



# ANNUAL STATEMENT

For the Year Ended December 31, 2015  
of the Condition and Affairs of the

## IDS PROPERTY CASUALTY INSURANCE COMPANY

NAIC Group Code..... 4, 4 (Current Period) (Prior Period)	NAIC Company Code..... 29068	Employer's ID Number..... 39-1173498
Organized under the Laws of Wisconsin	State of Domicile or Port of Entry Wisconsin	Country of Domicile US
Incorporated/Organized..... December 6, 1972	Commenced Business..... January 24, 1973	
Statutory Home Office	3500 Packerland Drive..... De Pere ..... WI ..... US ..... 54115-9070 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	3500 Packerland Drive..... De Pere ..... WI ..... US..... 54115-9070 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	920-330-5100 <i>(Area Code) (Telephone Number)</i>
Mail Address	3500 Packerland Drive..... De Pere ..... WI ..... US ..... 54115-9070 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	3500 Packerland Drive..... De Pere ..... WI ..... US ..... 54115-9070 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	920-330-5100 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.ameriprise.com	
Statutory Statement Contact	Michelle W Papendick <i>(Name)</i> michelle.papendick@ampf.com <i>(E-Mail Address)</i>	920-330-5402 <i>(Area Code) (Telephone Number) (Extension)</i> 920-330-5603 <i>(Fax Number)</i>

### OFFICERS

Name	Title	Name	Title
1. Kenneth John Ciak	President	2. Thomas Richard Moore	Secretary
3. James Louis Hamalainen	Treasurer	4.	

### OTHER

Thomas John Boogaard	Vice President	Thomas Scott Botsford	Sr Vice President
Lisa Kay Jossart	Sr Vice President	Christopher Francis Malone	Sr Vice President
Jason Robert Manns #	Vice President	Rebecca Lea Roever	Sr Vice President
Gordon Howard Sissingh	Vice President		

### DIRECTORS OR TRUSTEES

Thomas Scott Botsford	Kenneth John Ciak	James Louis Hamalainen	Christopher Francis Malone
Rebecca Lea Roever	Joseph Edward Sweeney	Michael Richard Greene	

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

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

_____ (Signature) Kenneth J Ciak	_____ (Signature) Michelle W Papendick	_____ (Signature) Christopher F Malone
1. (Printed Name) President	2. (Printed Name) Asst Secretary	3. (Printed Name) Asst Treasurer
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me  
This 16th day of February 2016

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).....	1,443,391,366		1,443,391,366	1,237,695,034
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	47,585,912	1,417,747	46,168,165	45,083,027
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	18,646,435		18,646,435	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....15,643,615 encumbrances).....	(1,661,133)		(1,661,133)	(1,797,950)
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 (\$.....(37,825,689), Schedule E-Part 1), cash equivalents (\$.....29,497,645, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	(8,328,043)		(8,328,043)	(25,432,550)
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,499,634,537	1,417,747	1,498,216,790	1,255,547,561
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	15,218,765		15,218,765	14,970,024
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	776,786	1,950	774,836	928,332
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	94,919,841		94,919,841	87,882,236
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,893,296		1,893,296	3,086,109
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	293,644		293,644	72,968
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	20,699,966		20,699,966	14,685,065
18.2 Net deferred tax asset.....	35,268,047	10,753,357	24,514,690	31,699,765
19. Guaranty funds receivable or on deposit.....			.0	
20. Electronic data processing equipment and software.....	8,466,743	5,432,276	3,034,467	2,353,601
21. Furniture and equipment, including health care delivery assets (\$.....0).....	2,980,751	2,980,751	.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	2,243,718		2,243,718	3,097,229
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other than invested assets.....	1,249,483	1,249,483	.0	104
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,683,645,577	21,835,564	1,661,810,013	1,414,322,994
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTALS (Lines 26 and 27).....	1,683,645,577	21,835,564	1,661,810,013	1,414,322,994

### DETAILS OF WRITE-INS

1101.....			.0	
1102.....			.0	
1103.....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Misc Receivable.....			.0	
2502. Deferred sales expenses.....			.0	
2503. Prepaid expenses.....	1,249,483	1,249,483	.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	104
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	1,249,483	1,249,483	.0	104

## IDS PROPERTY CASUALTY INSURANCE COMPANY

### LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	471,627,374	390,266,574
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	97,151,600	82,751,586
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	17,161,491	16,158,716
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	4,704,757	4,064,517
7.1 Current federal and foreign income taxes (including \$.....651,308 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....3,137,844 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	366,797,606	341,964,042
10. Advance premium.....	8,004,890	7,029,510
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....		
14. Amounts withheld or retained by company for account of others.....	186,086	121,118
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	10,938,165	10,178,294
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	1,635,454	1,844,386
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	978,207,423	854,378,743
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	978,207,423	854,378,743
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	5,000,000	5,000,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	512,603,337	336,515,619
35. Unassigned funds (surplus).....	165,999,254	218,428,630
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	683,602,591	559,944,249
38. TOTALS (Page 2, Line 28, Col. 3).....	1,661,810,013	1,414,322,992

#### DETAILS OF WRITE-INS

2501. Unclaimed Property.....	1,335,193	1,073,398
2502. Payable to states.....	300,261	770,988
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	1,635,454	1,844,386
2901. Incremental DTA.....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	0	0

## STATEMENT OF INCOME

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	1,043,397,584	955,148,983
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7).....	889,324,278	797,632,032
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	130,206,903	115,246,012
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	172,947,929	159,445,976
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	1,192,479,109	1,072,324,020
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(149,081,525)	(117,175,037)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	55,746,943	52,762,413
10. Net realized capital gains (losses) less capital gains tax of \$.....651,308 (Exhibit of Capital Gains (Losses)).....	1,209,573	1,877,474
11. Net investment gain (loss) (Lines 9 + 10).....	56,956,516	54,639,887
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....(63,554) amount charged off \$.....1,741,449).....	(1,805,003)	(1,104,579)
13. Finance and service charges not included in premiums.....	5,184,682	5,210,509
14. Aggregate write-ins for miscellaneous income.....	599,289	31,965
15. Total other income (Lines 12 through 14).....	3,978,968	4,137,895
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(88,146,041)	(58,397,255)
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).....	(88,146,041)	(58,397,255)
19. Federal and foreign income taxes incurred.....	(43,763,814)	(33,105,349)
20. Net income (Line 18 minus Line 19) (to Line 22).....	(44,382,227)	(25,291,906)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	559,944,250	530,713,684
22. Net income (from Line 20).....	(44,382,227)	(25,291,906)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....	871,218	3,513,238
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	927,711	3,008,662
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(9,846,079)	(3,385,698)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	176,087,718	51,386,271
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, 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).....	123,658,341	29,230,566
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	683,602,591	559,944,250
<b>DETAILS OF WRITE-INS</b>		
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. Miscellaneous Income.....	599,289	31,965
1402. ....		
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).....	599,289	31,965
3701. Incremental DTA.....		
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
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....	1,062,329,682	991,131,867
2. Net investment income.....	59,322,290	54,221,411
3. Miscellaneous income.....	3,978,968	4,137,895
4. Total (Lines 1 through 3).....	1,125,630,940	1,049,491,173
5. Benefit and loss related payments.....	806,991,343	739,389,118
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	287,111,802	264,639,494
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(37,097,607)	(21,003,403)
10. Total (Lines 5 through 9).....	1,057,005,538	983,025,209
11. Net cash from operations (Line 4 minus Line 10).....	68,625,402	66,465,964
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	219,725,600	313,899,996
12.2 Stocks.....		
12.3 Mortgage loans.....	378,565	
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	106	416
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	220,104,271	313,900,412
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	426,885,856	478,009,609
13.2 Stocks.....		
13.3 Mortgage loans.....	19,025,000	
13.4 Real estate.....	636,210	330,819
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	446,547,066	478,340,428
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(226,442,795)	(164,440,016)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	176,087,718	51,386,271
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(1,165,818)	(2,891,353)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	174,921,900	48,494,918
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	17,104,507	(49,479,134)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	(25,432,553)	24,046,581
19.2 End of year (Line 18 plus Line 19.1).....	(8,328,046)	(25,432,553)

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

20.0001		
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**IDS PROPERTY CASUALTY INSURANCE COMPANY  
UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 1 - PREMIUMS EARNED**

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....				.0
2.	Allied lines.....				.0
3.	Farmowners multiple peril.....				.0
4.	Homeowners multiple peril.....	333,488,995	163,774,444	176,797,416	320,466,023
5.	Commercial multiple peril.....				.0
6.	Mortgage guaranty.....				.0
8.	Ocean marine.....				.0
9.	Inland marine.....	14,249,653	1,817,317	12,189,642	3,877,328
10.	Financial guaranty.....				.0
11.1	Medical professional liability - occurrence.....				.0
11.2	Medical professional liability - claims-made.....				.0
12.	Earthquake.....				.0
13.	Group accident and health.....	552	809	83	1,278
14.	Credit accident and health (group and individual).....				.0
15.	Other accident and health.....				.0
16.	Workers' compensation.....				.0
17.1	Other liability - occurrence.....	1,571,354	734,220	768,984	1,536,590
17.2	Other liability - claims-made.....				.0
17.3	Excess workers' compensation.....				.0
18.1	Products liability - occurrence.....				.0
18.2	Products liability - claims-made.....				.0
19.1, 19.2	Private passenger auto liability.....	407,418,840	100,321,545	100,106,221	407,634,164
19.3, 19.4	Commercial auto liability.....				.0
21.	Auto physical damage.....	311,501,755	75,315,707	76,935,259	309,882,203
22.	Aircraft (all perils).....				.0
23.	Fidelity.....				.0
24.	Surety.....				.0
26.	Burglary and theft.....				.0
27.	Boiler and machinery.....				.0
28.	Credit.....				.0
29.	International.....				.0
30.	Warranty.....				.0
31.	Reinsurance - nonproportional assumed property.....				.0
32.	Reinsurance - nonproportional assumed liability.....				.0
33.	Reinsurance - nonproportional assumed financial lines.....				.0
34.	Aggregate write-ins for other lines of business.....	.0	.0	.0	.0
35.	<b>TOTALS.....</b>	<b>1,068,231,149</b>	<b>341,964,042</b>	<b>366,797,605</b>	<b>1,043,397,586</b>

