



ANNUAL STATEMENT

For the Year Ended December 31, 2005
of the Condition and Affairs of the

IDS PROPERTY CASUALTY INSURANCE COMPANY

NAIC Group Code..... 4, 4 (Current Period) (Prior Period)	NAIC Company Code..... 29068	Employer's ID Number..... 39-1173498
Organized under the Laws of Wisconsin Incorporated/Organized..... December 6, 1972	State of Domicile or Port of Entry Wisconsin Commenced Business..... January 24, 1973	Country of Domicile US
Statutory Home Office	3500 Packerland Drive... De Pere WI 54115-9070 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	3500 Packerland Drive... De Pere WI 54115-9070 <i>(Street and Number) (City or Town, State and Zip Code)</i>	920-330-5100 <i>(Area Code) (Telephone Number)</i>
Mail Address	3500 Packerland Drive... De Pere WI 54115-9070 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	3500 Packerland Drive... De Pere WI 54115-9070 <i>(Street and Number) (City or Town, State and Zip Code)</i>	920-330-5457 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.ameriprise.com	
Statutory Statement Contact	Nancy Ann Clifford <i>(Name)</i> nancy.a.clifford@ampf.com <i>(E-Mail Address)</i>	920-330-5457 <i>(Area Code) (Telephone Number) (Extension)</i> 920-330-5603 <i>(Fax Number)</i>
Policyowner Relations Contact	3500 Packerland Drive... De Pere WI 54115 <i>(Street and Number) (City or Town, State and Zip Code)</i>	920-330-5150 <i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

Name	Title	Name	Title
1. Kenneth John Ciak	President	2. Paul Roberts Johnston	Secretary
3. Walter Stanley Berman	Treasurer	4.	

OTHER			
Thomas John Boogaard	Vice President	Thomas Scott Botsford	Vice President
Richard Norman Bush #	Senior Vice President	Debra Marie Conrad	Vice President
Larry William Frazier	Vice President	Lorraine Rose Hart	Vice President
Paul Roberts Johnston	Vice President	Thomas William Murphy	Vice President
Rebecca Ann Nash	Senior Vice President	Dianne Lynn Wilson	Senior Vice President

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
County of..... Brown

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

_____ (Signature) Kenneth J Ciak 1. (Printed Name) _____ President (Title)	_____ (Signature) Debra A Combs 2. (Printed Name) _____ Asst Secretary (Title)	_____ (Signature) Larry W Frazier 3. (Printed Name) _____ Asst Treasurer (Title)
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Subscribed and sworn to before me

This 30th day of January 2006

a. Is this an original filing? Yes [X] No []

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	764,319,313		764,319,313	433,914,139
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	111,507,454		111,507,454	218,887,744
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....17,714,774 encumbrances).....	(11,109)		(11,109)	(213,200)
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....(20,786,952), Sch. E-Part 1), cash equivalents (\$.....0, Sch. E-Part 2) and short-term investments (\$.....9,150,000, Sch. DA).....	(11,636,952)		(11,636,952)	934,932
6. Contract loans (including \$.....0 premium notes).....			0	
7. Other invested assets (Schedule BA).....			0	
8. Receivables for securities.....			0	
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	864,178,706	0	864,178,706	653,523,615
11. Title plants less \$.....0 charged off (for Title insurers only).....			0	
12. Investment income due and accrued.....	11,303,177		11,303,177	6,482,414
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection.....	1,342,197	214,154	1,128,043	1,674,592
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	55,231,377		55,231,377	48,971,837
13.3 Accrued retrospective premiums.....			0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	5,334,473		5,334,473	2,135,732
14.2 Funds held by or deposited with reinsured companies.....			0	
14.3 Other amounts receivable under reinsurance contracts.....	270,619		270,619	
15. Amounts receivable relating to uninsured plans.....			0	
16.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
16.2 Net deferred tax asset.....	18,242,185	2,484,560	15,757,625	13,292,470
17. Guaranty funds receivable or on deposit.....			0	
18. Electronic data processing equipment and software.....	1,859,979	939,290	920,689	992,274
19. Furniture and equipment, including health care delivery assets (\$.....0).....	1,710,086	1,710,086	0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
21. Receivables from parent, subsidiaries and affiliates.....	4,125,208		4,125,208	1,299,091
22. Health care (\$.....0) and other amounts receivable.....			0	
23. Aggregate write-ins for other than invested assets.....	244,823	191,826	52,997	0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	963,842,830	5,539,916	958,302,914	728,372,025
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
26. TOTALS (Lines 24 and 25).....	963,842,830	5,539,916	958,302,914	728,372,025

DETAILS OF WRITE-INS

0901.....			0	
0902.....			0	
0903.....			0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2301. Misc Receivable.....	52,997		52,997	
2302. Deferred sales expenses.....	191,826	191,826	0	
2303.....			0	
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	244,823	191,826	52,997	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8).....	256,453,081	188,381,181
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 34, Column 9).....	51,304,210	22,004,294
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	8,108,043	6,479,481
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	1,160,783	9,328,282
7.1 Current federal and foreign income taxes (including \$.....141,039 on realized capital gains (losses)).....	1,593,960	261,378
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....18,209,716 and interest thereon \$.....0.....	18,209,716	18,126,378
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....851,408 and including warranty reserves of \$.....0).....	149,691,905	131,849,924
10. Advance premiums.....	2,520,425	2,490,178
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		66,017
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....		
14. Amounts withheld or retained by company for account of others.....	379,945	(11,533)
15. Remittances and items not allocated.....		
16. Provision for reinsurance (Schedule F, Part 7).....		321
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	3,702,078	3,077,279
20. Payable for securities.....		
21. Liability for amounts held under uninsured accident and health plans.....		
22. Capital notes \$.....0 and interest thereon \$.....0.....		
23. Aggregate write-ins for liabilities.....	869,258	271,092
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	493,993,404	382,324,272
25. Protected cell liabilities.....		
26. Total liabilities (Lines 24 and 25).....	493,993,404	382,324,272
27. Aggregate write-ins for special surplus funds.....	0	0
28. Common capital stock.....	5,000,000	5,000,000
29. Preferred capital stock.....		
30. Aggregate write-ins for other than special surplus funds.....	0	0
31. Surplus notes.....		
32. Gross paid in and contributed surplus.....	231,609,832	231,609,832
33. Unassigned funds (surplus).....	227,699,678	109,437,921
34. Less treasury stock, at cost:		
34.1 .....0.000 shares common (value included in Line 28 \$.....0).....		
34.2 .....0.000 shares preferred (value included in Line 29 \$.....0).....		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39).....	464,309,510	346,047,753
36. TOTALS (Page 2, Line 26, Col. 3).....	958,302,914	728,372,025

DETAILS OF WRITE-INS

2301. Unclaimed Property.....	606,080	271,092
2302. Payable to states.....	263,178	
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	869,258	271,092
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above).....	0	0

**IDS PROPERTY CASUALTY INSURANCE COMPANY
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4).....	502,307,004	421,253,768
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7).....	350,751,530	304,482,912
3. Loss expenses incurred (Part 3, Line 25, Column 1).....	71,250,397	44,214,247
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	69,730,130	67,468,368
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	491,732,057	416,165,528
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	10,574,947	5,088,240
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	273,294,160	108,268,970
10. Net realized capital gains (losses) less capital gains tax of \$.....0 (Exhibit of Capital Gains (Losses)).....	231,613	500,582
11. Net investment gain (loss) (Lines 9 + 10).....	273,525,773	108,769,552
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....807,995).....	(807,995)	(2,152,390)
13. Finance and service charges not included in premiums.....	2,125,149	2,182,985
14. Aggregate write-ins for miscellaneous income.....	701,200	601,451
15. Total other income (Lines 12 through 14).....	2,018,354	632,046
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	286,119,073	114,489,838
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	286,119,073	114,489,838
19. Federal and foreign income taxes incurred.....	9,942,053	8,202,337
20. Net income (Line 18 minus Line 19) (to Line 22).....	276,177,020	106,287,501
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	346,047,756	311,810,955
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20).....	276,177,020	106,287,501
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....432,231.....	(107,806,323)	11,760,918
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	4,504,713	3,828,358
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3).....	(2,313,977)	(639,958)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	321	(17)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		3,000,000
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		(3,000,000)
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(52,300,000)	(87,000,000)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	118,261,754	34,236,801
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	464,309,510	346,047,756

DETAILS OF WRITE-INS

0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0
1401. Gain/Loss on sale of F & E.....		(3,527)
1402. Service Fees.....	701,200	604,978
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	701,200	601,451
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	514,351,307	435,838,762
2. Net investment income.....	269,156,239	107,072,334
3. Miscellaneous income.....	2,018,354	632,046
4. Total (Lines 1 through 3).....	785,525,900	543,543,143
5. Benefit and loss related payments.....	286,148,990	239,904,706
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	118,219,548	99,206,966
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) \$.....141,039 net of tax on capital gains (losses).....	8,609,471	7,825,198
10. Total (Lines 5 through 9).....	412,978,009	346,936,870
11. Net cash from operations (Line 4 minus Line 10).....	372,547,891	196,606,273
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	33,692,680	35,176,024
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	33,692,680	35,176,024
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	364,152,036	145,772,635
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....	905,111	572,805
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	365,057,147	146,345,440
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 and 14).....	(331,364,467)	(111,169,416)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....	166,676	(211,864)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....	52,300,000	87,000,000
16.6 Other cash provided (applied).....	(1,621,983)	1,605,180
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(53,755,307)	(85,606,683)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(12,571,884)	(169,825)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	934,932	1,104,757
19.2 End of year (Line 18 plus Line 19.1).....	(11,636,952)	934,932

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

20.0001		
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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3 Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....				.0
2. Allied lines.....				.0
3. Farmowners multiple peril.....				.0
4. Homeowners multiple peril.....	75,758,715	33,693,920	41,923,717	67,528,918
5. Commercial multiple peril.....				.0
6. Mortgage guaranty.....				.0
8. Ocean marine.....				.0
9. Inland marine.....				.0
10. Financial guaranty.....				.0
11.1 Medical malpractice - occurrence.....				.0
11.2 Medical malpractice - claims-made.....				.0
12. Earthquake.....				.0
13. Group accident and health.....				.0
14. Credit accident and health (group and individual).....				.0
15. Other accident and health.....				.0
16. Workers' compensation.....				.0
17.1 Other liability - occurrence.....	156,146	75,554	67,535	164,165
17.2 Other liability - claims-made.....	11,534,298			11,534,298
18.1 Products liability - occurrence.....				.0
18.2 Products liability - claims-made.....				.0
19.1, 19.2 Private passenger auto liability.....	246,834,171	56,506,928	61,473,197	241,867,902
19.3, 19.4 Commercial auto liability.....				.0
21. Auto physical damage.....	185,865,655	41,573,522	46,227,456	181,211,721
22. Aircraft (all perils).....				.0
23. Fidelity.....				.0
24. Surety.....				.0
26. Burglary and theft.....				.0
27. Boiler and machinery.....				.0
28. Credit.....				.0
29. International.....				.0
30. Reinsurance - nonproportional assumed property.....				.0
31. Reinsurance - nonproportional assumed liability.....				.0
32. Reinsurance - nonproportional assumed financial lines.....				.0
33. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0
34. TOTALS.....	520,148,985	131,849,924	149,691,905	502,307,004

DETAILS OF WRITE-INS

3301. ....				.0
3302. ....				.0
3303. ....				.0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	.0	.0	.0	.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience.

