



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2003
OF THE CONDITION AND AFFAIRS OF THE
IDS PROPERTY CASUALTY INSURANCE COMPANY

NAIC Group Code	0004	0004	NAIC Company Code	29068	Employer's ID Number	39-1173498
	(Current Period)	(Prior Period)				
Organized under the Laws of	Wisconsin			State of Domicile or Port of Entry		Wisconsin
Country of Domicile	United States of America					
Incorporated	12/12/1972			Commenced Business		01/24/1973
Statutory Home Office	3500 Packerland Drive			De Pere, WI 54115-9070		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	3500 Packerland Drive			920-330-5100		
	De Pere, WI 54115-9070			(Area Code) (Telephone Number)		
	(City or Town, State and Zip Code)					
Mail Address	3500 Packerland Drive			De Pere, WI 54115-9070		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	3500 Packerland Drive			920-330-5457		
	De Pere, WI 54115-9070			(Area Code) (Telephone Number)		
	(City or Town, State and Zip Code)					
Internet Website Address	www.americanexpress.com/insuremyautohome					
Statutory Statement Contact	Nancy Ann Clifford			920-330-5457		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	nancy.a.clifford@aexp.com			920-330-5603		
	(E-mail Address)			(Fax Number)		
Policyowner Relations Contact	3500 Packerland Drive					
	(Street and Number)					
	De Pere, WI 54115			920-330-5109		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		

OFFICERS

President	Kenneth John Ciak	Secretary	Timothy Sean Meehan
Treasurer	Walter Stanley Berman		

VICE PRESIDENTS

Thomas John Boogaard	Thomas Scott Botsford	Debra Marie Conrad
Terrance Michael Fettig	Larry William Frazier	Lorraine Rose Hart
Paul Roberts Johnston	Rebecca Ann Nash	Dianne Lynn Wilson

DIRECTORS OR TRUSTEES

Kenneth John Ciak	Larry William Frazier	David Ray Hubers
Theodore Michael Jenkin	Paul Roberts Johnston	Eric Lund Marhoun
Bridget Mary Sperl	Lisa Ann Steffes	John Theodore Sweeney
Dianne Lynn Wilson		

State of Wisconsin } ss
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.

Kenneth J Ciak President	Joy A Hanson (Assistant Secretary) Secretary	Larry W Frazier (Assistant Treasurer) Treasurer
Subscribed and sworn to before me this		
4th day of February, 2004		
a. Is this an original filing? Yes [X] No []		
b. If no,		
1. State the amendment number		
2. Date filed		
3. Number of pages attached		

Theresa A Goodletson
Administrative Assistant
October 1, 2006



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0004		BUSINESS IN THE STATE OF Arizona		DURING THE YEAR 2003						NAIC Company Code 29068	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	621	615	0	438	0	0	0	0	0	0	0	0
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	459,649	470,113	0	116,097	269,513	(1,091,679)	690,741	5,485	8,582	32,151	0	25,225
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	304,769	297,542	0	82,943	178,737	859,093	10,891	1,092	(641)	458	0	4,589
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	765,038	768,269	0	199,478	448,250	(232,586)	701,632	6,576	7,940	32,609	0	29,814
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 1,871

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0004		BUSINESS IN THE STATE OF California				DURING THE YEAR 2003				NAIC Company Code 29068			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	125
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	125
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0004		BUSINESS IN THE STATE OF Illinois				DURING THE YEAR 2003				NAIC Company Code 29068			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	200
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	200
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0004		BUSINESS IN THE STATE OF Indiana		DURING THE YEAR 2003						NAIC Company Code 29068	
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	946,810	827,861	0	506,608	556,816	568,363	200,736	24,097	23,721	30,096	0	14,894
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	(371)	(7)	0	(7)	8	0	0
19.2	Other private passenger auto liability	202	129	0	73	9,372	(49,938)	17,716	10,144	3,916	3,549	0	3
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	220	146	0	74	508	40,627	3	5	(189)	(11)	0	3
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	947,232	828,136	0	506,755	566,697	558,681	218,448	34,246	27,441	33,642	0	14,901
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 5,365 .

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0004		BUSINESS IN THE STATE OF Minnesota				DURING THE YEAR 2003				NAIC Company Code 29068			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees		
		1 Direct Premiums Written	2 Direct Premiums Earned												
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0		
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0		
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0		
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0		
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0		
4.	Homeowners multiple peril	3,253,984	2,577,288	0	1,814,221	1,344,630	741,112	723,493	5,771	(66,891)	123,225	0	50,291		
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0		
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0		
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0		
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0		
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0		
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0		
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0		
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0		
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0		
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0		
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0		
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0		
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0		
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0		
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	43,573	(125,580)	37,905	11,826	7,113	3,918	0	0		
19.2	Other private passenger auto liability	0	155	0	0	155,778	(282,041)	109,350	16,794	5,031	6,707	0	0		
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0		
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0		
21.1	Private passenger auto physical damage	0	213	0	0	(5,328)	147,223	0	2,959	2,363	(44)	0	0		
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0		
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0		
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0		
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0		
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0		
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0		
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0		
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0		
34.	TOTALS (a)	3,253,984	2,577,656	0	1,814,221	1,538,653	480,714	870,749	37,349	(52,385)	133,806	0	50,291		
DETAILS OF WRITE-INS															
3301.															
3302.															
3303.															
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0		
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0		

(a) Finance and service charges not included in Line 1 to 34 \$ 12,884 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0004

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2003

NAIC Company Code 29068

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	37,951	34,823	0	19,066	7,601	12,105	8,505	0	(233)	896	0	1,201
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0	0	0	0	(58,947)	4,220	0	(998)	(756)	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0	0	0	0	5,299	0	0	(13)	(5)	0	0
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	37,951	34,823	0	19,066	7,601	(41,543)	12,725	0	(1,244)	135	0	1,201
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 217

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0004

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2003

NAIC Company Code 29068

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	94,785	(257,844)	109,723	1,009	1,336	5,122	0	0
19.2	Other private passenger auto liability	1,045,848	996,255	0	264,509	435,846	(1,289,283)	723,736	1,816	8,654	34,472	0	20,474
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	689,130	655,542	0	173,021	771,714	4,685,758	32,383	2,583	(726)	1,774	0	10,376
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	1,734,978	1,651,797	0	437,530	1,302,345	3,138,631	865,842	5,409	9,265	41,368	0	30,850
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 17,405 .

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0004		BUSINESS IN THE STATE OF Wisconsin				DURING THE YEAR 2003				NAIC Company Code 29068			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees		
		1 Direct Premiums Written	2 Direct Premiums Earned												
1.	Fire	0	0	0	0	0	0	0	0	0	0	0	0		
2.1	Allied lines	0	0	0	0	0	0	0	0	0	0	0	0		
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0		
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0		
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0		
4.	Homeowners multiple peril	996,932	871,682	0	524,724	407,229	326,417	208,256	6,792	(12,483)	40,615	0	32,168		
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0		
5.2	Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0		
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0		
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0		
9.	Inland marine	0	0	0	0	0	0	0	0	0	0	0	0		
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0		
11.	Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0		
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0		
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0		
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0		
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.2	Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0		
15.6	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0		
15.7	Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0		
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Other liability	0	0	0	0	0	0	0	0	0	0	0	0		
18.	Products liability	0	0	0	0	0	0	0	0	0	0	0	0		
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	2,808	(15,923)	1,636	0	(186)	129	0	0		
19.2	Other private passenger auto liability	1,065,361	1,057,943	0	258,471	1,038,851	(7,692,465)	1,166,262	42,728	7,824	80,249	0	34,758		
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0		
19.4	Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0		
21.1	Private passenger auto physical damage	1,124,051	1,131,898	0	265,042	732,106	7,128,103	1,891	2,289	(3,675)	2,550	0	36,045		
21.2	Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0		
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0		
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0		
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0		
26.	Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0		
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0		
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0		
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0		
34.	TOTALS (a)	3,186,344	3,061,523	0	1,048,237	2,180,993	(253,868)	1,378,045	51,809	(8,520)	123,543	0	102,971		
DETAILS OF WRITE-INS															
3301.															
3302.															
3303.															
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0		
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0		