**DETAILS OF WRITE-INS**

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

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 1A - RECAPITULATION OF ALL PREMIUMS**

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	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.....	176,797,416				176,797,416
5.	Commercial multiple peril.....					.....0
6.	Mortgage guaranty.....					.....0
8.	Ocean marine.....					.....0
9.	Inland marine.....	12,189,642				12,189,642
10.	Financial guaranty.....					.....0
11.1	Medical professional liability - occurrence.....					.....0
11.2	Medical professional liability - claims-made.....					.....0
12.	Earthquake.....					.....0
13.	Group accident and health.....	83				83
14.	Credit accident and health (group and individual).....					.....0
15.	Other accident and health.....					.....0
16.	Workers' compensation.....					.....0
17.1	Other liability - occurrence.....	768,984				768,984
17.2	Other liability - claims-made.....					.....0
17.3	Excess workers' compensation.....					.....0
18.1	Products liability - occurrence.....					.....0
18.2	Products liability - claims-made.....					.....0
19.1, 19.2	Private passenger auto liability.....	100,106,221				100,106,221
19.3, 19.4	Commercial auto liability.....					.....0
21.	Auto physical damage.....	76,935,259				76,935,259
22.	Aircraft (all perils).....					.....0
23.	Fidelity.....					.....0
24.	Surety.....					.....0
26.	Burglary and theft.....					.....0
27.	Boiler and machinery.....					.....0
28.	Credit.....					.....0
29.	International.....					.....0
30.	Warranty.....					.....0
31.	Reinsurance - nonproportional assumed property.....					.....0
32.	Reinsurance - nonproportional assumed liability.....					.....0
33.	Reinsurance - nonproportional assumed financial lines.....					.....0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
35.	TOTALS.....	366,797,605	0	0	0	366,797,605
36.	Accrued retrospective premiums based on experience.....					.....0
37.	Earned but unbilled premiums.....					.....0
38.	Balance (sum of Lines 35 through 37).....					366,797,605

**DETAILS OF WRITE-INS**

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

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

# IDS PROPERTY CASUALTY INSURANCE COMPANY UNDERWRITING AND INVESTMENT EXHIBIT

## PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1. Fire.....						.0
2. Allied lines.....						.0
3. Farmowners multiple peril.....						.0
4. Homeowners multiple peril.....	343,061,692				9,572,697	333,488,995
5. Commercial multiple peril.....						.0
6. Mortgage guaranty.....						.0
8. Ocean marine.....						.0
9. Inland marine.....	14,467,972				218,319	14,249,653
10. Financial guaranty.....						.0
11.1 Medical professional liability - occurrence.....						.0
11.2 Medical professional liability - claims-made.....						.0
12. Earthquake.....						.0
13. Group accident and health.....	552					552
14. Credit accident and health (group and individual).....						.0
15. Other accident and health.....						.0
16. Workers' compensation.....						.0
17.1 Other liability - occurrence.....	7,856,769				6,285,415	1,571,354
17.2 Other liability - claims-made.....						.0
17.3 Excess workers' compensation.....						.0
18.1 Products liability - occurrence.....						.0
18.2 Products liability - claims-made.....						.0
19.1, 19.2 Private passenger auto liability.....	384,536,675	24,190,519			1,308,354	407,418,840
19.3, 19.4 Commercial auto liability.....						.0
21. Auto physical damage.....	300,611,115	12,455,562			1,564,922	311,501,755
22. Aircraft (all perils).....						.0
23. Fidelity.....						.0
24. Surety.....						.0
26. Burglary and theft.....						.0
27. Boiler and machinery.....						.0
28. Credit.....						.0
29. International.....						.0
30. Warranty.....						.0
31. Reinsurance - nonproportional assumed property.....	XXX					.0
32. Reinsurance - nonproportional assumed liability.....	XXX					.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX					.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0
35. TOTALS.....	1,050,534,775	36,646,081	.0	.0	18,949,707	1,068,231,149

### DETAILS OF WRITE-INS

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

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ 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	0.0
2. Allied lines.....				0			0	0.0
3. Farmowners multiple peril.....				0			0	0.0
4. Homeowners multiple peril.....	229,292,921	3,496	308,725	228,987,692	70,106,188	48,660,235	250,433,645	78.1
5. Commercial multiple peril.....				0			0	0.0
6. Mortgage guaranty.....				0			0	0.0
8. Ocean marine.....				0			0	0.0
9. Inland marine.....	3,652,662			3,652,662	807,906	15,700	4,444,868	114.6
10. Financial guaranty.....				0			0	0.0
11.1 Medical professional liability - occurrence.....				0			0	0.0
11.2 Medical professional liability - claims-made.....				0			0	0.0
12. Earthquake.....				0			0	0.0
13. Group accident and health.....				0			0	0.0
14. Credit accident and health (group and individual).....				0			0	0.0
15. Other accident and health.....				0			0	0.0
16. Workers' compensation.....				0			0	0.0
17.1 Other liability - occurrence.....	3,788,028		3,075,953	712,075	618,200	750,000	580,275	37.8
17.2 Other liability - claims-made.....				0			0	0.0
17.3 Excess workers' compensation.....				0			0	0.0
18.1 Products liability - occurrence.....				0			0	0.0
18.2 Products liability - claims-made.....				0			0	0.0
19.1, 19.2 Private passenger auto liability.....	323,477,760	23,402,128	6,418,317	340,461,571	396,486,775	338,041,314	398,907,032	97.9
19.3, 19.4 Commercial auto liability.....				0			0	0.0
21. Auto physical damage.....	223,068,851	11,152,810	72,181	234,149,480	3,608,306	2,799,325	234,958,461	75.8
22. Aircraft (all perils).....				0			0	0.0
23. Fidelity.....				0			0	0.0
24. Surety.....				0			0	0.0
26. Burglary and theft.....				0			0	0.0
27. Boiler and machinery.....				0			0	0.0
28. Credit.....				0			0	0.0
29. International.....				0			0	0.0
30. Warranty.....				0			0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX			0			0	0.0
32. Reinsurance - nonproportional assumed liability.....	XXX			0			0	0.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	783,280,222	34,558,434	9,875,176	807,963,480	471,627,374	390,266,574	889,324,280	85.2

**DETAILS OF WRITE-INS**

3401. ....				0			0	0.0
3402. ....				0			0	0.0
3403. ....				0			0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

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

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	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.....	38,748,425		1,724,763	37,023,662	33,077,852	1,166	(3,507)	70,106,187	15,006,642
5. Commercial multiple peril.....				.0				.0	
6. Mortgage guaranty.....				.0				.0	
8. Ocean marine.....				.0				.0	
9. Inland marine.....	807,906			807,906				807,906	18,360
10. Financial guaranty.....				.0				.0	
11.1 Medical professional liability - occurrence.....				.0				.0	
11.2 Medical professional liability - claims-made.....				.0				.0	
12. Earthquake.....				.0				.0	
13. Group accident and health.....				.0				(a) .0	
14. Credit accident and health (group and individual).....				.0				.0	
15. Other accident and health.....				.0				(a) .0	
16. Workers' compensation.....				.0				.0	
17.1 Other liability - occurrence.....	3,091,000		2,472,800	618,200				618,200	
17.2 Other liability - claims-made.....				.0				.0	
17.3 Excess workers' compensation.....				.0				.0	
18.1 Products liability - occurrence.....				.0				.0	
18.2 Products liability - claims-made.....				.0				.0	
19.1, 19.2 Private passenger auto liability.....	219,449,447	40,348,397	42,971,057	216,826,787	192,082,153	11,661,906	24,084,072	396,486,774	78,209,606
19.3, 19.4 Commercial auto liability.....				.0				.0	
21. Auto physical damage.....	9,669,868	550,033	500	10,219,401	(6,316,949)	(294,814)	(667)	3,608,305	3,916,992
22. Aircraft (all perils).....				.0				.0	
23. Fidelity.....				.0				.0	
24. Surety.....				.0				.0	
26. Burglary and theft.....				.0				.0	
27. Boiler and machinery.....				.0				.0	
28. Credit.....				.0				.0	
29. International.....				.0				.0	
30. Warranty.....				.0				.0	
31. Reinsurance - nonproportional assumed property.....	.XXX			.0	.XXX			.0	
32. Reinsurance - nonproportional assumed liability.....	.XXX			.0	.XXX			.0	
33. Reinsurance - nonproportional assumed financial lines.....	.XXX			.0	.XXX			.0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	271,766,646	40,898,430	47,169,120	265,495,956	218,843,056	11,368,258	24,079,898	471,627,372	97,151,600

**DETAILS OF WRITE-INS**

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

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

# IDS PROPERTY CASUALTY INSURANCE COMPANY

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	34,589,725			34,589,725
1.2 Reinsurance assumed.....	8,495,001			8,495,001
1.3 Reinsurance ceded.....	341,325			341,325
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	42,743,401	.0	.0	42,743,401
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		24,553,415		24,553,415
2.2 Reinsurance assumed, excluding contingent.....		6,596,295		6,596,295
2.3 Reinsurance ceded, excluding contingent.....		1,603,144		1,603,144
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	29,546,566	.0	29,546,566
3. Allowances to manager and agents.....				.0
4. Advertising.....		14,287,779	1,861	14,289,640
5. Boards, bureaus and associations.....	997,584	4,409,017	526	5,407,127
6. Surveys and underwriting reports.....	971,311	6,947,513	155	7,918,979
7. Audit of assureds' records.....				.0
8. Salary and related items:				
8.1 Salaries.....	56,033,082	50,941,861	366,346	107,341,289
8.2 Payroll taxes.....	4,274,303	3,797,304	18,315	8,089,923
9. Employee relations and welfare.....	12,263,836	11,803,147	96,559	24,163,543
10. Insurance.....	9,292	2,920,845		2,930,137
11. Directors' fees.....				.0
12. Travel and travel items.....	718,636	744,294	7,886	1,470,816
13. Rent and rent items.....	1,842,523	2,365,145	443,769	4,651,437
14. Equipment.....	3,886,064	5,717,326	10,436	9,613,826
15. Cost or depreciation of EDP equipment and software.....	2,072,125	2,740,359	83,121	4,895,605
16. Printing and stationery.....	22,802	1,781,957	1,167	1,805,926
17. Postage, telephone and telegraph, exchange and express.....	2,952,353	3,676,981	2,529	6,631,863
18. Legal and auditing.....	1,213,663	730,312	47,238	1,991,213
19. Totals (Lines 3 to 18).....	87,257,574	112,863,840	1,079,908	201,201,322
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		23,687,750		23,687,750
20.2 Insurance department licenses and fees.....	303,890	1,252,136	139	1,556,165
20.3 Gross guaranty association assessments.....		390,428		390,428
20.4 All other (excluding federal and foreign income and real estate).....		(535,945)		(535,945)
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	303,890	24,794,369	139	25,098,398
21. Real estate expenses.....	223,587	1,739,406	13,576	1,976,569
22. Real estate taxes.....			386,894	386,894
23. Reimbursements by uninsured plans.....				.0
24. Aggregate write-ins for miscellaneous expenses.....	(321,549)	4,003,748	119,236	3,801,435
25. Total expenses incurred.....	130,206,903	172,947,929	1,599,753	(a).....304,754,584
26. Less unpaid expenses - current year.....	97,151,600	21,866,248		119,017,848
27. Add unpaid expenses - prior year.....	82,751,586	20,223,233		102,974,819
28. Amounts receivable relating to uninsured plans, prior year.....				.0
29. Amounts receivable relating to uninsured plans, current year.....				.0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	115,806,889	171,304,914	1,599,753	288,711,555

