



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2003
OF THE CONDITION AND AFFAIRS OF THE
SONNENBERG MUTUAL INSURANCE COMPANY

NAIC Group Code	0207	0207	NAIC Company Code	10271	Employer's ID Number	34-0541185
	(Current Period)	(Prior Period)				
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			Wooster, OH 44691		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	1685 Cleveland Road			330-262-9060		
	(Street and Number)			(Area Code) (Telephone Number)		
	Wooster, OH 44691-0036			(City or Town, State and Zip Code)		
Mail Address	1685 Cleveland Road			Wooster, OH 44691-0036		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	1685 Cleveland Road			330-262-9060-2437		
	(Street and Number)			(Area Code) (Telephone Number)		
	Wooster, OH 44691-0036			(City or Town, State and Zip Code)		
Internet Website Address	www.wrg-ins.com					
Statutory Statement Contact	Joseph E Wilford			330-262-9060-2437		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	www.Joe_Wilford@wrg-ins.com			330-264-7822		
	(E-mail Address)			(Fax Number)		
Policyowner Relations Contact	1685 Cleveland Road			330-262-9060		
	(Street and Number)			(Area Code) (Telephone Number) (Extension)		
	Wooster, OH 44691			(City or Town, State and Zip Code)		

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 , 2004		
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		
MARY LOU HART		
NOTARY PUBLIC		
MARCH 08, 2005		

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 2003 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 Design- ation	Date Acquired	Effec- tive Rate of In- terest
US GOVERNMENT OBLIGATIONS																				
ISSUER OBLIGATIONS																				
3128X1-3D-7	Federal Home Ln Mtg Corp.....		3.500	AO	10/22/2010	10/22/2004	100.000	150,000	150,000	0.0000	150,000	150,000	1,035	0	0	0	0	1PE	10/16/2003	3.558
3128X1-BG-1	Federal Home Loan Mtg Corp.....		2.250	MN	05/31/2006			200,000	200,000	100.2600	200,520	200,000	406	2,250	0	0	0	1PE	04/28/2003	2.662
3128X1-YL-5	Federal Home Ln Mtg Corp.....		4.000	FA	08/18/2010			200,000	200,000	100.0790	200,158	200,000	3,022	0	0	0	0	1PE	08/08/2003	4.059
3133MA-PS-2	Federal Home Loan Bank.....		7.715	FA	02/09/2010			199,302	200,000	106.5630	213,126	199,000	6,086	15,430	86	0	0	1PE	02/02/2000	7.788
31359M-FL-2	Federal Natl Mtge Assoc.....		7.125	MS	03/15/2007			199,739	200,000	113.3130	226,626	199,496	4,196	14,250	70	0	0	1PE	03/10/2000	7.171
31359M-SC-8	Federal Natl Mtg Assoc.....		2.000	JD	06/04/2008	06/04/2004	100.000	199,883	200,000	99.0940	198,188	199,600	300	2,000	283	0	0	1PE	05/23/2003	2.137
31364K-7E-4	Federal Natl Mtg Assn.....		6.000	MS	03/29/2011			250,000	250,000	100.9690	252,423	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			202,143	200,000	104.6250	209,250	205,906	567	12,750	(1,375)	0	0	1PE	02/15/2001	5.598
912827-2J-0	U S Treasury Note.....		6.250	FA	02/15/2007			248,853	250,000	111.4690	278,673	247,073	5,902	15,625	322	0	0	1	06/17/1997	6.414
912827-7F-3	U S Treasury Note.....		3.500	MN	11/15/2006			204,659	200,000	103.3750	206,750	205,253	904	3,500	(594)	0	0	1PE	08/14/2003	2.652
912827-7K-2	U S Treasury Note.....		3.000	JJ	01/31/2004			1,001,248	1,000,000	100.1560	1,001,560	1,017,344	12,554	30,000	(15,276)	0	0	1PE	12/12/2002	1.454
912827-U8-3	U S Treasury Note.....		6.500	FA	08/15/2005			719,066	700,000	107.8750	755,125	723,828	17,186	37,375	(4,548)	0	0	1	08/08/2003	4.792
912827-V5-5	U S Treasury Note.....		7.000	JJ	07/15/2006			250,144	250,000	112.0000	280,000	250,425	8,084	17,500	(50)	0	0	1	04/11/1997	6.975
COUNTRY TOTAL - U.S.								4,025,037	4,000,000	XXX	4,172,398	4,047,925	64,076	165,680	(21,081)	0	0	XXX	XXX	XXX
0199999 - Total Bonds - U.S. Government - Issuer Obligations								4,025,037	4,000,000	XXX	4,172,398	4,047,925	64,076	165,680	(21,081)	0	0	XXX	XXX	XXX
0399999 - Total - U.S. Government Bonds								4,025,037	4,000,000	XXX	4,172,398	4,047,925	64,076	165,680	(21,081)	0	0	XXX	XXX	XXX
STATES, TERRITORIES, POSSESSIONS																				
ISSUER OBLIGATIONS																				
GEORGIA																				
373383-VY-1	Georgia St Ser D LT.....		2.000	JD	12/01/2004			100,875	100,000	0.0000	100,875	100,954	167	0	(79)	0	0	1PE	12/01/2003	1.039
STATE TOTAL								100,875	100,000	XXX	100,875	100,954	167	0	(79)	0	0	XXX	XXX	XXX
MARYLAND																				
574204-QE-6	Maryland St Dept Transn Cons.....		4.000	JD	12/15/2005			209,446	200,000	104.9030	209,806	213,624	356	6,978	(4,178)	0	0	1PE	02/13/2003	1.539
STATE TOTAL								209,446	200,000	XXX	209,806	213,624	356	6,978	(4,178)	0	0	XXX	XXX	XXX
MINNESOTA																				
604128-5C-8	Minnesota St Rfdg.....		4.500	FA	08/01/2006			216,081	200,000	0.0000	216,081	219,270	3,750	0	(3,189)	0	0	1PE	06/23/2003	1.323
604128-M7-0	Minnesota St Var Purp.....		5.000	MN	11/01/2015	11/01/2008	100.000	231,865	230,000	0.0000	231,865	232,438	1,917	11,500	(335)	0	0	1PE	04/04/2002	4.810
STATE TOTAL								447,946	430,000	XXX	447,946	451,708	5,667	11,500	(3,524)	0	0	XXX	XXX	XXX
NEVADA																				
641480-CD-8	Nevada ST Hwy Impt.....		5.000	JD	12/01/2006			219,845	200,000	109.0690	218,138	223,148	833	4,167	(3,303)	0	0	1	07/02/2003	1.509
STATE TOTAL								219,845	200,000	XXX	218,138	223,148	833	4,167	(3,303)	0	0	XXX	XXX	XXX
NEW JERSEY																				
646039-CZ-8	New Jersey St Var Purp.....		5.000	FA	08/01/2005			104,553	100,000	0.0000	104,553	108,471	2,083	5,000	(2,800)	0	0	1PE	08/05/2002	2.063
STATE TOTAL								104,553	100,000	XXX	104,553	108,471	2,083	5,000	(2,800)	0	0	XXX	XXX	XXX
NORTH CAROLINA																				
658256-LZ-3	North Carolina St Pub Impt Ser B.....		4.000	AO	04/01/2010			104,327	100,000	0.0000	104,327	104,748	1,000	2,000	(421)	0	0	1PE	03/26/2003	3.229
STATE TOTAL								104,327	100,000	XXX	104,327	104,748	1,000	2,000	(421)	0	0	XXX	XXX	XXX
PENNSYLVANIA																				
709141-KQ-7	Pennsylvania St MBIA.....		5.000	JD	06/01/2015	06/01/2011	100.000	224,912	220,000	108.4740	238,643	225,826	917	11,000	(543)	0	0	1PE	04/16/2002	4.641
STATE TOTAL								224,912	220,000	XXX	238,643	225,826	917	11,000	(543)	0	0	XXX	XXX	XXX
UTAH																				
917542-LR-1	Utah St Ser A.....		5.000	JJ	07/01/2006			218,393	200,000	0.0000	218,393	222,080	5,000	0	(3,687)	0	0	1PE	06/23/2003	1.252
STATE TOTAL								218,393	200,000	XXX	218,393	222,080	5,000	0	(3,687)	0	0	XXX	XXX	XXX
COUNTRY TOTAL - U.S.								1,630,296	1,550,000	XXX	1,642,680	1,650,559	16,022	40,644	(18,536)	0	0	XXX	XXX	XXX
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations								1,630,296	1,550,000	XXX	1,642,680	1,650,559	16,022	40,644	(18,536)	0	0	XXX	XXX	XXX
1799999 - Total - States, Territories and Possessions								1,630,296	1,550,000	XXX	1,642,680	1,650,559	16,022	40,644	(18,536)	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	50,886	50,000	0.0000	50,886	50,645	225	2,700	55	0	0	1PE	04/24/1995	5.418
075399-AK-1	Beaver Creek Oh LSD.....		4.800	JD	12/01/2004			50,012	50,000	0.0000	50,012	50,100	200	2,400	(13)	0	0	1PE	04/15/1996	4.772