(a) Finance and service charges not included in Line 1 to 34 \$ 20,996

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0004		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2003				NAIC Company Code 29068			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees		
		1 Direct Premiums Written	2 Direct Premiums Earned												
Fire	0	0	0	0	0	0	0	0	0	0	0	0	0		
Allied lines	0	0	0	0	0	0	0	0	0	0	0	0	0		
Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0	0		
Federal flood	0	0	0	0	0	0	0	0	0	0	0	0	0		
Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0	0		
Homeowners multiple peril	5,236,298	4,312,269	0	2,865,057	2,316,277	1,647,997	1,140,989	36,659	(55,887)	194,832	0	98,756	0		
Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0	0		
Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0	0		
Inland marine	0	0	0	0	0	0	0	0	0	0	0	0	0		
Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0	0		
Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0	0		
Earthquake	0	0	0	0	0	0	0	0	0	0	0	0	0		
Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-cancellable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other accident only	0	0	0	0	0	0	0	0	0	0	0	0	0		
All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other liability	0	0	0	0	0	0	0	0	0	0	0	0	0		
Products liability	0	0	0	0	0	0	0	0	0	0	0	0	0		
Private passenger auto no-fault (personal injury protection)	0	0	0	0	141,166	(399,718)	149,257	12,835	8,256	9,177	0	0	0		
Other private passenger auto liability	2,571,060	2,524,595	0	639,150	1,909,360	(10,464,353)	2,712,025	76,967	33,009	156,372	0	80,585	0		
Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0	0		
Private passenger auto physical damage	2,118,169	2,085,340	0	521,079	1,677,737	12,866,103	45,168	8,928	(2,881)	4,722	0	51,013	0		
Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0	0		
Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0	0		
Fidelity	0	0	0	0	0	0	0	0	0	0	0	0	0		
Surety	0	0	0	0	0	0	0	0	0	0	0	0	0		
Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0	0		
Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0		
Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0	0		
TOTALS (a)	9,925,527	8,922,205	0	4,025,286	6,044,539	3,650,029	4,047,440	135,389	(17,503)	365,103	0	230,354	0		
DETAILS OF WRITE-INS															

(a) Finance and service charges not included in Line 1 to 34 \$ 58,738 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	(673,097)
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(112,908)
2.2 Totals, Part 3, Column 7	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	0
4.2 Totals, Part 3, Column 9	0
5. Total profit (loss) on sales, Part 3, Column 14	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	0
6.2 Totals, Part 3, Column 8	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	0
8. Book/adjusted carrying value at end of current period	(786,005)
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	(786,005)
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	(786,005)

SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	NONE
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	NONE
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1		200,899			1,032,390	1,233,289	0.4	201,514	0.1	1,233,289	
1.2 Class 2						.0	0.0	.0	0.0		
1.3 Class 3						.0	0.0	.0	0.0		
1.4 Class 4						.0	0.0	.0	0.0		
1.5 Class 5						.0	0.0	.0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	0	200,899	0	0	1,032,390	1,233,289	0.4	201,514	0.1	1,233,289	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						.0	0.0	.0	0.0		
2.2 Class 2						.0	0.0	.0	0.0		
2.3 Class 3						.0	0.0	.0	0.0		
2.4 Class 4						.0	0.0	.0	0.0		
2.5 Class 5						.0	0.0	.0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1		998,886	2,522,344	2,378,370	750,000	6,649,600	2.1	3,696,398	1.5	6,649,600	
3.2 Class 2						.0	0.0	.0	0.0		
3.3 Class 3						.0	0.0	.0	0.0		
3.4 Class 4						.0	0.0	.0	0.0		
3.5 Class 5						.0	0.0	.0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	998,886	2,522,344	2,378,370	750,000	6,649,600	2.1	3,696,398	1.5	6,649,600	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1		244,253	8,230,730	5,685,871	995,153	15,156,007	4.7	11,694,786	4.7	15,156,007	
4.2 Class 2		752,706				752,706	0.2	752,119	0.3	752,706	
4.3 Class 3						.0	0.0	.0	0.0		
4.4 Class 4						.0	0.0	.0	0.0		
4.5 Class 5						.0	0.0	.0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	996,959	8,230,730	5,685,871	995,153	15,908,713	4.9	12,446,905	5.0	15,908,713	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	1,010,150	10,151,269	111,417,056	71,586,259	75,636,814	269,801,548	83.6	205,628,640	83.4	269,801,547	
5.2 Class 2		2,003,245	12,158,888	9,380,984	2,100,000	25,643,117	7.9	19,215,082	7.8	25,643,117	
5.3 Class 3			731,867	1,916,900		2,648,767	0.8	3,308,423	1.2	2,648,767	
5.4 Class 4						.0	0.0	1,000,000	0.5		
5.5 Class 5				985,310		985,310	0.3	995,121	0.5	985,310	
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	1,010,150	12,154,514	124,307,811	83,869,453	77,736,814	299,078,742	92.6	230,147,266	93.4	299,078,741	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1						.0	0.0	.0	0.0		
6.2 Class 2						.0	0.0	.0	0.0		
6.3 Class 3						.0	0.0	.0	0.0		
6.4 Class 4						.0	0.0	.0	0.0		
6.5 Class 5						.0	0.0	.0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1						.0	0.0	.0	0.0		
7.2 Class 2						.0	0.0	.0	0.0		
7.3 Class 3						.0	0.0	.0	0.0		
7.4 Class 4						.0	0.0	.0	0.0		
7.5 Class 5						.0	0.0	.0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						.0	0.0	.0	0.0		
8.2 Class 2						.0	0.0	.0	0.0		
8.3 Class 3						.0	0.0	.0	0.0		
8.4 Class 4						.0	0.0	.0	0.0		
8.5 Class 5						.0	0.0	.0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1						.0	0.0	.0	0.0		
9.2 Class 2						.0	0.0	.0	0.0		
9.3 Class 3						.0	0.0	.0	0.0		
9.4 Class 4						.0	0.0	.0	0.0		
9.5 Class 5						.0	0.0	.0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	1,010,150	11,595,307	122,170,130	79,650,500	78,414,357	292,840,444	90.7	XXX	XXX	292,840,443	.0
10.2 Class 2	.0	2,755,951	12,158,888	9,380,984	2,100,000	26,395,823	8.2	XXX	XXX	26,395,823	.0
10.3 Class 3	.0	.0	731,867	1,916,900	.0	2,648,767	0.8	XXX	XXX	2,648,767	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	985,310	.0	(c) 985,310	0.3	XXX	XXX	985,310	.0
10.6 Class 6	.0	.0	.0	.0	.0	(c) 0	0.0	XXX	XXX	.0	.0
10.7 Totals	1,010,150	14,351,258	135,060,885	91,933,694	80,514,357	(b) 322,870,344	100.0	XXX	XXX	322,870,343	.0
10.8 Line 10.7 as a % of Col. 6	0.3	4.4	41.8	28.5	24.9	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	500,299	13,101,453	95,284,823	46,720,188	65,614,575	XXX	XXX	221,221,338	89.7	221,221,338	.0
11.2 Class 2	.0	3,256,436	6,843,119	7,892,375	1,975,272	XXX	XXX	19,967,201	8.0	19,967,201	.0
11.3 Class 3	.0	.0	748,305	2,560,117	.0	XXX	XXX	3,308,423	1.3	3,308,423	.0
11.4 Class 4	.0	.0	.0	.0	1,000,000	XXX	XXX	1,000,000	0.5	1,000,000	.0
11.5 Class 5	.0	.0	.0	995,121	.0	XXX	XXX	(c) 995,121	0.5	995,121	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.7 Totals	500,299	16,357,888	102,876,247	58,167,801	68,589,847	XXX	XXX	(b) 246,492,083	0.0	246,492,083	.0
11.8 Line 11.7 as a % of Col. 8	0.2	6.6	41.7	23.6	27.9	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	1,010,150	11,595,306	122,170,130	79,650,499	78,414,358	292,840,443	90.7	221,221,338	89.7	292,840,443	XXX
12.2 Class 2	.0	2,755,951	12,158,888	9,380,984	2,100,000	26,395,823	8.2	19,967,201	8.0	26,395,823	XXX
12.3 Class 3	.0	.0	731,867	1,916,900	.0	2,648,767	0.8	3,308,423	1.3	2,648,767	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	1,000,000	0.5	.0	XXX
12.5 Class 5	.0	.0	.0	985,310	.0	985,310	0.3	995,121	0.5	985,310	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	1,010,150	14,351,257	135,060,885	91,933,693	80,514,358	322,870,343	100.0	246,492,083	100.0	322,870,343	XXX
12.8 Line 12.7 as a % of Col. 6	0.3	4.4	41.8	28.5	24.9	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.3	4.4	41.8	28.5	24.9	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1						.0	0.0	.0	0.0	XXX	.0
13.2 Class 2						.0	0.0	.0	0.0	XXX	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX	.0
13.6 Class 6						.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$.0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 1,940,926 current year, \$ 988,511 prior year of bonds with Z designations and \$.0 , current year, \$.0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$.0 current year, \$.0 prior year of bonds with 5* designations and \$.0 , current year, \$.0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations		200,899			1,032,390	1,233,289	0.4	201,514	0.1	1,233,289	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	0	200,899	0	0	1,032,390	1,233,289	0.4	201,514	0.1	1,233,289	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		998,886	2,522,344	2,378,370	750,000	6,649,600	2.1	3,696,398	1.5	6,649,600	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	998,886	2,522,344	2,378,370	750,000	6,649,600	2.1	3,696,398	1.5	6,649,600	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations		996,959	8,230,730	5,685,871	995,153	15,908,713	4.9	12,446,905	5.0	15,908,714	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	996,959	8,230,730	5,685,871	995,153	15,908,713	4.9	12,446,905	5.0	15,908,714	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	1,010,150	12,154,514	124,307,811	83,869,453	77,736,814	299,078,742	92.6	230,147,265	93.4	299,078,742	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined						0	0.0	0	0.0		
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	1,010,150	12,154,514	124,307,811	83,869,453	77,736,814	299,078,742	92.6	230,147,265	93.4	299,078,742	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations						0	0.0	0	0.0		
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues		1	2	3	4	5	6	7	8	9	10	11
Distribution by Type		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total From Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year												
10.1	Issuer Obligations	1,010,150	14,351,258	135,060,885	91,933,694	80,514,357	322,870,344	100.0	XXX	XXX	322,870,345	0
10.2	Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
10.3	Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4	Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
10.5	Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6	Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7	Totals	1,010,150	14,351,258	135,060,885	91,933,694	80,514,357	322,870,344	100.0	XXX	XXX	322,870,345	0
10.8	Line 10.7 as a % of Col. 6	0.3	4.4	41.8	28.5	24.9	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year												
11.1	Issuer Obligations	500,299	16,357,888	102,876,247	58,167,801	68,589,846	XXX	XXX	246,492,083	100.0	246,492,083	0
11.2	Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
11.3	Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4	Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
11.5	Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6	Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7	Totals	500,299	16,357,888	102,876,247	58,167,801	68,589,846	XXX	XXX	246,492,083	100.0	246,492,083	0
11.8	Line 11.7 as a % of Col. 8	0.2	6.6	41.7	23.6	27.8	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds												
12.1	Issuer Obligations	1,010,150	14,351,257	135,060,886	91,933,693	80,514,358	322,870,344	100.0	246,492,083	100.0	322,870,344	XXX
12.2	Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0.0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
12.3	Defined						0	0.0	0	0.0	0	XXX
12.4	Other						0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
12.5	Defined						0	0.0	0	0.0	0	XXX
12.6	Other						0	0.0	0	0.0	0	XXX
12.7	Totals											
12.8	Line 12.7 as a % of Col. 6											
12.9	Line 12.7 as a % of Line 10.7, Col. 6, Section 10											
13. Total Privately Placed Bonds												
13.1	Issuer Obligations	1,010,150	14,351,257	135,060,886	91,933,693	80,514,358	322,870,344	100.0	246,492,083	100.0	322,870,344	XXX
13.2	Single Class Mortgage-Backed/Asset-Backed Securities	0.3	4.4	41.8	28.5	24.9	100.0	XXX	XXX	XXX	100.0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
13.3	Defined											
13.4	Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
13.5	Defined						0	0.0	0	0.0	XXX	0
13.6	Other						0	0.0	0	0.0	XXX	0
13.7	Totals											
13.8	Line 13.7 as a % of Col. 6											
13.9	Line 13.7 as a % of Line 10.7, Col. 6, Section 10											

Schedule DA - Part 2
NONE

Schedule DB - Part A - VBY
NONE

Schedule DB - Part B - VBY
NONE

Schedule DB - Part C - VBY
NONE

Schedule DB - Part D - VBY
NONE

Schedule DB - Part E - VBY
NONE

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

SCHEDULE F - PART 1

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
NONE					

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
0499999 - Total - Authorized - Affiliates														0			0	
36-2661954	10103	AMERICAN AGG	IN		135									0	11		(11)	
06-1325038	39136	CONVERIUM LTD	CT		353									0			0	
25-6038677	26271	ERIE INSURANCE MAPFRE RE	PA		896	90	2	593		129	78			891	64		827	
36-3347420	23876	SCOR RE	CA		147									0	11		(11)	
75-1444207	30058		NY		2,645	400	12	2,655		578	349			3,993	184		3,810	
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)						213	70	9	380	18	11			487	158		329	
0599999 - Authorized - Other U.S. Unaffiliated Insurers						4,389	561	22	3,628	724	437			5,372	428		4,944	
AA-1126566	00000	LLOYDS STN #0566	EN		235	0	0							0	14		(14)	
AA-1126780	00000	LLOYDS BFC #780	EN		235	0	0							0	15		(15)	
		LLOYDS GSC #0958																
AA-1126958	00000		EN		176	0	0							0	13		(12)	
AA-1128147	00000	LLOYDS SVB #2147	EN		118		0							0			0	
AA-1128010	00000	LLOYDS MMX #2010	EN		176	0								0	11		(11)	
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)						235	1	0						1	66		(64)	
0899999 - Authorized - Other Non-U.S. Insurers						1,176	2	0						2	119		(117)	
0999999 - Total - Authorized						5,565	563	22	3,628	724	437			5,374	547		4,827	
1399999 - Total - Unauthorized - Affiliates														0			0	
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0	35		(35)	
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers															35		(35)	
AA-3190181	00000	ELCO INSURANCE	BM		176			55	0	(36)	2	64		86			86	
AA-3194130	00000	ENDURANCE SPECIALTY	BM		176									0	19		(19)	
AA-3190339	00000	RENAISSANCE RE	BM		211	0	0							0	2		(1)	
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)						294	0	0						0	33		(33)	
1799999 - Unauthorized - Other Non-U.S. Insurers						857	0	0	55	0	(36)	2	64	86	53		33	
1899999 - Total - Unauthorized						857	0	0	55	0	(36)	2	64	86	88		(2)	
1999999 - Total - Authorized and Unauthorized						6,422	563	22	3,683	0	688	439	64	0	5,460	635	4,825	
2099999 - Total - Protected Cells														0			0	
9999999 Totals						6,422	563	22	3,683	0	688	439	64	5,460	635		4,825	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties.