#### DETAILS OF WRITE-INS

2401. Misc Other General Expenses.....	(321,549)	3,376,510	119,236	3,174,197
2402. Credit Card Fees.....		9,158,001		9,158,001
2403. Recovery of Expenses/Fees.....		(8,530,763)		(8,530,763)
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).....	(321,549)	4,003,748	119,236	3,801,435

(a) Includes management fees of \$.....21,179,682 to affiliates and \$.....0 to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....240,064	240,026
1.1 Bonds exempt from U.S. tax.....	(a).....42,458,528	41,623,633
1.2 Other bonds (unaffiliated).....	(a).....9,226,893	10,253,189
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.....	1,500,000	1,500,000
3. Mortgage loans.....	(c).....442,732	500,108
4. Real estate.....	(d).....	4,234,482
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....187,700	187,700
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	0	0
10. Total gross investment income.....	54,055,917	58,539,138
11. Investment expenses.....	.....	(g).....1,599,614
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....139
13. Interest expense.....	.....	(h).....693,048
14. Depreciation on real estate and other invested assets.....	.....	(i).....499,394
15. Aggregate write-ins for deductions from investment income.....	.....	0
16. Total deductions (Lines 11 through 15).....	.....	2,792,195
17. Net investment income (Line 10 minus Line 16).....	.....	55,746,943

**DETAILS OF WRITE-INS**

0901. ....		
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).....	0	0
1501. ....		
1502. ....		
1503. ....		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		0

- (a) Includes \$....449,467 accrual of discount less \$....3,774,160 amortization of premium and less \$....1,190,070 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$....187,700 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 \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$....499,394 depreciation on real estate and \$.....0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....			0		
1.1 Bonds exempt from U.S. tax.....	2,042,171		2,042,171		
1.2 Other bonds (unaffiliated).....	(181,396)		(181,396)		
1.3 Bonds of affiliates.....			0		
2.1 Preferred stocks (unaffiliated).....			0		
2.11 Preferred stocks of affiliates.....			0		
2.2 Common stocks (unaffiliated).....			0	871,218	
2.21 Common stocks of affiliates.....			0		
3. Mortgage loans.....			0		
4. Real estate.....			0		
5. Contract loans.....			0		
6. Cash, cash equivalents and short-term investments.....	106		106		
7. Derivative instruments.....			0		
8. Other invested assets.....			0		
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	1,860,881	0	1,860,881	871,218	0

**DETAILS OF WRITE-INS**

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

**EXHIBIT OF NONADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....	1,417,747	1,631,667	213,920
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. Derivatives (Schedule DB).....			.0
8. Other invested assets (Schedule BA).....			.0
9. Receivables for securities.....			.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0
11. Aggregate write-ins for invested assets.....	0	0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,417,747	1,631,667	213,920
13. Title plants (for Title insurers only).....			.0
14. Investment income due and accrued.....			.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,950	9,211	7,261
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.0
16.2 Funds held by or deposited with reinsured companies.....			.0
16.3 Other amounts receivable under reinsurance contracts.....			.0
17. Amounts receivable relating to uninsured plans.....			.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
18.2 Net deferred tax asset.....	10,753,357	2,640,571	(8,112,786)
19. Guaranty funds receivable or on deposit.....			.0
20. Electronic data processing equipment and software.....	5,432,276	4,491,379	(940,897)
21. Furniture and equipment, including health care delivery assets.....	2,980,751	2,128,063	(852,688)
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
23. Receivables from parent, subsidiaries and affiliates.....			.0
24. Health care and other amounts receivable.....			.0
25. Aggregate write-ins for other than invested assets.....	1,249,483	1,088,593	(160,890)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	21,835,564	11,989,484	(9,846,080)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	21,835,564	11,989,484	(9,846,080)

**DETAILS OF WRITE-INS**

1101. Deferred Sales Expense.....			.0
1102.....			.0
1103.....			.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	.0
2501. Misc Receivable.....		1,088,593	1,088,593
2502. Prepaid expenses.....	1,249,483		(1,249,483)
2503.....			.0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	1,249,483	1,088,593	(160,890)

**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 prepared on the basis of accounting practices prescribed or permitted by the Office of the Commissioner of Insurance of the State of Wisconsin.

The Office of the Commissioner of Insurance of the State of Wisconsin requires insurance companies domiciled in the State of Wisconsin to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' NAIC *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the Office of the Commissioner of Insurance of the State of Wisconsin.

No Permitted statutory accounting practices were used in the preparation of these financial statements.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Wisconsin is shown below:

	State of Domicile	2015	2014
<b>NET INCOME</b>			
(1) IDS PROPERTY CASUALTY INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 2)	WI	\$ (44,382,224)	\$ (25,291,907)
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	WI	\$ (44,382,224)	\$ (25,291,907)
<b>SURPLUS</b>			
(5) IDS PROPERTY CASUALTY INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	WI	\$ 683,602,591	\$ 559,944,249
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	WI	\$ 683,602,591	\$ 559,944,249

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

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

**C. Accounting Policies**

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

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

In addition, the Company uses the following accounting policies:

- 1) Short-term investments are stated at amortized cost using the straight-line method.
- 2) Investment grade bonds, other than loan-backed and structured securities, are stated at amortized value using the interest method. Non-Investment grade bonds with NAIC designations of 3 through 6; are stated at the lower of amortized value or fair value.
- 3) Common stocks, other than investments in stocks of subsidiaries, are reported at fair value as determined by the Securities Valuation Office of the NAIC, and the net unrealized gains or losses are reported in unassigned surplus. In 2015 there was no common stock other than investments in stocks of subsidiaries.
- 4) The Company has no preferred stocks.
- 5) Mortgage loans are stated at the unpaid principle balance net of allowances for loan losses, if any.
- 6) Loan-backed and structured securities are carried at amortized cost using the scientific amortization method and include anticipated prepayments. Changes in estimated cash flow and in coupon interest cash flows from original purchase assumptions are accounted for using the retrospective method.
- 7) The Company owns Ameriprise Insurance Company, an insurance subsidiary, and it is stated at its statutory equity value. The Company owns Ameriprise Auto & Home Insurance Agency Inc., a non-insurance subsidiary, and it is stated at its equity value.

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**NOTES TO FINANCIAL STATEMENTS**

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- 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

Losses and loss adjustment expenses represent management's best estimate of the ultimate net cost of all reported and unreported losses incurred for each period. The Company does not discount loss and loss adjustment expense reserves. The reserves for unpaid losses and loss adjustment expenses are estimated using individual case-basis valuations and statistical analyses. Those estimates are subject to the effects of trends in loss severity and frequency. Although considerable variability is inherent in such estimates, management believes the reserves for losses and loss adjustment expenses are adequate. The estimates are continually reviewed and adjusted, as necessary, as experience develops or new information becomes known; such adjustments are included in current operations. This process is completed for all coverages and for all accident years. Changes are made as needed throughout the development of an accident year. The Company incurs no expense and does not write insurance business related to toxic waste cleanup, asbestos-related illnesses or other environmental remediation exposures.

The anticipated effect of inflation is implicitly considered when estimating liabilities for losses and loss adjustment expenses. While anticipated price increases due to inflation are considered in estimating the ultimate claim costs, the increase in average severities of claims is caused by a number of factors that vary with the individual type of policy written. Future average severities are projected based on historical trends adjusted for implemented changes in underwriting standards, policy provisions, and general economic trends. Those anticipated trends are monitored based on actual development and modified if necessary.

- 12) The Company has a written capitalization policy for purchase of items such as electronic data processing equipment, software, furniture, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- 13) The Company has no pharmaceutical rebate receivables.

**NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS**

Not applicable

**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
  - 1) The maximum and minimum lending rates for mortgage loans during 2015 were: 3.29% and 3.93%.
  - 2) For commercial mortgage loans, the maximum percentage of any one loan to the value of security at the time of loan, exclusive of insured or guaranteed or purchase money mortgage was 80%. The Company does not originate new residential mortgage loans.
  - 3) There were no taxes, assessments, and any additional amounts advanced and not included in the mortgage loan.

**NOTES TO FINANCIAL STATEMENTS**

## 4) Age Analysis of Mortgage Loans:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$	\$	\$	\$	\$ 18,646,435	\$	\$ 18,646,435
(b) 30-59 Days Past Due							
(c) 60-89 Days Past Due							
(d) 90-179 Days Past Due							
(e) 180+ Days Past Due							
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest Accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b) Interest Accrued							
4. Interest Reduced							
(a) Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b) Number of Loans							
(c) Percent Reduced	%	%	%	%	%	%	%

5) Investment Impaired Loans With or Without Allowance for Credit Losses: NONE

6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting: NONE

7) Allowance for credit losses: NONE

8) Interest accrual is stopped when a mortgage is 90 days delinquent. Income received while a loan is over 90 days delinquent is recognized on a cash basis until the loan is brought current and then is returned to a normal accrual status.

