



ANNUAL STATEMENT

For the Year Ended December 31, 2008
of the Condition and Affairs of the

IDS PROPERTY CASUALTY INSURANCE COMPANY

NAIC Group Code..... 4, 4 (Current Period) (Prior Period)	NAIC Company Code..... 29068	Employer's ID Number..... 39-1173498
Organized under the Laws of Wisconsin	State of Domicile or Port of Entry Wisconsin	Country of Domicile US
Incorporated/Organized..... December 6, 1972	Commenced Business..... January 24, 1973	
Statutory Home Office	3500 Packerland Drive..... De Pere WI 54115-9070 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	3500 Packerland Drive..... De Pere WI 54115-9070 <i>(Street and Number) (City or Town, State and Zip Code)</i>	920-330-5100 <i>(Area Code) (Telephone Number)</i>
Mail Address	3500 Packerland Drive..... De Pere WI 54115-9070 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	3500 Packerland Drive..... De Pere WI 54115-9070 <i>(Street and Number) (City or Town, State and Zip Code)</i>	920-330-5100 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.ameriprise.com	
Statutory Statement Contact	Carolyn Marie Jazgar <i>(Name)</i> carolyn.m.jazgar@ampf.com <i>(E-Mail Address)</i>	920-330-5936 <i>(Area Code) (Telephone Number) (Extension)</i> 920-330-5603 <i>(Fax Number)</i>

OFFICERS

Name	Title	Name	Title
1. Kenneth John Ciak	President	2. Thomas Richard Moore	Secretary
3. Walter Stanley Berman	Treasurer	4.	

OTHER			
Thomas John Boogaard	Vice President	Thomas Scott Botsford	Vice President
Richard Norman Bush	Senior Vice President	Debra Marie Conrad	Vice President
Scott Emil Creutzmann	Vice President	Larry William Frazier	Vice President
Jon Patrick Gingrich	Vice President	Lisa Kay Jossart #	Vice President
Michelle Marie Keeley	Vice President	Thomas William Murphy	Vice President
Rebecca Ann Nash	Senior Vice President	Tammy Rae Nelson	Vice President
Rebecca Lea Roeber	Vice President	Dianne Lynn Wilson	Senior Vice President

DIRECTORS OR TRUSTEES

Thomas Scott Botsford	Kenneth John Ciak	Larry William Frazier	Michael Richard Greene
Charles Neal Maglaque	Lisa Ann Steffes	Jeffrey Alan Williams	Dianne Lynn Wilson

State of..... Wisconsin
County of..... Brown

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) Kenneth J Ciak	_____ (Signature) Carolyn M Jazgar	_____ (Signature) Larry W Frazier
1. (Printed Name) President	2. (Printed Name) Asst Secretary	3. (Printed Name) Asst Treasurer
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me
This 2nd day of February 2009

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 _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	821,614,806		821,614,806	830,349,876
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	52,812,117		52,812,117	53,827,130
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....16,809,915 encumbrances).....	(220,493)		(220,493)	(29,932)
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....(21,235,030), Sch. E-Part 1), cash equivalents (\$.....5,505,000, Sch. E-Part 2) and short-term investments (\$.....0, Sch. DA).....	(15,730,031)		(15,730,031)	(2,672,742)
6. Contract loans (including \$.....0 premium notes).....			0	
7. Other invested assets (Schedule BA).....			0	
8. Receivables for securities.....	906		906	283,823
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	858,477,305	0	858,477,305	881,758,155
11. Title plants less \$.....0 charged off (for Title insurers only).....			0	
12. Investment income due and accrued.....	12,266,477		12,266,477	12,361,499
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection.....	1,683,329	245,620	1,437,709	2,443,739
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	61,601,177		61,601,177	59,850,798
13.3 Accrued retrospective premiums.....			0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	956,925		956,925	3,571,112
14.2 Funds held by or deposited with reinsured companies.....			0	
14.3 Other amounts receivable under reinsurance contracts.....	(7,988)		(7,988)	71,877
15. Amounts receivable relating to uninsured plans.....			0	
16.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
16.2 Net deferred tax asset.....	15,994,882		15,994,882	18,181,024
17. Guaranty funds receivable or on deposit.....			0	
18. Electronic data processing equipment and software.....	2,720,520	704,062	2,016,458	11,087,605
19. Furniture and equipment, including health care delivery assets (\$.....0).....	824,994	824,994	0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
21. Receivables from parent, subsidiaries and affiliates.....	1,949,408		1,949,408	1,879,120
22. Health care (\$.....0) and other amounts receivable.....			0	
23. Aggregate write-ins for other than invested assets.....	1,657,425	194,167	1,463,258	6,521
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	958,124,454	1,968,843	956,155,611	991,211,450
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
26. TOTALS (Lines 24 and 25).....	958,124,454	1,968,843	956,155,611	991,211,450

DETAILS OF WRITE-INS

0901.....			0	
0902.....			0	
0903.....			0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2301. Misc Receivable.....	12,630		12,630	6,521
2302. Deferred sales expenses.....	194,167	194,167	0	
2303. Prepaid payroll expense.....	1,450,628		1,450,628	
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	1,657,425	194,167	1,463,258	6,521

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	255,322,624	287,495,728
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	52,308,588	51,509,265
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	6,985,720	12,944,126
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	4,850,306	8,827,510
7.1 Current federal and foreign income taxes (including \$.....(89,766) on realized capital gains (losses)).....	(1,179,335)	3,849,884
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....6,000,000 and interest thereon \$.....70,675.....	6,070,675	18,213,866
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....1,269,475 and including warranty reserves of \$.....0).....	184,607,912	174,810,455
10. Advance premium.....	3,399,530	3,139,259
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....		
14. Amounts withheld or retained by company for account of others.....	105,482	298,234
15. Remittances and items not allocated.....		
16. Provision for reinsurance (Schedule F, Part 7).....	38,453	39,431
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	5,652,780	4,524,333
20. Payable for securities.....		121,948
21. Liability for amounts held under uninsured plans.....		
22. Capital notes \$.....0 and interest thereon \$.....0.....		
23. Aggregate write-ins for liabilities.....	1,755,934	1,148,157
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	519,918,669	566,922,196
25. Protected cell liabilities.....		
26. Total liabilities (Lines 24 and 25).....	519,918,669	566,922,196
27. Aggregate write-ins for special surplus funds.....	0	0
28. Common capital stock.....	5,000,000	5,000,000
29. Preferred capital stock.....		
30. Aggregate write-ins for other than special surplus funds.....	0	0
31. Surplus notes.....		
32. Gross paid in and contributed surplus.....	232,854,799	232,269,843
33. Unassigned funds (surplus).....	198,382,143	187,019,411
34. Less treasury stock, at cost:		
34.1 .....0.000 shares common (value included in Line 28 \$.....0).....		
34.2 .....0.000 shares preferred (value included in Line 29 \$.....0).....		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39).....	436,236,942	424,289,254
36. TOTALS (Page 2, Line 26, Col. 3).....	956,155,611	991,211,450

DETAILS OF WRITE-INS

2301. Unclaimed Property.....	1,044,757	843,756
2302. Payable to states.....	711,177	304,401
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	1,755,934	1,148,157
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above).....	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	609,185,280	577,665,213
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7).....	408,944,575	378,407,015
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	61,575,683	50,776,351
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	114,054,962	99,411,978
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	584,575,220	528,595,344
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	24,610,060	49,069,869
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	43,510,644	46,214,773
10. Net realized capital gains (losses) less capital gains tax of \$.....(89,766) (Exhibit of Capital Gains (Losses)).....	(166,706)	2,384,104
11. Net investment gain (loss) (Lines 9 + 10).....	43,343,938	48,598,877
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....70,623 amount charged off \$.....1,332,744).....	(1,262,121)	(978,731)
13. Finance and service charges not included in premiums.....	5,290,357	3,903,840
14. Aggregate write-ins for miscellaneous income.....	1,231,585	1,174,510
15. Total other income (Lines 12 through 14).....	5,259,821	4,099,619
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	73,213,819	101,768,365
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	73,213,819	101,768,365
19. Federal and foreign income taxes incurred.....	9,185,469	20,117,825
20. Net income (Line 18 minus Line 19) (to Line 22).....	64,028,350	81,650,540
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	424,289,255	522,937,442
22. Net income (from Line 20).....	64,028,350	81,650,540
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....192,126.....	(1,207,140)	1,804,873
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(2,385,502)	(3,233,938)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3).....	926,045	5,826,891
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	978	(25,431)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	584,956	328,877
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(50,000,000)	(185,000,000)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	11,947,687	(98,648,188)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	436,236,942	424,289,255
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0
1401. Gain/Loss on sale of F & E.....		
1402. Service Fees.....	1,231,012	1,171,245
1403. Miscellaneous Income.....	573	3,265
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	1,231,585	1,174,510
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	618,477,911	587,315,169
2. Net investment income.....	44,310,987	47,451,056
3. Miscellaneous income.....	5,259,821	4,099,619
4. Total (Lines 1 through 3).....	668,048,719	638,865,844
5. Benefit and loss related payments.....	438,423,627	399,574,762
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	184,766,932	145,168,759
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	14,124,922	19,258,143
10. Total (Lines 5 through 9).....	637,315,481	564,001,664
11. Net cash from operations (Line 4 minus Line 10).....	30,733,238	74,864,180
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	47,800,045	67,091,305
12.2 Stocks.....		115,364,331
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		(9,960)
12.7 Miscellaneous proceeds.....	282,917	121,948
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	48,082,962	182,567,624
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	39,544,030	64,733,727
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....	435,369	658,888
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....	121,948	282,192
13.7 Total investments acquired (Lines 13.1 to 13.6).....	40,101,347	65,674,807
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	7,981,615	116,892,817
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	584,956	328,877
16.3 Borrowed funds.....	(12,000,000)	(0)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....	50,000,000	185,000,000
16.6 Other cash provided (applied).....	9,642,902	(5,016,845)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(51,772,142)	(189,687,968)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(13,057,289)	2,069,029
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	(2,672,742)	(4,741,771)
19.2 End of year (Line 18 plus Line 19.1).....	(15,730,031)	(2,672,742)