The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

1	2	3
Name of Company	Commission Rate	Ceded Premium
1.		
2.		
3.		
4.		
5.		

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		
					6	7	8	9	10			
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10/Col. 11	Percentage more Than 120 Days Overdue Col. 9 / Col. 11
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
0299999 - Authorized - Affiliates - U.S. Non-Pool											0.0	0.0
0399999 - Authorized - Affiliates - Other (Non-U.S.)											0.0	0.0
0499999 - Total - Authorized - Affiliates									0	0	0.0	0.0
06-6033504	19038	AETNA CASUALTY AND SURETY	CT	(2)					0	(2)	0.0	0.0
		ALLSTATE										
36-0719665	19232		IL	1					0	1	0.0	0.0
38-2145898	33499	DORINCO RE	MI	(1)					0	(1)	0.0	0.0
25-6038677	26271	ERIE INSURANCE	PA	92					0	92	0.0	0.0
36-2667627	22969	FIRST EXCESS RE (GE RE)	IL	9					0	9	0.0	0.0
06-0383750	19682	HARTFORD RE	CT	1					0	1	0.0	0.0
36-2667627	22969	KEMPER RE	IL	0					0	0	0.0	0.0
04-1543470	23043	LIBERTY MUTUAL	MA	0					0	0	0.0	0.0
63-0598629	11762	LIBERTY NATIONAL FIRE	AL	(3)					0	(3)	0.0	0.0
31-4177100	23787	NATIONWIDE MUTUAL	OH	(2)					0	(2)	0.0	0.0
47-0698507	23680	ODYSSEY RE	CT	0					0	0	0.0	0.0
94-6078058	21911	SAN FRANCISCO RE	CA	18					0	18	0.0	0.0
75-1444207	30058	SCOR RE	NY	412					0	412	0.0	0.0
42-0644327	13021	UNITED FIRE & CASUALTY	IA	0					0	0	0.0	0.0
04-1590940	11835	USF RE	MA	0					0	0	0.0	0.0
63-0598629	11762	VESTA FIRE INS	AL	0					0	0	0.0	0.0
06-1325038	39136	ZURICH RE	NY	0					0	0	0.0	0.0
0599999 - Authorized - Other U.S. Unaffiliated Insurers				525						525	0.0	0.0
AA-9991159	00000	MICHIGAN CAT CLAIMS	MI	58					0	58	0.0	0.0
0699999 - Authorized - Pools - Mandatory Pools				58						58	0.0	0.0
0799999 - Authorized - Pools - Voluntary Pools											0.0	0.0
AA-1126250	00000	LLOYD'S SYNDICATE #0250	EN	0					0	0	0.0	0.0
AA-1126376	00000	LLOYD'S SYNDICATE #0376	EN	0					0	0	0.0	0.0
AA-1126506	00000	LLOYD'S SYNDICATE #0506	EN	0					0	0	0.0	0.0
AA-1126529	00000	LLOYD'S SYNDICATE #0529	EN	0					0	0	0.0	0.0
AA-1126566	00000	LLOYD'S SYNDICATE #0566	EN	0					0	0	0.0	0.0
AA-1126780	00000	LLOYD'S SYNDICATE #0780	EN	0					0	0	0.0	0.0
AA-1126958	00000	LLOYD'S SYNDICATE #0958	EN	0					0	0	0.0	0.0
AA-1127007	00000	LLOYD'S SYNDICATE #1007	EN	0					0	0	0.0	0.0
AA-1127096	00000	LLOYD'S SYNDICATE #1096	EN	0					0	0	0.0	0.0
AA-1127241	00000	LLOYD'S SYNDICATE #1241	EN	0					0	0	0.0	0.0
AA-1127688	00000	LLOYD'S SYNDICATE #1688	EN	0					0	0	0.0	0.0
AA-1128010	00000	LLOYD'S SYNDICATE #2010	EN	0					0	0	0.0	0.0
0899999 - Authorized - Other Non-U.S. Insurers				2						2	0.0	0.0
0999999 - Total - Authorized				585					0	585	0.0	0.0
1099999 - Unauthorized - Affiliates - U.S. Intercompany Pooling											0.0	0.0
1199999 - Unauthorized - Affiliates - U.S. Non-Pool											0.0	0.0
1299999 - Unauthorized - Affiliates - Other (Non-U.S.)											0.0	0.0
1399999 - Total - Unauthorized - Affiliates									0	0	0.0	0.0
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers											0.0	0.0
1599999 - Unauthorized - Pools - Mandatory Pools											0.0	0.0
1699999 - Unauthorized - Pools - Voluntary Pools											0.0	0.0
AA-1120150	00000	ANGLO AMERICAN	EN	0					0	0	0.0	0.0
AA-1340003	00000	EUROPA RE	GW	0					0	0	0.0	0.0
AA-1930320	00000	GIO RE	AT	0					0	0	0.0	0.0
AA-3190803	00000	OVERSEAS PARTNERS	BM	0					0	0	0.0	0.0
AA-3190339	00000	RENAISSANCE RE	BM	0					0	0	0.0	0.0
AA-1320018	00000	SPS REASSURANCE	FR	0					0	0	0.0	0.0
1799999 - Unauthorized - Other Non-U.S. Insurers				0						0	0.0	0.0
1899999 - Total - Unauthorized				0					0	0	0.0	0.0
1999999 - Total - Authorized and Unauthorized				585					0	585	0.0	0.0
2099999 - Total - Protected Cells									0	0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)												
1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
9999999 Totals				585					0	585	0.0	0.0

SCHEDULE F - PART 5

[illegible]

1. Amounts in dispute totaling \$ are included in Column 5.
2. Amounts in dispute totaling \$ are excluded from Column 13.
3. Column 5 excludes \$ recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE F - PART 6

[illegible]

NONE

45

46

Provision for Overdue Reinsurance as of December 31, Current Year

[illegible]

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	529,986,668		529,986,668
2. Premiums and considerations (Line 12)	39,395,329	635,257	40,030,586
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 13.1).....	585,243	(585,243)	0
4 Funds held by or deposited with reinsured companies (Line 13.2).....	0		0
5. Other assets	17,898,479		17,898,479
6. Net amount recoverable from reinsurers		4,647,915	4,647,915
7. Totals (Line 26)	587,865,719	4,697,929	592,563,648
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	134,161,670	4,784,093	138,945,763
9. Taxes, expenses, and other obligations (Lines 4 through 8)	31,765,466		31,765,466
10. Unearned premiums (Line 9)	107,769,531		107,769,531
11. Advance Premiums (Line 10)	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	635,257		635,257
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	(11,088)		(11,088)
16. Provision for reinsurance (Line 16)	304	(86,163)	(85,859)
17. Other liabilities (Lines 15 and 17 through 23)	1,733,625		1,733,625
18. Total liabilities excluding protected cell business (Line 26 minus Line 25)	276,054,766	4,697,930	280,752,696
19. Surplus as regards policyholders (Line 35)	311,810,955	X X X	311,810,955
20. Totals (Line 36)	587,865,720	4,697,930	592,563,650