B. Debt Restructuring - The Company has no restructured debt.

C. Reverse Mortgages - The Company has no reverse mortgages.

D. Loan Backed Securities

- Prepayment assumptions for loan-backed and structured securities are based on financial information provided by a licensed data provider. These assumptions are consistent with the current interest rate and economic environment. The retrospective method is used to value all types of these securities except in a situation where rate changes result in recalculation of the effective yield. The recalculated yield is used to amortize the investment as of the rate change date.
- The Company has no loan-backed or structured securities for which an OTTI was recognized due to intent to sell or inability or lack of intent to retain for a period of time sufficient to recover the amortized cost basis.
- The Company has no loan-backed or structured securities for which an OTTI was recognized due to the fact that the present value of cash flows expected to be collected is less than amortized cost basis of the securities.
- The following table provides information about loan-backed and structure securities for which the carrying value (amortized cost) exceeds fair value and the length of time that individual securities have continuously had amortized cost in excess of fair value, as of December 31, 2015:

a.	The aggregate amount of unrealized losses:	1.	Less than 12 Months	\$	(1,408,774)
		2.	12 Months or Longer	\$	(106,068)
b.	The aggregate related fair value of securities with unrealized losses:	1.	Less than 12 Months	\$	166,003,946
		2.	12 Months or Longer	\$	9,897,750

5) For all loan-backed securities for which carrying value exceeds fair value, the Company has the intent and ability to retain the investment in the security for a period of time sufficient to recover the carrying value.

E. Repurchase Agreements and/or Securities Lending Transactions - The Company has not entered into any repurchasing agreements or securities lending transactions.

F. Investments in Real Estate - See footnote 14.

G. Low Income Housing Tax Credits - The Company has no investments in low income housing tax credits.

H. Restricted Assets



**NOTES TO FINANCIAL STATEMENTS**

## 10) Restricted Assets - Including pledged:

	Gross Restricted							Percentage		
	Current Period					6	7	8	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Restricted Assets (a)	Total Protected Cell Restricted Assets	Protected Cell Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Period Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown										
b. Collateral held under security lending arrangements										
c. Subject to repurchase agreements										
d. Subject to reverse repurchase agreements										
e. Subject to dollar repurchase agreements										
f. Subject to dollar reverse repurchase agreements										
g. Placed under option contracts										
h. Letter stock or securities restricted as to sale-excluding FHLB capital stock										
i. FHLB capital stock										
j. On deposit with state	\$ 4,565,256				\$ 4,565,256	\$ 4,596,748	\$ (31,492)	\$ 4,565,256	0.3%	0.3%
k. On deposit with other regulatory bodies										
l. Pledged as collateral to FHLB (including assets backing funding agreements)										
m. Pledged as collateral not captured in other categories										
n. Other restricted assets										
o. Total Restricted Assets	\$ 4,565,256	\$	\$	\$	\$ 4,565,256	\$ 4,596,748	\$ (31,492)	\$ 4,565,256	0.3%	0.3%

(a) Subset of column 1

(b) Subset of column 3

11) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate): None

12) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate): None

**NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES**

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

**NOTE 7 – INVESTMENT INCOME**

- A. Accrued Investment Income - The Company does not admit investment income due and accrued if amounts are over 90 days past due.
- B. Amounts Nonadmitted - The total amount nonadmitted was \$0.

**NOTE 8 – DERIVATIVE INSTRUMENTS**

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

**NOTES TO FINANCIAL STATEMENTS****NOTE 9 – INCOME TAXES**

A. The net deferred tax asset/(liability) and the change from the prior year are comprised of the following:

## 1) Components of Net Deferred Tax Asset/(Liability)

	2015			2014			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$ 35,489,002	\$	\$ 35,489,002	\$ 33,723,489	\$ 770,197	\$ 34,493,686	\$ 1,765,513	\$ (770,197)	\$ 995,316
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	35,489,002		35,489,002	33,723,489	770,197	34,493,686	1,765,513	(770,197)	995,316
d. Deferred tax assets nonadmitted	10,753,357		10,753,357	1,870,374	770,197	2,640,571	8,882,983	(770,197)	8,112,786
e. Subtotal net admitted deferred tax asset (1c-1d)	24,735,645		24,735,645	31,853,115		31,853,115	(7,117,470)		(7,117,470)
f. Deferred tax liabilities		220,955	220,955	153,350		153,350	(153,350)	220,955	67,605
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 24,735,645	\$ (220,955)	\$ 24,514,690	\$ 31,699,765	\$	\$ 31,699,765	\$ (6,964,120)	\$ (220,955)	\$ (7,185,075)

## 2) Admission Calculation Components SSAP No. 101

	2015			2014			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	\$ 24,735,645		\$ 24,735,645	\$ 31,699,765		\$ 31,699,765	\$ (6,964,120)		\$ (6,964,120)
Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
Adjusted gross deferred tax assets allowed per limitation threshold	\$ 24,735,645		\$ 24,735,645	\$ 31,699,765		\$ 31,699,765	\$ (6,964,120)		\$ (6,964,120)
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities				153,350		153,350	(153,350)		(153,350)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	\$ 24,735,645	\$	\$ 24,735,645	\$ 31,853,115	\$	\$ 31,853,115	\$ (7,117,470)	\$	\$ (7,117,470)

**NOTES TO FINANCIAL STATEMENTS**

## 3) Other Admissibility Criteria

		2015	2014
a.	Ratio percentage used to determine recovery period and threshold limitation amount	1086.4% %	1072.8 %
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 659,087,901	\$ 528,244,484

## 4) Impact of Tax Planning Strategies

## a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.

	12/31/15		12/31/14		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 35,489,002	\$	\$ 33,723,489	\$ 770,197	\$ 1,765,513	\$ (770,197)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 24,735,645	\$	\$ 31,853,115	\$	\$ (7,117,470)	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	98%	%	66%	0%	0%	0%

b) Do the Company's tax-planning strategies include the use of reinsurance? Yes \_\_\_ No X

## B. Unrecognized deferred tax liabilities

There are no differences for which deferred tax liabilities are not recognized.

## C. Current income taxes incurred consist of the following major components:

## 1) Current Income Tax:

	1 2015	2 2014	3 (Col 1-2) Change
a. Federal	\$ (42,915,733)	\$ (31,549,079)	\$ (11,366,654)
b. Foreign			
c. Subtotal	\$ (42,915,733)	\$ (31,549,079)	\$ (11,366,654)
d. Federal income tax on net capital gains	651,308	1,010,948	(359,640)
e. Utilization of capital loss carry-forwards			
f. Other	(848,083)	(1,556,270)	708,187
g. Federal and Foreign income taxes incurred	\$ (43,112,508)	\$ (32,094,401)	\$ (11,018,107)

The Company does not have any tax contingencies.

**NOTES TO FINANCIAL STATEMENTS**

## 2) Deferred Tax Assets:

	1	2	3
	2015	2014	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$	\$	\$
2. Unearned premium reserve	26,236,175	24,429,548	1,806,627
3. Policyholder reserves	6,055,649	6,808,429	(752,780)
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual	2,201,362	2,077,193	124,169
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	995,816	408,319	587,497
99. Subtotal	\$ 35,489,002	\$ 33,723,489	\$ 1,765,513
b. Statutory valuation allowance adjustment			
c. Nonadmitted	10,753,357	1,870,374	8,882,983
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 24,735,645	\$ 31,853,115	\$ (7,117,470)
e. Capital:			
1. Investments	\$	\$ 770,197	\$ (770,197)
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	\$	\$ 770,197	\$ (770,197)
f. Statutory valuation allowance adjustment			
g. Nonadmitted		770,197	(770,197)
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	\$ 24,735,645	\$ 31,853,115	\$ (7,117,470)

## 3) Deferred Tax Liabilities:

	1	2	3
	2015	2014	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$ 0	\$ 0	\$ 0
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax liabilities)		153,350	(153,350)
99. Subtotal	\$ 0	\$ 153,350	\$ (153,350)
b. Capital:			
1. Investments	\$ 220,955	\$	\$ 220,955
2. Real estate			
3. Other (including items <5% of total capital tax liabilities)			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	\$ 220,955	\$ 153,350	\$ 67,605
4. Net Deferred Tax Assets (2i - 3c)	\$ 24,514,690	\$ 31,699,765	\$ (7,185,075)

**NOTES TO FINANCIAL STATEMENTS**

D. The Company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before income taxes as follows:

	Amount	Tax Effect at 35%	Effective Tax Rate
Net gain from operations before federal income taxes	\$ (89,228,674)	\$	
Realized capital gains	1,860,881		
Income before taxes	<u>\$ (87,367,793)</u>	\$ (30,578,728)	35.0%
Permanent differences:			
Tax Exempt Muni Interest	(35,213,796)	(12,324,829)	14.1%
Subsidiary Dividend	(1,500,000)	(525,000)	0.6%
Change in Nonadmitted Assets	(1,947,213)	(681,524)	0.7%
Prior Year (over) Accrual of Tax provision	28,654	10,029	0.0%
Meals and Entertainment	73,255	25,639	0.0%
Penalties	81,391	28,487	0.0%
Other	16,305	5,707	0.0%
Total		<u>\$ (44,040,218)</u>	<u>50.4%</u>
Federal and foreign income taxes incurred		\$ (43,112,508)	49.3%
Change in net deferred income taxes		(927,710)	1.1%
Total statutory income tax		<u>\$ (44,040,218)</u>	<u>50.4%</u>

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

10) As of December 31, 2015, there are no net operating loss, capital loss, AMT credit or foreign tax credit carry forwards.

11) The amount of federal income taxes incurred that are available for recoupment in the event of a future net loss are:

	ORDINARY	CAPITAL	Total
2015	NONE	\$ 620,153	\$ 620,153
2014	NONE	\$1,107,306	\$1,107,306

12) There are no aggregate amounts of protective tax deposits admitted under Section 6603 of the Internal Revenue Code.