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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
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
304657-JG-5...	Fairfield Ohio CSD		.5 650	JD	12/01/2006	12/01/2005	103.000	51,654	50,000	.0 0000	51,654	52,438	235	2,825	(74)	.0	.0	1PE	..05/25/1995...	5.319
468574-DF-2...	Jackson LSD		.5 050	JD	12/01/2004			49,959	50,000	.0 0000	49,959	49,571	210	2,525	.43	.0	.0	1PE	..07/15/1993...	5.143
512804-KU-8...	Lakota Ohio LSD		.5 150	JD	12/01/2005			50,000	50,000	102.4710	51,236	50,000	215	2,575	.0	.0	.0	1PE	..03/22/1993...	5.150
578303-EN-5...	Mayfield Ohio CSD		.6 500	JD	12/01/2007			49,987	50,000	116.1600	58,080	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
67756B-HQ-6...	Ohio Higher Ed College of Wooster		.3 000	MS	09/01/2008			185,794	185,000	.0 0000	185,794	185,916	1,850	2,775	(122)	.0	.0	1PE	..03/27/2003...	2.901
775677-AW-7...	Rolling Hills Ohio LSD		.9 000	JD	12/01/2006			55,320	50,000	.0 0000	55,320	66,370	375	4,500	(1,653)	.0	.0	1PE	..03/28/1996...	5.033
851188-DS-8...	Springfield Ohio LSD		.6 125	JD	12/01/2007			50,582	50,000	114.1990	57,100	51,893	255	3,063	(129)	.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	103.5160	51,758	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			30,092	30,000	103.4280	31,028	30,739	124	1,485	(96)	.0	.0	1PE	..04/15/1996...	4.605
979898-AL-7...	Woodridge Ohio LSD		.5 450	JD	12/01/2004			50,150	50,000	.0 0000	50,150	51,311	227	2,725	(156)	.0	.0	1PE	..04/26/1995...	5.111
981083-MD-7...	Wooster Ohio		.5 250	JD	12/01/2004			24,960	25,000	103.6970	25,924	24,564	109	1,313	.42	.0	.0	1PE	..12/09/1992...	5.432
STATE TOTAL								849,396	840,000	XXX	868,901	863,500	4,920	39,610	(2,101)	0	0	XXX	XXX	XXX
VIRGINIA																				
165321-Z2-9...	Chesapeake VA Pub Impt		.5 000	JD	12/01/2005			213,905	200,000	.0 0000	213,905	217,972	833	5,000	(4,067)	.0	.0	1PE	..06/06/2003...	1.314
STATE TOTAL								213,905	200,000	XXX	213,905	217,972	833	5,000	(4,067)	0	0	XXX	XXX	XXX
WASHINGTON																				
812642-6L-5...	Seattle WA Mun Lt & Pwr Rev		.4 000	JD	12/01/2005			206,469	200,000	104.5560	209,112	210,000	667	8,000	(3,268)	.0	.0	1PE	..12/02/2002...	2.265
STATE TOTAL								206,469	200,000	XXX	209,112	210,000	667	8,000	(3,268)	0	0	XXX	XXX	XXX
COUNTRY TOTAL - U.S.								1,269,770	1,240,000	XXX	1,291,918	1,291,472	6,420	52,610	(9,436)	0	0	XXX	XXX	XXX
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations								1,269,770	1,240,000	XXX	1,291,918	1,291,472	6,420	52,610	(9,436)	0	0	XXX	XXX	XXX
2499999 - Total - Political Subdivisions Bonds								1,269,770	1,240,000	XXX	1,291,918	1,291,472	6,420	52,610	(9,436)	0	0	XXX	XXX	XXX
INDUSTRIAL & MISCELLANEOUS																				
ISSUER OBLIGATIONS																				
025816-AP-4...	American Express Co		.3 750	MN	11/20/2007			204,087	200,000	101.8650	203,730	204,366	854	3,750	(279)	.0	.0	1	..09/19/2003...	3.187
339030-AB-4...	FleetBoston Finl Corp		.7 250	MS	09/15/2005			218,070	200,000	108.7410	217,482	220,638	4,269	.0	(2,568)	.0	.0	1	..10/02/2003...	1.846
37042W-F9-7...	General Mtrs Accpt		.3 760	MJSD	12/15/2005			250,000	250,000	.0 0000	250,000	250,000	610	9,067	.0	.0	.0	2PE	..12/09/2002...	3.753
45920Q-EH-3...	IBM Corp		.3 450	MTLY	05/15/2009			100,000	100,000	.0 0000	100,000	100,000	153	2,147	.0	.0	.0	1PE	..04/28/2003...	3.445
58550H-AA-2...	Wells Fargo BankNA		.7 375	MN	05/15/2007			101,253	100,000	.0 0000	101,253	102,987	942	7,375	(319)	.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	73.7264	57,250	50,000	.0	.0	.0	.0	.0	1	..09/24/1997...	6.384
742718-BM-0...	Procter And Gamble Co		.6 875	MS	09/15/2009			198,545	200,000	115.5200	231,040	197,921	4,049	13,750	201	.0	.0	1	..08/18/2000...	7.032
931142-BQ-5...	Wal-Mart Stores		.4 150	JD	06/15/2005			248,580	250,000	103.5140	258,785	246,958	461	10,375	923	.0	.0	1	..03/15/2002...	4.558
949746-CC-3...	Wells Fargo Company Senior Notes		.7 250	FA	08/24/2005			216,216	200,000	108.6300	217,260	223,705	5,115	7,250	(7,489)	.0	.0	1PE	..03/20/2003...	2.208
COUNTRY TOTAL - U.S.								1,586,750	1,577,652	XXX	1,636,800	1,596,575	16,454	53,714	(9,531)	0	0	XXX	XXX	XXX
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								1,586,750	1,577,652	XXX	1,636,800	1,596,575	16,454	53,714	(9,531)	0	0	XXX	XXX	XXX
4599999 - Total - Industrial and Miscellaneous Bonds								1,586,750	1,577,652	XXX	1,636,800	1,596,575	16,454	53,714	(9,531)	0	0	XXX	XXX	XXX
5499999 - Total - Issuer Obligations								8,511,854	8,367,652	XXX	8,743,796	8,586,530	102,972	312,649	(58,584)	0	0	XXX	XXX	XXX
6099999 Totals								8,511,854	8,367,652	XXX	8,743,796	8,586,530	102,972	312,649	(58,584)	0	0	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 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.												
172474-10-8	Cinergy Corp.	800,000	31,048	38.810	31,048	25,024	.0	1,104	6,024	0	L	02/20/2003
49337W-10-0	Keyspan Corp.	4,500,000	165,600	36.800	165,600	124,137	.0	7,076	7,776	0	L	08/21/2003
78387G-10-3	SBC Communications	1,100,000	28,677	26.070	28,677	24,178	.0	.0	4,499	0	L	10/16/2003
92343V-10-4	Verizon Communications	800,000	28,064	35.080	28,064	25,968	.0	.0	2,096	0	L	11/26/2003
6699999 - Total - Common Stock - Public Utility			253,389	XXX	253,389	199,307	0	8,180	20,395	0	XXX	XXX