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$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	0	0	0	0	0	0	0	0	XXX
2. 1994	4,213	550	3,663	6,727	3,000	1,030	635	520	0	117	4,642	1,815
3. 1995	5,656	719	4,936	5,707	1,592	1,202	709	452	0	284	5,060	2,260
4. 1996	6,517	1,213	5,305	6,497	1,025	504	40	557	0	53	6,493	2,844
5. 1997	7,473	1,060	6,413	3,640	83	437	2	623	0	78	4,614	2,206
6. 1998	8,525	1,108	7,417	9,667	2,888	322	103	1,631	0	93	8,628	3,264
7. 1999	9,318	602	8,716	5,726	31	171	1	1,135	0	260	7,002	2,641
8. 2000	10,625	486	10,139	8,026	724	77	22	1,451	0	124	8,808	3,203
9. 2001	13,901	719	13,181	12,620	179	365	11	2,275	0	168	15,071	4,815
10. 2002	21,645	1,387	20,258	15,422	279	164	3	2,953	0	75	18,257	5,166
11. 2003	35,496	2,099	33,398	16,726	321	107	7	3,323	0	36	19,828	6,360
12. Totals	XXX	XXX	XXX	90,758	10,121	4,378	1,533	14,922	0	1,288	98,403	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	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	10	10	0	0	0	0	0	0	0	0	0	1	1
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	3	0	0	0	0	0	0	3	0
5.	5	0	0	0	(2)	0	0	0	0	0	0	3	1
6.	50	0	19	0	22	0	9	0	1	0	0	101	1
7.	6	0	0	0	32	0	0	0	0	0	7	38	4
8.	85	0	115	0	45	0	60	0	4	0	3	308	2
9.	155	0	547	0	21	0	73	0	13	0	29	809	8
10.	375	36	690	0	87	0	160	0	23	0	133	1,298	30
11.	3,987	883	6,377	2	252	0	402	0	244	0	204	10,377	649
12.	4,673	929	7,748	2	459	0	704	0	285	0	376	12,938	696

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	8,287	3,645	4,642	196.7	662.7	126.7	0	0	0.0	1	0
3.	7,362	2,302	5,060	130.2	319.9	102.5	0	0	0.0	0	0
4.	7,561	1,064	6,496	116.0	87.8	122.5	0	0	0.0	0	3
5.	4,702	85	4,617	62.9	8.1	72.0	0	0	0.0	5	(2)
6.	11,721	2,991	8,730	137.5	270.1	117.7	0	0	0.0	69	32
7.	7,071	32	7,040	75.9	5.2	80.8	0	0	0.0	6	32
8.	9,862	746	9,116	92.8	153.6	89.9	0	0	0.0	199	109
9.	16,069	190	15,880	115.6	26.4	120.5	0	0	0.0	702	107
10.	19,874	318	19,556	91.8	22.9	96.5	0	0	0.0	1,029	269
11.	31,418	1,213	30,205	88.5	57.8	90.4	0	0	0.0	9,479	898
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11,489	1,449

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

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				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	15	0	(3)	0	0	0	1	12	XXX
2. 1994	44,864	3,490	41,374	38,876	1,502	3,919	98	3,114	0	824	44,310	13,323
3. 1995	50,464	3,883	46,581	35,675	1,166	3,867	84	2,930	0	810	41,223	13,457
4. 1996	51,499	5,552	45,948	33,302	1,572	2,983	69	3,017	0	660	37,661	12,444
5. 1997	55,946	5,133	50,813	35,022	1,690	3,203	147	4,226	0	744	40,614	13,162
6. 1998	63,709	3,071	60,638	35,981	336	3,519	43	6,204	0	619	45,326	14,690
7. 1999	69,812	1,314	68,498	40,540	141	3,464	4	7,413	0	1,102	51,272	16,371
8. 2000	74,149	258	73,891	47,856	85	2,878	4	8,624	0	867	59,269	20,679
9. 2001	89,647	1,263	88,383	60,274	430	2,644	21	8,558	0	1,155	71,026	25,379
10. 2002	119,821	1,171	118,650	66,150	14	1,540	1	8,408	0	1,111	76,082	31,084
11. 2003	165,253	2,035	163,219	46,511	10	439	2	8,307	0	476	55,245	35,098
12. Totals	XXX	XXX	XXX	440,202	6,946	28,454	471	60,802	0	8,368	522,039	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	35	0	0	0	0	0	0	0	0	0	0	35	2
3.	98	0	0	0	0	0	0	0	0	0	0	98	10
4.	6	0	0	0	11	0	0	0	0	0	0	17	2
5.	545	206	120	6	25	0	6	3	14	0	0	496	21
6.	462	0	475	40	14	0	14	24	18	0	9	920	27
7.	1,424	300	557	9	193	0	75	5	42	0	19	1,976	57
8.	3,439	954	932	43	382	0	104	26	97	0	63	3,931	154
9.	5,775	514	3,425	98	703	0	417	59	198	0	300	9,847	367
10.	14,796	14	8,151	268	1,501	0	827	161	523	0	925	25,355	1,155
11.	31,407	55	39,824	219	1,550	0	1,965	157	1,746	0	1,455	76,061	7,770
12.	57,986	2,042	53,485	683	4,379	0	3,408	437	2,638	0	2,771	118,734	9,565

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	45,945	1,600	44,345	102.4	45.8	107.2	0	0	0.0	35	0
3.	42,570	1,250	41,320	84.4	32.2	88.7	0	0	0.0	98	0
4.	39,318	1,641	37,677	76.3	29.6	82.0	0	0	0.0	6	11
5.	43,162	2,051	41,110	77.1	40.0	80.9	0	0	0.0	454	41
6.	46,688	442	46,246	73.3	14.4	76.3	0	0	0.0	897	22
7.	53,708	460	53,248	76.9	35.0	77.7	0	0	0.0	1,672	304
8.	64,312	1,112	63,200	86.7	430.8	85.5	0	0	0.0	3,374	557
9.	81,994	1,122	80,872	91.5	88.8	91.5	0	0	0.0	8,588	1,258
10.	101,895	458	101,437	85.0	39.1	85.5	0	0	0.0	22,665	2,690
11.	131,749	443	131,306	79.7	21.8	80.4	0	0	0.0	70,957	5,104
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	108,746	9,988

Schedule P - Part 1C - Comm Auto/Truck
NONE

Schedule P - Part 1D - Workers' Comp
NONE

Schedule P - Part 1E - Comm Multi Peril
NONE

Schedule P - Part 1F - Medical Mal Occur
NONE

Schedule P - Part 1F - Medical Mal Claim
NONE

Schedule P - Part 1G - Special Liability
NONE

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1994	96	104	(8)	0	0	0	0	0	0	0	0	0
3. 1995	120	124	(4)	0	0	0	0	0	0	0	0	0
4. 1996	138	79	58	1,025	974	0	0	0	0	0	51	1
5. 1997	245	261	(16)	100	95	0	0	0	0	0	5	1
6. 1998	206	194	12	2	0	0	0	0	0	0	2	0
7. 1999	266	258	8	16	0	0	0	0	0	0	16	0
8. 2000	255	280	(25)	18	0	0	0	0	0	0	18	0
9. 2001	428	397	31	17	0	0	0	0	0	0	17	7
10. 2002	623	551	72	9	0	0	0	0	0	0	9	0
11. 2003	795	719	76	8	713	0	0	0	0	0	(704)	1
12. Totals	XXX	XXX	XXX	1,195	1,781	0	0	0	0	0	(586)	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	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	750	713	1	0	0	0	0	0	0	0	0	38	1
12.	750	713	1	0	0	0	0	0	0	0	0	38	1

