,000	77,652	63.0380	48,950	50,000	0	0	(15,324)	0	0	1	09/24/1997	6.384
638585-AR-0	Nationsbank Corp		.7.000	MN	05/15/2003			100,128	100,000	101.9660	101,966	101,689	894	7,000	(327)	0	0	1PE	06/26/1997	6.648
742718-BM-0	Procter And Gamble Co		.6.875	MS	09/15/2009			198,344	200,000	117.9540	235,908	197,921	4,049	13,750	188	0	0	1PE	08/18/2000	7.032
931142-BQ-5	Wal-Mart Stores		.4.150	JD	06/15/2005			247,658	250,000	104.5270	261,318	246,958	461	7,897	700	0	0	1	03/15/2002	4.558
COUNTRY TOTAL - U.S.								1,047,788	1,077,652	XXX	1,101,003	1,050,936	8,189	42,647	(15,349)	0	0	XXX	XXX	XXX
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								1,047,788	1,077,652	XXX	1,101,003	1,050,936	8,189	42,647	(15,349)	0	0	XXX	XXX	XXX
4599999 - Total - Industrial and Miscellaneous Bonds								1,047,788	1,077,652	XXX	1,101,003	1,050,936	8,189	42,647	(15,349)	0	0	XXX	XXX	XXX
5499999 - Total - Issuer Obligations								6,016,556	5,992,652	XXX	6,289,678	6,047,286	75,368	260,362	(22,749)	0	0	XXX	XXX	XXX
6099999 Totals								6,016,556	5,992,652	XXX	6,289,678	6,047,286	75,368	260,362	(22,749)	0	0	XXX	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
PUBLIC UTILITIES - U.S.												
49337W-10-0	Keyspan Corp.	3,800,000	133,912	35,240	133,912	100,225	.0	6,764	2,242	0	L	03/28/2000
78387G-10-3	SBC Communications	2,979,000	80,761	27,110	80,761	80,245	.0	3,176	(35,927)	0	L	10/12/1999
COUNTRY TOTAL - U.S.			214,673	XXX	214,673	180,470	0	9,940	(33,685)	0	XXX	XXX
6699999 - Total - Common Stock - Public Utility			214,673	XXX	214,673	180,470	0	9,940	(33,685)	0	XXX	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U.S.												
020002-10-1	Allstate Corp.	2,780,000	102,832	36,990	102,832	8,793	.584	2,280	9,146	0	L	07/21/1995
026874-10-7	Amer Intl Group	400,000	23,140	57,850	23,140	25,860	.0	19	(2,720)	0	L	11/11/2002
060505-10-4	Bank of America	700,000	48,699	69,570	48,699	49,245	.0	.0	(546)	0	L	12/26/2002
172967-10-1	Citigroup Inc	1,350,000	47,507	35,190	47,507	53,918	.0	.945	(16,973)	0	L	01/25/2000
337915-10-2	FirstMerit	12,701,000	275,104	21,660	275,104	38,991	.0	12,447	(68,966)	0	L	02/12/1999
58551A-10-8	Mellon Financial Corp.	2,600,000	67,886	26,110	67,886	69,789	.0	.0	(1,903)	0	L	12/26/2002
62989*-10-5	NAMIC Ins Company Inc	300,000	47,976	159,920	47,976	15,000	.0	.0	(2,788)	0	L	04/30/1983
632592-10-1	National Bancshares Corp Of Ohio	6,100,000	134,200	22,000	134,200	25,985	.854	3,233	42,639	0	L	03/31/1986
635405-10-3	Natl City Corp.	500,000	13,660	27,320	13,660	12,875	.0	.600	(960)	0	L	05/30/1997
949746-10-1	Wells Fargo & Company	500,000	23,435	46,870	23,435	23,807	.0	.0	(372)	0	L	12/26/2002
COUNTRY TOTAL - U.S.			784,438	XXX	784,438	324,263	1,438	19,523	(43,443)	0	XXX	XXX
6799999 - Total - Common Stock - Banks, Trust, Insurance			784,438	XXX	784,438	324,263	1,438	19,523	(43,443)	0	XXX	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.												
023139-10-8	AMBAC Fincl Grp.	900,000	50,616	56,240	50,616	47,377	.0	190	(866)	0	L	11/15/2002
039583-10-9	Archstone-Smith Trust	3,500,000	82,390	23,540	82,390	77,875	.0	5,950	(9,660)	0	L	11/01/2001
097023-10-5	Boeing Company	1,925,000	63,506	32,990	63,506	74,546	.0	1,114	(13,848)	0	L	05/31/2002
125670-10-9	CMA Money Fund	388,000	.388	1,000	.388	.388	.0	.1	.0	0	L	12/30/2002
166764-10-0	ChevronTexaco Corporation	300,000	19,944	66,480	19,944	26,241	.0	840	(6,939)	0	L	10/09/2001
17275R-10-2	Cisco Systems	3,500,000	45,850	13,100	45,850	68,250	.0	.0	(17,535)	0	L	03/21/2001