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running more than One Year from Date of Policy) (b)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....					0
2.	Allied lines.....					0
3.	Farmowners multiple peril.....					0
4.	Homeowners multiple peril.....	41,923,717				41,923,717
5.	Commercial multiple peril.....					0
6.	Mortgage guaranty.....					0
8.	Ocean marine.....					0
9.	Inland marine.....					0
10.	Financial guaranty.....					0
11.1	Medical malpractice - occurrence.....					0
11.2	Medical malpractice - claims-made.....					0
12.	Earthquake.....					0
13.	Group accident and health.....					0
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....					0
16.	Workers' compensation.....					0
17.1	Other liability - occurrence.....	67,535				67,535
17.2	Other liability - claims-made.....					0
18.1	Products liability - occurrence.....					0
18.2	Products liability - claims-made.....					0
19.1, 19.2	Private passenger auto liability.....	61,473,197				61,473,197
19.3, 19.4	Commercial auto liability.....					0
21.	Auto physical damage.....	46,227,456				46,227,456
22.	Aircraft (all perils).....					0
23.	Fidelity.....					0
24.	Surety.....					0
26.	Burglary and theft.....					0
27.	Boiler and machinery.....					0
28.	Credit.....					0
29.	International.....					0
30.	Reinsurance - nonproportional assumed property.....					0
31.	Reinsurance - nonproportional assumed liability.....					0
32.	Reinsurance - nonproportional assumed financial lines.....					0
33.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
34.	TOTALS.....	149,691,905	0	0	0	149,691,905
35.	Accrued retrospective premiums based on experience.....					
36.	Earned but unbilled premiums.....					
37.	Balance (sum of Lines 34 through 36).....					149,691,905

DETAILS OF WRITE-INS

3301.	.....					0
3302.	.....					0
3303.	.....					0
3398.	Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0

- (a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force. Are they so returned in this statement? Yes [X] No [].
 (b) State here basis of computation used in each case:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....						0
2. Allied lines.....						0
3. Farmowners multiple peril.....						0
4. Homeowners multiple peril.....	8,289,181	70,819,355			3,349,821	75,758,715
5. Commercial multiple peril.....						0
6. Mortgage guaranty.....						0
8. Ocean marine.....						0
9. Inland marine.....						0
10. Financial guaranty.....						0
11.1 Medical malpractice - occurrence.....						0
11.2 Medical malpractice - claims-made.....						0
12. Earthquake.....						0
13. Group accident and health.....						0
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....						0
16. Workers' compensation.....						0
17.1 Other liability - occurrence.....		1,535,373			1,379,227	156,146
17.2 Other liability - claims-made.....		11,534,298				11,534,298
18.1 Products liability - occurrence.....						0
18.2 Products liability - claims-made.....						0
19.1, 19.2 Private passenger auto liability.....	3,214,683	246,222,942			2,603,454	246,834,171
19.3, 19.4 Commercial auto liability.....						0
21. Auto physical damage.....	2,513,966	184,917,288			1,565,599	185,865,655
22. Aircraft (all perils).....						0
23. Fidelity.....						0
24. Surety.....						0
26. Burglary and theft.....						0
27. Boiler and machinery.....						0
28. Credit.....						0
29. International.....						0
30. Reinsurance - nonproportional assumed property.....	XXX					0
31. Reinsurance - nonproportional assumed liability.....	XXX					0
32. Reinsurance - nonproportional assumed financial lines.....	XXX					0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
34. TOTALS.....	14,017,830	515,029,256	0	0	8,898,101	520,148,985

DETAILS OF WRITE-INS

3301.						0
3302.						0
3303.						0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....				0			0	
2. Allied lines.....				0			0	
3. Farmowners multiple peril.....				0			0	
4. Homeowners multiple peril.....	7,773,257	28,366,027	4,743,051	31,396,233	10,366,814	15,594,999	26,168,048	38.8
5. Commercial multiple peril.....				0			0	
6. Mortgage guaranty.....				0			0	
8. Ocean marine.....				0			0	
9. Inland marine.....				0			0	
10. Financial guaranty.....				0			0	
11.1 Medical malpractice - occurrence.....				0			0	
11.2 Medical malpractice - claims-made.....				0			0	
12. Earthquake.....				0			0	
13. Group accident and health.....				0			0	
14. Credit accident and health (group and individual).....				0			0	
15. Other accident and health.....				0			0	
16. Workers' compensation.....				0			0	
17.1 Other liability - occurrence.....				0			0	
17.2 Other liability - claims-made.....		455,988		455,988	15,453,103		15,909,091	137.9
18.1 Products liability - occurrence.....				0			0	
18.2 Products liability - claims-made.....				0			0	
19.1, 19.2 Private passenger auto liability.....	1,926,725	131,128,903	847,355	132,208,273	222,457,599	165,994,114	188,671,758	78.0
19.3, 19.4 Commercial auto liability.....				0			0	
21. Auto physical damage.....	1,561,499	117,465,419	407,782	118,619,136	8,175,565	6,792,068	120,002,633	66.2
22. Aircraft (all perils).....				0			0	
23. Fidelity.....				0			0	
24. Surety.....				0			0	
26. Burglary and theft.....				0			0	
27. Boiler and machinery.....				0			0	
28. Credit.....				0			0	
29. International.....				0			0	
30. Reinsurance - nonproportional assumed property.....	XXX			0			0	
31. Reinsurance - nonproportional assumed liability.....	XXX			0			0	
32. Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	
34. TOTALS.....	11,261,481	277,416,337	5,998,188	282,679,630	256,453,081	188,381,181	350,751,530	69.8

DETAILS OF WRITE-INS

3301.				0			0	
3302.				0			0	
3303.				0			0	
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	XXX
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	

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

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....				.0				.0	
2. Allied lines.....				.0				.0	
3. Farmowners multiple peril.....				.0				.0	
4. Homeowners multiple peril.....	1,525,106	6,452,978	1,681,556	6,296,528	507,330	3,600,671	37,715	10,366,814	2,580,604
5. Commercial multiple peril.....				.0				.0	
6. Mortgage guaranty.....				.0				.0	
8. Ocean marine.....				.0				.0	
9. Inland marine.....				.0				.0	
10. Financial guaranty.....				.0				.0	
11.1 Medical malpractice - occurrence.....				.0				.0	
11.2 Medical malpractice - claims-made.....				.0				.0	
12. Earthquake.....				.0				.0	
13. Group accident and health.....				.0				(a) .0	
14. Credit accident and health (group and individual).....				.0				(a) .0	
15. Other accident and health.....				.0				.0	
16. Workers' compensation.....				.0				.0	
17.1 Other liability - occurrence.....				.0				.0	
17.2 Other liability - claims-made.....		9,374,301		9,374,301		6,078,802		15,453,103	3,928,367
18.1 Products liability - occurrence.....				.0				.0	
18.2 Products liability - claims-made.....				.0				.0	
19.1, 19.2 Private passenger auto liability.....	714,253	107,835,111	17,000,428	91,548,936	2,147,052	129,192,396	430,785	222,457,599	42,740,346
19.3, 19.4 Commercial auto liability.....				.0				.0	
21. Auto physical damage.....	114,643	5,266,353	41,357	5,339,639	54,596	2,777,669	(3,661)	8,175,565	2,054,893
22. Aircraft (all perils).....				.0				.0	
23. Fidelity.....				.0				.0	
24. Surety.....				.0				.0	
26. Burglary and theft.....				.0				.0	
27. Boiler and machinery.....				.0				.0	
28. Credit.....				.0				.0	
29. International.....				.0				.0	
30. Reinsurance - nonproportional assumed property.....	.XXX			.0	.XXX			.0	
31. Reinsurance - nonproportional assumed liability.....	.XXX			.0	.XXX			.0	
32. Reinsurance - nonproportional assumed financial lines.....	.XXX			.0	.XXX			.0	
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
34. TOTALS.....	2,354,002	128,928,743	18,723,341	112,559,404	2,708,978	141,649,538	464,839	256,453,081	51,304,210

DETAILS OF WRITE-INS

3301. ....				.0				.0	
3302. ....				.0				.0	
3303. ....				.0				.0	
3398. Summary of remaining write-ins for Line 33 from overflow page.....	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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	596,100			596,100
1.2 Reinsurance assumed.....	28,364,933			28,364,933
1.3 Reinsurance ceded.....	330,215			330,215
1.4 Net claim adjustment servies (1.1 + 1.2 - 1.3).....	28,630,818	0	0	28,630,818
2. Commission and brokerage:				
2.1 Direct excluding contingent.....				0
2.2 Reinsurance assumed excluding contingent.....		(4,491,783)		(4,491,783)
2.3 Reinsurance ceded excluding contingent.....		323,911		323,911
2.4 Contingent - direct.....				0
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	(4,815,694)	0	(4,815,694)
3. Allowances to managers and agents.....				0
4. Advertising.....		12,090,086		12,090,086
5. Boards, bureaus and associations.....	184,011	2,532,421		2,716,432
6. Surveys and underwriting reports.....		3,162,083		3,162,083
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	27,795,675	24,191,345	38,163	52,025,183
8.2 Payroll taxes.....	2,153,359	1,983,956	2,598	4,139,913
9. Employee relations and welfare.....	5,221,289	5,124,264	9,452	10,355,005
10. Insurance.....		372,762		372,762
11. Directors' fees.....				0
12. Travel and travel items.....	488,197	263,231	1,053	752,480
13. Rent and rent items.....	1,952,439	4,006,196	1,812	5,960,447
14. Equipment.....	1,845,914	5,006,174	2,479	6,854,566
15. Cost or depreciation of EDP equipment and software.....	578,530	577,980	515	1,157,025
16. Printing and stationery.....	334,572	484,316	131	819,018
17. Postage, telephone and telegraph, exchange and express.....	1,332,100	2,720,875	486	4,053,461
18. Legal and auditing.....	214,375	90,026	500,304	804,706
19. Totals (Lines 3 to 18).....	42,100,460	62,605,714	556,993	105,263,167
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		11,045,325		11,045,325
20.2 Insurance department licenses and fees.....		525,004		525,004
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....		2,251		2,251
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	11,572,580	0	11,572,580
21. Real estate expenses.....			2,308,783	2,308,783
22. Real estate taxes.....			302,442	302,442
23. Reimbursements by uninsured accident and health plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	519,119	367,530	(29,223)	857,426
25. Total expenses incurred.....	71,250,397	69,730,130	3,138,994	(a) 144,119,521
26. Less unpaid expenses - current year.....	51,304,211	9,268,826		60,573,037
27. Add unpaid expenses - prior year.....	22,004,294	15,803,297		37,807,590
28. Amounts receivable relating to uninsured accident and health plans, prior year.....				0
29. Amounts receivable relating to uninsured accident and health plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	41,950,480	76,264,601	3,138,994	121,354,075