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
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IDS PROPERTY CASUALTY INSURANCE COMPANY UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....				.0
2. Allied lines.....				.0
3. Farmowners multiple peril.....				.0
4. Homeowners multiple peril.....	104,615,069	53,816,239	57,147,149	101,284,159
5. Commercial multiple peril.....				.0
6. Mortgage guaranty.....				.0
8. Ocean marine.....				.0
9. Inland marine.....				.0
10. Financial guaranty.....				.0
11.1 Medical malpractice - occurrence.....				.0
11.2 Medical malpractice - claims-made.....				.0
12. Earthquake.....				.0
13. Group accident and health.....				.0
14. Credit accident and health (group and individual).....				.0
15. Other accident and health.....				.0
16. Workers' compensation.....				.0
17.1 Other liability - occurrence.....	250,996	103,391	129,860	224,527
17.2 Other liability - claims-made.....				.0
18.1 Products liability - occurrence.....				.0
18.2 Products liability - claims-made.....				.0
19.1, 19.2 Private passenger auto liability.....	298,308,450	70,240,257	73,843,569	294,705,138
19.3, 19.4 Commercial auto liability.....				.0
21. Auto physical damage.....	215,808,223	50,650,568	53,487,335	212,971,456
22. Aircraft (all perils).....				.0
23. Fidelity.....				.0
24. Surety.....				.0
26. Burglary and theft.....				.0
27. Boiler and machinery.....				.0
28. Credit.....				.0
29. International.....				.0
30. Warranty.....				.0
31. Reinsurance - nonproportional assumed property.....				.0
32. Reinsurance - nonproportional assumed liability.....				.0
33. Reinsurance - nonproportional assumed financial lines.....				.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0
35. TOTALS.....	618,982,738	174,810,455	184,607,913	609,185,280

DETAILS OF WRITE-INS

3401. ....				.0
3402. ....				.0
3403. ....				.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0

IDS PROPERTY CASUALTY INSURANCE COMPANY UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....					0
2. Allied lines.....					0
3. Farmowners multiple peril.....					0
4. Homeowners multiple peril.....	57,147,149				57,147,149
5. Commercial multiple peril.....					0
6. Mortgage guaranty.....					0
8. Ocean marine.....					0
9. Inland marine.....					0
10. Financial guaranty.....					0
11.1 Medical malpractice - occurrence.....					0
11.2 Medical malpractice - claims-made.....					0
12. Earthquake.....					0
13. Group accident and health.....					0
14. Credit accident and health (group and individual).....					0
15. Other accident and health.....					0
16. Workers' compensation.....					0
17.1 Other liability - occurrence.....	129,861				129,861
17.2 Other liability - claims-made.....					0
18.1 Products liability - occurrence.....					0
18.2 Products liability - claims-made.....					0
19.1, 19.2 Private passenger auto liability.....	73,843,568				73,843,568
19.3, 19.4 Commercial auto liability.....					0
21. Auto physical damage.....	53,487,334				53,487,334
22. Aircraft (all perils).....					0
23. Fidelity.....					0
24. Surety.....					0
26. Burglary and theft.....					0
27. Boiler and machinery.....					0
28. Credit.....					0
29. International.....					0
30. Warranty.....					0
31. Reinsurance - nonproportional assumed property.....					0
32. Reinsurance - nonproportional assumed liability.....					0
33. Reinsurance - nonproportional assumed financial lines.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0
35. TOTALS.....	184,607,912	0	0	0	184,607,912
36. Accrued retrospective premiums based on experience.....					
37. Earned but unbilled premiums.....					
38. Balance (sum of Lines 35 through 37).....					184,607,912

DETAILS OF WRITE-INS

3401.					0
3402.					0
3403.					0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case:

IDS PROPERTY CASUALTY INSURANCE COMPANY UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....						.0
2. Allied lines.....						.0
3. Farmowners multiple peril.....						.0
4. Homeowners multiple peril.....	109,845,872	(12,802)			5,218,001	104,615,069
5. Commercial multiple peril.....						.0
6. Mortgage guaranty.....						.0
8. Ocean marine.....						.0
9. Inland marine.....						.0
10. Financial guaranty.....						.0
11.1 Medical malpractice - occurrence.....						.0
11.2 Medical malpractice - claims-made.....						.0
12. Earthquake.....						.0
13. Group accident and health.....						.0
14. Credit accident and health (group and individual).....						.0
15. Other accident and health.....						.0
16. Workers' compensation.....						.0
17.1 Other liability - occurrence.....	2,511,303				2,260,307	250,996
17.2 Other liability - claims-made.....						.0
18.1 Products liability - occurrence.....						.0
18.2 Products liability - claims-made.....						.0
19.1, 19.2 Private passenger auto liability.....	300,950,662	521,109			3,163,322	298,308,449
19.3, 19.4 Commercial auto liability.....						.0
21. Auto physical damage.....	216,950,228	491,504			1,633,509	215,808,223
22. Aircraft (all perils).....						.0
23. Fidelity.....						.0
24. Surety.....						.0
26. Burglary and theft.....						.0
27. Boiler and machinery.....						.0
28. Credit.....						.0
29. International.....						.0
30. Warranty.....						.0
31. Reinsurance - nonproportional assumed property.....	.XXX					.0
32. Reinsurance - nonproportional assumed liability.....	.XXX					.0
33. Reinsurance - nonproportional assumed financial lines.....	.XXX					.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0
35. TOTALS.....	630,258,065	999,811	.0	.0	12,275,139	618,982,737

DETAILS OF WRITE-INS

3401. ....						.0
3402. ....						.0
3403. ....						.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No []

If yes: 1. The amount of such installment premiums \$.0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....				0			0	
2. Allied lines.....				0			0	
3. Farmowners multiple peril.....				0			0	
4. Homeowners multiple peril.....	79,807,471	2,578,659	3,557,535	78,828,595	17,065,594	31,774,902	64,119,287	63.3
5. Commercial multiple peril.....				0			0	
6. Mortgage guaranty.....				0			0	
8. Ocean marine.....				0			0	
9. Inland marine.....				0			0	
10. Financial guaranty.....				0			0	
11.1 Medical malpractice - occurrence.....				0			0	
11.2 Medical malpractice - claims-made.....				0			0	
12. Earthquake.....				0			0	
13. Group accident and health.....				0			0	
14. Credit accident and health (group and individual).....				0			0	
15. Other accident and health.....				0			0	
16. Workers' compensation.....				0			0	
17.1 Other liability - occurrence.....				0	150,000		150,000	66.8
17.2 Other liability - claims-made.....		2,601,051		2,601,051	205,579	7,223,521	(4,416,891)	
18.1 Products liability - occurrence.....				0			0	
18.2 Products liability - claims-made.....				0			0	
19.1, 19.2 Private passenger auto liability.....	150,024,144	56,004,165	2,989,687	203,038,622	230,490,718	239,354,923	194,174,417	65.9
19.3, 19.4 Commercial auto liability.....				0			0	
21. Auto physical damage.....	158,694,698	(1,969,627)	75,659	156,649,412	7,410,733	9,142,382	154,917,763	72.7
22. Aircraft (all perils).....				0			0	
23. Fidelity.....				0			0	
24. Surety.....				0			0	
26. Burglary and theft.....				0			0	
27. Boiler and machinery.....				0			0	
28. Credit.....				0			0	
29. International.....				0			0	
30. Warranty.....				0			0	
31. Reinsurance - nonproportional assumed property.....	XXX			0			0	
32. Reinsurance - nonproportional assumed liability.....	XXX			0			0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	
35. TOTALS.....	388,526,313	59,214,248	6,622,881	441,117,680	255,322,624	287,495,728	408,944,576	67.1

DETAILS OF WRITE-INS

3401.				0			0	
3402.				0			0	
3403.				0			0	
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....				.0				.0	
2. Allied lines.....				.0				.0	
3. Farmowners multiple peril.....				.0				.0	
4. Homeowners multiple peril.....	9,451,957	1,209,508	2,476,842	8,184,623	7,143,480	1,778,761	41,270	17,065,594	4,650,501
5. Commercial multiple peril.....				.0				.0	
6. Mortgage guaranty.....				.0				.0	
8. Ocean marine.....				.0				.0	
9. Inland marine.....				.0				.0	
10. Financial guaranty.....				.0				.0	
11.1 Medical malpractice - occurrence.....				.0				.0	
11.2 Medical malpractice - claims-made.....				.0				.0	
12. Earthquake.....				.0				.0	
13. Group accident and health.....				.0				(a) .0	
14. Credit accident and health (group and individual).....				.0				.0	
15. Other accident and health.....				.0				(a) .0	
16. Workers' compensation.....				.0				.0	
17.1 Other liability - occurrence.....	500,000	1,000,000	1,350,000	150,000				150,000	
17.2 Other liability - claims-made.....		205,579		205,579				205,579	149,118
18.1 Products liability - occurrence.....				.0				.0	
18.2 Products liability - claims-made.....				.0				.0	
19.1, 19.2 Private passenger auto liability.....	90,557,013	58,861,522	29,848,209	119,570,326	92,576,119	18,667,988	323,715	230,490,718	45,438,908
19.3, 19.4 Commercial auto liability.....				.0				.0	
21. Auto physical damage.....	5,224,866	174,594	500	5,398,960	3,036,117	(1,011,629)	12,715	7,410,733	2,070,062
22. Aircraft (all perils).....				.0				.0	
23. Fidelity.....				.0				.0	
24. Surety.....				.0				.0	
26. Burglary and theft.....				.0				.0	
27. Boiler and machinery.....				.0				.0	
28. Credit.....				.0				.0	
29. International.....				.0				.0	
30. Warranty.....				.0				.0	
31. Reinsurance - nonproportional assumed property.....	.XXX			.0	.XXX			.0	
32. Reinsurance - nonproportional assumed liability.....	.XXX			.0	.XXX			.0	
33. Reinsurance - nonproportional assumed financial lines.....	.XXX			.0	.XXX			.0	
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS.....	105,733,836	61,451,203	33,675,551	133,509,488	102,755,716	19,435,120	377,700	255,322,624	52,308,589

DETAILS OF WRITE-INS

3401. ....				.0				.0	
3402. ....				.0				.0	
3403. ....				.0				.0	
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Including \$.0 for present value of life indemnity claims.