191216-10-0	Coca-Cola Co.	1,100,000	48,224	43,840	48,224	49,500	.0	220	(1,276)	0	L	11/12/2002
20825C-10-4	ConocoPhillips	400,000	19,356	48,390	19,356	25,612	.0	592	(4,748)	0	L	05/16/2001
252787-10-6	Diamonds Trust Seires I	550,000	45,931	83,510	45,931	47,603	.116	.0	(1,672)	0	L	12/06/2002
263534-10-9	DuPont (El) DeNemours	600,000	25,440	42,400	25,440	26,100	.0	840	(660)	0	L	01/10/2002
291011-10-4	Emerson Electric	500,000	25,425	50,850	25,425	25,000	.0	196	425	0	L	11/11/2002
294741-10-3	Equity Office Ppty	3,256,000	81,335	24,980	81,335	81,337	.0	7,212	(16,606)	0	L	12/19/1997
29476L-10-7	Equity Residential Prop Tr	3,400,000	83,572	24,580	83,572	80,325	1,471	5,882	(14,042)	0	L	05/30/1997
302316-10-2	Exxon Mobil Corp.	1,600,000	55,904	34,940	55,904	40,275	.0	1,012	(5,596)	0	L	07/11/2002
369550-10-8	Genl Dynamics Corp.	900,000	71,433	79,370	71,433	72,450	.0	360	(1,017)	0	L	09/04/2002
369604-10-3	Genl Electric	2,600,000	63,310	24,350	63,310	56,520	.494	1,152	(25,138)	0	L	11/11/2002
375766-10-2	Gillette Co.	1,700,000	51,612	30,360	51,612	48,952	.0	.0	2,660	0	L	11/12/2002
437076-10-2	Home Depot Inc.	1,900,000	45,638	24,020	45,638	53,714	.0	.164	(8,076)	0	L	11/15/2002
458140-10-0	Intel Corp.	2,400,000	37,368	15,570	37,368	62,170	.0	.192	(38,112)	0	L	06/04/1999
459200-10-1	Intl Bus. Machines	575,000	44,563	77,500	44,563	28,437	.0	296	(16,902)	0	L	07/23/2002
478160-10-4	Johnson & Johnson	947,000	50,863	53,710	50,863	32,956	.0	825	(5,104)	0	L	06/26/2001
487836-10-8	Kellogg Company	3,200,000	109,664	34,270	109,664	101,426	.0	2,020	8,238	0	L	11/06/2002
548661-10-7	Lowe's Companies Inc.	1,600,000	60,000	37,500	60,000	59,656	.0	.20	344	0	L	11/15/2002
580135-10-1	McDonalds Corp.	2,800,000	45,024	16,080	45,024	74,593	.0	.658	(29,569)	0	L	09/05/2002
585055-10-6	Medtronic Inc	600,000	27,360	45,600	27,360	25,788	.38	144	(3,366)	0	L	04/05/2001
589331-10-7	Merck & Co.	1,500,000	84,915	56,610	84,915	70,339	.0	2,150	(3,445)	0	L	03/18/2002
594918-10-4	Microsoft Corp.	1,600,000	82,720	51,700	82,720	61,270	.0	.0	(17,325)	0	L	11/11/2002
595635-10-3	Midcap SPDR Trst Ser 1	600,000	47,190	78,650	47,190	48,492	.115	.0	(1,302)	0	L	12/06/2002
666807-10-2	Northrop Grumman Corp.	150,000	14,550	97,000	14,550	15,135	.0	.120	(585)	0	L	07/23/2002
66987V-10-9	Novartis	1,200,000	44,076	36,730	44,076	49,980	.0	.643	276	0	L	05/16/2001
717081-10-3	Pfizer, Inc.	1,613,000	49,309	30,570	49,309	42,431	.0	.806	(14,601)	0	L	04/18/2002
724479-10-0	Pitney Bowes Inc.	2,000,000	65,320	32,660	65,320	74,158	.0	1,741	(8,108)	0	L	09/04/2002
742718-10-9	Procter Gamble	600,000	51,564	85,940	51,564	52,110	.0	.0	(546)	0	L	11/12/2002
78462F-10-3	Standard & Poors Dep Rpts	550,000	48,527	88,230	48,527	50,380	.240	.0	(1,854)	0	L	12/06/2002
806857-10-8	Schlumberger LTD	1,400,000	58,926	42,090	58,926	74,625	.263	1,050	(18,004)	0	L	05/30/1997
866810-10-4	Sun Microsystems	5,500,000	17,105	3,110	17,105	101,063	.0	.0	(50,545)	0	L	03/21/2001
86764P-10-9	Sunoco Inc.	600,000	19,908	33,180	19,908	24,300	.0	.600	(2,496)	0	L	05/16/2001
87612E-10-6	Target Corp.	800,000	24,000	30,000	24,000	25,784	.0	.48	(1,784)	0	L	11/14/2002
88579Y-10-1	3M Company	700,000	86,310	123,300	86,310	79,612	.0	1,736	3,563	0	L	12/18/2000
913017-10-9	United Technologies	1,100,000	68,134	61,940	68,134	79,625	.0	1,078	(2,959)	0	L	12/18/2000
948741-10-3	Weingarten Rity Invs SBI	700,000	25,802	36,860	25,802	25,109	.0	.389	693	0	L	08/09/2002
950590-10-9	Wendys Intl Inc.	1,450,000	39,252	27,070	39,252	48,902	.0	.219	(9,650)	0	L	07/23/2002