DETAILS OF WRITE-INS

2401. Miscellaneous.....	519,119	367,530	(29,223)	857,426
2402.				0
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	519,119	367,530	(29,223)	857,426

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

IDS PROPERTY CASUALTY INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....160,445	.....178,723
1.1 Bonds exempt from U.S. tax.....	(a).....22,652,644	.....27,408,652
1.2 Other bonds (unaffiliated).....	(a).....	.....
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....243,995,000	.....243,995,000
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....4,355,567	.....4,355,567
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....472,724	.....472,724
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....22,489	.....22,489
10. Total gross investment income.....	.....271,658,869	.....276,433,155
11. Investment expenses.....	.....	(g).....969,969
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....444,877
14. Depreciation on real estate and other invested assets.....	.....	(i).....526,611
15. Aggregate write-ins for deductions from investment income.....	.....	.....1,197,538
16. Total deductions (Lines 11 through 15).....	.....	.....3,138,995
17. Net investment income (Line 10 minus Line 16).....	.....	.....273,294,160

DETAILS OF WRITE-INS

0901. Miscellaneous Income.....	.....22,489	.....22,489
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....22,489	.....22,489
1501. Interest expense on real estate encumbrances.....	.....	.....895,096
1502. Real estate taxes.....	.....	.....302,442
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....1,197,538

- (a) Includes \$.....148,898 accrual of discount less \$.....575,841 amortization of premium and less \$.....2,149,877 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....4,355,567 for company's occupancy of its own buildings; and excludes \$.....895,096 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$..... investment expenses and \$..... investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....526,611 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1. U.S. government bonds.....0
1.1 Bonds exempt from U.S. tax.....	.....372,652	.....	.....6,198	.....378,850
1.2 Other bonds (unaffiliated).....0
1.3 Bonds of affiliates.....0
2.1 Preferred stocks (unaffiliated).....0
2.11 Preferred stocks of affiliates.....0
2.2 Common stocks (unaffiliated).....1,234,947	.....1,234,947
2.21 Common stocks of affiliates.....(108,615,236)	.....(108,615,236)
3. Mortgage loans.....0
4. Real estate.....0
5. Contract loans.....0
6. Cash, cash equivalents and short-term investments.....0
7. Derivative instruments.....0
8. Other invested assets.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....372,652	.....0	.....(107,374,091)	.....(107,001,439)

DETAILS OF WRITE-INS

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Other invested assets (Schedule BA).....			.0
8. Receivables for securities.....			.0
9. Aggregate write-ins for invested assets.....	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	.0	.0	.0
11. Title plants (for Title insurers only).....			.0
12. Investment income due and accrued.....			.0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection.....	214,154	165,237	(48,917)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
13.3 Accrued retrospective premiums.....			.0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers.....			.0
14.2 Funds held by or deposited with reinsured companies.....			.0
14.3 Other amounts receivable under reinsurance contracts.....			.0
15. Amounts receivable relating to uninsured plans.....			.0
16.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
16.2 Net deferred tax asset.....	2,484,560	877,232	(1,607,328)
17. Guaranty funds receivable or on deposit.....			.0
18. Electronic data processing equipment and software.....	939,290	359,576	(579,714)
19. Furniture and equipment, including health care delivery assets.....	1,710,086		(1,710,086)
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
21. Receivable from parent, subsidiaries and affiliates.....			.0
22. Health care and other amounts receivable.....			.0
23. Aggregate write-ins for other than invested assets.....	191,826	1,823,894	1,632,068
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	5,539,916	3,225,939	(2,313,977)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
26. TOTALS (Lines 24 and 25).....	5,539,916	3,225,939	(2,313,977)

DETAILS OF WRITE-INS

0901.....			.0
0902.....			.0
0903.....			.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0
2301. Deferred sales expense.....	191,826	1,823,894	1,632,068
2302.....			.0
2303.....			.0
2398. Summary of remaining write-ins for Line 23 from overflow page.....	.0	.0	.0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	191,826	1,823,894	1,632,068

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

C. Accounting Policies

Premiums are earned ratably over the terms of the policies. Unearned premiums are calculated on a daily basis and represent the unexpired portion of premiums written.

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

In addition, the Company uses the following accounting policies:

- 1) Short-term investments are stated at cost.
- 2) Bonds are stated at amortized cost, using the scientific method.
- 3) Common stocks are stated at the lower of cost or market value.
- 4) Preferred Stocks are stated at amortized cost, using the scientific method.
- 5) Mortgage loans on real estate are netted with all other encumbrances.
- 6) The Company has no loan-backed securities in its portfolio.
- 7) The Company owns 100% of the outstanding shares of AMEX Assurance Company, an insurance subsidiary. As of September 30, 2005, the Company has entered into an agreement to sell the AMEX Assurance Company to American Express Company on or before September 30, for a fixed price of approximately \$113 million. The statutory book value at year end was \$108,168,712. The Company owns Ameriprise Auto & Home Insurance Agency Inc., a non-insurance subsidiary, and it is stated on the Company books at equity value.
- 8) The Company has no investments in joint ventures, partnerships or limited liability companies.
- 9) The Company has no derivative investments.
- 10) The Company does not use anticipated investment income as a factor in the premium deficiency calculation.
- 11) Reserve Estimation Methods

The Company uses standard loss estimation methodology in calculating liabilities for unpaid losses and loss adjustment expenses. Triangles are created to analyze the pattern of development using both case reserves and paid losses. Loss development factors are calculated to measure relative development of an accident year from one maturity point to the next. This process is completed for all coverages and for all accident years. From these methods, an ultimate selection factor is used and reviewed at 3-month intervals. Changes are made as needed throughout the development of an accident year. Historical frequency development patterns are used to provide for unreported claims. For loss adjustment expenses, historical paid and case LAE data is evaluated separately from losses using historical paid and case incurred LAE data arranged in a triangular format and projected to ultimate using the same technique for losses. The Company incurs no expense and does not write insurance business related to toxic waste cleanup, asbestos-related illnesses or other environmental remediation exposures.
- 12) The Company has a written capitalization policy for purchases of items such as electronic data processing equipment, software, furniture, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- 13) The Company has no pharmaceutical rebate receivables.

Note 2 - Accounting Changes and Corrections of Errors

- A. The Company had no material changes in accounting principles. During the current years financial statement preparation, the Company discovered an error for the year ending 2004 liability page 3 incorrectly stated line 32 Gross paid in and contributed surplus and line 33 Unassigned funds (surplus) on the annual statement. The amounts reported are correct in total but not by line. The correction made is an adjustment between the two above mentioned lines.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Wisconsin Insurance Department. The State of Wisconsin requires insurance companies domiciled in the state of Wisconsin to prepare their statutory financial statements in accordance with the NAIC Accounting Practices and Procedures Manual, subject to any deviations prescribed or permitted by the Wisconsin Insurance Department.

NOTES TO FINANCIAL STATEMENTS

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual - Version effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to policyholder surplus in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased policyholder surplus, of \$2,629,646 as of January 1, 2001.

Note 3 - Business Combinations and Goodwill

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

Note 4 - Discontinued Operations

The Company had no discontinued operations during the calendar year.

Note 5 - Investments

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

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

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

Note 7 - Investment Income

- A. All investment income due and accrued is reported as admitted assets in the Company's financial statements. The Company investment income grew substantially as a result of \$243,600,000 of dividend paid by its wholly owned subsidiary AMEX Assurance Company.
- B. The Company did not exclude any due and accrued interest income from admitted assets during the statement period. The Company had no interest income due and accrued over 90 days past due.

Note 8 - Derivative Instruments

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

Note 9 - Income Taxes

- A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs):

	Dec. 31 2005	Dec. 31 2004
Total gross deferred tax assets	22,324,962	18,791,616
Total gross deferred tax liabilities	4,082,777	4,621,914
Net deferred tax asset/(liability)	18,242,185	14,169,702
Net admitted deferred tax assets	15,757,625	13,292,470
Nonadmitted deferred tax assets	2,484,560	877,232
Increase in nonadmitted deferred tax assets	1,607,328	877,232

- B. All deferred tax liabilities are recognized.

NOTES TO FINANCIAL STATEMENTS

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

	Dec. 31 2005	Dec. 31 2004
Deferred tax assets		
Discount of unpaid losses and LAE	8,256,500	6,557,621
20% of unearned premiums	10,478,433	9,272,223
Nonadmitted assets	1,069,374	942,633
Other	2,520,654	2,019,140
Total deferred tax assets	22,324,962	18,791,616
Nonadmitted deferred tax assets	2,484,560	877,232
Admitted deferred tax assets	19,840,402	17,914,384
Deferred tax liabilities		
Net unrealized capital gains	1,089,536	657,304
Discount of accrued salvage and subrogation	647,859	522,549
Other	2,345,382	3,442,061
Total deferred tax liabilities	4,082,777	4,621,914
Net admitted deferred tax assets	15,757,625	13,292,470

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

	Dec. 31 2005	Dec. 31 2004	Change
Total deferred tax assets	22,324,962	18,791,616	3,533,346
Total deferred tax liabilities	4,082,777	4,621,914	(539,137)
Net deferred tax asset/(liability)	18,242,185	14,169,702	4,072,483
Deferred tax on change in unrealized gains	1,089,536	657,304	432,232
Net change in deferred taxes	19,331,721	14,827,006	4,504,715

- D. The Company's income tax expense and change in DTA/DTL differs from the amount obtained by applying the federal statutory rate of 35% to net Gain from Operations After Dividends to Policyholders for the following reasons:

	2005	Effective Tax Rate
Pretax income	286,119,074	
Provision computed at statutory rate	100,141,676	35.0%
Tax exempt interest	(8,192,147)	-2.9%
Permanent differences	139,883	0.0%
Other	(1,253,824)	-0.4%
Subsidiary dividends	(85,398,250)	-29.8%
Total statutory income taxes	5,437,338	1.9%
Federal & foreign income taxes incurred	9,942,053	3.5%
Change in net deferred income taxes	(4,504,715)	-1.6%
Total statutory income taxes	5,437,338	1.9%

- E. The Company had no loss carry forwards.