BANKS, TRUST AND INSURANCE COMPANIES - U.S.												
026874-10-7	Amer Intl Group	800,000	53,024	66.280	53,024	47,860	.0	52	5,164	0	L	11/13/2003
060505-10-4	Bank of America	1,000,000	80,430	80.430	80,430	72,657	.0	2,256	8,319	0	L	09/03/2003
084670-20-7	Berkshire Hathaway Inc.	13,000	36,595	2,815.000	36,595	32,305	.0	.0	4,290	0	L	09/15/2003
172967-10-1	Citigroup Inc.	1,850,000	89,799	48.540	89,799	77,698	.0	1,485	18,513	0	L	12/11/2003
337915-10-2	FirstMerit	12,701,000	344,324	27.110	344,324	38,991	.0	12,955	69,220	0	L	02/12/1999
38141G-10-4	Goldman Sachs Group Inc.	600,000	59,238	98.730	59,238	53,756	.0	75	5,482	0	L	11/21/2003
58551A-10-8	Mellon Financial Corp.	2,600,000	83,486	32.110	83,486	69,789	.0	1,482	15,600	0	L	12/26/2002
62989*-10-5	NAMIC Ins Company Inc.	300,000	45,489	151.630	45,489	15,000	.0	.0	(2,487)	0	A	04/30/1983
632592-10-1	National Bancshares Corp Of Ohio	6,100,000	147,925	24.250	147,925	25,985	.915	3,477	13,725	0	L	03/31/1986
635405-10-3	Natl City Corp.	500,000	16,970	33.940	16,970	12,875	.0	625	3,310	0	L	05/30/1997
857477-10-3	State Street Corp.	700,000	36,456	52.080	36,456	23,478	.105	196	12,978	0	L	04/21/2003
902973-30-4	U S Bancorp.	900,000	26,802	29.780	26,802	24,507	.216	.0	2,295	0	L	11/07/2003
949746-10-1	Wells Fargo & Company	500,000	29,445	58.890	29,445	23,807	.0	750	6,010	0	L	12/26/2002
6799999 - Total - Common Stock - Banks, Trust, Insurance			1,049,983	XXX	1,049,983	518,708	1,236	23,353	162,419	0	XXX	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.												
002824-10-0	Abbott Labs	2,000,000	93,200	46.600	93,200	77,393	.0	1,127	15,807	0	L	08/06/2003
013817-10-1	Alcoa Inc.	1,000,000	38,000	38.000	38,000	23,200	.0	300	14,800	0	L	05/22/2003
020039-10-3	Alltel Corp.	1,000,000	46,580	46.580	46,580	47,885	.370	175	(1,305)	0	L	10/30/2003
035229-10-3	Anheusr Busch Cos Inc.	1,000,000	52,680	52.680	52,680	51,703	.0	220	977	0	L	09/16/2003
038222-10-5	Applied Material Inc.	1,100,000	24,684	22.440	24,684	23,694	.0	.0	990	0	L	12/18/2003
039583-10-9	Archstone-Smith Trust	2,400,000	67,152	27.980	67,152	53,400	.0	4,104	10,656	0	L	11/01/2001
053015-10-3	Automatic Data Proc.	1,400,000	55,454	39.610	55,454	52,929	.196	.0	2,525	0	L	11/07/2003
055622-10-4	BP plc.	600,000	29,610	49.350	29,610	24,791	.0	520	4,819	0	L	07/25/2003
071813-10-9	Baxter International Inc.	1,050,000	32,046	30.520	32,046	25,211	.611	.0	6,836	0	L	05/29/2003
090613-10-0	Biomet Inc.	1,700,000	61,574	36.220	61,574	50,013	.0	120	11,561	0	L	07/16/2003
097023-10-5	Boeing Company	1,275,000	53,729	42.140	53,729	49,220	.0	867	11,666	0	L	05/31/2002
110122-10-8	Bristol-Myers Squibb	1,000,000	28,600	28.600	28,600	26,301	.280	280	2,299	0	L	08/04/2003
125670-10-9	CMA Money Fund.	800,000	.800	1.000	.800	.800	.0	.0	.0	0	L	12/30/2003
14149Y-10-8	Cardinal Health Inc.	850,000	51,986	61.160	51,986	48,940	.26	26	3,047	0	L	08/21/2003
166764-10-0	ChevronTexaco Corporation	700,000	60,473	86.390	60,473	52,273	.0	1,722	14,497	0	L	03/07/2003
17275R-10-2	Cisco Systems	3,500,000	84,805	24.230	84,805	68,250	.0	.0	38,955	0	L	03/21/2001
189054-10-9	Clorox Co.	1,145,000	55,601	48.560	55,601	50,290	.0	309	5,311	0	L	09/19/2003
191216-10-0	Coca-Cola Co.	2,200,000	111,650	50.750	111,650	96,175	.0	1,606	16,751	0	L	10/23/2003
194162-10-3	Colgate Palmolive	1,500,000	75,075	50.050	75,075	78,755	.0	480	(3,680)	0	L	10/30/2003
205887-10-2	Conagra Foods Inc.	1,100,000	29,029	26.390	29,029	25,520	.0	558	3,509	0	L	07/15/2003
20825C-10-4	ConocoPhillips	900,000	59,013	65.570	59,013	48,366	.0	1,467	16,903	0	L	01/28/2003
252787-10-6	Diamonds Trust Seires I	550,000	57,514	104.570	57,514	47,603	.80	1,094	11,583	0	L	12/06/2002
260003-10-8	Dover Corp.	850,000	33,788	39.750	33,788	24,939	.0	370	8,849	0	L	05/14/2003
263534-10-9	DuPont (El) DeNemours	600,000	27,534	45.890	27,534	26,100	.0	840	2,094	0	L	01/10/2002
294429-10-5	Equifax Inc.	1,100,000	26,950	24.500	26,950	25,423	.0	22	1,527	0	L	09/05/2003
29476L-10-7	Equity Residential Prop Tr.	3,400,000	100,334	29.510	100,334	80,325	1,469	5,882	16,762	0	L	05/30/1997
30231G-10-2	Exxon Mobil Corp.	1,600,000	65,600	41.000	65,600	40,275	.0	1,568	9,696	0	L	07/11/2002
319963-10-4	First Data Corporation	1,300,000	53,417	41.090	53,417	51,320	.26	26	2,097	0	L	09/05/2003
369550-10-8	Genl Dynamics Corp.	1,300,000	117,507	90.390	117,507	98,546	.0	1,518	19,978	0	L	01/27/2003
369604-10-3	Genl Electric	4,300,000	133,214	30.980	133,214	104,920	.860	2,299	21,504	0	L	08/21/2003
370334-10-4	General Mills	1,600,000	72,480	45.300	72,480	74,277	.0	413	(1,797)	0	L	11/14/2003
375766-10-2	Gillette Co.	800,000	29,384	36.730	29,384	25,450	.0	260	3,934	0	L	07/16/2003
458140-10-0	Intel Corp.	2,400,000	76,920	32.050	76,920	62,170	.0	192	39,552	0	L	06/04/1999
459200-10-1	Intl Bus. Machines	875,000	81,095	92.680	81,095	52,326	.0	410	12,644	0	L	08/06/2003
478160-10-4	Johnson & Johnson	1,947,000	100,582	51.660	100,582	83,781	.0	1,236	(1,106)	0	L	09/25/2003
487836-10-8	Kellogg Company	3,200,000	121,856	38.080	121,856	101,426	.0	3,232	12,192	0	L	11/06/2002
500255-10-4	Kohls Corp Wisc	600,000	26,964	44.940	26,964	26,754	.0	.0	210	0	L	12/30/2003
532457-10-8	Lilly (Eli)	400,000	28,132	70.330	28,132	24,500	.0	134	3,632	0	L	09/12/2003