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
US GOVERNMENT OBLIGATIONS - U.S.							
912827-7K-2	U S Treasury Note	12/12/2002	Merrill Lynch		1,017,344	1,000,000	11,005
COUNTRY TOTAL - U.S.					1,017,344	1,000,000	11,005
0399999 - Total - Bonds - U.S. Government							
STATES, TERRITORIES, POSSESSIONS - U.S.					1,017,344	1,000,000	11,005
MINNESOTA							
604128-M7-0	Minnesota St Var Purp	04/04/2002	Merrill Lynch		232,438	230,000	5,047
STATE TOTAL					232,438	230,000	5,047
NEW JERSEY							
646039-CZ-8	New Jersey St Var Purp	08/05/2002	Merrill Lynch		108,471	100,000	97
STATE TOTAL					108,471	100,000	97
PENNSYLVANIA							
709141-KQ-7	Pennsylvania St MBIA	04/16/2002	Merrill Lynch		225,826	220,000	4,217
STATE TOTAL					225,826	220,000	4,217
COUNTRY TOTAL - U.S.					566,735	550,000	9,361
1799999 - Total - Bonds - States, Territories and Possessions							
POLITICAL SUBDIVISIONS - U.S.							
WASHINGTON							
812642-6L-5	Seattle WA Mun Lt & Pwr Rev	12/02/2002	Merrill Lynch		210,000	200,000	89
STATE TOTAL					210,000	200,000	89
COUNTRY TOTAL - U.S.					210,000	200,000	89
2499999 - Total - Bonds - Political Subdivisions							
INDUSTRIAL & MISCELLANEOUS - U.S.							
37042W-F9-7	General Mtrs Accpt	12/09/2002	Merrill Lynch		250,000	250,000	0
931142-BQ-5	Wal-Mart Stores	03/15/2002	Merrill Lynch		246,958	250,000	259
COUNTRY TOTAL - U.S.					496,958	500,000	259
4599999 - Total - Bonds - Industrial, Misc.							
6099997 - Total - Bonds - Part 3							
6099998 - Total - Bonds - Part 5							
6099999 - Total - Bonds							
6599998 - Total - Preferred Stocks - Part 5							
6599999 - Total - Preferred Stocks							
BANKS, TRUST AND INSURANCE COMPANIES - U.S.							
026874-10-7	Amer Intl Group	11/11/2002	Merrill Lynch	400,000	25,860		0
060505-10-4	Bank of America	12/26/2002	Merrill Lynch	700,000	49,245		0
58551A-10-8	Mellon Financial Corp	12/26/2002	Merrill Lynch	2,600,000	69,789		0
949746-10-1	Wells Fargo & Company	12/26/2002	Merrill Lynch	500,000	23,807		0
COUNTRY TOTAL - U.S.					168,701	XXX	0
6799999 - Total - Common Stocks - Banks, Trusts, Insurance							
INDUSTRIAL & MISCELLANEOUS - U.S.							
023139-10-8	AMBAC Fincl Grp	11/15/2002	Merrill Lynch	400,000	22,552		0
097023-10-5	Boeing Company	05/31/2002	Merrill Lynch	575,000	25,001		0
125670-10-9	CMA Money Fund	12/30/2002	Merrill Lynch	513,638,000	513,638		0
191216-10-0	Coca-Cola Co	11/12/2002	Merrill Lynch	1,100,000	49,500		0
252787-10-6	Diamonds Trust Seires I	12/06/2002	Merrill Lynch	550,000	47,603		0
263534-10-9	DuPont (El) DeNemours	01/10/2002	Merrill Lynch	600,000	26,100		0
291011-10-4	Emerson Electric	11/11/2002	Merrill Lynch	500,000	25,000		0
302316-10-2	Exxon Mobil Corp	07/11/2002	Merrill Lynch	1,000,000	37,920		0
369550-10-8	Genl Dynamics Corp	09/04/2002	Merrill Lynch	900,000	72,450		0
369604-10-3	Genl Electric	11/11/2002	Undefined	1,000,000	24,320		0
375766-10-2	Gillette Co	11/12/2002	Merrill Lynch	1,700,000	48,952		0
437076-10-2	Home Depot Inc	11/15/2002	Merrill Lynch	1,900,000	53,714		0
459200-10-1	Intl Bus. Machines	07/23/2002	Merrill Lynch	150,000	10,056		0
487836-10-8	Kellogg Company	11/06/2002	Merrill Lynch	3,200,000	101,426		0
548661-10-7	Lowe's Companies Inc	11/15/2002	Merrill Lynch	1,600,000	59,656		0
580135-10-1	McDonalds Corp	09/05/2002	Merrill Lynch	2,800,000	74,593		0
589331-10-7	Merck & Co	03/18/2002	Merrill Lynch	200,000	11,920		0
594918-10-4	Microsoft Corp	11/11/2002	Merrill Lynch	500,000	27,170		0
595635-10-3	Midcap SPDR Trst Ser 1	12/06/2002	Merrill Lynch	600,000	48,492		0
666807-10-2	Northrop Grumman Corp	07/23/2002	Merrill Lynch	150,000	15,135		0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	
US GOVERNMENT OBLIGATIONS - U.S.																
3134A3-MM-5	Federal Home Ln Mtg Corp	04/29/2002	CALL @ 100.0000000		250,000	250,000	248,754	248,898	41	0	0	1,102	1,102	8,063		
313646-ZD-4	Federal Natl Mtg Assn	05/09/2002	CALL @ 100.0000000		250,000	250,000	250,000	250,000	0	0	0	0	0	5,742		
31364K-T5-9	Federal Natl Mtg Assoc	02/12/2002	CALL @ 100.0000000		250,000	250,000	250,000	250,000	0	0	0	0	0	2,500		