F. Consolidated Federal Income Tax Return

- As a result of the separation discussed in Note 10, the Company federal income tax return will be consolidated with American Express Company and its qualifying subsidiaries for a short period income tax return through September 30, 2005. The Company federal income tax return for the period October 1, 2005 through December 31, 2005 will be consolidated with Ameriprise Financial, Inc.
- The Company federal income tax will be allocated based upon an inter-company tax allocation agreement that sets forth the manner in which the total consolidated federal income tax is allocated to each member of the consolidated group. Under the procedure, each member will record an income tax expense or credit equal to the U.S. federal income tax rates on its pretax income or loss and adjusted for any applicable tax credits except to the extent of any

NOTES TO FINANCIAL STATEMENTS

losses or tax credits which cannot be utilized on the consolidated tax return as filed after giving effect to carrybacks. The member will be permitted to record a credit for any unused losses and tax credits to the extent they are subsequently utilized by the consolidated group.

Note 10 - Information Concerning Parent, Subsidiaries and Affiliates

A. All outstanding shares of the Company are owned by Ameriprise Financial, Inc. (Ameriprise), domiciled in the State of Delaware. Prior to September 30, 2005, the Company was a wholly owned subsidiary of American Express Financial Corporation (AEFC) –a subsidiary of American Express Company (AXP). On September 30, 2005, AXP executed a tax-free spin-off of the common stock of AEFC through a special dividend to AXP common shareholders. As a result of the spin-off, AEFC became Ameriprise Financial, Inc., a publicly traded company. As of September 30, 2005, Company is a wholly owned subsidiary of Ameriprise. As part of the spin-off, Company and its parent, Ameriprise, have entered into a share purchase agreement to sell AMEX Assurance Company; its wholly owned subsidiary, back to AXP on or before September 30, 2007. These organizational changes are not expected to have a material effect on the financial condition of the Company.

B. Detail of Affiliate Transactions Greater than 1/2% of Admitted Assets in 2005

Insurer	Affiliate	Cash Received By Insurer	Cash Disbursed By Insurer	Description
IDS Property Casualty	AMEX Assurance	\$7,021,000		Service Fees
IDS Property Casualty	AMEX Assurance	\$132,849,000		Dividends- Municipal Bonds
IDS Property Casualty	AMEX Assurance	\$110,751,000		Dividends- Cash
IDS Property Casualty	Ameriprise		\$52,300,000	Dividends- Cash
IDS Property Casualty	Ameriprise Auto & Home	\$395,000		Dividends- Cash

C. There were no changes to the terms of any intercompany arrangements during the calendar year that impacted the results of the financial statements.

D. Amounts Due to or from Related (Affiliate) Parties

At December 31, 2005, the Company reported \$917,038 as amounts due to AMEX Assurance Company for premium taxes and \$2,101,936 as amounts due from AMEX Assurance Company for management and cost sharing arrangements. The terms of the settlement require these amounts to be settled on a quarterly basis. At December 31, 2005, the Company reported \$198,630 as amounts due from Ameriprise Auto & Home Insurance Agency Inc. The terms of the settlement require these amounts to be settled on a quarterly basis.

E. There have not been any guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.

F. Management, Service Contracts, Cost Sharing Arrangements

- 1) The Company has a service level contract, effective December 31, 2005 with its parent, Ameriprise, for which the Company pays for data processing, human resource, legal, tax, and audit services. The predecessor company of Ameriprise entered into a prior intercompany service contract dated January 1, 1987.
- 2) Administrative and Services Agreement, effective January 1, 1995 between the Company and AMEX Assurance Company whereby the Company will provide service, actuarial, accounting, compliance, audit, legal, and other general administrative services.
- 3) Intercompany Tax Allocation Agreement between IDS Property Casualty Insurance Company and Ameriprise, effective December 31, 2005, that outlines the allocation method for any federal income tax change or refund that the Company may have. This Agreement supercedes the Intercompany Tax Allocation Agreement between the Company, American Express Financial Corporation and American Express Company, effective October 1, 2000. As the result of a spin-off effective September 30, 2005, Ameriprise is a stand-alone public company separate and apart from American Express Company.
- 4) Service agreement, effective December 31, 2005, between the Company and Ameriprise Auto & Home Insurance Agency Inc. (formerly known as American Express Property Casualty Insurance Agency, Inc.) whereby the Company will provide sales, servicing, accounting, compliance, audit, legal and other general administrative services. The service agreement, effective July 1, 2003, between the Company and American Express Property and Casualty Insurance Agency, Inc. for the same services was terminated and replaced with the new agreement.
- 5) Reinsurance Agreement, effective January 1, 1987, between the Company and AMEX Assurance Company, whereby AMEX Assurance Company agrees to cede and the Company agrees to reinsure certain liabilities, net of reinsurance recoveries or recoverables, under or arising out of property or casualty insurance policies that have been issued or renewed by AMEX Assurance Company on a 100% quota share basis.
- 6) Investment Management Agreement, effective October 1, 2005, between the Company and RiverSource Investments, LLC, whereby RiverSource Investments, LLC agrees to provide investment management and accounting services for the Company assets.

NOTES TO FINANCIAL STATEMENTS

- G. The Company owns all outstanding shares of AMEX Assurance Company and Ameriprise Auto & Home Insurance Agency Inc. All outstanding shares of the Company are owned by the Parent Company, Ameriprise (formerly known as American Express Financial Corporation).
- H. The Company holds no ownership in any upstream intermediate entity including the Parent Company, Ameriprise, and therefore has no reduction for the value of such ownership in admitted assets that were reported at the end of the statement period.
- I. The Company owns 100% of AMEX Assurance Company. The common stock investment is recorded at its statutory equity value of \$108,168,712. As of September 30, 2005, the Company has entered into an agreement to sell the AMEX Assurance Company to American Express Company on or before September 30, for a fixed price of approximately \$113 million. The Company owns 100% of Ameriprise Auto & Home Insurance Agency Inc. The common stock investment is recorded at its statutory equity value of \$225,782.
- J. The Company recorded no write-downs for impairment of assets in any affiliates during the calendar year.
- K. The Company has no investment in a foreign insurance subsidiary.

Note 11 - Debt

A. All Other Debt

The Company invested in a new program in the first quarter of 2001 referred to as Inverse Floaters. The program invests in AAA municipal bonds and uses a trust facility operated by the brokerage house that sets up the program, i.e., Morgan Stanley. Thirty million dollars of new bonds (shown in Schedule D) were purchased and placed in the trust. The trust issued to the Company a Residual Certificate worth \$12 million and then sold to the public \$18 million (reflected in the balance sheet as borrowed money) in Floating Rate Certificates. The program results in a leverage ratio of 1.5:1, i.e., for each \$1 of residual there is \$1.50 of floater. These floating certificates pay a lower short-term interest rate than the bonds. Short-term rates change each week, are set by the broker and are closely tied to the BMS ST index. Bond interest is accrued and collected as normal.

As disclosed in Note 15 –Leases, the Company entered into a sales/leaseback transaction that has been recorded as a financing transaction. As a result, the balance sheet at December 31, 2005 reflects a mortgage payable in the amount of \$17,714,774 payable to the lessor of the real estate. The loan will be amortized using an implicit rate of 4.976 percent with annual payments of \$1,168,584 for the first 60 months of the lease and \$1,171,018 for the second 60 months of the lease. Interest paid under this agreement during 2005 was \$895,096.

The future maturities for the next five years and thereafter as of December 31, 2005 are as follows:

2006	\$	287,096
2007		301,383
2008		316,380
2009		332,123
2010		407,077
Thereafter		<u>16,070,715</u>
	\$	<u>17,714,774</u>

In December, 2004, the Company paid in full its mortgage loan owed to its parent, Ameriprise (formerly known as American Express Financial Corporation). The loan was issued on August 27, 1999, with a face amount of \$20 million. The loan carried an interest rate of 7.883%. The Company paid \$1,423,958.11 in interest on this loan in 2004.

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

A. Defined Benefit Plan

The Company does not sponsor any defined benefit plans.

B. Defined Contribution Plans

The Company offers the Ameriprise retirement program for which all employees are eligible. The program is comprised of a cash balance Retirement Plan for which the Company contributes based upon age and years of service and an Incentive Savings Plan (ISP). The ISP includes a 401K savings plan, a company stock contribution plan and a non-contributory profit sharing arrangement that contributes 0%-7% of the participant's salary depending upon corporate performance and is at the sole discretion of the Board of Directors of the Ameriprise company. Amount of cost should be disclosed- two year disclosure. The Company contribution for the plan was \$2,509,751 and \$3,422,859 for 2004 and 2005, respectively.

C. Multi-employer Plans

The Company does not participate in any multi-employer plans.

D. Consolidated/Holding Company Plans

The Company does not participate in any consolidated/holding company plans.

E. Post Employment Benefits and Compensated Absences

NOTES TO FINANCIAL STATEMENTS

The Company has no post employment benefits or compensated absences.

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

- A. The Company has 2,000,000 shares of authorized common stock with 2,000,000 shares issued and outstanding. The par value of each share of common stock is \$2.50. During 2004, the Board of Directors of the Company voted to increase the par value of its common stock from \$1 to \$2.50.
- B. The Company has no preferred stock outstanding.
- C. Dividends on common stock are paid as declared by the board of directors of the Company. There are no dividend restrictions in place. The Company requested permission from the State of Wisconsin to pay a \$52,300,000 dividend to its parent on September 28. This dividend was associated with the spin transaction and was part of the dividend received by it from its subsidiary AMEX Assurance Company as explained in footnotes 7 and 10.
- D. Dividend Restrictions - See note 13.C above.
- E. Dividend Restrictions - See note 13.C above.
- F. Mutual Surplus Advances - Not applicable.
- G. Company Stock Held for Special Purposes - Not applicable.
- H. Changes in Special Surplus Funds - Not applicable.
- I. Changes in Unassigned Funds

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

	<u>2005 Change</u>	<u>2004 Change</u>
1) Unrealized gains and losses:	(107,806,323)	11,760,918
2) Nonadmitted asset values:	(2,313,976)	(639,958)
3) Separate account business:	0	0
4) Asset valuation reserve:	0	0
5) Provision for reinsurance:	321	(17)

- J. Surplus Notes - Not applicable.
- K. Quasi Reorganizations - Not applicable.
- L. Quasi Reorganizations Effective Date - Not applicable.