IDS PROPERTY CASUALTY INSURANCE COMPANY UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	13,303,919			13,303,919
1.2 Reinsurance assumed.....	(18,440)			(18,440)
1.3 Reinsurance ceded.....	353,433			353,433
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	12,932,047	0	0	12,932,047
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		7,138,257		7,138,257
2.2 Reinsurance assumed, excluding contingent.....				0
2.3 Reinsurance ceded, excluding contingent.....		432,130		432,130
2.4 Contingent - direct.....				0
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	6,706,128	0	6,706,128
3. Allowances to manager and agents.....				0
4. Advertising.....		13,594,406		13,594,406
5. Boards, bureaus and associations.....	536,657	3,031,527	1,630	3,569,814
6. Surveys and underwriting reports.....	23,431	3,584,726		3,608,157
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	30,989,150	27,715,125	263,132	58,967,407
8.2 Payroll taxes.....	2,381,986	1,966,132	8,211	4,356,329
9. Employee relations and welfare.....	7,433,186	6,584,630	123,418	14,141,234
10. Insurance.....	34,357	1,506,523		1,540,880
11. Directors' fees.....				0
12. Travel and travel items.....	153,922	293,356	8,010	455,288
13. Rent and rent items.....	1,786,655	3,419,109	634,022	5,839,786
14. Equipment.....	1,828,978	2,570,777	58,833	4,458,589
15. Cost or depreciation of EDP equipment and software.....	703,912	13,552,514	195,066	14,451,492
16. Printing and stationery.....	12,282	766,425	1,055	779,762
17. Postage, telephone and telegraph, exchange and express.....	1,688,210	2,708,942	1,679	4,398,831
18. Legal and auditing.....	593,570	807,188	699,323	2,100,081
19. Totals (Lines 3 to 18).....	48,166,296	82,101,381	1,994,378	132,262,055
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		13,786,913		13,786,913
20.2 Insurance department licenses and fees.....		1,401,587	6	1,401,593
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....		1,301,745	26	1,301,771
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	16,490,245	32	16,490,277
21. Real estate expenses.....		7,298	2,451,385	2,458,683
22. Real estate taxes.....			391,626	391,626
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	477,340	8,749,910	72,248	9,299,498
25. Total expenses incurred.....	61,575,683	114,054,962	4,909,669	(a) 180,540,313
26. Less unpaid expenses - current year.....	52,308,588	11,836,026		64,144,614
27. Add unpaid expenses - prior year.....	51,509,265	21,771,633		73,280,898
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	60,776,360	123,990,569	4,909,669	189,676,597

DETAILS OF WRITE-INS

2401. Misc General Expenses/Outside Service Fees.....	477,340	1,758,568	72,248	2,308,156
2402. Credit Card Fees.....		6,991,342		6,991,342
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	477,340	8,749,910	72,248	9,299,498

(a) Includes management fees of \$.....11,117,456 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....409,788	.....257,593
1.1 Bonds exempt from U.S. tax.....	(a).....40,157,713	.....39,977,438
1.2 Other bonds (unaffiliated).....	(a).....	.....
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....3,400,000	.....3,400,000
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....4,238,370
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....585,759	.....546,847
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....64	.....64
10. Total gross investment income.....	.....44,553,324	.....48,420,312
11. Investment expenses.....	.....	(g).....2,888,218
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....32
13. Interest expense.....	.....	(h).....543,284
14. Depreciation on real estate and other invested assets.....	.....	(i).....625,930
15. Aggregate write-ins for deductions from investment income.....	.....	.....852,204
16. Total deductions (Lines 11 through 15).....	.....	.....4,909,668
17. Net investment income (Line 10 minus Line 16).....	.....	.....43,510,644

DETAILS OF WRITE-INS

0901. ....	.....	.....
0902. ....	.....	.....
0903. Miscellaneous Income.....	.....64	.....64
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....64	.....64
1501. Interest expense on real estate encumbrances.....	.....	.....852,204
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....852,204

- (a) Includes \$.....169,108 accrual of discount less \$.....391,690 amortization of premium and less \$.....414,628 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....72,325 accrual of discount less \$.....0 amortization of premium and less \$.....97,949 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....625,930 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....(256,473)	.....	.....(256,473)	.....	.....
1.2 Other bonds (unaffiliated).....0	.....	.....
1.3 Bonds of affiliates.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....0	.....	.....
2.11 Preferred stocks of affiliates.....0	.....	.....
2.2 Common stocks (unaffiliated).....0	.....548,931	.....
2.21 Common stocks of affiliates.....0	.....(1,563,945)	.....
3. Mortgage loans.....0	.....	.....
4. Real estate.....0	.....	.....
5. Contract loans.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....0	.....	.....
7. Derivative instruments.....0	.....	.....
8. Other invested assets.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....(256,473)	.....0	.....(256,473)	.....(1,015,014)	.....0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Other invested assets (Schedule BA).....			.0
8. Receivables for securities.....			.0
9. Aggregate write-ins for invested assets.....	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	.0	.0	.0
11. Title plants (for Title insurers only).....			.0
12. Investment income due and accrued.....			.0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection.....	245,620	224,872	(20,748)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
13.3 Accrued retrospective premiums.....			.0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers.....			.0
14.2 Funds held by or deposited with reinsured companies.....			.0
14.3 Other amounts receivable under reinsurance contracts.....			.0
15. Amounts receivable relating to uninsured plans.....			.0
16.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
16.2 Net deferred tax asset.....		391,485	391,485
17. Guaranty funds receivable or on deposit.....			.0
18. Electronic data processing equipment and software.....	704,062	937,783	233,721
19. Furniture and equipment, including health care delivery assets.....	824,994	1,114,220	289,226
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
21. Receivables from parent, subsidiaries and affiliates.....			.0
22. Health care and other amounts receivable.....			.0
23. Aggregate write-ins for other than invested assets.....	194,167	226,528	32,361
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	1,968,843	2,894,888	926,045
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
26. TOTALS (Lines 24 and 25).....	1,968,843	2,894,888	926,045

DETAILS OF WRITE-INS

0901.....			.0
0902.....			.0
0903.....			.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0
2301. Deferred sales expense.....	194,167	226,528	32,361
2302.....			.0
2303.....			.0
2398. Summary of remaining write-ins for Line 23 from overflow page.....	.0	.0	.0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	194,167	226,528	32,361

NOTES TO FINANCIAL STATEMENTS**Note 1 - Summary of Significant Accounting Policies****A. Accounting Practices**

The accompanying financial statements of IDS Property Casualty Insurance Company (Company) have been completed in accordance with the NAIC Accounting Practices and Procedures manual except to the extent that state laws differ.

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Wisconsin Insurance Department. The State of Wisconsin requires insurance companies domiciled in the state of Wisconsin to prepare their statutory financial statements in accordance with the NAIC Accounting Practices and Procedures Manual, subject to any deviations prescribed or permitted by the Wisconsin Insurance Department of which none have been identified.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements of the Company in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual requires the use of management's estimates and assumptions that affect the amounts reported in these financial statements and notes. Actual results could differ from those estimates.

C. Accounting Policies

Direct, assumed and ceded premiums are earned ratably over the terms of the policies and reinsurance contracts. Unearned premiums are calculated on a daily basis and represent the unexpired portion of premiums written. Expenses incurred in connection with acquiring new insurance business, including acquisition costs, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Net investment income earned consists primarily of interest, dividends and rent income less investment related expense. Income from real estate is the imputed income for space occupied by the Company. Realized capital gains and losses are determined using the specific identification basis when securities are sold, redeemed or otherwise disposed.

In addition, the Company uses the following accounting policies:

- 1) Short-term investments are stated at amortized cost, which was purchased at par and carried at cost.
- 2) Bonds are stated at amortized cost with premiums or discounts amortized using the scientific amortization method.
- 3) Common stocks, other than investments in stocks of subsidiaries, are stated at market value with changes in market value recorded as unrealized gain or loss.
- 4) The Company has no preferred stocks.
- 5) The Company has no mortgage loans.
- 6) The Company has no loan-backed securities in its portfolio.
- 7) The Company owns Ameriprise Insurance Company, an insurance subsidiary, and it is stated at its statutory equity value. The Company owns Ameriprise Auto & Home Insurance Agency Inc., a non-insurance subsidiary, and it is stated at its equity value.
- 8) The Company has no investments in joint ventures, partnerships or limited liability companies.
- 9) The Company has no derivative investments.
- 10) The Company does not use anticipated investment income as a factor in the premium deficiency calculation.
- 11) Reserve Estimation Methods

The Company uses standard loss estimation methodology in calculating liabilities for unpaid losses and loss adjustment expenses. Triangles are created to analyze the pattern of development using both case reserves and paid losses. Loss development factors are calculated to measure relative development of an accident year from one maturity point to the next. This process is completed for all coverages and for all accident years. From these methods, an ultimate selection factor is used and reviewed at three month intervals. Changes are made as needed throughout the development of an accident year. Historical frequency development patterns are used to provide for unreported claims. For loss adjustment expenses, historical paid and case LAE data is evaluated separately from losses using historical paid and case incurred LAE data arranged in a triangular format and projected to ultimate using the same technique for losses. The Company incurs no expense and does not write insurance business related to toxic waste cleanup, asbestos-related illnesses or other environmental remediation exposures.
- 12) The Company has a written capitalization policy for purchase of items such as electronic data processing equipment, software, furniture, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- 13) The Company has no pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS**Note 2 - Accounting Changes and Corrections of Errors**

- A. The Company had no material changes in accounting principles or correction of errors.

Note 3 - Business Combinations and Goodwill

- A. The Company was not involved in any business combinations during the course of the year.
- B. The Company was not involved in any merger activity during the course of the year.
- C. Since the Company was not involved in any business combinations or merger activity, no impairment loss was recognized.

Note 4 - Discontinued Operations

- A. The Company had no discontinued operations during the calendar year.

Note 5 - Investments

- A. Mortgage Loans - The Company has no mortgage backed investments.
- B. Debt Restructuring - The Company has no restructured debt.
- C. Reverse Mortgages - The Company has no reverse mortgages.
- D. Loan-Backed Securities - The Company has no loan-backed securities.
- E. Repurchase Agreements - The Company has not entered into any repurchasing agreements.
- F. Investments in Real Estate - The Company had no real estate investments, impairments or retail land sales.
- G. Low Income Housing Tax Credits - The Company has no investments in low income housing tax credits.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company had no investments in joint ventures, partnerships or limited liability companies that exceeded 10% of admitted assets.
- B. The Company did not recognize any impairment write-down for investments in joint ventures, partnerships or limited liability companies.

Note 7 - Investment Income

- A. Accrued Investment Income- All investment income due and accrued is reported as admitted assets in the Company's financial statements. In 2007 the Company investment income included dividends of \$4,180,000 paid by its wholly owned subsidiary AMEX Assurance Company prior to the sale on September 30, 2007.
- B. Amounts Nonadmitted- The Company did not exclude any due and accrued interest income from admitted assets during the statement period. The Company had no interest income due and accrued over 90 days past due.

Note 8 - Derivative Instruments

- A. The Company neither holds nor has issued any derivative financial instruments.