912833-KR-0	U S TREASURY STRIPS	09/26/2002	Merrill Lynch		225,455	500,000	117,881	170,524	8,474	0	0	54,931	54,931	0		
COUNTRY TOTAL - U.S.					975,455	1,250,000	866,635	919,422	8,515	0	0	56,033	56,033	16,304	XXX	
0399999 - Bonds - U.S. Governments					975,455	1,250,000	866,635	919,422	8,515	0	0	56,033	56,033	16,304	XXX	
POLITICAL SUBDIVISIONS - U.S.																
OHIO																
006112-AK-2	Adams Cnty Ohio Vy LSD	12/01/2002	MATURITY		50,000	50,000	50,000	50,000	0	0	0	0	0	2,475		
089707-EZ-2	Big Walnut Ohio LSD	06/01/2002	MATURITY		50,000	50,000	50,000	50,000	0	0	0	0	0	1,300		
172252-SK-5	Cincinnati Ohio CSD	06/15/2002	MATURITY		40,000	40,000	44,017	40,000	(242)	0	0	0	0	1,230		
185828-EU-0	Clermont & Northeastern Ohio LSD	12/01/2002	CALL @ 102.0000000		51,000	50,000	51,076	51,000	25	0	0	0	0	3,225		
186360-QJ-5	Cleveland Ohio CSD	12/01/2002	MATURITY		50,000	50,000	50,587	50,000	(59)	0	0	0	0	2,700		
362668-DG-7	Gahanna - Jefferson CSD	12/01/2002	MATURITY		50,000	50,000	51,655	50,000	(178)	0	0	0	0	2,625		
541008-BB-3	Logan Hocking Ohio LSD	12/01/2002	MATURITY		50,000	50,000	51,704	50,000	(265)	0	0	0	0	2,500		
648040-DU-4	New Philadelphia Ohio SD	12/01/2002	MATURITY		50,000	50,000	54,450	50,000	(459)	0	0	0	0	3,300		
661870-FF-7	North Ridgeville Ohio CSD	12/01/2002	CALL @ 102.0000000		51,000	50,000	50,000	51,000	1,000	0	0	0	0	2,750		
677658-KX-3	Ohio St Wtr Dev Auth Rev	09/01/2002	MATURITY		45,000	45,000	45,742	45,000	(48)	0	0	0	0	3,015		
695666-ED-5	Painesville Ohio CSD	12/01/2002	Called		25,250	25,000	26,330	25,761	(49)	0	0	(511)	(511)	1,688		
STATE TOTAL					512,250	510,000	525,559	512,761	(275)	0	0	(511)	(511)	26,808	XXX	
COUNTRY TOTAL - U.S.					512,250	510,000	525,559	512,761	(275)	0	0	(511)	(511)	26,808	XXX	
2499999 - Bonds - Political Subdivisions					512,250	510,000	525,559	512,761	(275)	0	0	(511)	(511)	26,808	XXX	
6099997 - Bonds - Part 4					1,487,705	1,760,000	1,392,194	1,432,183	8,240	0	0	55,522	55,522	43,112	XXX	
6099998 - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	0	XXX
6099999 - Total - Bonds					1,487,705	1,760,000	1,392,194	1,432,183	8,240	0	0	55,522	55,522	43,112	XXX	
6599998 - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	XXX	0
PUBLIC UTILITIES - U.S.																
264399-10-6	Duke Energy Corp	06/10/2002	Merrill Lynch		375,000	10,968	15,034	15,034	311	0	0	(4,065)	(4,065)		206	
65473P-10-5	NiSource, Inc	09/04/2002	Merrill Lynch		1,300,000	24,751	29,965	29,965	(13)	0	0	(5,214)	(5,214)		1,131	
873168-10-8	TXU Corp	10/04/2002	Merrill Lynch		1,000,000	26,539	46,000	46,000	(1,150)	0	0	(19,461)	(19,461)		2,400	
COUNTRY TOTAL - U.S.					62,259	XXX	90,999	90,999	(852)	0	0	(28,740)	(28,740)	XXX	3,737	
6699999 - Common Stocks - Public Utilities					62,259	XXX	90,999	90,999	(852)	0	0	(28,740)	(28,740)	XXX	3,737	
BANKS, TRUST AND INSURANCE COMPANIES - U.S.																
172967-10-1	Citigroup Inc	09/03/2002	VARIOUS		1,350,000	46,906	62,557	62,557	(9,259)	0	0	(15,652)	(15,652)		702	
58551A-10-8	Mellon Financial Corp	12/23/2002	Stock Exchange		2,600,000	68,774	56,875	56,875	(40,937)	0	0	11,899	11,899		1,274	
635405-10-3	Natl City Corp	04/01/2002	Merrill Lynch		2,500,000	74,998	64,375	64,375	(8,725)	0	0	10,623	10,623		738	
693475-10-5	PNC Financial Services	07/19/2002	Merrill Lynch		8,000,000	303,991	53,299	53,299	(396,301)	0	0	250,691	250,691		11,520	
COUNTRY TOTAL - U.S.					494,668	XXX	237,107	237,107	(455,221)	0	0	257,561	257,561	XXX	14,234	
6799999 - Common Stocks - Banks, Trust and Insurance Companies					494,668	XXX	237,107	237,107	(455,221)	0	0	257,561	257,561	XXX	14,234	
INDUSTRIAL & MISCELLANEOUS - U.S.																
00184A-10-5	AOL Time Warner Inc	02/21/2002	Merrill Lynch		1,900,000	44,269	74,984	74,984	13,994	0	0	(30,715)	(30,715)		0	
073325-10-2	BEA Systems	03/01/2002	Merrill Lynch		800,000	10,537	14,472	14,472	2,152	0	0	(3,935)	(3,935)		0	
110122-10-8	Bristol-Myers Squibb	03/26/2002	Merrill Lynch		675,000	27,425	39,858	39,858	5,433	0	0	(12,433)	(12,433)		189	