Note 14 - Contingencies
A. Contingent Commitments

The Company has purchased annuities from life insurers under structured settlements in which the claimants are payees (see Note 27A). These annuities have been used to reduce unpaid losses by \$68,308. The Company has a contingent liability of \$68,308 should the insurers of these annuities fail to perform under the terms of the annuities.

B. Assessments

The Company has no assessments outstanding that could have a material impact on the reported financial results.

C. Gain Contingencies

The Company had no gain contingencies to report prior to the issuance of these financial statements.

D. All Other Contingencies

In the normal course of its business operations, the Company is involved in litigation from time to time with claimants and others and as a result, a number of lawsuits were pending at December 31, 2005. None of the pending lawsuits are considered to be material.

Note 15 - Leases
A. Lessee Leasing Arrangements

On December 16, 2004, the Company sold its office building for \$18,000,000. Concurrent with the sale, the Company leased the property back for a period of ten years at an annual rent of \$1,168,584 for the first 60 months and \$1,227,012 for the remaining 60 months. The lease is renewable at the Company option for an additional five (5) successive terms of five (5) years each. The Company parent, Ameriprise (formerly known as American Express Financial Corporation),

NOTES TO FINANCIAL STATEMENTS

provided a guarantee of the Company payments under the subsequent lease. As a result of the parental guarantee, the Company did not meet the requirements of sales/leaseback accounting due to a continuing involvement. Accordingly, the transaction has been recorded as a financing transaction rather than as a sale, and the building and related accounts will continue to be recognized in the accompanying financial statements.

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

2006	\$	1,168,584
2007		1,168,584
2008		1,168,584
2009		1,171,018
2010		1,227,012
Thereafter		<u>4,856,923</u>
	\$	<u>10,760,705</u>

B. Lessor Leasing Arrangements – Not applicable

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

- A. The Company has no financial instruments with off-balance sheet risk.
- B. The Company has no financial instruments with concentrations of credit risk.
- C. The Company has no exposure to credit related losses.
- D. The Company holds no collateral.

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

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

Note 18 - Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

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

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

The Company does not have any direct written premium produced by managing general agents or third Party administrators that exceeds 5% of policy holders surplus.

Note 20 - September 11 Events

The events of September 11 resulted in minimal home and auto losses for the Company. The total number of claims reported was 35 with losses paid at December 31, 2005 totaling \$77,263. No reserves exist on the balance sheet as of December 31, 2005 since it was determined that all 35 claims were fully developed. Because of the minimal dollar losses expected, no future contingencies have been established for the September 11 event.

Note 21 –Other Items

- A. Extraordinary items - Not applicable.
- B. Troubled Debt Restructuring for Debtors - Not applicable.
- C. Other Disclosures - Not applicable.
- D. Uncollectible assets - At December 31, 2005, the Company reported admitted assets of \$56,359,420 for premiums receivable due from policyholders. The Company routinely assesses the collectibility of these receivables. Based upon Company experience, any uncollectible premiums receivable as of December 31, 2005 are not expected to exceed the nonadmitted amounts totaling \$214,154 and, therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company financial position.
- E. Non-cash Transactions –The Company did not engage in any non-cash transactions during the calendar year.
- F. Business Interruption Insurance Recoveries –The Company did not have any business interruption insurance recoveries.

Note 22 - Events Subsequent

NOTES TO FINANCIAL STATEMENTS

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

Note 23 - Reinsurance**A. Unsecured Reinsurance Recoverables**

The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company policyholder surplus.

B. Reinsurance Recoverable in Dispute

The Company does not have any reinsurance recoverable on paid and unpaid losses, including IBNR that is in dispute of payment by the participating reinsurer.

C. Reinsurance Assumed and Ceded

1)

Debit/(Credit)	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1)	(2)	(3)	(4)	(5)	(6)
	Unearned Premium	Commission Equity	Unearned Premium	Commission Equity	Unearned Premium	Commission Equity
a. Affiliates	144,386,312	-	-	-	144,386,312	-
b. All Other	-	-	851,408	-	(851,408)	-
c. Total	144,386,312	-	851,408	-	143,534,904	-

2) There are no additional commissions that are predicated on loss experience or any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements.

3) The Company does not use protective cells as an alternative to traditional reinsurance.

D. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance during the course of the current calendar year.

E. Commutation of Ceded Reinsurance

The Company had no commutation of ceded reinsurance during the course of the current calendar year.

F. Retroactive Reinsurance- Not applicable.**G. Reinsurance Accounted for as a Deposit - Not applicable.****Note 24 - Retrospectively Rated Contracts**

A –D not applicable. The Company is not involved in any retrospectively rated contracts.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

The Company shows significant favorable loss development for accident year 2004 and minor development/redundancy for accident years prior to 2004. This redundancy is reflected in all major lines of homeowner, auto liability and auto physical damage. Although Company reflected unfavorable development previously; it now believes all accident years have been strengthened to ultimate loss cost. The original estimates of loss and loss reserves are adjusted up or down, as additional information becomes known regarding individual claims.

Note 26 - Intercompany Pooling Arrangements

The Company was not involved in any intercompany pooling arrangements during the statement period.

Note 27 - Structured Settlements**A. Reserves Released Due to Purchase of Annuities**

The Company has purchased annuities from life insurers under which the claimants are payees (see Note 14A). These annuities have been used to reduce unpaid losses by \$68,308 as of the end of the current year. The Company has a contingent liability of \$68,308 should the issuers of these annuities fail to perform under the terms of the annuities.

B. Not applicable.**Note 28 –Health Care Receivables**

The Company has no health care receivables.

NOTES TO FINANCIAL STATEMENTS

Note 29 –Participating Accident and Health Policies

The Company has no participating accident and health policies.

Note 30 –Premium Deficiency Reserves

At the end of the calendar year, the Company had \$0 liabilities relative to premium deficiency reserves.

Note 31 - High Deductibles

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

Note 32 - Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

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

Note 33 - Asbestos/Environmental Reserves

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

Note 34 - Subscriber Savings Accounts

The Company is not a reciprocal insurance company.

Note 35 - Multi-Peril Crop Insurance

Not Applicable.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....	3,729,528	0.4	3,729,528	0.4
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....		0.0		0.0
1.22 Issued by U.S. government sponsored agencies.....		0.0		0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....		0.0		0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....	24,824,392	2.9	24,824,392	2.9
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....	127,013,686	14.7	127,013,686	14.7
1.43 Revenue and assessment obligations.....	608,751,707	70.4	608,751,707	70.4
1.44 Industrial development and similar obligations.....		0.0		0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA.....		0.0		0.0
1.512 Issued or guaranteed by FNMA and FHLMC.....		0.0		0.0
1.513 All other.....		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....		0.0		0.0
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521.....		0.0		0.0
1.523 All other.....		0.0		0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....		0.0		0.0
2.2 Unaffiliated foreign securities.....		0.0		0.0
2.3 Affiliated securities.....		0.0		0.0
3. Equity interests:				
3.1 Investments in mutual funds.....		0.0		0.0
3.2 Preferred stocks:				
3.21 Affiliated.....		0.0		0.0
3.22 Unaffiliated.....		0.0		0.0
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....	3,112,960	0.4	3,112,960	0.4
3.4 Other equity securities:				
3.41 Affiliated.....	108,394,494	12.5	108,394,494	12.5
3.42 Unaffiliated.....		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....		0.0		0.0
3.52 Unaffiliated.....		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development.....		0.0		0.0
4.2 Agricultural.....		0.0		0.0
4.3 Single family residential properties.....		0.0		0.0
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....		0.0		0.0
4.6 Mezzanine real estate loans.....		0.0		0.0
5. Real estate investments:				
5.1 Property occupied by company.....	(11,109)	(0.0)	(11,109)	(0.0)
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....		0.0		0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....		0.0		0.0
6. Contract loans.....		0.0		0.0
7. Receivables for securities.....		0.0		0.0
8. Cash, cash equivalents and short-term investments.....	(11,636,952)	(1.3)	(11,636,952)	(1.3)
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	864,178,706	100.0	864,178,706	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State regulating? Wisconsin

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2003

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2003

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/27/2005

3.4 By what department or departments? Wisconsin Department of Insurance

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

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

6.2 If yes, give full information:

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

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
American Enterprise Investment Services	Minneapolis, MN					YES
American Express Asset Management Intern	Minneapolis, MN					YES
American Express Asset Management, Ltd.	Minneapolis, MN					YES
Ameriprise Certificate Company	Minneapolis, MN					YES
Ameriprise Financial Services, Inc.	Minneapolis, MN					YES
Ameriprise Financial, Inc.	Minneapolis, MN					YES
IDS Capital Holdings, Inc.	Minneapolis, MN					YES
Kenwood Capital Management LLC	Minneapolis, MN					YES
RiverSource Investments LLC	Minneapolis, MN					YES
RiverSource Service Corporation	Minneapolis, MN					YES
Securities American Advisors, Inc.	Omaha, NE					YES
Securities America, Inc.	Omaha, NE					YES
IDS Life Insurance Company	Minneapolis, MN					YES
American Enterprise Life Insurance Compan	Minneapolis, MN					YES

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

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

11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
11.11 Name of real estate holding company: _____
11.12 Number of parcels involved: _____
11.13 Total book/adjusted carrying value: _____

11.2 If yes, provide explanation.

12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

BOARD OF DIRECTORS

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

FINANCIAL

- 16.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 16.11 To directors or other officers \$.....0
- 16.12 To stockholders not officers \$.....0
- 16.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 16.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 16.21 To directors or other officers \$.....0
- 16.22 To stockholders not officers \$.....0
- 16.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 17.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 17.2 If yes, state the amount thereof at December 31 of the current year:
- 17.21 Rented from others \$.....0
- 17.22 Borrowed from others \$.....0
- 17.23 Leased from others \$.....0
- 17.24 Other \$.....0
- 18.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 18.2 If answer is yes:
- 18.21 Amount paid as losses or risk adjustment \$.....0
- 18.22 Amount paid as expenses \$.....0
- 18.23 Other amounts paid \$.....0
- 19.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 19.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....1,824,642

INVESTMENT

- 20.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E-Part 3-Special Deposits? Yes [] No [X]
- 20.2 If no, give full and complete information relating thereto.
In Custodianship with The Northern Trust Company

- 21.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E-Part 3-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 17.1) Yes [X] No []
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Loaned to others \$.....0
- 21.22 Subject to repurchase agreements \$.....0
- 21.23 Subject to reverse repurchase agreements \$.....0
- 21.24 Subject to dollar repurchase agreements \$.....0
- 21.25 Subject to reverse dollar repurchase agreements \$.....0
- 21.26 Pledged as collateral \$.....30,011,151
- 21.27 Placed under option agreements \$.....0
- 21.28 Letter stock or securities restricted as to sale \$.....0
- 21.29 Other \$.....0
- 21.3 For category (21.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 22.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 22.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
- If no, attach a description with this statement.
- 23.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 23.2 If yes, state the amount thereof at December 31 of the current year:
24. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

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

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

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

- 24.03 Have there been any changes, including name changes, in the custodian(s) identified in 24.01 during the current year? Yes [X] No []
- 24.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
American Express Trust	Northern Trust Company	09/16/2005	Wisconsin Requirement

24.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1	2	3
Central Registration Depository Number(s)	Name	Address

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

25.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adj. Carrying Value
25.2999. TOTAL		0

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
26.1 Bonds.....	764,319,312	779,233,917	14,914,605
26.2 Preferred stocks.....			0
26.3 Totals.....	764,319,312	779,233,917	14,914,605

26.4 Describe the sources or methods utilized in determining the fair values:
 The fair market value for public issues is obtained from pricing services at year end.
 For private issues, the fair value is obtained from outside vendors.