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	1,025	974	51	744.7	1,228.9	87.8	0	0	0.0	0	0
5.	100	95	5	40.8	36.5	(32.0)	0	0	0.0	0	0
6.	2	0	2	1.0	0.0	18.0	0	0	0.0	0	0
7.	16	0	16	6.2	0.0	200.6	0	0	0.0	0	0
8.	18	0	18	6.9	0.0	(70.3)	0	0	0.0	0	0
9.	17	0	17	3.9	0.0	54.3	0	0	0.0	0	0
10.	9	0	9	1.4	0.0	12.2	0	0	0.0	0	0
11.	759	1,425	(666)	95.5	198.2	(880.1)	0	0	0.0	38	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	38	0

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			XXX
2. 1994												
3. 1995												
4. 1996												
5. 1997												
6. 1998												
7. 1999												
8. 2000												
9. 2001												
10. 2002												
11. 2003												
12. Totals	XXX	XXX	XXX									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	22			
	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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total			Loss and Loss Expense Percentage			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet	
	Losses and Loss Expenses Incurred			(Incurred/Premiums Earned)						Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2002	401	0	401	8	0	0	0	2	0	0	10	XXX
3. 2003	439	0	439	58	0	0	0	3	0	2	61	XXX
4. Totals	XXX	XXX	XXX	66	0	0	0	5	0	2	71	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	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	
2.	10	0	10	2.6	0.0	2.6	0	0	0.0	0	0	
3.	61	0	61	13.9	0.0	13.9	0	0	0.0	0	0	
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(792)	(5)	94	0	5	0	795	(688)	XXX
2. 2002	90,465	1,246	89,219	64,248	3	555	1	3,933	0	12,680	68,732	54,983
3. 2003	129,001	1,518	127,483	82,630	23	559	2	5,854	0	10,325	89,019	65,781
4. Totals	XXX	XXX	XXX	146,085	21	1,209	3	9,793	0	23,801	157,063	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	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	21	0	 (649)	0	1	0	18	0	 (11)	0	478	 (620)	5
2.	8	0	 (1,467)	 (1)	 (1)	0	94	0	 (23)	0	1,100	 (1,387)	7
3.	4,023	1	46	4	156	0	2	0	235	0	7,465	4,458	2,900
4.	4,052	1	(2,070)	3	157	0	114	0	202	0	9,043	2,451	2,912

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(628)	8
2.	67,348	3	67,345	74.4	0.3	75.5	0	0	0.0	(1,458)	71
3.	93,507	29	93,477	72.5	1.9	73.3	0	0	0.0	4,064	394
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,978	472

Schedule P - Part 1K - Fidelity/Surety
NONE

Schedule P - Part 1L - Other
NONE

Schedule P - Part 1M - International
NONE

Schedule P - Part 1N - Reinsurance A
NONE

Schedule P - Part 1O - Reinsurance B
NONE

Schedule P - Part 1P - Reinsurance C
NONE

Schedule P - Part 1R - Prod Liab Occur
NONE

Schedule P - Part 1R - Prod Liab Claims
NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty
NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	One Year	Two Year
1. Prior	295	467	272	533	584	692	602	602	633	633	0	31
2. 1994	5,518	4,245	3,976	3,905	3,563	4,100	4,133	4,129	4,117	4,122	5	(7)
3. 1995	XXX	5,746	4,341	4,944	4,439	4,602	4,630	4,609	4,596	4,608	12	(1)
4. 1996	XXX	XXX	6,502	5,782	6,514	6,199	5,973	5,965	5,941	5,939	(2)	(26)
5. 1997	XXX	XXX	XXX	4,488	4,332	4,087	3,939	3,943	3,975	3,994	18	50
6. 1998	XXX	XXX	XXX	XXX	7,285	7,277	6,970	7,045	7,344	7,097	(246)	52
7. 1999	XXX	XXX	XXX	XXX	XXX	8,971	6,807	6,108	5,944	5,904	(40)	(204)
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	7,516	7,805	7,744	7,661	(83)	(143)
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,544	13,201	13,591	391	48
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,836	16,580	744	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,637	XXX	XXX
12. Totals											799	(201)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	20,989	21,370	20,895	20,484	19,536	19,604	19,489	20,123	20,104	20,073	(30)	(49)
2. 1994	40,070	42,979	41,259	40,675	40,424	41,362	41,486	41,224	41,220	41,230	10	6
3. 1995	XXX	42,516	42,759	42,019	37,058	38,020	38,483	38,202	38,330	38,390	60	188
4. 1996	XXX	XXX	41,681	40,435	36,141	34,716	34,649	34,482	34,691	34,660	(30)	178
5. 1997	XXX	XXX	XXX	43,517	40,574	37,690	36,456	36,547	37,007	36,870	(137)	323
6. 1998	XXX	XXX	XXX	XXX	50,320	41,036	39,688	39,278	40,647	40,024	(623)	745
7. 1999	XXX	XXX	XXX	XXX	XXX	52,660	42,976	44,218	44,331	45,793	1,462	1,575
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	51,830	51,184	53,015	54,479	1,464	3,295
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,613	67,704	72,117	4,412	8,503
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,396	92,506	1,110	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121,253	XXX	XXX
12. Totals											7,697	14,765

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1994	2 1995	3 1996	4 1997	5 1998	6 1999	7 2000	8 2001	9 2002	10 2003	11 One Year	12 Two Year
1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1994	0	0	0	0	0	0	0	0	0	0	0	0
3. 1995	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1996	XXX	XXX	0	0	0	51	51	51	51	51	0	0
5. 1997	XXX	XXX	XXX	0	0	0	5	200	5	5	0	(195)
6. 1998	XXX	XXX	XXX	XXX	0	0	0	0	0	2	2	2
7. 1999	XXX	XXX	XXX	XXX	XXX	0	0	0	0	16	16	16
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	0	11	0	18	18	7
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	0	17	16	(8)
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	9	(15)	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(666)	XXX	XXX
12. Totals											37	(178)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	14	13	0	(44)
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	8	(53)	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	XXX	XXX
4. Totals											(59)	(44)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	821	(915)	1,722	2,637	901
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,113	63,435	6,321	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,387	XXX	XXX
4. Totals											8,957	901

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2L - OTHER
(INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003		
1. Prior	.000	.111	.473	.549	.573	.573	.599	.602	.633	.633	.0	.0
2. 1994	3,317	4,131	3,925	3,937	3,954	4,131	4,133	4,134	4,117	4,122	1,291	523
3. 1995	XXX	3,456	4,710	4,916	4,687	4,604	4,619	4,610	4,610	4,608	1,474	786
4. 1996	XXX	XXX	4,269	5,337	5,467	5,617	5,838	5,929	5,936	5,936	1,919	925
5. 1997	XXX	XXX	XXX	3,032	3,666	3,701	3,767	3,833	3,947	3,991	1,364	841
6. 1998	XXX	XXX	XXX	XXX	4,981	6,434	6,671	6,862	6,959	6,997	2,279	984
7. 1999	XXX	XXX	XXX	XXX	XXX	4,161	5,857	5,749	5,803	5,866	1,644	993
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	5,344	7,084	7,316	7,357	1,855	1,346
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,382	12,385	12,795	2,921	1,886
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,678	15,304	3,029	2,107
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,505	3,188	2,523