125670-10-9	CMA Money Fund	12/30/2002	Merrill Lynch		513,250,000	513,250	513,250	513,250	0	0	0	0	0	0	0	
133131-10-2	Camden Property Trust	08/05/2002	Merrill Lynch		4,400,000	147,575	121,052	121,052	(40,428)	0	0	26,523	26,523		8,272	
14149Y-10-8	Cardinal Health Inc	07/02/2002	Merrill Lynch		2,375,000	120,346	83,280	83,280	(70,288)	0	0	37,066	37,066		178	
219350-10-5	Corning Inc	12/19/2002	Merrill Lynch		1,200,000	4,212	10,704	10,704	0	0	0	(6,492)	(6,492)		0	
264411-50-5	Duke-Weeks Realty	08/05/2002	Merrill Lynch		4,600,000	111,594	82,461	82,461	(29,457)	0	0	29,134	29,134		4,140	
268648-10-2	EMC Corp	12/19/2002	Merrill Lynch		3,100,000	18,785	41,664	41,664	0	0	0	(22,879)	(22,879)		0	
284131-20-8	Elan Corp Plc	01/31/2002	Merrill Lynch		1,110,000	31,246	50,621	50,621	604	0	0	(19,375)	(19,375)		0	
291011-10-4	Emerson Electric	07/19/2002	Merrill Lynch		1,100,000	54,118	79,751	79,751	16,941	0	0	(25,632)	(25,632)		853	
294741-10-3	Equity Office Pptys	04/23/2002	Merrill Lynch		3,200,000	91,325	86,841	86,841	(9,415)	0	0	4,484	4,484		900	
294821-40-0	Ericsson L M Tel	01/08/2002	Merrill Lynch		4,300,000	23,478	49,988	49,988	27,542	0	0	(26,510)	(26,510)		0	
302316-10-2	Exxon Mobil Corp	07/10/2002	Merrill Lynch		1,000,000	38,389	3,926	3,926	(35,374)	0	0	34,463	34,463		460	
314211-10-3	Federated Investors B	11/14/2002	Merrill Lynch		1,000,000	25,529	31,640	31,640	(240)	0	0	(6,111)	(6,111)		218	
368710-40-6	Genentech Inc	04/15/2002	Merrill Lynch		950,000	36,023	51,830	51,830	293	0	0	(15,807)	(15,807)		0	
438516-10-6	Honeywell Int'l Inc	09/13/2002	Merrill Lynch		850,000	19,973	31,195	31,195	2,448	0	0	(11,222)	(11,222)		478	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
452477-10-4	Imagistics International Inc.	03/08/2002	Merrill Lynch	104.000	1,550		1,142	1,142	(142)	0	0	407	407		0
458140-10-0	Intel Corp.	01/07/2002	Merrill Lynch	1,500.000	53,549		38,156	38,156	(9,019)	0	0	15,393	15,393		0
46612J-10-1	JDS Uniphase Corp.	12/19/2002	Merrill Lynch	1,000.000	2,690		8,680	8,680	0	0	0	(5,990)	(5,990)		0
478160-10-4	Johnson & Johnson	03/08/2002	Merrill Lynch	400.000	25,560		17,090	17,090	(6,550)	0	0	8,469	8,469		0
580031-20-1	McData Corp.	07/10/2002	Merrill Lynch	62.000	579		2,181	2,181	662	0	0	(1,602)	(1,602)		0
617446-44-8	Morgan Stanley Dean Witter & Co.	04/17/2002	Merrill Lynch	925.000	51,364		51,108	51,108	(637)	0	0	256	256		426
87612E-10-6	Target Corp.	03/18/2002	Merrill Lynch	1,350.000	60,115		50,367	50,367	(5,051)	0	0	9,748	9,748		81
882508-10-4	Texas Instruments	12/19/2002	Merrill Lynch	2,300.000	37,443		169,766	169,766	105,366	0	0	(132,323)	(132,323)		196
900008-00-4	Merrill Lynch Institutional Fund	01/31/2002	Merrill Lynch	288,721.190	288,721		288,721	288,721	0	0	0	0	0		0
902124-10-6	Tyco International LTD "New"	01/22/2002	Merrill Lynch	3,100.000	147,938		154,500	154,500	(28,090)	0	0	(6,562)	(6,562)		39
92857W-10-0	Vodafone Grp Plc Spn.	07/10/2002	Merrill Lynch	1,100.000	15,114		49,981	49,981	21,733	0	0	(34,868)	(34,868)		264
969457-10-0	Williams Cos.	01/29/2002	Merrill Lynch	2,100.000	39,374		46,804	46,804	(6,788)	0	0	(7,430)	(7,430)		0
98157D-10-6	World Com Inc "New" GA Com.	05/02/2002	Merrill Lynch	1,900.000	4,334		26,752	26,752	0	0	0	(22,418)	(22,418)		0
COUNTRY TOTAL - U.S.					2,046,404	XXX	2,272,763	2,272,763	(44,313)	0	0	(226,358)	(226,358)	XXX	16,692
6899999 - Common Stocks - Industrial and Miscellaneous					2,046,404	XXX	2,272,763	2,272,763	(44,313)	0	0	(226,358)	(226,358)	XXX	16,692
7099997 - Common Stocks - Part 4					2,603,331	XXX	2,600,868	2,600,868	(500,386)	0	0	2,463	2,463	XXX	34,663
7099998 - Common Stocks - Part 5					5,448,081	XXX	5,484,090	5,484,090	0	0	0	(36,009)	(36,009)	XXX	4,400
7099999 - Total - Common Stocks					8,051,412	XXX	8,084,958	8,084,958	(500,386)	0	0	(33,546)	(33,546)	XXX	39,062
7199999 - Total - Preferred and Common Stocks					8,051,412	XXX	8,084,958	8,084,958	(500,386)	0	0	(33,546)	(33,546)	XXX	39,062
7299999 Totals					9,539,117	XXX	9,477,153	9,517,142	(492,146)	0	0	21,976	21,976	43,112	39,062