27.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
 27.2 If no, list exceptions:

OTHER

28.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....937,672
 28.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
INSURANCE SERVICES OFFICE	623,277

29.1 Amount of payments for legal expenses, if any? \$.....49,535
 29.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
WINDELS, MARX LANE & MITTENDORF LLP	34,461

30.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0
 30.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

GENERAL INTERROGATORIES (continued)

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$.....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$.....0
- 1.6 Individual policies:
 - Most current three years:
 - 1.61 Total premium earned \$.....0
 - 1.62 Total incurred claims \$.....0
 - 1.63 Number of covered lives0
 - All years prior to most current three years:
 - 1.64 Total premium earned \$.....0
 - 1.65 Total incurred claims \$.....0
 - 1.66 Number of covered lives0
- 1.7 Group policies:
 - Most current three years:
 - 1.71 Total premium earned \$.....0
 - 1.72 Total incurred claims \$.....0
 - 1.73 Number of covered lives0
 - All years prior to most current three years:
 - 1.74 Total premium earned \$.....0
 - 1.75 Total incurred claims \$.....0
 - 1.76 Number of covered lives0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	.....	.....
2.2 Premium Denominator.....	502,307,004	421,253,768
2.3 Premium Ratio (2.1/2.2).....	0.0	0.0
2.4 Reserve Numerator.....	.....	.....
2.5 Reserve Denominator.....	457,449,196	342,235,399
2.6 Reserve Ratio (2.4/2.5).....	0.0	0.0

- 3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]
- 3.2 If yes, state the amount of calendar year premiums written on:
 - 3.21 Participating
 - 3.22 Non-participating policies
- 4. For Mutual Reporting Entities and Reciprocal Exchange only:
 - 4.1 Does the reporting entity issue assessable policies? Yes [] No []
 - 4.2 Does the reporting entity issue non-assessable policies? Yes [] No []
 - 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?%
 - 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.
- 5. For Reciprocal Exchanges only:
 - 5.1 Does the exchange appoint local agents? Yes [] No []
 - 5.2 If yes, is the commission paid:
 - 5.21 Out of Attorney's-in-fact compensation Yes [] No [] N/A []
 - 5.22 As a direct expense of the exchange Yes [] No [] N/A []
- 5.3 What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?

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

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? N/A
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: AON RE Models, including RMS and Risk Link. Homeowner Insurance- Pacific NW USA.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable property insurance loss? \$55 Million Catastrophe Reinsurance Coverage
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.

- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement (i) it recorded a positive or negative underwriting result greater than 3% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 3% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) An unconditional or unilateral right by either party to commute the reinsurance contract except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accounting retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliate represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates? Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 30 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []
- 11.1 Has this reporting entity guaranteed policies issued by any other reporting entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information:

- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses \$.....0
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$.....0
- 12.2 Of the amount on Line 13.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds: \$.....0
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From%
 12.42 To%
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [X] No []
- 12.6 If yes, state the amount thereof at December 31 of current year:
 12.61 Letters of credit \$.....1,408,000
 12.62 Collateral and other funds \$.....0
- 13.1 What amount of installment notes is owned and now held by the reporting entity? \$.....0
- 13.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? Yes [] No [X]
- 13.3 If yes, what amount?
- 14.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$.....4,000,000
- 14.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 14.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of this amount.1
- 15.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]
- 15.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

- 15.3 If the answer to 15.1 is yes, are the methods described in item 15.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []
- 15.4 If the answer to 15.3 is no, are all the methods described in 15.2 entirely contained in written agreements? Yes [] No []
- 15.5 If the answer to 15.4 is no, please explain:

- 16.1 Has the reporting entity guaranteed any financial premium accounts? Yes [] No [X]
- 16.2 If yes, give full information:

- 17.1 Does the reporting entity write any warranty business? Yes [] No [X]
 If yes, disclose the following information for each of the following types of warranty coverage:

	1	2	3	4	5
--	---	---	---	---	---

GENERAL INTERROGATORIES (continued)

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

	Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
17.11 Home.....					
17.12 Products.....					
17.13 Automobile.....					
17.14 Other*.....					

* Disclose type of coverage:

18.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5? Yes [] No [X]
 Incurred but not reported losses on contracts not in force on July 1, 1984 or subsequently renewed are exempt from inclusion in Schedule F-Part 5.

Provide the following information for this exemption:

- 18.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5
- 18.12 Unfunded portion of Interrogatory 18.11
- 18.13 Paid losses and loss adjustment expenses portion of Interrogatory 18.11
- 18.14 Case reserves portion of Interrogatory 18.11
- 18.15 Incurred but not reported portion of Interrogatory 18.11
- 18.16 Unearned premium portion of Interrogatory 18.11
- 18.17 Contingent commission portion of Interrogatory 18.11

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

- 18.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5
- 18.19 Unfunded portion of Interrogatory 18.18
- 18.20 Paid losses and loss adjustment expenses portion of Interrogatory 18.18
- 18.21 Case reserves portion of Interrogatory 18.18
- 18.22 Incurred but not reported portion of Interrogatory 18.18
- 18.23 Unearned premium portion of Interrogatory 18.18
- 18.24 Contingent commission portion of Interrogatory 18.18

FIVE-YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2005	2004	2003	2002	2001
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	262,507,296	221,718,544	177,678,799	129,123,749	96,697,053
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	187,431,254	168,465,730	139,433,390	97,743,200	72,083,756
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	79,108,536	63,086,384	44,175,630	27,700,599	16,924,957
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....					
5. Non-proportional reinsurance lines (Lines 30, 31 & 32).....					
6. Total (Line 34).....	529,047,086	453,270,658	361,287,819	254,567,548	185,705,766
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	258,524,615	218,147,417	174,911,871	127,395,700	95,036,560
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	185,865,655	166,863,411	137,902,666	96,491,268	71,354,658
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	75,758,715	60,323,333	42,051,412	26,313,608	16,205,675
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....					
11. Non-proportional reinsurance lines (Lines 30, 31 & 32).....					
12. Total (Line 34).....	520,148,985	445,334,161	354,865,949	250,200,576	182,596,893
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	10,574,947	5,088,240	(5,626,063)	(6,902,752)	(12,953,791)
14. Net investment gain (loss) (Line 11).....	273,525,773	108,769,552	73,143,435	13,181,470	10,837,993
15. Total other income (Line 15).....	2,018,354	632,046	2,265,496	1,146,809	(714,589)
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	9,942,053	8,202,337	928,987	1,856,420	(4,823,812)
18. Net income (Line 20).....	276,177,020	106,287,501	68,853,881	5,569,107	1,993,425
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3).....	958,302,914	728,372,025	587,865,720	470,166,024	242,172,657
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 13.1).....	1,128,043	1,674,592	37,064,059	28,570,827	22,324,199
20.2 Deferred and not yet due (Line 13.2).....	55,231,377	48,971,837	2,331,270	1,602,314	1,233,949
20.3 Accrued retrospective premiums (Line 13.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 24).....	493,993,404	382,324,272	276,054,766	205,391,851	168,033,217
22. Losses (Page 3, Lines 1 & 2).....	256,453,081	188,381,181	122,252,486	80,319,111	63,995,758
23. Loss adjustment expenses (Page 3, Line 3).....	51,304,210	22,004,294	11,909,184	11,536,663	11,764,151
24. Unearned premiums (Page 3, Line 9).....	149,691,905	131,849,924	107,769,531	77,517,723	55,918,188
25. Capital paid up (Page 3, Lines 28 & 29).....	5,000,000	5,000,000	2,000,000	2,000,000	2,000,000
26. Surplus as regards policyholders (Page 3, Line 35).....	464,309,510	346,047,753	311,810,955	264,774,173	74,139,440
Risk-Based Capital Analysis					
27. Total adjusted capital.....	464,309,510	346,047,753	311,810,955	264,774,173	74,139,440
28. Authorized control level risk-based capital.....	36,307,732	32,207,241	25,128,560	17,938,898	11,912,571
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
29. Bonds (Line 1).....	88.4	66.4	60.9	58.1	99.9
30. Stocks (Lines 2.1 & 2.2).....	12.9	33.5	39.0	41.7	0.1
31. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
32. Real estate (Lines 4.1, 4.2 & 4.3).....	(0.0)	(0.0)	(0.1)	(0.2)	(0.1)
33. Cash, cash equivalents and short-term investments (Line 5).....	(1.3)	0.1	0.2	0.4	0.1
34. Contract loans (Line 6).....				XXX	XXX
35. Other invested assets (Line 7).....					
36. Receivable for securities (Line 8).....				0.0	
37. Aggregate write-ins for invested assets (Line 9).....					
38. Cash, cash equivalents and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
39. Affiliated bonds (Sch. D, Summary, Line 25, Col. 1).....					
40. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1).....					
41. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2).....	112,909,031	217,009,731	205,958,699	176,436,954	
42. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11).....					
43. Affiliated mortgage loans on real estate.....					
44. All other affiliated.....					
45. Total of above lines 39 to 44.....	112,909,031	217,009,731	205,958,699	176,436,954	0
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 45 above divided by Page 3, Col. 1, Line 35 x 100.0).....	24.3	62.7	66.1	66.6	