E10.1

Showing all COMMON STOCKS Owned December 31 of Current Year

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues _____, the total \$ value (included in Column 6) of all such issues \$ _____

ANNUAL STATEMENT FOR THE YEAR 2003 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.							
.....3128X1-3D-7.....	Federal Home Ln Mtg Corp.....	10/16/2003.....	Merrill Lynch.....		150,000	150,000	0
.....3128X1-BG-1.....	Federal Home Loan Mtg Corp.....	04/28/2003.....	Merrill Lynch.....		200,000	200,000	0
.....3128X1-YL-5.....	Federal Home Ln Mtg Corp.....	08/08/2003.....	Merrill Lynch.....		200,000	200,000	0
.....31359M-SC-8.....	Federal Natl Mtg Assoc.....	05/23/2003.....	Merrill Lynch.....		199,600	200,000	0
.....912827-7F-3.....	U S Treasury Note.....	08/14/2003.....	Merrill Lynch.....		205,253	200,000	1,750
.....912827-U8-3.....	U S Treasury Note.....	08/08/2003.....	Merrill Lynch.....		273,786	250,000	8,035
COUNTRY TOTAL - U.S.					1,228,638	1,200,000	9,785
0399999 - Total - Bonds - U.S. Government					1,228,638	1,200,000	9,785
STATES, TERRITORIES, POSSESSIONS - U.S.							
GEORGIA							
.....373383-VY-1.....	Georgia St Ser D LT.....	12/01/2003.....	Merrill Lynch.....		100,954	100,000	17
STATE TOTAL					100,954	100,000	17
MARYLAND							
.....574204-QE-6.....	Maryland St Dept Transn Cons.....	02/13/2003.....	Merrill Lynch.....		213,624	200,000	400
STATE TOTAL					213,624	200,000	400
MINNESOTA							
.....604128-5C-8.....	Minnesota St Rfdg.....	06/23/2003.....	Merrill Lynch.....		219,270	200,000	625
STATE TOTAL					219,270	200,000	625
NEVADA							
.....641480-CD-8.....	Nevada ST Hwy Impt.....	07/02/2003.....	Merrill Lynch.....		223,148	200,000	194
STATE TOTAL					223,148	200,000	194
NORTH CAROLINA							
.....658256-LZ-3.....	North Carolina St Pub Impt Ser B.....	03/26/2003.....	Merrill Lynch.....		104,748	100,000	89
STATE TOTAL					104,748	100,000	89
UTAH							
.....917542-LR-1.....	Utah St Ser A.....	06/23/2003.....	Merrill Lynch.....		222,080	200,000	0
STATE TOTAL					222,080	200,000	0
COUNTRY TOTAL - U.S.					1,083,824	1,000,000	1,325
1799999 - Total - Bonds - States, Territories and Possessions					1,083,824	1,000,000	1,325
POLITICAL SUBDIVISIONS - U.S.							
OHIO							
.....67756B-HQ-6.....	Ohio Higher Ed College of Wooster.....	03/27/2003.....	FirstMerit Bank.....		185,916	185,000	493
STATE TOTAL					185,916	185,000	493
VIRGINIA							
.....165321-Z2-9.....	Chesapeake VA Pub Impt.....	06/06/2003.....	Merrill Lynch.....		217,972	200,000	278
STATE TOTAL					217,972	200,000	278
COUNTRY TOTAL - U.S.					403,888	385,000	771
2499999 - Total - Bonds - Political Subdivisions					403,888	385,000	771
INDUSTRIAL & MISCELLANEOUS - U.S.							
.....025816-AP-4.....	American Express Co.....	09/19/2003.....	Merrill Lynch.....		204,366	200,000	2,583
.....339030-AB-4.....	FleetBoston Finl Corp.....	10/02/2003.....	Merrill Lynch.....		220,638	200,000	886
.....45920Q-EH-3.....	IBM Corp.....	04/28/2003.....	Merrill Lynch.....		100,000	100,000	0
.....949746-CC-3.....	Wells Fargo Company Senior Notes.....	03/20/2003.....	Merrill Lynch.....		223,705	200,000	1,249
COUNTRY TOTAL - U.S.					748,708	700,000	4,718
4599999 - Total - Bonds - Industrial, Misc.					748,708	700,000	4,718
6099997 - Total - Bonds - Part 3					3,465,058	3,285,000	16,599
6099998 - Total - Bonds - Part 5					0	0	0
6099999 - Total - Bonds					3,465,058	3,285,000	16,599
6599998 - Total - Preferred Stocks - Part 5					0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0
PUBLIC UTILITIES - U.S.							
.....172474-10-8.....	Cinergy Corp.....	02/20/2003.....	Merrill Lynch.....	800,000	25,024		0
.....49337W-10-0.....	Keyspan Corp.....	08/21/2003.....	Merrill Lynch.....	700,000	23,912		0
.....78387G-10-3.....	SBC Communications.....	10/16/2003.....	Merrill Lynch.....	1,100,000	24,178		0
.....92343V-10-4.....	Verizon Communications.....	11/26/2003.....	Merrill Lynch.....	800,000	25,968		0
COUNTRY TOTAL - U.S.					99,082	XXX	0
6699999 - Total - Common Stocks - Public Utilities					99,082	XXX	0
BANKS, TRUST AND INSURANCE COMPANIES - U.S.							

ANNUAL STATEMENT FOR THE YEAR 2003 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
.026874-10-7	Amer Intl Group	11/13/2003	Merrill Lynch	800,000	47,860		.0
.060505-10-4	Bank of America	09/03/2003	Merrill Lynch	300,000	23,412		.0
.084670-20-7	Berkshire Hathaway Inc.	09/15/2003	Merrill Lynch	13,000	32,305		.0