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
BANKS, TRUST AND INSURANCE COMPANIES - U.S.																	
894206-10-9	Travelers Property Casualty Corp.	08/20/2002	Stock Distribution	11/14/2002	VARIOUS	116.650	2,306	1,708	2,306	0	0	0	(599)	(599)	0	0	
894206-40-6	Travelers Property Casualty Corp.	08/20/2002	Stock Distribution	11/14/2002	VARIOUS	239.670	5,113	3,569	5,113	0	0	0	(1,545)	(1,545)	0	0	
COUNTRY TOTAL - U.S.						XXX	7,419	5,276	7,419	0	0	0	(2,143)	(2,143)	0	0	
6799999 - Common Stocks - Banks, Trust and Insurance Companies						XXX	7,419	5,276	7,419	0	0	0	(2,143)	(2,143)	0	0	
INDUSTRIAL & MISCELLANEOUS - U.S.																	
125670-10-9	CMA Money Fund	11/30/2002	Merrill Lynch	12/30/2002	Merrill Lynch	1,550,265.560	1,550,266	1,550,266	1,550,266	0	0	0	0	0	0	0	
14149Y-10-8	Cardinal Health Inc.	01/08/2002	Merrill Lynch	07/02/2002	Merrill Lynch	400.000	25,100	21,740	25,100	0	0	0	(3,360)	(3,360)	20	0	
252430-20-5	Diageo Plc.	07/23/2002	Merrill Lynch	11/18/2002	Merrill Lynch	1,600.000	76,260	69,373	76,260	0	0	0	(6,887)	(6,887)	1,602	0	
337738-10-8	Fiserv Inc.	01/07/2002	Merrill Lynch	10/04/2002	Merrill Lynch	600.000	25,434	14,022	25,434	0	0	0	(11,412)	(11,412)	0	0	
438516-10-6	Honeywell Int'l Inc.	07/23/2002	Merrill Lynch	09/13/2002	Merrill Lynch	1,500.000	49,799	35,250	49,799	0	0	0	(14,549)	(14,549)	281	0	
501044-10-1	Kroger Co.	03/18/2002	Merrill Lynch	09/17/2002	Merrill Lynch	1,100.000	24,486	17,434	24,486	0	0	0	(7,052)	(7,052)	0	0	
666807-10-2	Northrop Grumman Corp.	05/31/2002	Merrill Lynch	09/12/2002	Merrill Lynch	200.000	24,406	25,673	24,406	0	0	0	1,267	1,267	80	0	
71713U-10-2	Pharmacia Corp.	04/18/2002	Merrill Lynch	08/01/2002	Merrill Lynch	675.000	30,186	30,023	30,186	0	0	0	(163)	(163)	91	0	
78462F-10-3	Standard & Poors Dep Rcpts	09/26/2002	Merrill Lynch	11/07/2002	Merrill Lynch	1,200.000	102,324	110,613	102,324	0	0	0	8,289	8,289	0	0	
900008-00-4	Merrill Lynch Institutional Fund	01/31/2002	Merrill Lynch	01/31/2002	Merrill Lynch	3,568,410.600	3,568,411	3,568,411	3,568,411	0	0	0	0	0	2,322	0	
COUNTRY TOTAL - U.S.						XXX	5,476,671	5,442,805	5,476,671	0	0	0	(33,866)	(33,866)	4,400	0	
6899999 - Common Stocks - Industrial and Miscellaneous						XXX	5,476,671	5,442,805	5,476,671	0	0	0	(33,866)	(33,866)	4,400	0	
7099998 - Total - Common Stocks						XXX	5,484,090	5,448,081	5,484,090	0	0	0	(36,009)	(36,009)	4,400	0	
7199999 - Total - Preferred and Common Stocks							5,484,090	5,448,081	5,484,090	0	0	0	(36,009)	(36,009)	4,400	0	
7299999 Totals								5,484,090	5,448,081	5,484,090	0	0	0	(36,009)	(36,009)	4,400	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest	
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received				
US GOVERNMENT OBLIGATIONS																	
ISSUER OBLIGATIONS																	
590900-10-6	M. L. Gov't Fund	08/31/2001	Merrill Lynch	0.000	MATR	12/31/2002	0	0	0	0	0	0	7,718	0	1	0.000	
900038-00-1	M. L. Gov't Fund	12/31/2002	Merrill Lynch	0.000	MATR	12/31/2003	4,037,440	0	0	4,037,440	4,037,440	0	0	0	1	0.000	
COUNTRY TOTAL - U.S.							4,037,440	0	0	4,037,440	4,037,440	0	7,718	0	XXX	XXX	
0199999 - U.S. Governments - Issuer Obligations							4,037,440	0	0	4,037,440	4,037,440	0	7,718	0	XXX	XXX	
0399999 - Total - U.S. Government Bonds							4,037,440	0	0	4,037,440	4,037,440	0	7,718	0	XXX	XXX	
5499999 - Total - Issuer Obligations							4,037,440	0	0	4,037,440	4,037,440	0	7,718	0	XXX	XXX	
6099999 - Total - Bonds							4,037,440	0	0	4,037,440	4,037,440	0	7,718	0	XXX	XXX	
8099999 Totals							4,037,440	(a)	0	0	XXX	4,037,440	0	7,718	0	XXX	XXX