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2005	2004	2003	2002	2001
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains (losses) (Line 24).....	(107,806,323)	11,760,918	29,776,412	2,090	
48. Dividends to stockholders (Line 35).....	(52,300,000)	(87,000,000)	(57,600,000)		
49. Change in surplus as regards policyholders for the year (Line 38).....	118,261,754	34,236,801	47,036,781	190,634,733	(1,499,799)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
50. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	133,511,616	116,654,451	98,122,547	73,228,760	56,179,567
51. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	119,026,918	98,620,561	85,985,161	63,008,381	50,968,757
52. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	36,139,284	27,338,795	21,793,036	14,293,770	11,468,005
53. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....					
54. Nonproportional reinsurance lines (Lines 30, 31 & 32).....					
55. Total (Line 34).....	288,677,818	242,613,807	205,900,744	150,530,911	118,616,329
Net Losses Paid (Page 9, Part 2, Col. 4)					
56. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	132,664,261	114,290,551	97,053,807	72,533,446	54,781,970
57. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	118,619,136	98,569,484	85,965,034	62,973,936	50,924,702
58. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	31,396,233	25,494,180	21,416,480	13,998,645	10,984,420
59. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....					
60. Nonproportional reinsurance lines (Lines 30, 31 & 32).....					
61. Total (Line 34).....	282,679,630	238,354,215	204,435,321	149,506,027	116,691,092
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
62. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
63. Losses incurred (Line 2).....	69.8	72.3	75.9	72.5	73.9
64. Loss expenses incurred (Line 3).....	14.2	10.5	8.5	8.6	12.1
65. Other underwriting expenses incurred (Line 4).....	13.9	16.0	17.3	21.9	21.8
66. Net underwriting gain (loss) (Line 8).....	2.1	1.2	(1.7)	(3.0)	(7.7)
Other Percentages					
67. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0).....	13.0	15.0	15.2	19.6	20.4
68. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	84.0	82.8	84.4	81.1	85.9
69. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34, divided by Page 3, Line 35, Col. 1 x 100.0).....	112.0	128.7	113.8	94.5	246.3
One Year Loss Development (000 omitted)					
70. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(15,517)	7,804	17,432	5,919	622
71. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 70 above divided by Page 4, Line 21, Col. 1 x 100).....	(4.5)	2.5	6.6	8.0	0.8
Two Year Loss Development (000 omitted)					
72. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	9,603	22,580	15,243	3,844	(12,932)
73. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 72 above divided by Page 4, Line 21, Col. 2 x 100.0).....	3.1	8.5	20.6	5.1	(19.7)

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (Including all obligations guaranteed by governments)	1. United States.....3,729,528	.....3,873,659	.....3,738,142	.....3,425,000
	2. Canada.....	.....	.....	.....
	3. Other Countries.....	.....	.....	.....
	4. Totals.....3,729,528	.....3,873,659	.....3,738,142	.....3,425,000
States, Territories and Possessions (Direct and guaranteed)	5. United States.....24,824,393	.....25,415,590	.....24,831,513	.....24,930,000
	6. Canada.....	.....	.....	.....
	7. Other Countries.....	.....	.....	.....
	8. Totals.....24,824,393	.....25,415,590	.....24,831,513	.....24,930,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....127,013,685	.....128,899,438	.....127,108,414	.....127,095,000
	10. Canada.....	.....	.....	.....
	11. Other Countries.....	.....	.....	.....
	12. Totals.....127,013,685	.....128,899,438	.....127,108,414	.....127,095,000
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....608,751,707	.....621,045,228	.....608,954,960	.....606,530,000
	14. Canada.....	.....	.....	.....
	15. Other Countries.....	.....	.....	.....
	16. Totals.....608,751,707	.....621,045,228	.....608,954,960	.....606,530,000
Public Utilities (Unaffiliated)	17. United States.....	.....	.....	.....
	18. Canada.....	.....	.....	.....
	19. Other Countries.....	.....	.....	.....
	20. Totals.....0	.....0	.....0	.....0
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....	.....	.....	.....
	22. Canada.....	.....	.....	.....
	23. Other Countries.....	.....	.....	.....
	24. Totals.....0	.....0	.....0	.....0
Parent, Subsidiaries and Affiliates	25. Totals.....	.....	.....	.....
	26. Total Bonds.....764,319,313	.....779,233,915	.....764,633,029	.....761,980,000
PREFERRED STOCKS				
Public Utilities (Unaffiliated)	27. United States.....	.....	.....	.....
	28. Canada.....	.....	.....	.....
	29. Other Countries.....	.....	.....	.....
	30. Totals.....0	.....0	.....0	.....0
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....	.....	.....	.....
	32. Canada.....	.....	.....	.....
	33. Other Countries.....	.....	.....	.....
	34. Totals.....0	.....0	.....0	.....0
Industrial and Miscellaneous (Unaffiliated)	35. United States.....	.....	.....	.....
	36. Canada.....	.....	.....	.....
	37. Other Countries.....	.....	.....	.....
	38. Totals.....0	.....0	.....0	.....0
Parent, Subsidiaries and Affiliates	39. Totals.....	.....	.....	.....
	40. Total Preferred Stocks.....0	.....0	.....0	.....0
COMMON STOCKS				
Public Utilities (Unaffiliated)	41. United States.....	.....	.....	.....
	42. Canada.....	.....	.....	.....
	43. Other Countries.....	.....	.....	.....
	44. Totals.....0	.....0	.....0	.....0
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States.....	.....	.....	.....
	46. Canada.....	.....	.....	.....
	47. Other Countries.....	.....	.....	.....
	48. Totals.....0	.....0	.....0	.....0
Industrial and Miscellaneous (Unaffiliated)	49. United States.....3,112,960	.....3,112,960	.....1	.....1
	50. Canada.....	.....	.....	.....
	51. Other Countries.....	.....	.....	.....
	52. Totals.....3,112,960	.....3,112,960	.....1	.....1
Parent, Subsidiaries and Affiliates	53. Totals.....108,394,494	.....112,909,031	.....108,169,712	.....108,169,712
	54. Total Common Stocks.....111,507,454	.....116,021,991	.....108,169,713	.....108,169,713
	55. Total Stocks.....111,507,454	.....116,021,991	.....108,169,713	.....108,169,713
	56. Total Bonds and Stocks.....875,826,767	.....895,255,906	.....872,802,742	.....872,802,742

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year.....	652,801,991	7. Amortization of premium.....	575,841
2. Cost of bonds and stocks acquired, Column 7, Part 3.....	364,152,036	8. Foreign exchange adjustment:	
3. Accrual of discount.....	148,898	8.1 Column 15, Part 1.....	
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2, Section 1.....	
4.1 Columns 12 - 14, Part 1.....		8.3 Column 16, Part 2, Section 2.....	
4.2 Columns 15 - 17, Part 2, Section 1.....		8.4 Column 15, Part 4.....	0
4.3 Column 15, Part 2, Section 2.....	(107,380,289)	9. Book/adjusted carrying value at end of current period.....	875,826,767
4.4 Columns 11 - 13, Part 4.....	(107,380,289)	10. Total valuation allowance.....	
5. Total gain (loss), Column 19, Part 4.....	372,652	11. Subtotal (Lines 9 plus 10).....	875,826,767
6. Deduct consideration for bonds and stocks disposed of, Column 7, Part 4.....	33,692,680	12. Total nonadmitted amounts.....	
		13. Statement value of bonds and stocks, current year.....	875,826,767

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$'000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	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.....	75.....	26.....	12.....	(16).....	.....	.....	3.....	77.....	XXX.....
2. 1996.....	92,308.....	7,315.....	84,994.....	62,900.....	3,570.....	4,080.....	109.....	4,191.....	.....	4,774.....	67,492.....	XXX.....
3. 1997.....	99,473.....	6,884.....	92,588.....	61,448.....	1,877.....	4,202.....	149.....	5,693.....	.....	5,747.....	69,317.....	XXX.....
4. 1998.....	112,575.....	4,805.....	107,771.....	77,145.....	4,922.....	4,319.....	184.....	9,199.....	.....	6,797.....	85,555.....	XXX.....
5. 1999.....	125,838.....	2,727.....	123,111.....	81,168.....	247.....	4,429.....	13.....	10,459.....	.....	8,297.....	95,796.....	XXX.....
6. 2000.....	137,287.....	1,564.....	135,724.....	100,121.....	1,521.....	4,002.....	124.....	12,456.....	.....	9,693.....	114,934.....	XXX.....
7. 2001.....	170,475.....	3,109.....	167,366.....	131,233.....	1,417.....	5,426.....	42.....	13,995.....	.....	12,305.....	149,195.....	XXX.....
8. 2002.....	232,955.....	4,354.....	228,601.....	164,319.....	446.....	5,647.....	24.....	15,977.....	.....	15,216.....	185,473.....	XXX.....
9. 2003.....	330,984.....	6,370.....	324,614.....	208,063.....	2,310.....	5,484.....	62.....	23,351.....	.....	21,865.....	234,526.....	XXX.....
10. 2004.....	428,549.....	7,295.....	421,254.....	230,737.....	2,104.....	3,140.....	69.....	32,588.....	.....	27,679.....	264,292.....	XXX.....
11. 2005.....	511,059.....	8,753.....	502,306.....	208,697.....	4,483.....	949.....	279.....	34,494.....	.....	21,163.....	239,378.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,325,907.....	22,924.....	41,690.....	1,040.....	162,402.....	0.....	133,538.....	1,506,036.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	15.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15.....	XXX.....
2. 1996.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	0.....	XXX.....
3. 1997.....	486.....	206.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	280.....	XXX.....
4. 1998.....	138.....	.....	111.....	2.....	117.....	.....	88.....	1.....	12.....	.....	.....	463.....	XXX.....
5. 1999.....	180.....	.....	354.....	176.....	83.....	.....	172.....	65.....	15.....	.....	.....	563.....	XXX.....
6. 2000.....	493.....	57.....	579.....	1.....	177.....	.....	257.....	.....	52.....	.....	30.....	1,500.....	XXX.....
7. 2001.....	17,544.....	15,652.....	2,142.....	1.....	630.....	.....	169.....	.....	204.....	.....	84.....	5,036.....	XXX.....
8. 2002.....	4,630.....	.....	2,905.....	91.....	1,141.....	.....	826.....	33.....	360.....	.....	236.....	9,738.....	XXX.....
9. 2003.....	11,968.....	50.....	8,711.....	(24).....	2,488.....	.....	1,971.....	2.....	1,056.....	.....	965.....	26,166.....	XXX.....
10. 2004.....	27,703.....	1,076.....	30,107.....	65.....	4,553.....	.....	5,097.....	12.....	2,983.....	.....	3,230.....	69,290.....	XXX.....
11. 2005.....	68,125.....	1,682.....	99,449.....	153.....	8,020.....	.....	10,615.....	36.....	10,370.....	.....	21,656.....	194,706.....	XXX.....
12. Totals.....	131,282.....	18,723.....	144,358.....	465.....	17,209.....	.....	19,195.....	149.....	15,052.....	0.....	26,201.....	307,757.....	XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	15.....	0.....
2. 1996..	71,171.....	3,679.....	67,492.....	77.1.....	50.3.....	79.4.....	.....	.....	.....	0.....	0.....
3. 1997..	71,829.....	2,231.....	69,597.....	72.2.....	32.4.....	75.2.....	.....	.....	.....	280.....	0.....
4. 1998..	91,128.....	5,110.....	86,018.....	80.9.....	106.4.....	79.8.....	.....	.....	.....	247.....	216.....
5. 1999..	96,861.....	501.....	96,359.....	77.0.....	18.4.....	78.3.....	.....	.....	.....	358.....	205.....
6. 2000..	118,137.....	1,703.....	116,434.....	86.1.....	108.9.....	85.8.....	.....	.....	.....	1,014.....	486.....
7. 2001..	171,343.....	17,112.....	154,231.....	100.5.....	550.4.....	92.2.....	.....	.....	.....	4,033.....	1,003.....
8. 2002..	195,805.....	594.....	195,211.....	84.1.....	13.6.....	85.4.....	.....	.....	.....	7,444.....	2,294.....
9. 2003..	263,093.....	2,401.....	260,692.....	79.5.....	37.7.....	80.3.....	.....	.....	.....	20,653.....	5,513.....
10. 2004..	336,908.....	3,326.....	333,582.....	78.6.....	45.6.....	79.2.....	.....	.....	.....	56,669.....	12,621.....
11. 2005..	440,719.....	6,635.....	434,084.....	86.2.....	75.8.....	86.4.....	.....	.....	.....	165,739.....	28,967.....
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	256,452.....	51,305.....