Note 9 - Income Taxes

- A. The components of the net deferred tax assets and net deferred tax liabilities at December 31, 2008 and December 31, 2007 are as follows:

	Dec. 31, 2008	Dec. 31, 2007
Total gross deferred tax assets	20,649,585	22,207,320
Total gross deferred tax liabilities	4,654,703	3,634,811
Net deferred tax asset/(liability)	15,994,882	18,572,509
Net admitted deferred tax assets	15,994,882	18,181,024
Nonadmitted deferred tax assets	0	391,485
Change in nonadmitted deferred tax assets	(391,485)	(4,074,105)

- B. All deferred tax liabilities are recognized.

NOTES TO FINANCIAL STATEMENTS**C. Current Tax and Change in Deferred Tax**

The provisions for income taxes incurred on earnings for the years ended December 31 are:

	2008	2007
Current year expense	10,586,739	19,452,749
Prior year over accrual of tax reserves	(1,491,036)	782,706
Total federal income taxes incurred	9,095,703	20,235,455
State	1,261,118	1,166,118
Federal and state income taxes incurred	10,356,821	21,401,573

The tax effect of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	Dec. 31, 2008	Dec. 31, 2007
Deferred tax assets		
Discount of unpaid losses and LAE	6,716,079	8,489,340
Unearned premiums	13,160,521	12,574,348
Investments	510,428	0
Other accrued liabilities	0	4,900
Compensation & general expenses	262,557	1,138,732
Other	0	0
Total deferred tax assets	20,649,585	22,207,320
Non-admitted deferred tax assets	0	391,485
Admitted deferred tax assets	20,649,585	21,815,835
Deferred tax liabilities		
Unrealized gains/losses	2,162,186	1,970,060
Depreciation	2,451,673	1,595,490
Investments	0	51,867
Other	40,844	17,394
Total deferred tax liabilities	4,654,703	3,634,811
Net admitted deferred tax assets	15,994,882	18,181,024

The change in net deferred income taxes was comprised of the following:

	Dec. 31, 2008	Dec. 31, 2007	Change
Total deferred tax assets	20,649,585	22,207,320	(1,557,735)
Total deferred tax liabilities	4,654,703	3,634,811	1,019,892
Net deferred tax asset/(liability)	15,994,882	18,572,509	(2,577,627)
Deferred tax on change in unrealized gains	2,162,188	1,970,061	192,127
Net change in deferred taxes	18,157,070	20,542,570	(2,385,500)

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the enacted federal income tax rate to income before taxes. The significant items causing this difference are as follows:

	2008	Effective Tax Rate
Provision computed at statutory rate	25,593,419	35.0%
Tax exempt interest	(11,726,703)	-16.0%
Change in nonadmitted assets	187,096	0.3%
Subsidiary dividends	(1,190,000)	-1.6%
Adjustment to gross deferred tax asset	(1,075,767)	-1.5%
Other	(306,841)	-0.5%
Total statutory income taxes	11,481,204	15.7%
Federal & foreign income taxes incurred	9,095,703	12.4%
Change in net deferred income taxes	2,385,501	3.3%
Total statutory income taxes	11,481,204	15.7%

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

- At December 31, 2008, the Company had no operating loss carryforwards or capital loss carryforwards.
- The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2008	\$ 9,095,703
2007	\$20,235,000

NOTES TO FINANCIAL STATEMENTS

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The Company's return is consolidated with Ameriprise Financial, Inc.
2. The method of allocation among the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses to the extent they are utilized by the consolidated group. Intercompany tax balances are settled quarterly in accordance with the terms of the written agreement.

Note 10 - Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships- All outstanding shares of the Company are owned by Ameriprise Financial, Inc. (Ameriprise), domiciled in the State of Delaware. Prior to September 30, 2005, the Company was a wholly owned subsidiary of American Express Financial Corporation (AEFC) – a subsidiary of American Express Company (AXP). On September 30, 2005, AXP executed a tax-free spin-off of the common stock of AEFC through a special dividend to AXP common shareholders. As a result of the spin-off, AEFC became Ameriprise Financial, Inc., a publicly traded company. As of September 30, 2005, the Company is a wholly owned subsidiary of Ameriprise. As part of the spin-off, Company and its parent, Ameriprise, entered into a share purchase agreement to sell AMEX Assurance Company, its wholly owned subsidiary, back to AXP which occurred on September 30, 2007. The Company entered into an agreement to sell the AMEX Assurance Company for a fixed price of \$115,364,331 and the realized gain was \$2,681,083. These organizational changes have not had a material affect on the financial condition of the Company.

Ameriprise Insurance Company is a Wisconsin-domiciled, wholly owned subsidiary of the Company. Ameriprise Insurance Company was organized October 14, 2005 and commenced business on January 26, 2006. Ameriprise Insurance Company was capitalized on January 17, 2006.

B. Detail of Affiliate Transactions Greater than 1/2% of Admitted Assets in 2008

Insurer	Affiliate	Cash Received By Insurer	Cash Disbursed By Insurer	Description
IDS Property Casualty	Ameriprise		\$15,000,000	Dividend- Cash, May 9
IDS Property Casualty	Ameriprise		\$15,000,000	Dividend- Cash, August 8
IDS Property Casualty	Ameriprise		\$20,000,000	Dividend- Cash, November 14
IDS Property Casualty	Ameriprise Insurance Company	\$3,100,000		Dividend- Cash, May 8

- C. Change in Terms of Intercompany Arrangements- There were no changes to the terms of any inter-company arrangements during the calendar year that impacted the results of the financial statements. The compensation for these arrangements is on a time and materials basis for all direct expenses and/or allocable expenses for shared overhead charges.
- D. Amounts Due to or from Related (Affiliate) Parties- At December 31, 2008 and 2007 respectively, the Company reported \$1,562,122 and \$1,537,972 as amounts due from Ameriprise and \$5,652,780 and \$4,524,333 respectively, as amounts payable to Ameriprise for the same periods. At December 31, 2008 and 2007 respectively, the Company reported \$290,314 and \$279,155 as amounts due from Ameriprise Auto & Home Insurance Agency Inc. for management and cost sharing arrangements. At December 31, 2008 and 2007 respectively, the Company reported \$96,372 and \$61,466 as amounts due from Ameriprise Insurance Company for management and cost sharing arrangements. The terms of the settlement require these amounts to be settled on a quarterly basis.
- E. Guarantees or Contingencies for Related Parties- There have not been any guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.

F. Management, Service Contracts, Cost Sharing Arrangements

- 1) The Company has a Service and Cost Allocation Agreement which is a service level contract, effective December 31, 2005 with its parent, Ameriprise, for which the Company pays for data processing, human resource, legal, tax, and audit services.
- 2) Inter-company Tax Allocation Agreement between the Company and Ameriprise, effective December 31, 2005, that outlines the allocation method for any federal income tax change or refund that the Company may have.
- 3) Inter-company Agency Agreement, effective December 31, 2005, between the Company and Ameriprise Auto & Home Insurance Agency Inc. whereby the Company will provide sales, servicing, accounting, compliance, audit, legal and other general administrative services.
- 4) As a result of the share purchase agreement to sell AMEX Assurance Company back to AXP, the Reinsurance Agreement effective January 1, 1987 between the Company and AMEX Assurance Company has been Amended and Restated effective as of April 17, 2008. AMEX Assurance Company agrees to reinsure with the Company and the Company agrees to indemnify AMEX Assurance for 100% of ultimate net loss incurred by AMEX Assurance Company arising out of insurance policies that had been issued or renewed by AMEX Assurance Company on a

NOTES TO FINANCIAL STATEMENTS

100% quota share basis.

- 5) As a result of the share purchase agreement to sell AMEX Assurance Company back to AXP, the Company and AMEX Assurance Company have entered in an Administrative Services Agreement effective as of April 17, 2008 whereby the Company will renew the policies on behalf of AMEX Assurance Company to the extent such policies are mandatorily renewable and will administer the policies. There is no fee or other consideration due for the performance of services or obligations under this agreement.
- 6) Investment Management and Services Agreement, effective October 1, 2005, between the Company and RiverSource Investments, LLC, whereby RiverSource Investments, LLC agrees to provide investment management and accounting services for the Company assets.
- G. Nature of Relationships that Could Affect Operations- The Company owns all outstanding shares of Ameriprise Insurance Company and Ameriprise Auto & Home Insurance Agency Inc. All outstanding shares of the Company are owned by the parent company, Ameriprise.
- H. Amount Deducted for Investment in Upstream Company- The Company holds no ownership in any upstream intermediate entity including the parent company, Ameriprise, and therefore has no reduction for the value of such ownership in admitted assets that were reported at the end of the statement period.
- I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets- The Company owns 100% of Ameriprise Insurance Company. The common stock investment is recorded at its statutory equity value of \$46,442,286. The Company also owns 100% of Ameriprise Auto & Home Insurance Agency Inc. The common stock investment is recorded at its statutory equity value of \$192,156.
- J. Writedown for Impairments of Investments in Affiliates- The Company recorded no write-downs for impairment of assets in any affiliates during the calendar year.
- K. Foreign Insurance Subsidiary Valued using CARVM- The Company has no investment in a foreign insurance subsidiary.
- L. Downstream Holding Company Valued Using Look-Through Method- The Company has no investment in a downstream noninsurance holding company.

Note 11 - Debt

A. Debt

The Company has invested in a program it refers to as Inverse Floaters. The program invests in AAA municipal bonds and uses a trust facility operated by a brokerage house, to manage the program. Bonds in the amount of \$10 million (shown in Schedule D) were purchased and placed in the trust. The trust issued to the Company a Residual Certificate worth \$4 million and then sold to the public \$6 million (reflected in the balance sheet as borrowed money) in Floating Rate Certificates. The program results in a leverage ratio of 1.5:1. The Floating Rate Certificates pay a lower short-term interest rate than the bonds. The short-term rates are set by the brokerage house and are closely tied to the Bond Market Association – Short-Term Indices (BMA ST). Bond interest is accrued and collected as normal. In 2008, two of the three trusts were collapsed reducing borrowed money from \$18 million to \$6 million.

As disclosed in Note 15 – Leases, the Company entered into a sales/leaseback transaction that has been recorded as a financing transaction. As a result, the balance sheet at December 31, 2008 reflects a mortgage payable in the amount of \$16,809,915 payable to the lessor of the real estate. The loan will be amortized using an implicit rate of 4.976% with annual payments of \$1,168,584 for the first 60 months of the lease and \$1,227,012 for the second 60 months of the lease. Interest paid under this agreement during 2008 was \$852,204.