.172967-10-1	Citigroup Inc.	12/11/2003	Merrill Lynch	500,000	23,780		.0
.381416-10-4	Goldman Sachs Group Inc.	11/21/2003	Merrill Lynch	600,000	53,756		.0
.857477-10-3	State Street Corp.	04/21/2003	Merrill Lynch	700,000	23,478		.0
.902973-30-4	U S Bancorp.	11/07/2003	Merrill Lynch	900,000	24,507		.0
COUNTRY TOTAL - U.S.					229,098	XXX	0
6799999 - Total - Common Stocks - Banks, Trusts, Insurance					229,098	XXX	0
INDUSTRIAL & MISCELLANEOUS - U.S.							
.002824-10-0	Abbott Labs.	08/06/2003	Merrill Lynch	2,000,000	77,393		.0
.013817-10-1	Alcoa Inc.	05/22/2003	Merrill Lynch	1,000,000	23,200		.0
.020039-10-3	Alltel Corp.	10/30/2003	Merrill Lynch	1,000,000	47,885		.0
.035229-10-3	Anheusr Busch Cos Inc.	09/16/2003	Merrill Lynch	1,000,000	51,703		.0
.038222-10-5	Applied Material Inc.	12/18/2003	Merrill Lynch	1,100,000	23,694		.0
.053015-10-3	Automatic Data Proc.	11/07/2003	Merrill Lynch	1,400,000	52,929		.0
.055622-10-4	BP plc	07/25/2003	Merrill Lynch	600,000	24,791		.0
.071813-10-9	Baxter International Inc.	05/29/2003	Merrill Lynch	1,050,000	25,211		.0
.090613-10-0	Biomet Inc.	07/16/2003	Merrill Lynch	1,700,000	50,013		.0
.110122-10-8	Bristol-Myers Squibb	08/04/2003	Merrill Lynch	1,000,000	26,301		.0
.125670-10-9	CMA Money Fund	12/30/2003	Merrill Lynch	504,461,000	504,461		.0
.14149Y-10-8	Cardinal Health Inc.	08/21/2003	Merrill Lynch	850,000	48,940		.0
.166764-10-0	ChevronTexaco Corporation	03/07/2003	Merrill Lynch	400,000	26,032		.0
.189054-10-9	Clorox Co.	09/19/2003	Merrill Lynch	1,145,000	50,290		.0
.191216-10-0	Coca-Cola Co.	10/23/2003	Merrill Lynch	1,100,000	46,675		.0
.194162-10-3	Colgate Palmolive	10/30/2003	Merrill Lynch	1,500,000	78,755		.0
.205887-10-2	Conagra Foods Inc.	07/15/2003	Merrill Lynch	1,100,000	25,520		.0
.20825C-10-4	ConocoPhillips	01/28/2003	Merrill Lynch	500,000	22,754		.0
.260003-10-8	Dover Corp.	05/14/2003	Merrill Lynch	850,000	24,939		.0
.294429-10-5	Equifax Inc.	09/05/2003	Merrill Lynch	1,100,000	25,423		.0
.319963-10-4	First Data Corporation	09/05/2003	Merrill Lynch	1,300,000	51,320		.0
.369550-10-8	Genl Dynamics Corp.	01/27/2003	Merrill Lynch	400,000	26,096		.0
.369604-10-3	Genl Electric	08/21/2003	Merrill Lynch	1,700,000	48,400		.0
.370334-10-4	General Mills	11/14/2003	Merrill Lynch	1,600,000	74,277		.0
.375766-10-2	Gillette Co.	07/16/2003	Merrill Lynch	800,000	25,450		.0
.459200-10-1	Intl Bus. Machines	08/06/2003	Merrill Lynch	300,000	23,889		.0
.478160-10-4	Johnson & Johnson	09/25/2003	Merrill Lynch	1,000,000	50,825		.0
.500255-10-4	Kohls Corp Wisc.	12/30/2003	Merrill Lynch	600,000	26,754		.0
.532457-10-8	Lilly (Eli)	09/12/2003	Merrill Lynch	400,000	24,500		.0
.571748-10-2	Marsh & McLennan	10/16/2003	Merrill Lynch	500,000	24,440		.0
.580645-10-9	McGraw-Hill	09/04/2003	Merrill Lynch	400,000	24,704		.0
.58405U-10-2	Medco Health Solutions	08/20/2003	Stock Spin Off	180,900	3,784		.0
.585055-10-6	Medtronic Inc.	10/09/2003	Merrill Lynch	500,000	23,075		.0
.589331-10-7	Merck & Co.	12/05/2003	Merrill Lynch	580,000	24,934		.0
.594918-10-4	Microsoft Corp.	12/11/2003	VARIOUS	5,500,000	98,650		.0
.666807-10-2	Northrop Grumman Corp.	07/09/2003	Merrill Lynch	650,000	59,686		.0
.704326-10-7	Paychex Inc.	09/16/2003	Merrill Lynch	700,000	24,360		.0
.713448-10-8	PepsiCo Inc.	12/30/2003	Merrill Lynch	500,000	23,240		.0
.717081-10-3	Pfizer, Inc.	08/28/2003	Merrill Lynch	800,000	23,880		.0
.742718-10-9	Procter Gamble	01/09/2003	Merrill Lynch	300,000	25,599		.0
.780257-80-4	Royal Dutch Pete Co NLG 1.25	06/26/2003	Merrill Lynch	500,000	23,555		.0
.803111-10-3	Sara Lee Corp.	11/19/2003	Merrill Lynch	2,500,000	49,170		.0
.806857-10-8	Schlumberger LTD	10/31/2003	Merrill Lynch	500,000	23,560		.0
.842587-10-7	Southern Company	08/21/2003	Merrill Lynch	1,800,000	50,931		.0
.871829-10-7	Sysco Corp.	10/09/2003	Merrill Lynch	2,200,000	68,523		.0
.88579Y-10-1	3M Company	09/30/2003	Stock Split / Dividend	700,000	0		.0
.91324P-10-2	Unitedhealth Group Inc.	11/14/2003	Merrill Lynch	500,000	24,955		.0
.925524-30-8	ViaCom Inc. Cl B	08/06/2003	Merrill Lynch	1,250,000	50,084		.0
.931142-10-3	Wal-Mart Stores	11/14/2003	Merrill Lynch	1,500,000	75,220		.0
COUNTRY TOTAL - U.S.					2,330,769	XXX	0
6899999 - Total - Common Stocks - Industrial, Misc.					2,330,769	XXX	0
7099997 - Total - Common Stocks - Part 3					2,658,949	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 3