F. Consolidated federal income tax return

- The Company's federal income tax return is consolidated with the following entities: Ameriprise Financial, Inc., Ameriprise Certificate Company, Ameriprise Financial Services, Inc., Investors Syndicate Development Corporation, Ameriprise Advisor Capital, LLC, Advisory Capital Strategies Group, Inc., RiverSource Tax Advantaged Investments, Inc., Ameriprise Holdings, Inc., J&W Seligman & Co. Incorporated, AMPF Property Corporation, AMPF Realty Corporation, Ameriprise Insurance Company, RiverSource Life Insurance Company, RiverSource Distributors, Inc., Columbia Management Investment Services Corp., Ameriprise Auto & Home Insurance Agency, Inc., American Enterprise Investment Services, Inc., Ameriprise Trust Company, Ameriprise National Trust Bank, Columbia Management Investment Distributors, WAM Acquisition GP, Inc., AMPF Holding Corporation, Ameriprise Captive Insurance Co., and RiverSource Life Insurance Co. of New York.
- The method of allocation among the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses to the extent they are utilized by the consolidated group. Inter-company tax balances are settled quarterly in accordance with the terms of the written agreement.

G. Federal or Foreign Income Tax Loss Contingencies - Not applicable.

**NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES**

A. Nature of Relationships - All outstanding shares of the Company are owned by Ameriprise Financial, Inc. (Ameriprise) domiciled in the State of Delaware.

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

B. Detail of Affiliate Transactions Greater than 1/2% of Admitted Assets in 2015 - During the year the Company paid the Parent \$21,222,319 of fees for management and cost sharing arrangements. The Company did not issue any dividends during 2015. In 2015, the Company received additional paid in capital from the Parent of \$175,000,000.

C. Change in Terms of Inter-company Arrangements - None.

D. Amounts Due to or from Related (Affiliate) Parties - The Company receives certain services from the Parent. The Company paid \$21,222,319 in 2015 and \$17,580,979 in 2014, respectively, for management, administrative, and investment advisory services. The basis for these allocations has been determined by management of the Company and the Parent. Expenses allocated to the Company may not be reflective of expenses that would have been incurred by the Company on a stand-alone basis. At December 31, 2015 and 2014, respectively, the

**NOTES TO FINANCIAL STATEMENTS**

Company reported \$527,525 and \$1,295,586 as amounts due from the Parent and affiliates and \$9,385,975 and \$8,556,108 respectively, as amounts payable to the Parent and affiliates for the same periods.

At December 31, 2015 and 2014, the Company reported \$0 and \$0, respectively, as amounts due from Ameriprise Auto & Home Insurance Agency Inc.

At December 31, 2015 and 2014, respectively, the Company reported \$1,716,033 and \$1,793,417 as amounts due from Ameriprise Insurance Company. These amounts due are for management and cost sharing arrangements. The terms of the settlement require these amounts to be settled on a quarterly basis. In 2015 and 2014, the Company received \$9,026,785 and \$9,457,457 respectively, for these services.

At December 31, 2015 and 2014, respectively, the Company reported \$1,552,190 and \$1,622,186 as amounts due to Ameriprise Insurance Company for ceding commission due pursuant to the Reinsurance Agreement. In 2015 and 2014, the Company paid \$6,596,295 and \$6,698,202, respectively, for these services.

- E. Guarantees or Undertakings for Related Parties - There have not been any guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that resulted in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.
- F. Management, Service Contracts, Cost Sharing Arrangements
- 1) The Company has a Service and Cost Allocation Agreement which is a service level contract, effective December 31, 2005 with Ameriprise Financial Inc. for which the Company pays for data processing, human resource, legal, tax, and audit services. This agreement was amended and restated on April 21, 2006 and amended on April 30, 2009.
  - 2) Federal Income Tax Sharing Agreement effective December 1, 2010 and State Income Tax Sharing Agreement effective January 1, 2010 between the Company and Ameriprise Financial, Inc. that outlines the allocation method for any federal and state income tax charges or refunds that the Company may incur.
  - 3) Inter-company Agency Agreement, effective December 31, 2005, between the Company and Ameriprise Auto & Home Insurance Agency Inc. whereby the Company will provide sales, servicing, accounting, compliance, audit, legal and other general administrative services.
  - 4) Reinsurance and Cost Sharing Agreement, effective January 1, 2006 and amended February 1, 2010, and amended February 1, 2012, between the Company and Ameriprise Insurance Company, whereby Ameriprise Insurance Company agrees to cede and the Company agrees to reinsure certain liabilities, under or arising out of property or casualty insurance policies that have been issued or renewed by Ameriprise Insurance Company on a 100% quota share basis. Effective February 1, 2012, the Company pays Ameriprise Insurance Company an 18% ceding commission in consideration for the Company's expenses for business ceded under the agreement. The Company will provide sales, servicing, accounting, compliance, audit, legal and other general administrative services as part of the cost sharing.
  - 5) Investment Management and Services Agreement, effective October 1, 2005 and amended and restated on April 21, 2006, between the Company and Columbia Management Investment Services Corp., LLC, whereby Columbia Management Investments Service Corp, LLC agrees to provide investment management and accounting services for the Company assets.
- G. Nature of Relationships that Could Affect Operations - The Company owns all outstanding shares of Ameriprise Insurance Company and Ameriprise Auto & Home Insurance Agency Inc. All outstanding shares of the Company are owned by the parent company, Ameriprise Financial.
- H. Amount Deducted for Investment in Upstream Company - The Company holds no ownership in any upstream intermediate entity including the parent company, Ameriprise Financial, and therefore has no reduction for the value of such ownership in admitted assets that were reported at the end of the statement period.
- I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets - The Company owns 100% of Ameriprise Insurance Company. The common stock investment is recorded at its statutory equity value of \$47,585,912. The Company also owns 100% of Ameriprise Auto & Home Insurance Agency Inc. The common stock investment is recorded at its equity value of \$1,417,747 but is a nonadmitted asset.
- J. Write-down for Impairments of Investments in Affiliates - The Company recorded no write-downs for impairment of assets in any affiliates during the calendar year.
- K. Investment in Foreign Insurance Subsidiary - Not applicable.
- L. Downstream Holding Company Valued Using Look-Through Method - The Company has no investment in a downstream noninsurance holding company.

**NOTES TO FINANCIAL STATEMENTS****NOTE 11 – DEBT**

## A. Debt

As disclosed in Note 15 – Leases, the Company entered into a sales/leaseback transaction that has been recorded as a financing transaction. The lease was amended on October 1, 2012 with a lease extension until December 31, 2024. As a result, the balance sheet at December 31, 2015, reflects a mortgage payable in the amount of \$15,643,615 payable to the lessor of the real estate. The lease will be paid based on the schedule listed. The loan was amortized using an implicit rate of 4.976% until October 1, 2012. After October 1, 2012 the borrowing rate is 4.25%. The annual rent payments for 2015 were \$1,227,012. Interest paid under this agreement during 2015 was \$693,048.

## Payment Schedule for the next 5 years

Period	Annual Rate of Base Rent	Monthly Installments
1/1/15 - 06/30/17	\$1,227,012	\$102,251
07/01/17 - 06/30/18	\$1,242,350	\$103,529
07/01/18 – 06/30/19	\$1,257,879	\$104,823

B. The Company has no funding agreements with the Federal Home Loan Bank.

**NOTE 12 – RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS**

A. Defined Benefit Plan - The Company does not sponsor any defined benefit plans.

B. Investment Policies and Strategies - Not applicable

C. Fair Value of Plan Assets - Not applicable

D. Basis Used to Determine Expected Long-Term Rate-of-Return - Not applicable

E. Defined Contribution Plans - The Company participates in the Parent's Retirement Plan which covers all permanent employees age 21 and over who have met certain employment requirements. Contributions to the retirement plan are based on participant's age, years of service, and total compensation for the year. Funding of retirement costs for plan complies with the applicable minimum funding requirements specified by ERISA. The Company's share of net periodic cost was \$2,117,198 and \$1,961,881 for the years ended December 31, 2015 and 2014, respectively.

The Company participates in the Parent's 401(k) savings plan and the Company's share of contributions for the 401(k) savings plan was \$2,690,300 and \$2,426,595 for 2015 and 2014, respectively.

The Company participates in the Parent's Incentive Compensation Plan. Employees, directors, and independent contractors are eligible to receive incentive awards, including stock options, restricted stock awards, restricted stock units, performance shares, and similar awards designed to comply with the applicable federal regulations and laws of jurisdiction. In 2015 and 2014, respectively, \$972,503 and \$1,016,362 was expensed for stock options and restricted stock awards.

F. Multi-employer Plans - Not applicable.

G. Consolidated/Holding Company Plans - See Note 12B.

H. Post-Employment Benefits and Compensated Absences - The Company participates in the Parent's defined benefit healthcare plans that provide healthcare and life insurance benefits to retired U.S. employees. The plans include participant contributions and service-related eligibility requirements. Upon retirement, such employees are considered to have been employees of the Parent. The Parent expenses these benefits and allocates the expenses. The Company has no other post-employment benefits or compensated absences except for compensation related to earned vacation pay.

I. Impact of Medicare Modernization Act on Postretirement Benefits - The Parents provides health care benefits to retire employees. See Note 12E.

**NOTE 13 – CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS**

A. Outstanding Shares - The Company has 2,000,000 shares of authorized common stock with 2,000,000 shares issued and outstanding. The par value of each share of common stock is \$2.50.

B. Dividend Rate of Preferred Stock - Not applicable.

C. Dividend Restrictions - Dividends paid by the Company are restricted by Wisconsin insurance regulations. The payment of dividends by the Company is limited and cannot be made except from earned profits of the Company and, in certain circumstances, without prior approval of the Office of the Commissioner of Insurance of the State of Wisconsin.

The maximum dividend available for distribution, without prior approval of the Office of the Commissioner of Insurance of the State of Wisconsin (OCI), is the lesser of 10% of the previous year-end capital and surplus or greater of 1) previous year's net income less realized capital gains, or 2) aggregate net income of previous three years less realized capital gains.

D. Dividend Payments - There were no dividends paid in 2015 and 2014.

**NOTES TO FINANCIAL STATEMENTS**

- E. Amount of Ordinary Dividends That May Be Paid - See Note 13.C above.
- F. Restrictions on Unassigned Funds - See Note 13.C above.
- G. Mutual Surplus Advances - Not applicable.
- H. Company Stock Held for Special Purposes - Not applicable.
- I. Changes in Special Surplus Funds were \$1,087,718 and \$629,723 for 2015 and 2014, respectively:
- J. Changes in Unassigned Funds

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

	2015 Change	2014 Change
1) Unrealized gains and losses	\$ 871,218	\$ 4,175,499
2) Nonadmitted asset values	(9,846,079)	(3,385,699)
3) Separate account business	0	0
4) Asset valuation reserve	0	0
5) Provision for reinsurance	0	0

- K. Surplus Notes - Not applicable.
- L. Impact of Quasi Reorganizations - Not applicable.
- M. Date of Quasi Reorganizations - Not applicable.