The future maturities for the next five years and thereafter as of December 31, 2008 are as follows:

2009	\$332,123
2010	407,077
2011	427,333
2012	448,597
2013	470,916
Thereafter	<u>14,723,869</u>
	<u>\$ 16,809,915</u>

Note 12 - Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plan- The Company does not sponsor any defined benefit plans.
- B. Defined Contribution Plans- The Company participates in the Ameriprise Retirement Plan which covers all permanent employees age 21 and over who have met certain employment requirements. Contributions to the retirement plan are based on participant's age, years of service, and total compensation for the year. Funding of retirement costs for this plan complies with the applicable minimum funding requirements specified by ERISA. The Company's share of the total net periodic cost was \$2,166,545 and \$1,844,363 for the years ended December 31, 2008 and 2007, respectively. The Company also participates in the Ameriprise defined contribution pension plans which cover all employees who have met certain employment requirements. The Company contributions to the plans are a percentage of either each employee's eligible compensation or basic contributions. Costs of these plans charged to operations for the years ended December 31, 2008 and 2007, were \$869,145 and \$1,145,787, respectively. In addition the Company has a 401(k) savings plan and the Company's share of contributions for the 401(k) savings plan was \$1,004,115 and \$951,977 for 2008 and 2007, respectively. In 2008 and 2007, respectively, \$904,315 and \$1,583,136 was expensed for stock options and restricted

NOTES TO FINANCIAL STATEMENTS

stock awards. An income tax benefit of \$256,079 and \$328,877 related to the stock options and restricted stock awards were recorded in 2008 and 2007, respectively.

- C. Multi-employer Plans- The Company does not participate in any multi-employer plans.
- D. Consolidated/Holding Company Plans- The Company does not participate in any consolidated/holding company plans.
- E. Post-Employment Benefits and Compensated Absences- The Company participates in the Ameriprise defined postretirement plans which provide health care and life insurance benefits to retired employees. The plans include participant contributions and service-related eligibility requirements. Upon retirement, such employees are considered to have been employees of Ameriprise. Costs of such benefits to the Company are included in employee compensation and benefits and cannot be identified on a separate company basis. The Company has no other post employment benefits or compensated absences except for compensation related to earned vacation pay.
- F. Impact of Medicare Modernization Act on Postretirement Benefits- The Parents provides health care benefits to retired employees. See Note 12E.

Note 13 - Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. Outstanding Shares- The Company has 2,000,000 shares of authorized common stock with 2,000,000 shares issued and outstanding. The par value of each share of common stock is \$2.50.
- B. Dividend Rate of Preferred Stock- The Company has no preferred stock outstanding.
- C. Dividend Restrictions- Dividends on common stock are paid as declared by the board of directors of the Company. Dividends paid by the Company are restricted by Wisconsin insurance regulations. The payment of dividends by the Company is limited and cannot be made except from earned profits of the Company and, in certain circumstances, without prior approval of the Office of the Commissioner of Insurance of the State of Wisconsin. The maximum dividend available for distribution, without prior approval of the Office of the Commissioner of Insurance of the State of Wisconsin, is the lesser of 10% of surplus or net income less realized capital gains of \$3,667,852. The Company requested and received permission from the State of Wisconsin to pay total dividends to its parent of \$50,000,000 all which was an extraordinary dividend approved by the State of Wisconsin. The first \$15 million was paid in May, the second \$15 million was paid in August and the last payment of \$20 million was paid in November.
- D. Amount of Ordinary Dividends That May Be Paid - See note 13.C above.
- E. Restrictions on Unassigned Funds - See note 13.C above.
- F. Mutual Surplus Advances - Not applicable.
- G. Company Stock Held for Special Purposes - Not applicable.
- H. Changes in Special Surplus Funds - An income tax benefit of \$256,079 and \$328,877 related to stock options and restricted stock awards were recorded in 2008 and 2007, respectively.

I. Changes in Unassigned Funds

The portion of unassigned funds represented or reduced by each item below is as follows:

	<u>2008 Change</u>	<u>2007 Change</u>
1) Unrealized gains and losses:	(1,207,140)	1,804,873
2) Nonadmitted asset values:	926,045	5,826,890
3) Separate account business:	0	0
4) Asset valuation reserve:	0	0
5) Provision for reinsurance:	978	(25,431)

- J. Surplus Notes - Not applicable.
- K. Impact of Quasi Reorganizations - Not applicable.
- L. Date of Quasi Reorganizations- Not applicable.
- M. Dividend Payments- The Company made dividend payments to its parent totaling \$50 million in the amounts of \$15 million, \$15 million and \$20 million, respectively. All dividends were extraordinary and approved by the State of Wisconsin.

Note 14 - Contingencies

- A. Contingent Commitments- The Company has purchased annuities from life insurers under structured settlements in which the claimants are payees (see Note 26A). These annuities have been used to reduce unpaid losses by \$575,642. The Company has a contingent liability of \$575,642 should the insurers of these annuities fail to perform under the terms of the annuities.

The Company has made no guarantees on behalf of affiliates. See Note 10E.

- B. Guaranty Fund and Other Assessments- The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments are accrued at the time of insolvencies. Other assessments are

NOTES TO FINANCIAL STATEMENTS

accrued at the time the assessments are levied or in the case of premium-based assessments, at the time the premiums are written. The Company has no assessments outstanding that could have a material impact on the reported financial results.

- C. Gain Contingencies- The Company had no gain contingencies to report prior to the issuance of these financial statements.
- D. Extra Contractual Obligation and Bad Faith Losses- Not applicable.
- E. Other Contingencies and Writedowns for Impairment- In the normal course of its business operations, the Company is involved in litigation from time to time with claimants and others and as a result, a number of lawsuits were pending at December 31, 2008. None of the pending lawsuits are considered to be material. There are no writedowns for impairment.

Note 15 – Leases**A. Lessee Leasing Arrangements**

On December 16, 2004, the Company sold its office building for \$18,000,000. Concurrent with the sale, the Company leased the property back for a period of ten years at an annual rent of \$1,168,584 for the first 60 months and \$1,227,012 for the remaining 60 months. The lease is renewable at the Company's option for an additional five successive terms of five years each. The Company parent, Ameriprise, provided a guarantee of the Company's payments under the subsequent lease. As a result of the parental guarantee, the Company did not meet the requirements of sales/leaseback accounting due to a continuing involvement. Accordingly, the transaction has been recorded as a financing transaction rather than as a sale, and the building and related accounts will continue to be recognized in the accompanying financial statements.

The future minimum lease payments under the terms of the related lease agreement are as follows:

2009	\$1,168,584
2010	1,227,012
2011	1,227,012
2012	1,227,012
2013	1,227,012
Thereafter	1,176,751
	<u>\$ 7,253,383</u>

The Company has an office space lease in Phoenix, Arizona for a satellite office that commenced on October 1, 2005 and expires on May 31, 2014. The rental expense, which included a share of operating expenses was \$691,000. The space is shared with an affiliated party that has agreed to pay a share of the total rent and operating expenses, which amounted to \$280,000 in 2008. The lease is renewable at the Company's option for two additional periods of five years for each renewal period. The future minimum lease payments under the terms of the related lease agreement are as follows:

2009	\$ 623,886
2010	696,037
2011	715,842
2012	729,990
2013	729,990
Thereafter	304,162
	<u>\$ 3,799,907</u>

B. Lessor Leasing Arrangements - Not applicable.**Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

- A. Face or Contracts Amounts- The Company has no financial instruments with off-balance sheet risk.
- B. Nature and Terms- The Company has no financial instruments with off-balance sheet risk or concentrations of credit risk.
- C. Exposure to Credit-Related Losses- The Company has no exposure to credit related losses.
- D. Collateral Policy- The Company holds no collateral.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - Not applicable.
- B. Transfers and Servicing of Financial Assets - Not applicable.
- C. Wash Sales - Not applicable.

NOTES TO FINANCIAL STATEMENTS**Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

- A. Administrative Services Only (ASO) Plans - Not applicable.
- B. Administrative Services Contract (ASC) Plans - Not applicable.
- C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts - Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

- A. The Company does not have any direct written premium produced by managing general agents or third party administrators that exceeds 5% of policyholders' surplus.

Note 20 – Other Items

- A. Extraordinary Items - Not applicable.
- B. Troubled Debt Restructuring for Debtors - Not applicable.
- C. Other Disclosures – Assets in the amount of \$5,053,711 and \$5,032,470 at December 31, 2008 and 2007 respectively, were on deposit with government authorities as required by law.
- D. Uncollectible Premiums Receivable - At the end of the current and prior year, the Company reported admitted assets of \$63,038,866 and \$62,294,537, respectively for premiums receivable due from policyholders. The Company routinely assesses the collectability of these receivables. Based upon Company experience, any uncollectible premiums receivable as of December 31, 2008 are not expected to exceed the non-admitted amounts totaling \$245,620 and, therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company financial position.
- E. Business Interruption Insurance Recoveries – The Company did not have any business interruption insurance recoveries.
- F. State Transferable Tax - Not applicable.
- G. Hybrid Securities- Not applicable.
- H. Subprime Mortgage Related Risk Exposure- Not applicable. The company has no subprime mortgage securities.

Note 21 - Events Subsequent

- A. The Company is not aware of any events subsequent to the close of the books for this statement that may have a material affect on its financial condition.

Note 22 - Reinsurance

- A. Unsecured Reinsurance Recoverables- The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company policyholder surplus.
- B. Reinsurance Recoverable in Dispute- The Company does not have any reinsurance recoverable on paid and unpaid losses, including IBNR that is in dispute of payment by the participating reinsurer that exceed 5% of policyholders' surplus from an individual reinsurer or exceed 10% of policyholders' surplus in aggregate.

C. Reinsurance Assumed and Ceded and Protected Cells

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at the end of the current year.

Debit/(Credit)	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1)	(2)	(3)	(4)	(5)	(6)
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	-	-	-	-	-	-
b. All Other	345,524	-	1,269,475	-	(923,951)	-
c. Total	345,524	-	1,269,475	-	(923,951)	-
d. Direct Unearned Premium Reserves:			184,607,912			

2. There are no additional commissions that are predicated on loss experience or any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements.
 3. The Company does not use protective cells as an alternative to traditional reinsurance.
- D. Uncollectible Reinsurance- The Company has not written off any uncollectible reinsurance during the course of the current calendar year.

NOTES TO FINANCIAL STATEMENTS

E. Commutation of Ceded Reinsurance- The Company had no commutation of ceded reinsurance during the course of the current calendar year.

F. Retroactive Reinsurance- Not applicable.

G. Reinsurance Accounted for as a Deposit - Not applicable.

Note 23 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. – D. not applicable. The Company is not involved in any retrospectively rated contracts or contracts subject to Redetermination.