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

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ANNUAL STATEMENT FOR THE YEAR 2003 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 Identi- fication	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.															
912827-4B-5...	U S Treasury Note	..03/31/2003...	MATURITY		250,000	250,000	253,122	250,000	(208)	0	.0	0	.0	6,875	
COUNTRY TOTAL - U.S.					250,000	250,000	253,122	250,000	(208)	0	0	0	0	6,875	XXX
0399999 - Bonds - U.S. Governments					250,000	250,000	253,122	250,000	(208)	0	0	0	0	6,875	XXX
POLITICAL SUBDIVISIONS - U.S.															
OHIO															
082088-BA-2...	Benejamin Logan LSD	..12/01/2003...	MATURITY		35,000	35,000	35,000	35,000	.0	0	.0	0	.0	1,750	
199489-2U-8...	Columbus Ohio	..09/15/2003...	Pre-refunded/Maturity		51,000	50,000	50,591	50,185	(40)	0	.0	815	815	2,675	
217441-BG-8...	Copley Fairlawn CSD	..12/01/2003...	MATURITY		50,000	50,000	50,000	50,000	.0	0	.0	0	0	2,700	
512804-LW-3...	Lakota Ohio LSD	..12/01/2003...	MATURITY		50,000	50,000	51,729	50,000	(214)	0	.0	0	.0	2,800	
677518-BN-1...	Ohio St Swy Ser T	..05/15/2003...	MATURITY		50,000	50,000	51,257	50,000	(68)	0	.0	0	.0	1,219	
680616-AV-1...	Olentangy LSD	..12/01/2003...	MATURITY		25,000	25,000	29,469	25,000	(427)	0	.0	0	.0	1,938	
839614-AK-0...	South Range LSD	..12/01/2003...	MATURITY		50,000	50,000	54,313	50,000	(415)	0	.0	0	.0	3,250	
840658-DT-2...	South-Western CSD	..12/01/2003...	CALL @ 102.0000000		51,000	50,000	47,265	49,682	277	0	.0	1,318	1,318	2,325	
981100-ER-7...	Wooster Ohio CSD	..12/01/2003...	MATURITY		100,000	100,000	100,000	100,000	.0	0	.0	0	0	4,950	
STATE TOTAL					462,000	460,000	469,623	459,867	(886)	0	0	2,133	2,133	23,606	XXX
COUNTRY TOTAL - U.S.					462,000	460,000	469,623	459,867	(886)	0	0	2,133	2,133	23,606	XXX
2499999 - Bonds - Political Subdivisions					462,000	460,000	469,623	459,867	(886)	0	0	2,133	2,133	23,606	XXX
INDUSTRIAL & MISCELLANEOUS - U.S.															
064209-AA-7...	Bank One Cleveland N.A.	..04/15/2003...	MATURITY		100,000	100,000	101,380	100,000	(87)	0	.0	0	.0	3,313	
638585-AR-0...	Nationsbank Corp.	..05/15/2003...	MATURITY		100,000	100,000	101,689	100,000	(128)	0	.0	0	.0	3,500	
COUNTRY TOTAL - U.S.					200,000	200,000	203,070	200,000	(214)	0	0	0	0	6,813	XXX
4599999 - Bonds - Industrial and Miscellaneous					200,000	200,000	203,070	200,000	(214)	0	0	0	0	6,813	XXX
6099997 - Bonds - Part 4					912,000	910,000	925,815	909,867	(1,308)	0	0	2,133	2,133	37,294	XXX
6099998 - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	XXX
6099999 - Total - Bonds					912,000	910,000	925,815	909,867	(1,308)	0	0	2,133	2,133	37,294	XXX
6599998 - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0
PUBLIC UTILITIES - U.S.															
78387G-10-3...	SBC Communications	..08/18/2003...	VARIOUS		2,979,000	72,041	78,075	78,075	(2,686)	0	.0	(6,034)	(6,034)		1,555
COUNTRY TOTAL - U.S.					72,041	XXX	78,075	78,075	(2,686)	0	0	(6,034)	(6,034)	XXX	1,555
6699999 - Common Stocks - Public Utilities					72,041	XXX	78,075	78,075	(2,686)	0	0	(6,034)	(6,034)	XXX	1,555
BANKS, TRUST AND INSURANCE COMPANIES - U.S.															
020002-10-1...	Allstate Corp.	..05/29/2003...	Merrill Lynch		2,780,000	98,824	8,793	8,793	(94,039)	0	.0	90,031	90,031		1,863
026874-10-7...	Amer Intl Group	..02/04/2003...	Merrill Lynch		400,000	20,479	25,860	25,860	2,720	0	.0	(5,381)	(5,381)		0
COUNTRY TOTAL - U.S.						119,304	XXX	34,653	(91,319)	0	0	84,651	84,651	XXX	1,863
6799999 - Common Stocks - Banks, Trust and Insurance Companies						119,304	XXX	34,653	(91,319)	0	0	84,651	84,651	XXX	1,863
INDUSTRIAL & MISCELLANEOUS - U.S.															
023139-10-8...	AMBAC Fincl Grp.	..08/21/2003...	Merrill Lynch		900,000	59,135	47,377	47,377	(3,239)	0	.0	11,758	11,758		279
039583-10-9...	Archstone-Smith Trust	..03/27/2003...	Merrill Lynch		1,100,000	24,210	24,475	24,475	(1,419)	0	.0	(265)	(265)		470
097023-10-5...	Boeing Company	..12/03/2003...	Merrill Lynch		650,000	24,892	25,326	25,326	3,883	0	.0	(434)	(434)		442
125670-10-9...	CMA Money Fund	..12/30/2003...	Merrill Lynch		504,049,000	504,049	504,049	504,049	.0	0	.0	0	0		1
291011-10-4...	Emerson Electric	..08/04/2003...	Merrill Lynch		500,000	26,849	25,000	25,000	(425)	0	.0	1,849	1,849		393