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior.....	30,435	29,705	22,338	25,024	25,537	25,578	27,432	25,717	25,722	25,727	4	9
2. 1996.....	69,691	67,408	65,394	63,632	63,303	63,159	63,332	63,293	63,294	63,301	7	8
3. 1997.....	XXX	71,327	67,860	64,988	63,566	63,854	63,874	64,029	64,048	63,904	(144)	(125)
4. 1998.....	XXX	XXX	86,068	78,203	76,078	75,809	77,496	76,597	76,766	76,808	42	211
5. 1999.....	XXX	XXX	XXX	93,976	84,037	84,488	84,553	85,916	85,883	85,885	3	(31)
6. 2000.....	XXX	XXX	XXX	XXX	99,921	100,176	101,367	103,374	103,972	103,926	(46)	552
7. 2001.....	XXX	XXX	XXX	XXX	XXX	128,950	131,648	138,332	139,260	140,032	772	1,700
8. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	164,430	172,538	177,766	178,874	1,108	6,336
9. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235,343	236,234	236,285	51	942
10. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315,326	298,011	(17,316)	XXX
11. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	389,220	XXX	XXX
12. Totals.....											(15,517)	9,603

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior.....	000	12,281	17,793	21,676	23,934	25,170	25,310	25,584	25,635	25,712	XXX	XXX
2. 1996.....	38,496	51,263	56,079	59,383	61,595	62,680	63,222	63,275	63,290	63,301	XXX	XXX
3. 1997.....	XXX	37,601	51,058	56,179	59,882	61,703	63,307	63,528	63,619	63,624	XXX	XXX
4. 1998.....	XXX	XXX	46,220	62,611	68,717	72,692	74,722	75,595	76,236	76,357	XXX	XXX
5. 1999.....	XXX	XXX	XXX	51,841	69,981	76,919	80,817	83,940	84,578	85,337	XXX	XXX
6. 2000.....	XXX	XXX	XXX	XXX	63,322	85,315	95,010	99,369	101,762	102,478	XXX	XXX
7. 2001.....	XXX	XXX	XXX	XXX	XXX	84,785	116,271	128,384	133,355	135,200	XXX	XXX
8. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	104,791	147,794	162,260	169,496	XXX	XXX
9. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,675	195,040	211,175	XXX	XXX
10. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178,592	231,704	XXX	XXX
11. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,884	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)											
	1	2	3	4	5	6	7	8	9	10		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior.....	13,050	8,492	405	855	553	55						
2. 1996.....	16,825	8,738	3,674	1,100	538	76	1					
3. 1997.....	XXX	17,884	7,517	3,314	877	182	(120)	117	107			
4. 1998.....	XXX	XXX	20,601	6,442	2,777	755	1,752	454	190	196		
5. 1999.....	XXX	XXX	XXX	22,821	5,336	2,481	375	618	477	285		
6. 2000.....	XXX	XXX	XXX	XXX	16,768	4,975	979	1,008	1,212	835		
7. 2001.....	XXX	XXX	XXX	XXX	XXX	17,946	3,027	3,806	2,399	2,310		
8. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	26,788	8,027	6,375	3,607		
9. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,235	19,461	10,704		
10. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,618	35,127		
11. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,875		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (YES or NO)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Pur- chasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	YES								
2. Alaska.....AK	YES								
3. Arizona.....AZ	YES	1,179,155	843,954		555,908	323,723	291,793	2,219	
4. Arkansas.....AR	YES								
5. California.....CA	YES								
6. Colorado.....CO	YES								
7. Connecticut.....CT	NO								
8. Delaware.....DE	YES								
9. District of Columbia.....DC	YES								
10. Florida.....FL	YES								
11. Georgia.....GA	YES								
12. Hawaii.....HI	YES								
13. Idaho.....ID	YES								
14. Illinois.....IL	YES								
15. Indiana.....IN	YES	1,770,866	1,527,347		570,092	816,750	477,741	5,479	
16. Iowa.....IA	YES								
17. Kansas.....KS	YES								
18. Kentucky.....KY	YES								
19. Louisiana.....LA	NO								
20. Maine.....ME	YES								
21. Maryland.....MD	YES								
22. Massachusetts.....MA	NO								
23. Michigan.....MI	YES								
24. Minnesota.....MN	YES	4,606,691	4,462,997		6,429,425	6,722,743	1,265,161	12,001	
25. Mississippi.....MS	YES								
26. Missouri.....MO	YES								
27. Montana.....MT	YES								
28. Nebraska.....NE	YES								
29. Nevada.....NV	NO								
30. New Hampshire.....NH	NO								
31. New Jersey.....NJ	YES	1,648	42					1	
32. New Mexico.....NM	YES								
33. New York.....NY	YES								
34. North Carolina.....NC	YES								
35. North Dakota.....ND	YES								
36. Ohio.....OH	YES							3	
37. Oklahoma.....OK	YES								
38. Oregon.....OR	YES								
39. Pennsylvania.....PA	YES	295,920	103,566		12,703	14,279	1,576	753	
40. Rhode Island.....RI	YES								
41. South Carolina.....SC	YES								
42. South Dakota.....SD	YES	52,868	48,729		5,795	(2,105)	3,352	159	
43. Tennessee.....TN	NO								
44. Texas.....TX	YES	2,852,848	2,395,596		1,520,302	1,975,465	1,420,580	20,584	
45. Utah.....UT	YES								
46. Vermont.....VT	YES								
47. Virginia.....VA	NO								
48. Washington.....WA	YES								
49. West Virginia.....WV	YES								
50. Wisconsin.....WI	YES	3,257,833	3,276,052		2,167,257	2,124,747	1,602,777	18,342	
51. Wyoming.....WY	YES								
52. American Samoa.....AS	NO								
53. Guam.....GU	NO								
54. Puerto Rico.....PR	NO								
55. US Virgin Islands.....VI	NO								
56. Canada.....CN	NO								
57. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
58. Totals.....	(a).....44	14,017,830	12,658,283	0	11,261,481	11,975,602	5,062,980	59,541	0

DETAILS OF WRITE-INS

5701.	XXX								
5702.	XXX								
5703.	XXX								
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	0	0	0	0	0	0	0	0

Explanation of Basis of Allocation of Premiums by States, etc.

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE T - PART 2

INTERSTATE COMPACT PRODUCTS - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1.	Alabama.....AL						0
2.	Alaska.....AK						0
3.	Arizona.....AZ						0
4.	Arkansas.....AR						0
5.	California.....CA						0
6.	Colorado.....CO						0
7.	Connecticut.....CT						0
8.	Delaware.....DE						0
9.	District of Columbia.....DC						0
10.	Florida.....FL						0
11.	Georgia.....GA						0
12.	Hawaii.....HI						0
13.	Idaho.....ID						0
14.	Illinois.....IL						0
15.	Indiana.....IN						0
16.	Iowa.....IA						0
17.	Kansas.....KS						0
18.	Kentucky.....KY						0
19.	Louisiana.....LA						0
20.	Maine.....ME						0
21.	Maryland.....MD						0
22.	Massachusetts.....MA						0
23.	Michigan.....MI						0
24.	Minnesota.....MN						0
25.	Mississippi.....MS						0
26.	Missouri.....MO						0
27.	Montana.....MT						0
28.	Nebraska.....NE						0
29.	Nevada.....NV						0
30.	New Hampshire.....NH						0
31.	New Jersey.....NJ						0
32.	New Mexico.....NM						0
33.	New York.....NY						0
34.	North Carolina.....NC						0
35.	North Dakota.....ND						0
36.	Ohio.....OH						0
37.	Oklahoma.....OK						0
38.	Oregon.....OR						0
39.	Pennsylvania.....PA						0
40.	Rhode Island.....RI						0
41.	South Carolina.....SC						0
42.	South Dakota.....SD						0
43.	Tennessee.....TN						0
44.	Texas.....TX						0
45.	Utah.....UT						0
46.	Vermont.....VT						0
47.	Virginia.....VA						0
48.	Washington.....WA						0
49.	West Virginia.....WV						0
50.	Wisconsin.....WI						0
51.	Wyoming.....WY						0
52.	American Samoa.....AS						0
53.	Guam.....GU						0
54.	Puerto Rico.....PR						0
55.	US Virgin Islands.....VI						0
56.	Canada.....CN						0
57.	Aggregate Other Alien.....OT						0
58.	Totals.....	0	0	0	0	0	0

NONE

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

PART 1 - ORGANIZATIONAL CHART