Note 24 - Change in Incurred Losses and Loss Adjustment Expenses

A. The Company shows significant loss redundancy for accident year 2007 as well as continued redundancy from 2006 in homeowner, auto liability and physical damage. No accident year showed a deficiency greater than \$250,000.

	<u>Years ended December 31,</u>	
	2008	2007
	<i>(In Thousands)</i>	
Balance as of January 1	\$ 339,005	\$ 363,639
Add provision for claims occurring in:		
Current year	533,550	515,924
Prior years	(63,030)	(86,741)
Net incurred losses during current year	470,520	429,183
Deduct paid claims, net of reinsurance, occurring in:		
Current year	352,669	306,390
Prior years	149,225	147,427
Net paid claims during current year	501,894	453,817
Balance as of December 31	<u>\$ 307,631</u>	<u>\$ 339,005</u>

Note 25 - Inter-company Pooling Arrangements

A. The Company was not involved in any inter-company pooling arrangements during the statement period.

Note 26 - Structured Settlements

A. Reserves Released Due to Purchase of Annuities- The Company has purchased annuities from life insurers under which the claimants are payees (see Note 14A). These annuities have been used to reduce unpaid losses by \$575,642 as of the end of the current year. The Company has a contingent liability of \$575,642 should the issuers of these annuities fail to perform under the terms of the annuities.

B. Annuity Insurers with Balances Due Greater than 1% of Policyholders' Surplus - Not applicable.

Note 27 – Health Care Receivables

A - B. The Company has no health care receivables.

Note 28 – Participating Policies

A. The Company has no participating accident and health policies.

Note 29 – Premium Deficiency Reserves

A. At the end of the calendar year, the Company had no liabilities relative to premium deficiency reserves.

Note 30 - High Deductibles

A. The Company had no reserve credits recorded at the end of the reporting period for unpaid claims with high deductibles.

Note 31 - Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

A. - C. The Company does not discount unpaid losses or unpaid loss adjustment expenses for financial reporting.

Note 32 – Asbestos and Environmental Reserves

A. - F. The Company has no expense for asbestos and/or environmental claims.

Note 33 - Subscriber Savings Accounts

A. The Company is not a reciprocal insurance company.

NOTES TO FINANCIAL STATEMENTS

Note 34 – Multiple-Peril Crop Insurance

A. Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State regulating? Wisconsin

- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change: _____

- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2003
- 3.2 State as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2003
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/27/2005

- 3.4 By what department or departments? State of Wisconsin Office of the Commissioner of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A

- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No

- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Co. Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information: _____

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No

- 7.2 If yes,%
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. _____

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes No

- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
American Enterprise Investment Services, Inc	Minneapolis, MN					YES
Ameriprise Bank, FSB	New York, NY			YES		
Ameriprise Certificate Company	Minneapolis, MN					YES
Ameriprise Financial Services, Inc.	Minneapolis, MN					YES
Ameriprise Financial, Inc.	Minneapolis, MN			YES		
IDS Capital Holdings Inc.	Minneapolis, MN					YES
Kenwood Capital Management LLC	Minneapolis, MN					YES
RiverSource Distributors	Minneapolis, MN					YES
RiverSource Investments, LLC	Minneapolis, MN					YES
RiverSource Service Corporation	Minneapolis, MN					YES
Securities America Advisors, Inc.	Omaha, NE					YES
Securities America, Inc.	Omaha, NE					YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, Minneapolis, MN

10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Robert Wainscott, Principal, Ernst & Young, Chicago, IL

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 11.11 Name of real estate holding company _____
-
- 11.12 Number of parcels involved
 11.13 Total book/adjusted carrying value
- 11.2 If yes, provide explanation. _____
-
12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? _____
-
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code. Yes [X] No []
- 13.11 If the response to 13.1 is No, please explain: _____
-
- 13.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 13.21 If the response to 13.2 is Yes, provide information related to amendment(s). _____
-
- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 13.31 If the response to 13.3 is yes, provide the nature of any waiver(s). _____

BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []
15. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
16. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 18.11 To directors or other officers \$.....0
 18.12 To stockholders not officers \$.....0
 18.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
 18.21 To directors or other officers \$.....0
 18.22 To stockholders not officers \$.....0
 18.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
 19.21 Rented from others
 19.22 Borrowed from others
 19.23 Leased from others
 19.24 Other
- 20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 20.2 If answer is yes:
 20.21 Amount paid as losses or risk adjustment
 20.22 Amount paid as expenses
 20.23 Other amounts paid
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....1,562,121

INVESTMENT

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 22.3)? Yes [] No [X]

22.2 If no, give full and complete information relating thereto. Yes [] No [X]
In Custodianship with The Northern Trust Company

22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 16 where this information is also provided).
Company does not participate in any security lending programs.

22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No []

22.5 If answer to 22.4 is yes, report amount of collateral.

22.6 If answer to 22.4 is no, report amount of collateral.

23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3) Yes [X] No []

23.2 If yes, state the amount thereof at December 31 of the current year:

23.21 Subject to repurchase agreements	\$.....0
23.22 Subject to reverse repurchase agreements	\$.....0
23.23 Subject to dollar repurchase agreements	\$.....0
23.24 Subject to reverse dollar repurchase agreements	\$.....0
23.25 Pledged as collateral	\$.....9,932,693
23.26 Placed under option agreements	\$.....0
23.27 Letter stock or securities restricted as to sale	\$.....0
23.28 On deposit with state or other regulatory body	\$.....5,053,711
23.29 Other	\$.....0

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

25.2 If yes, state the amount thereof at December 31 of the current year:

26. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, F - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Northern Trust Company	Chicago, IL

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
50189	RiverSource Investments, LLC	Ameriprise Financial Center, Minneapolis, MN

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj. Carrying Value
27.2999. TOTAL		0

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from the above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	4 Date of Valuation

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds.....	821,614,806	695,439,443	(126,175,363)
28.2 Preferred stocks.....			0
28.3 Totals.....	821,614,806	695,439,443	(126,175,363)

28.4 Describe the sources or methods utilized in determining the fair values:
When an NAIC price is available from the Securities Valuation Office, it is used to determine fair values. If an NAIC price is not available: the fair market value for public issues is the publically traded market value at year end and the fair market value for private issues is obtained from an outside broker.

29.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

29.2 If no, list exceptions:

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....1,334,033

30.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
Insurance Services Office	701,654

31.1 Amount of payments for legal expenses, if any? \$.....10,336

31.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
 1.2 If yes, indicate premium earned on U.S. business only.
 1.3 What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.
 1.5 Indicate total incurred claims on all Medicare Supplement insurance.

- 1.6 Individual policies:
 Most current three years:
 1.61 Total premium earned
 1.62 Total incurred claims
 1.63 Number of covered lives
 All years prior to most current three years:
 1.64 Total premium earned
 1.65 Total incurred claims
 1.66 Number of covered lives

- 1.7 Group policies:
 Most current three years:
 1.71 Total premium earned
 1.72 Total incurred claims
 1.73 Number of covered lives
 All years prior to most current three years:
 1.74 Total premium earned
 1.75 Total incurred claims
 1.76 Number of covered lives

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	\$.....0	\$.....0
2.2 Premium Denominator.....	\$.....609,185,280	\$.....577,665,213
2.3 Premium Ratio (2.1/2.2).....	.....0.0	.....0.0
2.4 Reserve Numerator.....	\$.....0	\$.....0
2.5 Reserve Denominator.....	\$.....492,239,124	\$.....513,815,448
2.6 Reserve Ratio (2.4/2.5).....	.....0.0	.....0.0

- 3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]
 3.2 If yes, state the amount of calendar year premiums written on:
 3.21 Participating policies
 3.22 Non-participating policies

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

- 4.1 Does the reporting entity issue assessable policies? Yes [] No []
 4.2 Does the reporting entity issue non-assessable policies? Yes [] No []
 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?%
 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

5. FOR RECIPROCAL EXCHANGES ONLY:

- 5.1 Does the exchange appoint local agents? Yes [] No []
 5.2 If yes, is the commission paid:
 5.21 Out of Attorney's-in-fact compensation Yes [] No [] N/A []
 5.22 As a direct expense of the exchange Yes [] No [] N/A []
 5.3 What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?

- 5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []
 5.5 If yes, give full information:

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
N/A

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
AON RE Models, including RMS Risk Link and AIR Clasic /2, EQE World Cat. Earthquake is largest PML in Pacific Northwest and California.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
\$90 Million Catastrophe Reinsurance Coverage

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions.

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information:

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliate represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract? Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or Yes [] No [X]
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []
- 11.1 Has this reporting entity guaranteed policies issued by any other reporting entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information:

- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses \$.....0
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$.....0
- 12.2 Of the amount on Line 13.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds: \$.....0
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From%
 12.42 To%
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [X] No []
- 12.6 If yes, state the amount thereof at December 31 of current year:
 12.61 Letters of credit \$.....544,318
 12.62 Collateral and other funds \$.....0
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$.....400,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.1

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financial premium accounts? Yes [] No [X]

15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business? Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home.....
16.12 Products.....
16.13 Automobile.....
16.14 Other*.....

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5.