294741-10-3...	Equity Office Pptys	..03/27/2003...	Merrill Lynch		3,256,000	82,863	81,337	81,337	.2	0	.0	1,526	1,526		1,628
375766-10-2...	Gillette Co.	..05/29/2003...	Merrill Lynch		1,700,000	56,114	48,952	48,952	(2,660)	0	.0	7,162	7,162		553
437076-10-2...	Home Depot Inc.	..01/03/2003...	Merrill Lynch		1,900,000	41,115	53,714	53,714	8,076	0	.0	(12,599)	(12,599)		0
548661-10-7...	Lowe's Companies Inc.	..11/19/2003...	VARIOUS		1,600,000	77,010	59,256	59,256	(744)	0	.0	17,754	17,754		113
580135-10-1...	McDonalds Corp.	..02/06/2003...	Merrill Lynch		2,800,000	39,339	74,593	74,593	29,569	0	.0	(35,254)	(35,254)		0
58405U-10-2...	Medco Health Solutions	..08/27/2003...	CASH IN LIEU - FRAC'L SHR.		0,900	23	19	19	.0	0	.0	4	4		0
589331-10-7...	Merck & Co.	..08/12/2003...	ROC		0,000	3,784	3,784	3,784	.0	0	.0	0	0		0
78462F-10-3...	Standard & Poors Dep Rcpts	..04/29/2003...	Merrill Lynch		550,000	50,482	50,380	50,380	1,854	0	.0	102	102		435
866810-10-4...	Sun Microsystems	..02/04/2003...	Merrill Lynch		5,500,000	17,049	101,063	101,063	83,958	0	.0	(84,013)	(84,013)		0
86764P-10-9...	Sunoco Inc.	..11/19/2003...	Merrill Lynch		600,000	27,276	24,300	24,300	4,392	0	.0	2,976	2,976		615
87612E-10-6...	Target Corp.	..08/18/2003...	Merrill Lynch		800,000	30,823	25,784	25,784	1,784	0	.0	5,039	5,039		152
88579Y-10-1...	3M Company	..11/19/2003...	Merrill Lynch		1,400,000	107,627	79,612	79,612	(6,698)	0	.0	28,014	28,014		1,848
913017-10-9...	United Technologies	..11/19/2003...	Merrill Lynch		1,100,000	91,412	79,625	79,625	11,491	0	.0	11,787	11,787		1,249
950590-10-9...	Wendys Intl Inc.	..10/03/2003...	Merrill Lynch		1,450,000	50,458	48,902	48,902	9,650	0	.0	1,556	1,556		261
690078-10-9...	Transocean Sedco	..05/29/2003...	Merrill Lynch		271,000	6,189	8,761	8,761	2,474	0	.0	(2,572)	(2,572)		0

ANNUAL STATEMENT FOR THE YEAR 2003 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

[illegible]

E12.1

ANNUAL STATEMENT FOR THE YEAR 2003 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

[illegible]

E13

SCHEDULE D - PART 6 - SECTION 1

SCHEDULE D - PART 6 - SECTION 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE DA - PART 1

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

[illegible]

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

E15

ANNUAL STATEMENT FOR THE YEAR 2003 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						

ANNUAL STATEMENT FOR THE YEAR 2003 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 Termi- nation 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																

SCHEDULE DB - PART B - SECTION 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 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	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 Issuance/Purchase	Exchange or Counterparty	Consideration Received
Northrop Grumman (NOC).....	1	05/17/2003	105.000	01/21/2003	Chicago Board of Options Exchange.....	300
3M Corp (MMM).....	7	04/19/2003	135.000	01/22/2003	Chicago Board of Options Exchange.....	1,610
FPL Corp (FPL).....	8	03/22/2003	60.000	01/22/2003	Philadelphia Stock Exchange.....	1,000
Lowe's Corp (LOW).....	10	04/19/2003	42.500	01/22/2003	Philadelphia Stock Exchange.....	400
Sysco Corp (SYY).....	15	08/16/2003	32.500	01/22/2003	Chicago Board of Options Exchange.....	2,100
FPL Group (FPL).....	8	06/21/2003	60.000	04/02/2003	Philadelphia Stock Exchange.....	1,600
3M Corp (MMM).....	7	07/19/2003	135.000	04/21/2003	Chicago Board of Options Exchange.....	2,519
IBM (IBM).....	3	07/19/2003	90.000	04/21/2003	American Stock Exchange.....	585
IBM (IBM).....	3	04/19/2003	90.000	01/17/2003	American Stock Exchange.....	645
Merck (MRK).....	2	07/19/2003	65.000	01/17/2003	Chicago Board of Options Exchange.....	280
Johnson & Johnson (JNJ).....	5	10/18/2003	55.000	07/01/2003	Chicago Board of Options Exchange.....	700
Eli Lilly (LLY) AM.....	4	01/17/2004	65.000	09/12/2003	American Stock Exchange.....	820
0299999 - Subtotal - Call Options - Income Transactions						12,559
0499999 - Subtotal - Call Options						12,559
2599999 - Subtotal - Hedging Transactions						
2699999 - Subtotal - Income Generation Transactions						12,559
2799999 - Subtotal - Other Derivative Transactions						
9999999 - Totals						12,559