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.000	10,041	15,324	17,481	18,447	18,912	19,374	20,070	20,061	20,073	.0	.0
2. 1994	12,268	26,241	32,951	37,400	39,179	40,561	41,055	41,089	41,168	41,195	9,496	3,825
3. 1995	XXX	13,202	25,486	31,045	34,128	36,136	37,424	37,981	38,054	38,292	9,553	3,894
4. 1996	XXX	XXX	12,415	23,021	27,788	31,026	33,034	34,042	34,585	34,644	8,854	3,588
5. 1997	XXX	XXX	XXX	12,098	23,968	29,204	32,909	34,695	36,188	36,389	8,840	4,301
6. 1998	XXX	XXX	XXX	XXX	12,762	26,291	32,420	36,282	38,260	39,122	9,634	5,029
7. 1999	XXX	XXX	XXX	XXX	XXX	15,027	29,449	36,831	40,756	43,859	10,849	5,465
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	18,464	36,451	46,230	50,645	12,778	7,747
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,388	50,321	62,468	15,201	9,811
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,620	67,674	18,763	11,166
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,938	16,204	11,124

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	.000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003		
1. Prior	.000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior	.000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000										XXX	XXX
2. 1994											XXX	XXX
3. 1995	XXX										XXX	XXX
4. 1996	XXX	XXX									XXX	XXX
5. 1997	XXX	XXX	XXX								XXX	XXX
6. 1998	XXX	XXX	XXX	XXX							XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1994	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1995	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1996	XXX	XXX	51	51	51	51	51	51	51	51	.0	.0
5. 1997	XXX	XXX	XXX	.0	.0	.0	.0	.0	.5	.5	.0	.0
6. 1998	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.2	.0	.0
7. 1999	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	16	.0	.0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	18	.0	.0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	17	.0	.0
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9	.9	.0	.0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(704)	0	0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000											
2. 1994												
3. 1995	XXX											
4. 1996	XXX	XXX										
5. 1997	XXX	XXX	XXX									
6. 1998	XXX	XXX	XXX	XXX								
7. 1999	XXX	XXX	XXX	XXX	XXX							
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	13	13	XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	.8	XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	3,025	2,331	.0	.0
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,465	64,799	39,375	15,601
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,165	44,107	18,774

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 1994											XXX	XXX
3. 1995	XXX										XXX	XXX
4. 1996	XXX	XXX									XXX	XXX
5. 1997	XXX	XXX	XXX								XXX	XXX
6. 1998	XXX	XXX	XXX	XXX							XXX	XXX
7. 1999	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

Schedule P - Part 3N
NONE

Schedule P - Part 3O
NONE

Schedule P - Part 3P
NONE

Schedule P - Part 3R - Prod Liab Occur
NONE

Schedule P - Part 3R - Prod Liab Claims
NONE

Schedule P - Part 3S
NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	2	6	(282)	8	(1)	93	.0	0	0	.0
2. 1994	1,807	347	(12)	(13)	(27)	(30)	.0	0	0	.0
3. 1995	XXX	1,700	(411)	8	(6)	(7)	.0	0	0	.0
4. 1996	XXX	XXX	1,255	(56)	247	55	.0	0	1	.0
5. 1997	XXX	XXX	XXX	878	348	151	77	46	0	.0
6. 1998	XXX	XXX	XXX	XXX	766	(16)	148	93	306	28
7. 1999	XXX	XXX	XXX	XXX	XXX	3,455	731	281	103	.0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,027	454	253	175
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,299	559	620
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,431	850
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,777

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	9,066	4,233	2,209	1,281	112	133	.0	0	0	.0
2. 1994	15,770	8,135	2,825	714	(10)	246	226	22	0	.0
3. 1995	XXX	17,088	8,924	6,423	369	470	348	31	0	.0
4. 1996	XXX	XXX	17,136	10,537	3,612	1,080	586	74	0	.0
5. 1997	XXX	XXX	XXX	17,559	7,824	3,273	873	172	178	117
6. 1998	XXX	XXX	XXX	XXX	21,720	6,514	2,858	757	1,444	426
7. 1999	XXX	XXX	XXX	XXX	XXX	22,323	5,137	2,413	253	618
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	17,365	5,196	1,598	966
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,035	5,319	3,684
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,762	8,549
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,413

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

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
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1994	0	0	0	0	0	0	0	0	0	0
3. 1995	XXX	0	0	0	0	0	0	0	0	0
4. 1996	XXX	XXX	0	0	0	0	0	0	0	0
5. 1997	XXX	XXX	XXX	0	0	0	0	200	0	0
6. 1998	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1999	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	0	11	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	0	0
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

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	5	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	0	0
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	0
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,496)	(4,000)	(632)
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,459)	(1,372)
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	144	13	7	1	2	(2)	1	1	0	0
2. 1994	1,014	1,274	1,285	1,287	1,289	1,290	1,291	1,291	1,291	1,291
3. 1995	XXX	1,188	1,446	1,463	1,467	1,472	1,473	1,473	1,474	1,474
4. 1996	XXX	XXX	1,617	1,895	1,907	1,912	1,916	1,918	1,920	1,919
5. 1997	XXX	XXX	XXX	1,136	1,348	1,357	1,361	1,362	1,363	1,364
6. 1998	XXX	XXX	XXX	XXX	1,861	2,212	2,271	2,277	2,281	2,279
7. 1999	XXX	XXX	XXX	XXX	XXX	1,363	1,621	1,640	1,644	1,644
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	1,442	1,832	1,857	1,855
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,382	2,894	2,921
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,449	3,029
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,188

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	18	9	6	3	1	2	1	0	0	0
2. 1994	261	16	9	5	3	2	1	1	1	1
3. 1995	XXX	250	21	8	3	1	1	0	0	0
4. 1996	XXX	XXX	233	17	8	7	3	2	0	0
5. 1997	XXX	XXX	XXX	217	15	9	5	4	3	1
6. 1998	XXX	XXX	XXX	XXX	261	38	10	4	2	1
7. 1999	XXX	XXX	XXX	XXX	XXX	269	28	7	2	4
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	341	23	4	2
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	597	34	8
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	588	30
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	649

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	74	13	4	1	0	(1)	0	0	0	0
2. 1994	1,706	1,808	1,815	1,815	1,815	1,815	1,815	1,815	1,815	1,815
3. 1995	XXX	2,119	2,242	2,249	2,254	2,257	2,258	2,259	2,260	2,260
4. 1996	XXX	XXX	2,679	2,832	2,839	2,843	2,843	2,844	2,844	2,844
5. 1997	XXX	XXX	XXX	2,103	2,201	2,204	2,205	2,206	2,206	2,206
6. 1998	XXX	XXX	XXX	XXX	2,984	3,225	3,261	3,264	3,264	3,264
7. 1999	XXX	XXX	XXX	XXX	XXX	2,503	2,626	2,635	2,637	2,641
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	2,923	3,182	3,202	3,203
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,502	4,802	4,815
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,869	5,166
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,360

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	2,952	886	300	115	47	10	20	5	0	0
2. 1994	5,211	8,360	9,071	9,295	9,390	9,460	9,484	9,487	9,495	9,496
3. 1995	XXX	5,674	8,626	9,217	9,380	9,470	9,521	9,540	9,550	9,553
4. 1996	XXX	XXX	5,546	8,077	8,538	8,712	8,790	8,828	8,851	8,854
5. 1997	XXX	XXX	XXX	5,432	8,081	8,509	8,693	8,779	8,834	8,840
6. 1998	XXX	XXX	XXX	XXX	5,858	8,772	9,299	9,508	9,615	9,634
7. 1999	XXX	XXX	XXX	XXX	XXX	6,451	9,898	10,561	10,782	10,849
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	7,580	11,868	12,572	12,778
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,276	14,486	15,201
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,365	18,763
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,204