Provide the following information for this exemption:

- 17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5
- 17.12 Unfunded portion of Interrogatory 17.11
- 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11
- 17.14 Case reserves portion of Interrogatory 17.11
- 17.15 Incurred but not reported portion of Interrogatory 17.11
- 17.16 Unearned premium portion of Interrogatory 17.11
- 17.17 Contingent commission portion of Interrogatory 17.11

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above:

- 17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5
- 17.19 Unfunded portion of Interrogatory 17.18
- 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18
- 17.21 Case reserves portion of Interrogatory 17.18
- 17.22 Incurred but not reported portion of Interrogatory 17.18
- 17.23 Unearned premium portion of Interrogatory 17.18
- 17.24 Contingent commission portion of Interrogatory 17.18

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2008	2 2007	3 2006	4 2005	5 2004
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	303,983,074	287,555,838	292,952,362	262,507,296	221,718,544
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	217,441,732	208,237,814	201,742,978	187,431,254	168,465,730
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	109,833,070	102,808,760	93,764,642	79,108,536	63,086,384
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	631,257,876	598,602,412	588,459,982	529,047,086	453,270,658
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	298,559,445	282,235,944	288,083,202	258,524,615	218,147,417
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	215,808,223	206,387,394	199,817,840	185,865,655	166,863,411
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	104,615,069	97,535,305	87,424,017	75,758,715	60,323,333
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	618,982,737	586,158,643	575,325,059	520,148,985	445,334,161
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	24,610,060	49,069,869	29,755,320	10,574,947	5,088,240
14. Net investment gain (loss) (Line 11).....	43,343,938	48,598,877	45,130,440	273,525,773	108,769,552
15. Total other income (Line 15).....	5,259,821	4,099,619	1,499,910	2,018,354	632,046
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	9,185,469	20,117,825	16,880,659	9,942,053	8,202,337
18. Net income (Line 20).....	64,028,350	81,650,540	59,505,011	276,177,020	106,287,501
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3).....	956,155,611	991,211,450	1,091,657,301	958,302,914	728,372,025
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 13.1).....	1,437,709	2,443,739	1,364,955	1,128,043	1,674,592
20.2 Deferred and not yet due (Line 13.2).....	61,601,177	59,850,798	61,839,762	55,231,377	48,971,837
20.3 Accrued retrospective premiums (Line 13.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 24).....	519,918,669	566,922,196	568,719,859	493,993,404	382,324,272
22. Losses (Page 3, Line 1).....	255,322,624	287,495,728	307,453,652	256,453,081	188,381,181
23. Loss adjustment expenses (Page 3, Line 3).....	52,308,588	51,509,265	56,185,461	51,304,210	22,004,294
24. Unearned premiums (Page 3, Line 9).....	184,607,912	174,810,455	166,317,025	149,691,905	131,849,924
25. Capital paid up (Page 3, Lines 28 & 29).....	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26. Surplus as regards policyholders (Page 3, Line 35).....	436,236,942	424,289,254	522,937,442	464,309,510	346,047,753
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	30,733,238	74,864,180	131,013,138	372,547,891	
Risk-Based Capital Analysis					
28. Total adjusted capital.....	436,236,942	424,289,254	522,937,442	464,309,510	346,047,753
29. Authorized control level risk-based capital.....	32,027,962	33,453,566	33,394,774	36,307,732	32,207,241
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
30. Bonds (Line 1).....	95.7	94.2	84.2	88.4	66.4
31. Stocks (Lines 2.1 & 2.2).....	6.2	6.1	16.3	12.9	33.5
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
34. Cash, cash equivalents and short-term investments (Line 5).....	(1.8)	(0.3)	(0.5)	(1.3)	0.1
35. Contract loans (Line 6).....					
36. Other invested assets (Line 7).....					
37. Receivable for securities (Line 8).....	0.0	0.0			
38. Aggregate write-ins for invested assets (Line 9).....					
39. Cash, cash equivalents and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
40. Affiliated bonds (Sch. D, Summary, Line 25, Col. 1).....					
41. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1).....					
42. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1).....	46,634,442	48,198,386	162,413,002	112,909,031	217,009,731
43. Affiliated short-term investments (Schedule DA, Verification, Col. 5, Line 10).....					
44. Affiliated mortgage loans on real estate.....					
45. All other affiliated.....					
46. Total of above lines 40 to 45.....	46,634,442	48,198,386	162,413,002	112,909,031	217,009,731
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0).....	10.7	11.4	31.1	24.3	62.7

IDS PROPERTY CASUALTY INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2008	2007	2006	2005	2004
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24).....	(1,207,140)	1,804,873	3,542,863	(107,806,323)	11,760,918
49. Dividends to stockholders (Line 35).....	(50,000,000)	(185,000,000)	(6,000,000)	(52,300,000)	(87,000,000)
50. Change in surplus as regards policyholders for the year (Line 38).....	11,947,687	(98,648,188)	58,627,932	118,261,754	34,236,801
Gross Losses Paid (Page 9, Part 2, Cols. 1&2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	208,629,360	189,364,026	160,580,490	133,511,616	116,654,451
52. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	156,725,071	154,118,634	132,651,311	119,026,918	98,620,561
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	82,386,130	60,703,040	51,184,993	36,139,284	27,338,795
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
55. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
56. Total (Line 35).....	447,740,561	404,185,700	344,416,794	288,677,818	242,613,807
Net Losses Paid (Page 9, Part 2, Col. 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	205,639,673	186,937,780	158,739,028	132,664,261	114,290,551
58. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	156,649,412	154,013,567	131,964,589	118,619,136	98,569,484
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	78,828,595	57,413,592	42,859,327	31,396,233	25,494,180
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
61. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
62. Total (Line 35).....	441,117,680	398,364,939	333,562,944	282,679,630	238,354,215
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
63. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2).....	67.1	65.5	68.8	69.8	72.3
65. Loss expenses incurred (Line 3).....	10.1	8.8	9.7	14.2	10.5
66. Other underwriting expenses incurred (Line 4).....	18.7	17.2	16.1	13.9	16.0
67. Net underwriting gain (loss) (Line 8).....	4.0	8.5	5.3	2.1	1.2
Other Percentages					
68. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	17.6	16.3	15.4	13.0	15.0
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	77.2	74.3	78.6	84.0	82.8
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 35, Col. 1 x 100.0).....	141.9	138.2	110.0	112.0	128.7
One Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(64,232)	(87,541)	(61,507)	(15,517)	7,804
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100).....	(15.1)	(16.7)	(13.2)	(4.5)	2.5
Two Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(101,038)	(82,544)	(41,649)	9,603	22,580
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(19.3)	(17.8)	(12.0)	3.1	8.5

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**SCHEDULE P - PART 1 - SUMMARY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(13)		2				26	(11)	XXX
2. 1999.....	125,838	2,727	123,111	81,264	247	4,190	13	10,595		8,300	95,789	XXX
3. 2000.....	137,287	1,564	135,724	100,498	1,523	4,132	124	12,472		9,792	115,455	XXX
4. 2001.....	170,475	3,109	167,366	134,000	2,239	6,193	20	14,041		12,467	151,975	XXX
5. 2002.....	232,955	4,354	228,601	170,034	1,243	7,189	22	16,078		15,492	192,036	XXX
6. 2003.....	330,984	6,370	324,614	221,738	2,393	8,969	53	23,626		22,754	251,887	XXX
7. 2004.....	428,549	7,295	421,254	266,886	3,622	9,320	158	33,591		30,586	306,017	XXX
8. 2005.....	511,059	8,753	502,306	325,369	15,529	12,029	856	43,753		40,665	364,766	XXX
9. 2006.....	571,695	12,995	558,700	345,213	2,406	10,904	208	38,093		45,847	391,596	XXX
10. 2007.....	590,026	12,361	577,665	360,634	4,606	4,549	83	37,246		51,345	397,740	XXX
11. 2008.....	621,264	12,079	609,185	314,655	1,823	1,581	70	38,326		34,519	352,669	XXX
12. Totals.....	XXX	XXX	XXX	2,320,279	35,632	69,059	1,607	267,821	0	271,792	2,619,919	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	108											108	XXX
2. 1999.....	1											1	XXX
3. 2000.....	187	55										132	XXX
4. 2001.....	15,154	14,840	38						59			411	XXX
5. 2002.....	281	3	130	58	82		34	27	16			455	XXX
6. 2003.....	1,149	4	1,029	(3)	251		213	(1)	113		166	2,755	XXX
7. 2004.....	2,260	111	2,020	(8)	838		726	(4)	225		311	5,970	XXX
8. 2005.....	18,890	11,848	4,261	(21)	2,504		714	(8)	628		774	15,178	XXX
9. 2006.....	19,624	2,958	6,968	49	5,037	1	2,103	18	1,347		2,277	32,053	XXX
10. 2007.....	38,510	1,736	19,474	129	6,574		4,081	40	2,953		5,589	69,687	XXX
11. 2008.....	71,023	2,123	88,270	173	6,701	46	8,067	52	9,214		31,204	180,881	XXX
12. Totals.....	167,187	33,678	122,190	377	21,987	47	15,938	124	14,555	0	40,321	307,631	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	108	0
2. 1999.	96,051	260	95,790	76.3	9.6	77.8				1	0
3. 2000.	117,289	1,702	115,587	85.4	108.9	85.2				132	0
4. 2001.	169,485	17,099	152,386	99.4	550.0	91.0				352	59
5. 2002.	193,844	1,353	192,491	83.2	31.1	84.2				350	105
6. 2003.	257,089	2,447	254,642	77.7	38.4	78.4				2,177	578
7. 2004.	315,866	3,879	311,987	73.7	53.2	74.1				4,177	1,793
8. 2005.	408,148	28,204	379,944	79.9	322.2	75.6				11,324	3,854
9. 2006.	429,289	5,640	423,649	75.1	43.4	75.8				23,585	8,468
10. 2007.	474,021	6,594	467,427	80.3	53.3	80.9				56,119	13,568
11. 2008.	537,837	4,287	533,550	86.6	35.5	87.6				156,997	23,884
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	255,322	52,309

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	One Year	Two Year
1. Prior.....	32,000	28,636	28,552	32,285	29,789	29,982	29,892	29,521	29,353	29,348	(5)	(173)
2. 1999.....	93,976	84,037	84,488	84,552	85,916	85,883	85,885	84,930	85,178	85,195	17	265
3. 2000.....	XXX	99,920	100,176	101,366	103,374	103,971	103,925	103,053	103,109	103,115	6	62
4. 2001.....	XXX	XXX	128,950	131,648	138,332	139,260	140,032	138,398	138,359	138,286	(73)	(112)
5. 2002.....	XXX	XXX	XXX	164,430	172,538	177,766	178,875	176,718	176,500	176,397	(103)	(321)
6. 2003.....	XXX	XXX	XXX	XXX	235,343	236,233	236,285	231,804	230,637	230,903	266	(901)
7. 2004.....	XXX	XXX	XXX	XXX	XXX	315,327	298,011	282,349	278,671	278,171	(500)	(4,178)
8. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	389,220	353,845	337,774	335,563	(2,211)	(18,282)
9. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	461,607	395,103	384,209	(10,894)	(77,398)
10. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477,963	427,228	(50,735)	XXX
11. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486,010	XXX	XXX
12. Totals.....											(64,232)	(101,038)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior.....	000	14,280	22,397	26,711	28,135	28,932	29,146	29,254	29,251	29,240	XXX	XXX
2. 1999.....	51,840	69,981	76,919	80,817	83,940	84,578	85,337	85,079	85,173	85,194	XXX	XXX
3. 2000.....	XXX	63,321	85,315	95,010	99,369	101,761	102,477	102,796	102,992	102,983	XXX	XXX
4. 2001.....	XXX	XXX	84,784	116,271	128,384	133,355	135,200	137,154	137,731	137,934	XXX	XXX
5. 2002.....	XXX	XXX	XXX	104,791	147,794	162,261	169,497	173,569	175,386	175,958	XXX	XXX
6. 2003.....	XXX	XXX	XXX	XXX	146,675	195,040	211,175	221,454	226,290	228,261	XXX	XXX
7. 2004.....	XXX	XXX	XXX	XXX	XXX	178,592	231,704	254,655	267,117	272,426	XXX	XXX
8. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	204,884	274,893	304,883	321,013	XXX	XXX
9. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,933	320,099	353,503	XXX	XXX
10. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276,555	360,494	XXX	XXX
11. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	314,343	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)											
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior.....	11,710	4,745	1,068	1,633	571	296	196					
2. 1999.....	22,821	5,336	2,481	375	618	477	285	(227)				
3. 2000.....	XXX	16,768	4,975	979	1,008	1,211	835	(2)				
4. 2001.....	XXX	XXX	17,946	3,027	3,806	2,399	2,310	324	64	38		
5. 2002.....	XXX	XXX	XXX	26,788	8,027	6,375	3,607	48	155	79		
6. 2003.....	XXX	XXX	XXX	XXX	48,235	19,461	10,704	3,563	1,319	1,246		
7. 2004.....	XXX	XXX	XXX	XXX	XXX	84,617	35,127	9,858	4,606	2,758		
8. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	109,875	32,060	10,346	5,004		
9. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142,826	33,021	9,004		
10. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129,520	23,386		
11. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,112		