**NOTE 14 – LIABILITIES, CONTINGENCIES AND ASSESSMENTS**

- A. Contingent Commitments - The Company has no contingent commitments.

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

- B. Guaranty Fund and Other Assessments - The Company is subject to guaranty funds and other assessments by the states in which it writes business. Most assessments are recorded either at the time the assessments are levied or, in the case of premium-based assessments, at the time the premiums are written. The Company is not subject to loss-based assessments.

Insurance Company insolvencies in states where the Company writes business may result in guaranty fund assessments on future premiums. These assessments will be recorded as future premiums are written.

The Company accrues for guaranty fund and other assessments. During 2015 all accruals were paid prior to year end and the Company had no related premium tax benefit asset. The amount recorded represent management's best estimates based on assessment rate information received from the states in which the Company writes business and the direct premiums written in those states.

- C. Gain Contingencies - Not applicable.
- D. Extra Contractual Obligation and Bad Faith Losses - The Company has not identified any contractual obligations or alleged bad faith losses that could have a material impact on the reported financial results.
- E. Product Warranties - Not applicable.
- F. Joint and Several liabilities - Not Applicable.
- G. Other Contingencies

In the normal course of its business operations, the Company is involved in litigation with claimants and others. Those actions are considered by the Company in estimating the loss and loss adjustment expense reserves. The Company's management believes that the resolution of those actions will not have a material effect on the Company's financial position or results of operations.

Uncollectible Premiums Receivable - At December 31, 2015 and 2014, the Company had admitted assets of \$95,694,677 and \$88,819,779, respectively, in premiums receivable due from policyholders. The Company routinely assesses the collectability of these receivables. Based upon company experience, any uncollectible premiums receivable as of December 31, 2015 are not expected to exceed the nonadmitted amounts totaling \$1950 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's financial condition.



**NOTES TO FINANCIAL STATEMENTS****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. October 1, 2012 the Company amended the lease agreement which extended the lease term until December 31, 2024. The rent is \$1,227,012 for the first 57 months and incremental changes each year thereafter. The lease is renewable at the Company's option for an additional six successive terms of five years each. The Company parent, Ameriprise, provided a guarantee of the Company's payments under the subsequent lease. As a result of the parental guarantee, the Company did not meet the requirements of sales/leaseback accounting due to a continuing involvement. Accordingly, the transaction has been recorded as a financing transaction rather than as a sale, and the building and related accounts will continue to be recognized in the accompanying financial statements. The future minimum lease payments under the terms of the related lease agreement are as follows:

2016	1,227,012
2017	1,242,350
2018	1,257,879
2019	1,273,603
2020	<u>1,289,523</u>
Later Years	\$ 5,301,308

The Company has an office space lease in Phoenix, Arizona for a satellite office that commenced on October 1, 2005 and as amended in 2013, expires on November 30, 2019. The rental expense, which included a share of operating expenses was \$557,275 and \$550,696 in 2015 and 2014, respectively. The Second Amendment of the lease is renewable at the Company's option for one additional period of five years. The future minimum lease payments under the terms of the related lease agreement are as follows:

2016	738,478
2017	741,307
2018	772,431
2019	<u>708,062</u>
	<u>\$2,960,277</u>

## B. Lessor Leasing Arrangements - Not applicable.

**NOTE 16 – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK**

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

**NOTE 17 – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES**

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

**NOTE 18 – GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE 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 policyholders' surplus.

**NOTE 20 – FAIR VALUE MEASUREMENTS**

- A. Inputs used for Assets and Liabilities measured and reported at fair value.
- 1) The Company does not have any assets or liabilities reported at fair value as of December 31, 2015.

**NOTES TO FINANCIAL STATEMENTS**

## 2) Roll forward of Level 3 Items

The Company has no assets or liabilities measured at fair value in the Level 3 category so the following table does not apply.

## 3) Policy on Transfers Into and Out of Level 3 - The Company recognizes transfers between levels of the fair value hierarchy as of the beginning of the quarter in which each transfer occurred.

## 4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values - The Company categorizes its fair value measurements according to a three-level hierarchy. The hierarchy prioritizes the inputs used by the Company's valuation techniques. A level is assigned to each fair value measurement based on the lowest level input that is significant to the fair value measurement in its entirety. The three levels of the fair value hierarchy are defined as follows:

Level 1	Unadjusted quoted prices for identical assets or liabilities in active markets that are accessible at the measurement date.
Level 2	Prices or valuations based on observable inputs other than quoted prices in active markets for identical assets and liabilities.
Level 3	Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

The Company uses valuation techniques consistent with the market and income approaches to measure the fair value of its assets and liabilities. The Company's market approach uses prices and other relevant information generated by market transactions involving identical or comparable assets or liabilities. The Company's income approach uses valuation techniques to convert future projected cash flows to a single discounted present value amount. When applying either approach, the Company maximizes the use of observable inputs and minimizes the use of unobservable inputs.

## 5) Derivative Fair Values - The Company does not have any derivative assets or liabilities as of December 31, 2015.

## B. Other Fair Value Disclosures - See Notes 1 and 5

## C. Fair Values for all Financial Instruments Not Reported at Fair Value

The following table provides the carrying value and the estimated fair value of the financial instruments that are not reported at fair value as of December 31, 2015:

	Aggregate Fair Value	Admitted Assets or Liabilities	Fair Value			Not Practicable
			(Level 1)	(Level 2)	(Level 3)	
<b>Financial Assets</b>						
Bonds	\$ 1,494,416,344	\$ 1,443,391,366	\$ 5,865,038	\$1,488,551,306	\$ -	\$ -
Cash equivalents	29,497,645	29,497,645	-	29,497,645	-	-
Mortgage loans on real estate	18,065,038	18,646,435	-		18,646,435	-

**Bonds**

When available, the fair value of bonds is based on quoted prices in active markets. If quoted prices are not available, fair values are obtained from third-party pricing services, non-binding broker quotes, or other model-based valuation techniques. Level 1 securities primarily include U.S. Treasuries. Level 2 securities include state and municipal obligations and corporate bonds, agency residential mortgage backed securities and asset backed securities. The fair value of these Level 2 securities is based on a market approach with prices obtained from third-party pricing services. Observable inputs used to value these securities can include, but are not limited to, reported trades, benchmark yields, issuer spreads and non-binding broker quotes.

**Cash equivalents**

Cash equivalents include highly liquid investments with original maturities of three months or less. Cash equivalents are classified as Level 2 and measured at amortized cost, which is a reasonable estimate of fair value because of the short time between the purchase of the instrument and its expected realization.

**Mortgage loans on real estate**

The fair value of commercial mortgage loans, except those with significant credit deterioration is determined by discounting contractual cash flows using discount rates that reflect current pricing for loans with similar remaining maturities, liquidity and characteristics including loan-to-value ratio, occupancy rate, refinance risk, debt-service coverage, location, and property condition. For commercial mortgage loans with significant credit deterioration, fair value is determined using the same adjustments as above with an additional adjustment for the Company's estimate of the amount recoverable on the loan. Given the significant unobservable inputs to this valuation, these measurements are classified as Level 3.

## D. Items for which not Practical to Estimate Fair Values - Not applicable.

**NOTES TO FINANCIAL STATEMENTS****NOTE 21 – OTHER ITEMS**

- A. Unusual or Infrequent Items - Not applicable.
- B. Troubled Debt Restructuring for Debtors - Not applicable.
- C. Other Disclosures – Assets in the amount of \$4,565,256 and \$4,596,748 at December 31, 2015 and 2014 respectively, were on deposit with government authorities as required by law.
- D. Business Interruption Insurance Recoveries – The Company did not have any business interruption insurance recoveries.
- E. State Transferable and Non-Transferable Tax Credits - Not applicable.
- F. Subprime Mortgage Related Risk Exposure - The company has no subprime mortgage securities.

**NOTE 22 – EVENTS SUBSEQUENT**

The Company has evaluated events or transactions that may have occurred since December 31, 2015, that would merit recognition or disclosure in the financial statements. On January 29, 2016 the Company received a capital contribution in the amount of \$75M from the Parent. This evaluation was completed through February 16, 2016, the date the financial statements were available to be issued.

**NOTE 23 – REINSURANCE**

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

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

Debit/(Credit)	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Unearned Premiums	(2) Commission Equity	(3) Unearned Premiums	(4) Commission Equity	(5) Unearned Premiums	(6) Commission Equity
a. Affiliates	\$8,767,634	\$ -	\$ -	\$ -	\$8,767,634	\$ -
b. All Other	-	-	\$3,137,844	-	\$3,137,844	-
c. Total	\$8,767,634	\$ -	\$3,137,844	-	\$5,629,789	\$ -
d. Direct Unearned Premium Reserves:			\$361,167,825			

- 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.
- H. Disclosures for the Transfer of Property and Casualty Run-Off Agreements - Not applicable.
- I. Certified Reinsurer Downgraded or Status Subject to Revocation: The Company did not have any certified reinsurers downgraded.
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not applicable.

**NOTE 24 – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION**

The Company is not involved in any retrospectively rated contracts or contracts subject to Redetermination.

**NOTES TO FINANCIAL STATEMENTS****NOTE 25 – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES**

- A. Reserves at December 31, 2015 increased approximately \$95.8 million from prior year end reflecting the impact of a 3% growth of policies in force, higher 2015 accident year loss ratio assumptions, and prior year loss development.

	2015	2014
Balance as of January 1 (in 000)	\$ 473,018	\$ 404,662
Add provision for claims occurring in:		
Current year	\$ 961,416	858,986
Prior years	58,115	53,892
Net incurred losses during current year	\$1,019,531	\$ 912,878
Deduct paid claims, net of reinsurance, occurring in:		
Current year	\$ 636,586	\$ 578,456
Prior years	287,184	266,066
Net paid claims during current year	923,770	844,522
Balance as of December 31	\$ 568,779	\$ 473,018

**NOTE 26 – INTERCOMPANY POOLING ARRANGEMENTS**

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

**NOTE 27 – STRUCTURED SETTLEMENTS**

- A. Reserves Released Due to Purchase of Annuities

In current and prior years, the Company has purchased annuities from life insurers under which the claimants are payees. The purchase of these annuities allows the Company to reduce reserves for unpaid losses. The Company does not have a contingent liability should the issuers of these annuities fail to perform under the terms of the annuities.