(a) Includes \$ other than accrual of discount and amortization of premium.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps and Floors and Insurance Futures Options Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
NONE													
2599999 - Subtotal - Hedging Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

SCHEDULE DB - PART A- SECTION 2

Showing all Options, Caps and Floors and Insurance Futures Options Acquired During Current Year

1	2	3	4	5	6	7
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium
NONE						
2599999 - Subtotal - Hedging Transactions						
2799999 - Subtotal - Other Derivative Transactions						
9999999 - Totals						

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART A - SECTION 3

Showing all Owned Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/Option Premium	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received on Terminations	13 Increase/ (Decrease) by Adjustment	Gain/Loss on Termination			17 Other Investment/ Miscellaneous Income	
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred		
NONE																	
2599999 - Subtotal - Hedging Transactions							XXX	XXX		XXX							
2799999 - Subtotal - Other Derivative Transactions							XXX	XXX		XXX							
9999999 - Totals							XXX	XXX		XXX							

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force December 31 of Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income
3M (MMM)	.7	01/18/2003	135.00	10/18/2002	Chicago Board of Options Exchg	3,149	3,149		3,149	86,310			
Ambac (ABK)	.5	02/23/2003	70.00	10/15/2002	Pacific Stock Exchange	1,850	1,850		1,850	28,120			
General Dynamics	.3	01/18/2003	90.00	10/24/2002	Chicago Board of Options Exchg	810	810		810	23,811			
Home Depot (HD)	.10	01/18/2003	32.50	10/15/2002	Chicago Board of Options Exchg	1,650	1,650		1,650	24,020			
Intl Business Mach (IBM)	.3	01/18/2003	80.00	10/18/2002	American Stock Exchange	825	825		825	23,250			
Keyspan Corp (KSE)	.6	02/22/2003	40.00	11/01/2002	Chicago Board of Options Exchg	270	270		270	21,144			
Lowe's Corp (LOW)	.10	01/18/2003	47.50	10/15/2002	Philadelphia SE	1,850	1,850		1,850	37,500			
Merck (MRK)	.2	01/18/2003	55.00	10/28/2002	Chicago Board of Options Exchg	370	370		370	11,322			
Northrop Grumman (NOC)	.1	01/18/2003	110.00	10/18/2002	Chicago Board of Options Exchg	620	620		620	9,700			
SBC Com. (SBC) *	.15	01/18/2003	30.00	11/01/2002	Pacific Stock Exchange	1,875	1,875		1,875	40,665			
SBC Corp (SBC)	.14	01/18/2003	25.00	10/15/2002	Pacific Stock Exchange	2,170	2,170		2,170	37,954			
Schlumberger (SLB)	.14	01/18/2003	45.00	10/18/2002	Chicago Board of Options Exchg	2,590	2,590		2,590	58,926			
0299999 - Subtotal - Call Options - Income Transactions						18,029	18,029	XXX	18,029	402,722			
0499999 - Subtotal - Call Options						18,029	18,029	XXX	18,029	402,722			
2599999 - Subtotal - Hedging Transactions								XXX					
2699999 - Subtotal - Income Generation Transactions						18,029	18,029	XXX	18,029	402,722			
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals						18,029	18,029	XXX	18,029	402,722			