SCHEDULE DB - PART B - SECTION 3

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

1	2	3	4	5	6	7	8	9	10	11	12	13	Gain/(Loss) on Termination			17
													14	15	16	
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	Termination Date	Book Value	*	Consideration Paid on Terminations	Increase/ (Decrease) by Adjustment	Recognized	Used to Adjust Basis	Deferred	Other Investment/ Miscellaneous Income
Home Depot (HD).....	3	01/18/2003	32.500	10/15/2002	C.B.O.E.	1,650	Acquisition.....	01/03/2003	1,650		50		1,600			
Intl Business Mach (IBM).....	2	01/18/2003	80.000	10/18/2002	American SE	825	Acquisition.....	01/17/2003	825		555		270			
Merck (MRK).....	1	01/18/2003	55.000	10/28/2002	C.B.O.E.	370	Acquisition.....	01/17/2003	370		600		(230)			
Northrop Grumman (NOC).....	8	05/17/2003	105.000	01/21/2003	C.B.O.E.	300	Acquisition.....	03/26/2003	300		15		285			
FPL Group (FPL).....	10	06/21/2003	60.000	04/02/2003	Philadelphia SE	1,600	Exercised.....	06/04/2003	1,600					1,600		
Lowe's Corp (LOW).....	14	04/19/2003	42.500	01/22/2003	Philadelphia SE	400	Exercised.....	04/21/2003	400					400		
SBC Corp (SBC).....	7	01/18/2003	25.000	10/15/2002	Pacific SE	2,170	Exercised.....	01/08/2003	2,170					2,170		
3M (MMM).....	7	01/18/2003	135.000	10/18/2002	C.B.O.E.	3,150	Expired.....	01/18/2003	3,150				3,150			
3M Corp (MMM).....	7	04/19/2003	135.000	01/22/2003	C.B.O.E.	1,610	Expired.....	04/21/2003	1,610				1,610			
3M Corp (MMM).....	5	07/19/2003	135.000	04/21/2003	C.B.O.E.	2,519	Expired.....	07/19/2003	2,519				2,519			
Ambac (ABK).....	8	02/23/2003	70.000	10/15/2002	Pacific SE	1,850	Expired.....	02/23/2003	1,850				1,850			
FPL Corp (FPL).....	3	03/22/2003	60.000	01/22/2003	Philadelphia SE	1,000	Expired.....	03/22/2003	1,000				1,000			
General Dynamics.....	3	01/18/2003	90.000	10/24/2002	C.B.O.E.	810	Expired.....	01/18/2003	810				810			
IBM (IBM).....	3	04/19/2003	90.000	01/17/2003	American SE	645	Expired.....	04/21/2003	645				645			
IBM (IBM).....	5	07/19/2003	90.000	04/21/2003	American SE	585	Expired.....	07/19/2003	585				585			
Johnson & Johnson (JNJ).....	6	10/18/2003	55.000	07/01/2003	C.B.O.E.	700	Expired.....	10/18/2003	700				700			
Keyspan Corp (KSE).....	10	02/22/2003	40.000	11/01/2002	C.B.O.E.	270	Expired.....	02/22/2003	270				270			
Lowe's Corp (LOW).....	2	01/18/2003	47.500	10/15/2002	Philadelphia SE	1,850	Expired.....	01/18/2003	1,850				1,850			
Merck (MRK).....	1	07/19/2003	65.000	01/24/2003	C.B.O.E.	280	Expired.....	07/19/2003	280				280			
Northrop Grumman (NOC).....	15	01/18/2003	110.000	10/18/2002	C.B.O.E.	620	Expired.....	01/18/2003	620				620			
SBC Com. (SBC).....	14	01/18/2003	30.000	11/01/2002	Pacific SE	1,875	Expired.....	01/18/2003	1,875				1,875			
Schlumberger (SLB).....	15	01/18/2003	45.000	10/18/2002	C.B.O.E.	2,590	Expired.....	01/18/2003	2,590				2,590			
Sysco Corp (SYY).....		08/16/2003	32.500	01/22/2003	C.B.O.E.	2,100	Expired.....	08/18/2003	2,100				2,100			
0299999 - Subtotal - Call Options - Income Generation Transactions						29,769	XXX	XXX	29,769	XXX	1,220		24,379	4,170		
0499999 - Subtotal - Call Options						29,769	XXX	XXX	29,769	XXX	1,220		24,379	4,170		
2599999 - Subtotal - Hedging Transactions							XXX	XXX		XXX						

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE DB - PART B - SECTION 3

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

1	2	3	4	5	6	7	8	9	10	11	12	13	Gain/(Loss) on Termination			17
													14	15	16	
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Indicate Exercise, Expiration, Maturity or Closing Purchase Transaction	Termination Date	Book Value	*	Consideration Paid on Terminations	Increase/ (Decrease) by Adjustment	Recognized	Used to Adjust Basis	Deferred	Other Investment/ Miscellaneous Income
2599999 - Subtotal - Hedging Transactions							XXX	XXX		XXX						
2699999 - Subtotal - Income Generation Transactions						29,769	XXX	XXX	29,769	XXX	1,220		24,379	4,170		
2799999 - Subtotal - Other Derivative Transactions							XXX	XXX		XXX						
9999999 - Totals						29,769	XXX	XXX	29,769	XXX	1,220		24,379	4,170		

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	9,524,490	9,813,942	289,452
2. Preferred Stocks	0	0	0
3. Totals	9,524,490	9,813,942	289,452

(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.

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 2 CASH EQUIVALENTS

Showing Investments owned December 31 of current year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE SONNENBERG MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
IN00001.....	B.....	USTNTS 6.5% 08/15/2005.....	Wooster,...Oh....FirstMerit IN RSD.....	100,000	102,724	107,875
IN99999 - Indiana				100,000	102,724	107,875
OH00001.....	B.....	USTNTS 6.50% 08/15/2005.....	Wooster,...Oh....FirstMerit OH RSD.....	100,000	102,723	107,875
OH99999 - Ohio				100,000	102,723	107,875
9999997 - Totals - Not All Policyholders				200,000	205,447	215,750
9999999 Totals				200,000	205,447	215,750

(a) Including \$ cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.