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
7,434,041	NONE

- B. Annuity Insurers with Balances Due Greater than 1% of Policyholders' Surplus

The Company has not purchased annuities from life insurers under which the Company is payee and, therefore, no balances are due from such annuity insurers.

Life Insurance Company and Location	Licensed in Company's State of Domicile YES/NO	Statement Value (i.e. Present Value) of Annuities
NONE		

**NOTE 28 – HEALTH CARE RECEIVABLES**

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

**NOTE 29 – PARTICIPATING POLICIES**

The Company has no participating accident and health policies.

**NOTE 30 – PREMIUM DEFICIENCY RESERVES**

The Company evaluated the need to record a premium deficiency reserve as of the end of the current year and no reserve was required. This evaluation was completed on January 15, 2016. The Company does not anticipate investment income when evaluating the need for 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**

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

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## **NOTES TO FINANCIAL STATEMENTS**

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### **NOTE 33 – ASBESTOS/ENVIRONMENTAL RESERVES**

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

### **NOTE 34 – SUBSCRIBER SAVINGS ACCOUNTS**

A. The Company is not a reciprocal insurance company.

### **NOTE 35 – MULTIPLE PERIL CROP INSURANCE**

A. Not applicable.

### **NOTE 36 – FINANCIAL GUARANTY INSURANCE**

A.- B. The Company has no financial guaranty insurance premiums, earnings or obligations.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

### GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes  No   
If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes  No  N/A
- 1.3 State regulating? Wisconsin
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes  No
- 2.2 If yes, date of change: \_\_\_\_\_
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2013
- 3.2 State as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2013
- 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). 02/20/2015
- 3.4 By what department or departments?  
State of Wisconsin Office of the Commissioner of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes  No  N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes  No  N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes  No
- 4.12 renewals? Yes  No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes  No
- 4.22 renewals? Yes  No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes  No
- 5.2 If yes, provide name of 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 Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes  No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes  No
- 7.2 If yes,
- 7.21 State the percentage of foreign control \_\_\_\_\_ %
- 7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes  No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes  No
- 8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the 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 FDIC	6 SEC
Ameriprise Enterprise Investment Services, Inc.	Minneapolis, MN				YES
Ameriprise Certificate Company	Minneapolis, MN				YES
Ameriprise Financial Services, Inc.	Minneapolis, MN				YES
Ameriprise Financial Inc.	Minneapolis, MN				YES
Columbia Wanger Asset Management, LLC	Chicago, IL				YES
RiverSource Distributors, Inc.	Minneapolis, MN				YES
Columbia Management Investment Advisers, LLC	Boston, MA				YES
Columbia Management Investment Services, Co.	Boston, MA				YES
J. & W. Seligman & Co. Incorporated	New York, NY				YES
Columbia Management Investment Distributors, Inc.	New York, NY				YES
WAM Acquisition GP, Inc.	Chicago, IL				YES
Ameriprise National Trust Bank	Minneapolis, MN		YES		

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PricewaterhouseCoopers LLP, Milwaukee, WI
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain:
11. 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?  
Christopher P. Walker, Principal, PricewaterhouseCoopers LLP, Chicago, IL
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [ X ]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved 0
- 12.13 Total book/adjusted carrying value 0
- |  |    |   |
|--|----|---|
|  | \$ | 0 |
|--|----|---|
- 12.2 If yes, provide explanation
- 13. FOR UNITED STATES BRANCES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [ X ] No [ ]
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

### BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors an all subordinator committees thereof? Yes [ X ] No [ ]
18. 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

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |    |   |
|---|----|---|
| 20.11 To directors or other officers              | \$ | 0 |
| 20.12 To stockholders not officers                | \$ | 0 |
| 20.13 Trustees, supreme or grand (Fraternal only) | \$ | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |    |   |
|---|----|---|
| 20.21 To directors or other officers              | \$ | 0 |
| 20.22 To stockholders not officers                | \$ | 0 |
| 20.23 Trustees, supreme or grand (Fraternal only) | \$ | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- |                            |    |   |
|----------------------------|----|---|
| 21.21 Rented from others   | \$ | 0 |
| 21.22 Borrowed from others | \$ | 0 |
| 21.23 Leased from others   | \$ | 0 |

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

21.24	Other	\$	0
22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments?		Yes [ ] No [ X ]
22.2	If answer is yes:		
22.21	Amount paid as losses or risk adjustment	\$	0
22.22	Amount paid as expenses	\$	0
22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?		Yes [ X ] No [ ]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	527,525

### INVESTMENT

24.01	Were all of the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?		Yes [ ] No [ X ]
24.02	If no, give full and complete information, relating thereto: <u>JP Morgan is custodian</u>		
24.03	For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off balance sheet (an alternative is to reference Note 17 where this information is also provided).		
24.04	Does the company's security lending program meet the requirements for a conforming program as outlined in the <i>Risk-Based Capital Instructions</i> ?	Yes [ ] No [ ] N/A [ X ]	
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$	0
24.06	If answer to 24.04 is no, report amount of collateral for other programs	\$	0
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?		Yes [ ] No [ ] N/A [ X ]
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?		Yes [ ] No [ ] N/A [ X ]
24.09	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?		Yes [ ] No [ ] N/A [ X ]
24.10	For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:		
24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.103	Total payable for securities lending reported on the liability page:	\$	0
25.1	Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)		Yes [ X ] No [ ]
25.2	If yes, state the amount thereof at December of the current year:		
25.21	Subject to repurchase agreements	\$	0
25.22	Subject to reverse repurchase agreements	\$	0
25.23	Subject to dollar repurchase agreements	\$	0
25.24	Subject to reverse dollar repurchase agreements	\$	0
25.25	Placed under option agreements	\$	0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$	0
25.27	FHLB Capital Stock	\$	0
25.28	On deposit with states	\$	4,565,256
25.29	On deposit with other regulatory bodies	\$	0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	0
25.32	Other	\$	0

25.3	For category (25.26) provide the following:		
	1 Nature of Restriction	2 Description	3 Amount
			\$

26.1	Does the reporting entity have any hedging transactions reported on Schedule DB?		Yes [ ] No [ X ]
26.2	If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.		Yes [ ] No [ ] N/A [ X ]

27.1	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 ]
27.2	If yes, state the amount thereof at December of the current year:	\$	0

28.	Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC <i>Financial Condition Examiners Handbook</i> ?		Yes [ X ] No [ ]
-----	--	--	------------------

28.01	For all agreements that comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , complete the following:		
	1 Name of Custodian(s)	2 Custodian Address	
	JP Morgan	New York, NY	

28.02	For all agreements that do not comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , provide the name, location and a complete explanation		
	1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03	Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?		Yes [ ] No [ X ]
28.04	If yes, give full and complete information relating thereto:		



**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES**

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

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

1 Central Registration Depository	2 Name(s)	3 Address
50189	Columbia Management Investment Advisors, Inc.	Boston, MA

29.1 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 ]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

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

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

30. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	1,472,889,010	1,523,913,990	51,024,980
30.2	Preferred Stocks	0	0	0
30.3	Totals	1,472,889,010	1,523,913,990	51,024,980

30.4 Describe the sources or methods utilized in determining fair values:

The fair value of bonds is based on quoted prices in active markets. If quoted prices are not available, fair values are obtained from nationally recognized pricing services, broker quotes or other model-based valuation techniques.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [ ] No [ X ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [ ] No [ X ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliance pricing source for purposes of disclosure of fair value for Schedule D:

Nationally recognized pricing services, broker quotes or other model-based valuation techniques.

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [ X ] No [ ]

32.2 If no, list exceptions:

**OTHER**

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 2,840,707

33.2 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 Name	2 Amount Paid
Insurance Service Office	\$ 2,258,912

34.1 Amount of payments for legal expenses, if any?

\$ 53,433

34.2 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 Name	2 Amount Paid
Newport Trial Group	\$ 22,500
German, Gallaher & Murlagh, P.C.	17,205

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$ 0

35.2 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 Name	2 Amount Paid
	\$

**GENERAL INTERROGATORIES****PART 2 – PROPERTY & 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.		\$		0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?		\$		0
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 lives				0
	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 lives				0
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 lives				0
	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 lives				0
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	0	\$	0
2.2	Premium Denominator	\$	1,043,397,584	\$	955,148,983
2.3	Premium Ratio (2.1/2.2)				
2.4	Reserve Numerator	\$	83	\$	809
2.5	Reserve Denominator	\$	935,576,579	\$	814,982,202
2.6	Reserve Ratio (2.4/2.5)				
3.1	Does the reporting entity issue both participating and non-participating policies?			Yes [ ]	No [ X ]
3.2	If yes, state the amount of calendar year premiums written on:				
3.21	Participating policies		\$		0
3.22	Non-participating policies		\$		0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:				
4.1	Does the reporting entity issue assessable policies?			Yes [ ]	No [ ]
4.2	Does the reporting entity issue non-assessable policies?			Yes [ ]	No [ ]
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?				%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.		\$		0
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 fulfillments 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?				
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: <u>AonBenfield models and RMS Risk Link model. IDS writes in 43 states and the District of Columbia across the US and subject to cat exposures from Gulf and Atlantic Hurricanes plus West Coast Earthquakes.</u>				
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss? <u>\$125 Million Catastrophe Reinsurance coverage</u>				
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 ]

**GENERAL INTERROGATORIES****PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	0
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	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term; (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer; (c) Aggregate stop loss reinsurance coverage; (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party; (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	Yes [ ] No [X]
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common 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 affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes [ ] No [X]
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9: (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income; (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [ ] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes [ ] No [X] Yes [ ] No [X] Yes [ ] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances 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 the reporting entity guaranteed policies issued by any other 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 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$ 0 \$ 0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$ 0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes [ ] No [ ] N/A [X]
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement: 12.41 From 12.42 To	% %
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes [X] No [ ]
12.6	If yes, state the amount thereof at December 31 of current year: 12.61 Letters of Credit 12.62 Collateral and other funds	\$ 164,000 \$ 0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$ 750,000
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?	Yes [ ] No [X]
13.3	State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.	