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART B - SECTION 2

Showing all Options, Caps, Floors and Insurance Futures Options Written During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/Purchase	6 Exchange or Counterparty	7 Consideration Received
3M (MMM)	7	01/18/2003	135.00	10/18/2002	Chicago Board of Options Exchg.	3,149
Ambac (ABK)	5	02/23/2003	70.00	10/15/2002	Pacific Stock Exchange	1,850
General Dynamics	3	01/18/2003	90.00	10/24/2002	Chicago Board of Options Exchg.	810
Home Depot (HD)	10	01/18/2003	32.50	10/15/2002	Chicago Board of Options Exchg.	1,650
Intl Business Mach (IBM)	3	01/18/2003	80.00	10/18/2002	American Stock Exchange	825
Keyspan Corp (KSE)	6	02/22/2003	40.00	11/01/2002	Chicago Board of Options Exchg.	270
Lowe's Corp (LOW)	10	01/18/2003	47.50	10/15/2002	Philadelphia SE	1,850
Merck (MRK)	2	01/18/2003	55.00	10/28/2002	Chicago Board of Options Exchg.	370
Northrop Grumman (NOC)	1	01/18/2003	110.00	10/18/2002	Chicago Board of Options Exchg.	620
SBC Com. (SBC) *	15	01/18/2003	30.00	11/01/2002	Pacific Stock Exchange	1,875
SBC Corp (SBC)	14	01/18/2003	25.00	10/15/2002	Pacific Stock Exchange	2,170
Schlumberger (SLB)	14	01/18/2003	45.00	10/18/2002	Chicago Board of Options Exchg.	2,590
Wendy's (WEN)	14	12/20/2002	35.00	10/21/2002	Pacific Stock Exchange	2,450
0299999 - Subtotal - Call Options - Income Transactions						20,479
0499999 - Subtotal - Call Options						20,479
2599999 - Subtotal - Hedging Transactions						
2699999 - Subtotal - Income Generation Transactions						20,479
2799999 - Subtotal - Other Derivative Transactions						
9999999 - Totals						20,479

SCHEDULE DB - PART B - SECTION 3

Showing all Written Options, Caps, Floors and Insurance Futures Options Terminated During Current Year

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	9 Termination Date	10 Book Value	11 *	12 Consideration Paid on Terminations	13 Increase/ (Decrease) by Adjustment	14 Gain/(Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis	16 Deferred	
Wendy's (WEN)	14	12/20/2002	35.00	10/21/2002	Pacific Stock Exchange	2,450	Expiration	12/20/2002	2,450				2,450			
0299999 - Subtotal - Call Options - Income Generation Transactions						2,450	XXX	XXX	2,450	XXX			2,450			
0499999 - Subtotal - Call Options						2,450	XXX	XXX	2,450	XXX			2,450			
2599999 - Subtotal - Hedging Transactions							XXX	XXX		XXX						
2699999 - Subtotal - Income Generation Transactions						2,450	XXX	XXX	2,450	XXX			2,450			
2799999 - Subtotal - Other Derivative Transactions							XXX	XXX		XXX						
9999999 - Totals						2,450	XXX	XXX	2,450	XXX			2,450			

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Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	10,053,996	10,446,199	392,203
2. Preferred Stocks	0		0
3. Totals	10,053,996	10,446,199	392,203

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Fair market values obtained through an automated pricing service FT Interactive Data.....

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SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6
Depository	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
First Merit..... Akron, Ohio.....				(1,695)	
First National Bank..... Orrville, Ohio.....				22,034	
Merrill Lynch..... Columbus, Ohio.....				1,629	
Wayne Savings & Loan..... Wooster, Ohio.....	4.250	3,686	431	100,000	
Wayne Savings & Loan..... Wooster, Ohio.....	6.650	1,130			
0199998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories	XXX				XXX
0199999 Totals - Open Depositories	XXX	4,816	431	121,968	XXX
0399999 Total Cash on Deposit	XXX	4,816	431	121,968	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX		XXX
0599999 Total Cash	XXX	4,816	431	121,968	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	187,328	4. April	(137,733)	7. July	120,338	10. October	24,037
2. February	123,977	5. May	121,014	8. August	114,556	11. November	25,941
3. March	134,332	6. June	127,802	9. September	98,435	12. December	121,968