IDS PROPERTY CASUALTY INSURANCE COMPANY SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	L	2,421,431	2,332,765		1,459,508	(476,133)	998,561	16,285	
2. Alaska.....AK	L								
3. Arizona.....AZ	L	30,937,377	31,127,814		18,732,868	16,794,685	9,445,001	236,317	
4. Arkansas.....AR	L	1,612,061	1,610,496		1,277,279	1,099,917	377,474	10,016	
5. California.....CA	L	210,355,351	206,784,380		110,634,663	144,914,074	62,807,629	1,617,449	
6. Colorado.....CO	L	14,566,599	14,643,376		7,955,984	9,522,913	4,948,213	119,507	
7. Connecticut.....CT	L	10,706,541	10,503,340		5,598,663	5,538,162	3,736,593	84,530	
8. Delaware.....DE	L	2,472,347	2,445,277		1,313,968	1,456,888	847,802	16,349	
9. District of Columbia.....DC	L	708,611	706,738		401,350	413,765	138,605	6,921	
10. Florida.....FL	L	40,456,954	39,592,759		22,275,456	35,775,210	18,511,961	301,082	
11. Georgia.....GA	L	14,534,673	14,934,460		11,455,945	11,340,719	4,431,113	119,234	
12. Hawaii.....HI	L	2,767,942	2,653,226		1,267,268	1,889,755	1,092,509	21,943	
13. Idaho.....ID	L	966,886	962,406		343,875	907,189	774,185	9,647	
14. Illinois.....IL	L	13,328,930	13,022,141		9,756,360	10,388,742	5,127,046	114,151	
15. Indiana.....IN	L	7,152,519	7,143,220		6,883,352	6,812,527	3,030,562	46,013	
16. Iowa.....IA	L	1,666,071	1,641,647		1,689,808	2,202,021	830,752	9,500	
17. Kansas.....KS	L	1,022,690	1,021,924		660,149	274,346	428,075		
18. Kentucky.....KY	L	242,296	218,724		55,674	71,911	31,390	1,858	
19. Louisiana.....LA	L								
20. Maine.....ME	L								
21. Maryland.....MD	L	13,792,964	13,773,098		8,909,642	9,461,175	6,331,516	98,459	
22. Massachusetts.....MA	L								
23. Michigan.....MI	L	31,205,684	31,354,390		22,811,543	23,266,318	7,083,060	288,379	
24. Minnesota.....MN	L	16,549,348	16,624,295		23,768,532	20,423,716	4,955,337	92,639	
25. Mississippi.....MS	L	773,295	774,021		513,201	551,557	270,159	5,479	
26. Missouri.....MO	L	4,691,540	4,533,157		3,115,416	3,120,461	852,662	30,386	
27. Montana.....MT	L	451,828	339,901		247,177	395,393	148,216	1,805	
28. Nebraska.....NE	L	1,439,604	1,451,631		1,995,839	2,080,825	346,450	7,775	
29. Nevada.....NV	L	12,444,971	12,191,611		7,335,265	7,819,723	4,400,586	90,854	
30. New Hampshire.....NH	L	138,682	107,528		30,394	50,804	21,180	859	
31. New Jersey.....NJ	L	20,239,301	18,915,943		10,772,268	13,194,343	6,801,565	146,133	
32. New Mexico.....NM	L	1,448,484	1,394,443		761,293	416,202	207,955	10,430	
33. New York.....NY	L	25,789,496	25,674,106		13,859,782	18,789,501	9,982,069	214,744	
34. North Carolina.....NC	L	4,148,050	4,052,447		2,002,268	2,351,071	1,175,356	33,991	
35. North Dakota.....ND	L								
36. Ohio.....OH	L	8,346,280	8,284,123		6,558,490	6,404,649	2,730,202	72,340	
37. Oklahoma.....OK	L	1,296,645	1,326,486		1,642,645	1,624,235	334,784	8,224	
38. Oregon.....OR	L	18,830,781	18,469,277		10,926,457	11,509,903	7,795,114	168,211	
39. Pennsylvania.....PA	L	10,109,375	10,094,098		7,057,368	7,484,244	4,933,161	74,082	
40. Rhode Island.....RI	L								
41. South Carolina.....SC	L	3,944,668	3,780,023		1,612,636	1,733,900	991,163	26,408	
42. South Dakota.....SD	L	351,500	353,078		261,143	437,759	271,725	2,191	
43. Tennessee.....TN	L	3,428,144	3,465,467		1,877,212	2,173,466	876,317	27,592	
44. Texas.....TX	L	17,194,346	16,416,877		14,458,254	14,190,419	5,040,596	138,207	
45. Utah.....UT	L	3,708,960	3,593,814		1,881,149	1,579,625	874,366	33,334	
46. Vermont.....VT	L	545,762	468,925		291,283	354,836	71,225	3,306	
47. Virginia.....VA	L	13,335,795	12,964,511		7,533,327	8,189,366	3,244,360	89,193	
48. Washington.....WA	L	54,293,537	52,517,254		32,831,956	35,272,997	19,449,550	432,359	
49. West Virginia.....WV	L								
50. Wisconsin.....WI	L	5,839,749	5,777,773		3,709,604	3,587,760	1,743,408	36,777	
51. Wyoming.....WY	L								
52. American Samoa.....AS	N								
53. Guam.....GU	N								
54. Puerto Rico.....PR	N								
55. US Virgin Islands.....VI	N								
56. Northern Mariana Islands.....MP	N								
57. Canada.....CN	N								
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59. Totals.....(a)....51		630,258,065	620,042,970	0	388,526,313	445,390,935	208,489,552	4,864,958	0

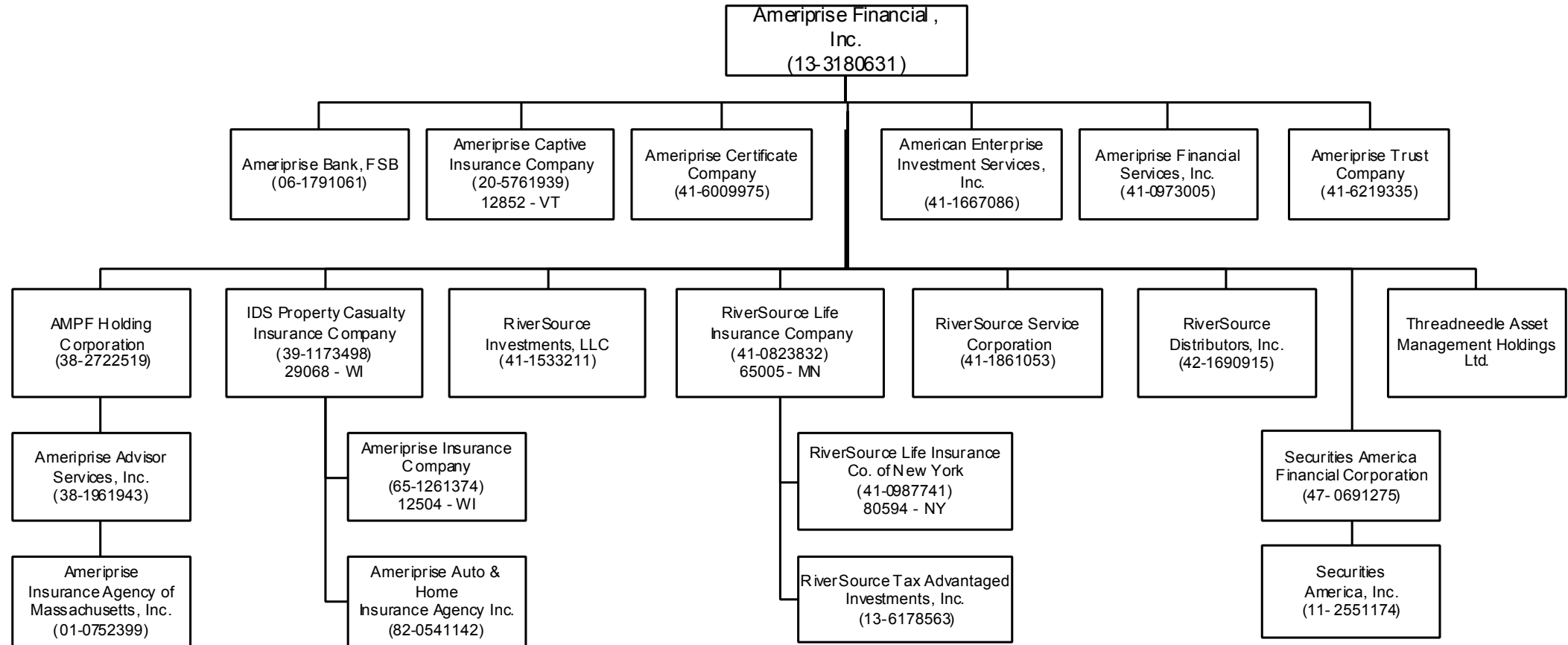
DETAILS OF WRITE-INS

5801.....XXX									
5802.....XXX									
5803.....XXX									
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Lines 5801 thru 5803+ Line 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Insert the number of "L" responses except for Canada and Other Alien.
Explanation of Basis of Allocation of Premiums by States, etc.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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