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	1,689	630	238	104	55	34	8	2	2	0
2. 1994	4,716	1,225	447	232	122	47	16	11	4	2
3. 1995	XXX	4,161	971	385	199	96	47	24	13	10
4. 1996	XXX	XXX	3,521	821	360	173	78	37	8	2
5. 1997	XXX	XXX	XXX	3,945	842	383	190	94	32	21
6. 1998	XXX	XXX	XXX	XXX	4,123	950	414	181	67	27
7. 1999	XXX	XXX	XXX	XXX	XXX	4,450	1,037	360	137	57
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	5,755	1,022	364	154
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,408	1,022	367
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,057	1,155
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,770

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	1,189	218	48	27	6	(6)	1	0	0	0
2. 1994	11,896	13,049	13,257	13,309	13,319	13,322	13,323	13,323	13,323	13,323
3. 1995	XXX	12,237	13,230	13,392	13,432	13,445	13,451	13,453	13,457	13,457
4. 1996	XXX	XXX	11,501	12,299	12,400	12,426	12,437	12,440	12,443	12,444
5. 1997	XXX	XXX	XXX	12,351	13,048	13,110	13,141	13,154	13,160	13,162
6. 1998	XXX	XXX	XXX	XXX	13,722	14,543	14,644	14,675	14,686	14,690
7. 1999	XXX	XXX	XXX	XXX	XXX	14,675	16,148	16,310	16,358	16,371
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	18,857	20,498	20,638	20,679
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,235	25,168	25,379
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,564	31,084
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,098

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

Schedule P - Part 5D- SN1

NONE

Schedule P - Part 5D- SN2

NONE

Schedule P - Part 5D- SN3

NONE

Schedule P - Part 5E- SN1

NONE

Schedule P - Part 5E- SN2

NONE

Schedule P - Part 5E- SN3

NONE

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1994	0	0	0	0	0	0	0	0	0	0
3. 1995	XXX	0	0	0	0	0	0	0	0	0
4. 1996	XXX	XXX	0	0	0	1	1	1	1	1
5. 1997	XXX	XXX	XXX	0	0	0	0	0	1	1
6. 1998	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1999	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1994	0	0	0	0	0	0	0	0	0	0
3. 1995	XXX	0	0	0	0	0	0	0	0	0
4. 1996	XXX	XXX	0	0	0	0	0	0	0	0
5. 1997	XXX	XXX	XXX	0	0	0	1	1	0	0
6. 1998	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1999	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	0	0
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1994	0	0	0	0	0	0	0	0	0	0
3. 1995	XXX	0	0	0	0	0	0	0	0	0
4. 1996	XXX	XXX	0	0	0	1	1	1	1	1
5. 1997	XXX	XXX	XXX	0	0	0	1	1	1	1
6. 1998	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1999	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 6C - SN1

NONE

Schedule P - Part 6C - SN2

NONE

Schedule P - Part 6D - SN1

NONE

Schedule P - Part 6D - SN2

NONE

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior											
2. 1994											
3. 1995	XXX										
4. 1996	XXX	XXX									
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior											
2. 1994											
3. 1995	XXX										
4. 1996	XXX	XXX									
5. 1997	XXX	XXX	XXX								
6. 1998	XXX	XXX	XXX	XXX							
7. 1999	XXX	XXX	XXX	XXX	XXX						
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P, Part 1)											XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1994	.96	.96	.96	.96	.96	.96	.96	.96	.96	.96	.0
3. 1995	XXX	120	120	120	120	120	120	120	120	120	.0
4. 1996	XXX	XXX	138	138	138	138	138	138	138	138	.0
5. 1997	XXX	XXX	XXX	245	245	245	245	245	245	245	.0
6. 1998	XXX	XXX	XXX	XXX	206	206	206	206	206	206	.0
7. 1999	XXX	XXX	XXX	XXX	XXX	266	266	266	266	266	.0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	255	255	255	255	.0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428	428	428	.0
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	623	623	.0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	795	795
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	795
13. Earned Premiums (Sch P, Part 1)	96	120	138	245	206	266	255	428	623	795	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1994	104	104	104	104	104	104	104	104	104	104	.0
3. 1995	XXX	124	124	124	124	124	124	124	124	124	.0
4. 1996	XXX	XXX	79	79	79	79	79	79	79	79	.0
5. 1997	XXX	XXX	XXX	261	261	261	261	261	261	261	.0
6. 1998	XXX	XXX	XXX	XXX	194	194	194	194	194	194	.0
7. 1999	XXX	XXX	XXX	XXX	XXX	258	258	258	258	258	.0
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX	280	280	280	280	.0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	397	397	.0
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	551	551	.0
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719	719
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719
13. Earned Premiums (Sch P, Part 1)	104	124	79	261	194	258	280	397	551	719	XXX

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B
NONE

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	12,938		0.0	42,051		0.0
2. Private Passenger Auto Liability/Medical	118,734		0.0	174,851		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Malpractice - Occurrence	0		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	38		0.0	61		0.0
10. Other Liability - Claims-Made	0		0.0	0		0.0
11. Special Property	1		0.0	260		0.0
12. Auto Physical Damage	2,451		0.0	137,642		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	0		0.0	0		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	134,162	0	0.0	354,866	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	12,938		0.0	42,051		0.0
2. Private Passenger Auto Liability/Medical	118,734		0.0	174,851		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Malpractice - Occurrence	0		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	38		0.0	61		0.0
10. Other Liability - Claims-Made	0		0.0	0		0.0
11. Special Property	1		0.0	260		0.0
12. Auto Physical Damage	2,451		0.0	137,642		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	0		0.0	0		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	134,162	0	0.0	354,866	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1. Prior										
2. 1994										
3. 1995	XXX									
4. 1996	XXX	XXX								
5. 1997	XXX	XXX	XXX							
6. 1998	XXX	XXX	XXX	XXX						
7. 1999	XXX	XXX	XXX	XXX	XXX					
8. 2000	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred		1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01	Prior			
1.02	1994.....			
1.03	1995.....			
1.04	1996.....			
1.05	1997.....			
1.06	1998.....			
1.07	1999.....			
1.08	2000.....			
1.09	2001.....			
1.10	2002.....			
1.11	2003.....			
1.12	Totals	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [X] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

5.2 Surety

6. Claim count information is reported Per Claimant

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes [] No [X]

7.2 An extended statement may be attached.
.....

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SCHEDULE Y (continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE IDS Property Casualty Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

RESPONSES

1.

Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?

.....No.....
2.

Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?

.....No.....
3.

Will the Financial Guaranty Insurance Exhibit be filed March 1?

.....No.....
4.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....No.....
5.

Will an actuarial opinion be filed by March 1?

.....Yes.....
6.

Will the SVO Compliance Certification be filed by March 1?

.....Yes.....
7.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....No.....
8.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

.....Yes.....
9.

Will the Risk-based Capital Report be filed with the NAIC by March 1?

.....Yes.....
10.

Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?

.....Yes.....
11.

Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

.....No.....

APRIL FILING

12.

Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

.....Yes.....
13.

Will Management's Discussion and Analysis be filed by April 1?

.....Yes.....
14.

Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....No.....
15.

Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....No.....
16.

Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....No.....
17.

Will the Investment Risk Interrogatories be filed by April 1?

.....Yes.....

MAY FILING

18.

Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

.....Yes.....

JUNE FILING

19.

Will an audited financial report be filed by June 1?

.....Yes.....

Explanations:

1.
2.
3.
4.
7.
11.
14.
15.
16.

Bar Codes:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

1.



2.



3.



4.



7.



11.



14.



15.



16.



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