**GENERAL INTERROGATORIES****PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [ ] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:

- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]
- 15.2 If yes, give full information

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

	1	2	3	4	5
	Direct Losses	Direct Losses	Direct Written	Direct Premium	Direct Premium
	Incurred	Unpaid	Premium	Unearned	Earned
16.11 Home	\$ 0	\$ 0	\$ 0	\$ 0	0
16.12 Products	\$ 0	\$ 0	\$ 0	\$ 0	0
16.13 Automobile	\$ 0	\$ 0	\$ 0	\$ 0	0
16.14 Other*	\$ 0	\$ 0	\$ 0	\$ 0	0

\* Disclose type of coverage:

- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that it excludes from Schedule F – Part 5. Yes [ ] No [X]
- Included but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F – Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$ 0
17.12 Unfunded portion of Interrogatory 17.11	\$ 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$ 0
17.14 Case reserves portion of Interrogatory 17.11	\$ 0
17.15 Incurred but not reported portion of Interrogatory 17.11	\$ 0
17.16 Unearned premium portion of Interrogatory 17.11	\$ 0
17.17 Contingent commission portion of Interrogatory 17.11	\$ 0

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

17.18 Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$ 0
17.19 Unfunded portion of Interrogatory 17.18	\$ 0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$ 0
17.21 Case reserves portion of Interrogatory 17.18	\$ 0
17.22 Incurred but not reported portion of Interrogatory 17.18	\$ 0
17.23 Unearned premium portion of Interrogatory 17.18	\$ 0
17.24 Contingent commission portion of Interrogatory 17.18	\$ 0

- 18.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0
- 18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]
- 18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ 0

**FIVE-YEAR HISTORICAL DATA**

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

	1 2015	2 2014	3 2013	4 2012	5 2011
<b>Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	416,583,963	405,658,134	377,728,357	363,892,488	349,601,072
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	327,534,649	298,163,911	264,797,552	250,154,362	243,976,761
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	343,061,692	314,332,419	257,468,870	200,666,463	162,311,820
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	552	1,713	2,322	428	3,854
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	1,087,180,856	1,018,156,177	899,997,101	814,713,741	755,893,507
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	408,990,194	398,560,057	371,424,539	357,724,012	344,148,372
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	325,751,408	296,606,599	263,134,740	248,710,289	242,380,026
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	333,488,995	305,772,239	249,092,200	194,552,489	155,122,730
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	552	1,713	2,322	428	3,854
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	1,068,231,149	1,000,940,608	883,653,801	800,987,218	741,654,982
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8).....	(149,081,525)	(117,175,037)	(48,210,817)	(29,344,826)	(36,800,376)
14. Net investment gain (loss) (Line 11).....	56,956,516	54,639,887	49,154,221	46,821,745	47,395,341
15. Total other income (Line 15).....	3,978,968	4,137,895	4,000,037	4,131,138	4,250,126
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	(43,763,814)	(33,105,349)	(6,321,964)	(5,803,287)	(7,679,982)
18. Net income (Line 20).....	(44,382,227)	(25,291,906)	11,265,406	27,411,344	22,525,073
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	1,661,810,013	1,414,322,994	1,268,348,797	1,109,418,363	1,039,884,268
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	774,836	928,332	890,855	857,996	773,539
20.2 Deferred and not yet due (Line 15.2).....	94,919,841	87,882,236	77,599,503	70,381,092	71,985,657
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	978,207,423	854,378,743	737,635,112	647,192,442	608,838,416
22. Losses (Page 3, Line 1).....	471,627,374	390,266,574	330,310,104	298,170,923	287,427,481
23. Loss adjustment expenses (Page 3, Line 3).....	97,151,600	82,751,586	74,351,132	62,263,837	62,250,413
24. Unearned premiums (Page 3, Line 9).....	366,797,606	341,964,042	296,172,417	257,552,040	231,812,210
25. Capital paid up (Page 3, Lines 30 & 31).....	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26. Surplus as regards policyholders (Page 3, Line 37).....	683,602,591	559,944,249	530,713,685	462,225,921	431,045,852
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11).....	68,625,402	66,465,964	103,059,726	52,015,276	66,465,343
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital.....	683,602,591	559,944,249	530,713,685	462,225,921	431,045,852
29. Authorized control level risk-based capital.....	60,669,212	49,241,370	40,829,584	32,825,462	30,015,237
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	96.3	98.6	94.2	96.7	98.0
31. Stocks (Lines 2.1 & 2.2).....	3.1	3.6	3.9	4.4	4.4
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	1.2				
33. Real estate (Lines 4.1, 4.2 & 4.3).....	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
34. Cash, cash equivalents and short-term investments (Line 5).....	(0.6)	(2.0)	2.1	(1.0)	(2.4)
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivable for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	47,585,912	46,714,694	44,474,590	43,062,932	40,949,636
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	47,585,912	46,714,694	44,474,590	43,062,932	40,949,636
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	7.0	8.3	8.4	9.3	9.5

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1	2	3	4	5
	2015	2014	2013	2012	2011
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24).....	871,218	3,513,238	861,528	3,857,754	(2,738,740)
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	123,658,341	29,230,566	68,487,766	31,180,068	19,703,266
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	350,667,916	334,597,443	278,891,465	271,865,554	247,238,536
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	237,874,323	212,824,097	186,920,743	188,291,964	177,068,489
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	229,296,417	200,867,175	147,694,869	124,085,671	125,002,484
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	817,838,656	748,288,715	613,507,077	584,243,189	549,309,509
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	341,173,646	329,617,969	274,954,775	267,963,448	243,273,070
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	237,802,142	212,647,238	186,390,212	188,132,389	175,578,888
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	228,987,692	195,410,355	146,549,216	122,859,251	118,746,138
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	807,963,480	737,675,562	607,894,203	578,955,088	537,598,096
<b>Operating Percentages</b> (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	85.2	83.5	75.7	76.1	77.3
68. Loss expenses incurred (Line 3).....	12.5	12.1	12.5	10.9	10.8
69. Other underwriting expenses incurred (Line 4).....	16.6	16.7	17.5	16.8	17.0
70. Net underwriting gain (loss) (Line 8).....	(14.3)	(12.3)	(5.7)	(3.8)	(5.1)
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	15.8	15.5	16.3	15.8	16.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	97.7	95.6	88.2	87.0	88.1
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	156.3	178.8	166.5	173.3	172.1
<b>One Year Loss Development (000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	61,468	60,700	25,351	48,675	27,917
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	11.0	11.4	5.5	11.3	6.8
<b>Two Year Loss Development (000 omitted)</b>					
76. 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).....	93,813	65,854	31,692	32,033	(5,944)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	17.7	14.2	7.4	7.8	(1.5)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [ ] No [ ]

If no, please explain:

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

(\$'000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	2,279	1,115	26	2			8	1,188	XXX
2. 2006.....	571,695	12,995	558,700	371,746	8,142	16,875	651	38,483		47,425	418,311	XXX
3. 2007.....	590,026	12,361	577,665	416,735	10,863	14,822	369	38,697		55,927	459,022	XXX
4. 2008.....	621,264	12,079	609,185	463,246	4,702	17,135	373	48,466		58,107	523,773	XXX
5. 2009.....	658,401	10,826	647,575	469,497	2,940	19,495	254	51,083		60,617	536,881	XXX
6. 2010.....	701,533	12,057	689,476	547,485	13,173	21,660	706	65,853		70,956	621,119	XXX
7. 2011.....	738,120	13,896	724,224	576,220	2,949	24,158	129	57,743		73,585	655,043	XXX
8. 2012.....	788,609	13,361	775,247	599,844	4,890	20,779	130	65,384		80,773	680,986	XXX
9. 2013.....	861,353	16,316	845,037	600,556	4,471	15,688	77	67,370		80,663	679,066	XXX
10. 2014.....	971,922	16,775	955,147	662,697	2,737	9,520	104	80,345		87,519	749,721	XXX
11. 2015.....	1,062,214	18,813	1,043,401	556,583	696	5,408	12	75,303		62,776	636,586	XXX
12. Totals.....	XXX	XXX	XXX	5,266,888	56,678	165,565	2,807	588,728	0	678,356	5,961,696	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.....	20,522	19,986									64	536	XXX
2. 2006.....	2,292	1,898	973	915			30		7			489	XXX
3. 2007.....	20,000	19,709	2,430	2,119			(66)		6		56	542	XXX
4. 2008.....	1,250	686	1,888	1,700			120		24		86	896	XXX
5. 2009.....	1,318		1,943	1,133			571		79		60	2,778	XXX
6. 2010.....	3,999		3,762	2,644			1,008		185		296	6,310	XXX
7. 2011.....	7,267	93	4,651	3,062			2,173	1	378		696	11,313	XXX
8. 2012.....	16,236	519	6,987	3,484			5,520		914		2,133	25,654	XXX
9. 2013.....	36,247	1,178	13,901	2,672			11,149		1,918		5,854	59,365	XXX
10. 2014.....	71,018	2,173	42,524	3,276			21,209		6,766		15,212	136,068	XXX
11. 2015.....	132,522	931	151,151	3,076	18		26,942		18,203		36,457	324,829	XXX
12. Totals.....	312,670	47,173	230,211	24,081	18	0	68,656	1	28,480	0	60,914	568,781	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	536	0
2. 2006.	430,406	11,606	418,800	75.3	89.3	75.0				452	37
3. 2007.	492,624	33,060	459,564	83.5	267.5	79.6				602	(60)
4. 2008.	532,130	7,461	524,669	85.7	61.8	86.1				752	144
5. 2009.	543,986	4,327	539,659	82.6	40.0	83.3				2,128	650
6. 2010.	643,952	16,523	627,429	91.8	137.0	91.0				5,117	1,193
7. 2011.	672,590	6,234	666,356	91.1	44.9	92.0				8,763	2,550
8. 2012.	715,663	9,023	706,640	90.8	67.5	91.2				19,220	6,434
9. 2013.	746,829	8,398	738,431	86.7	51.5	87.4				46,298	13,067
10. 2014.	894,079	8,290	885,789	92.0	49.4	92.7				108,093	27,975
11. 2015.	966,131	4,715	961,416	91.0	25.1	92.1				279,666	45,163
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	471,628	97,153

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior.....	121,764	100,727	98,124	89,518	89,689	89,647	90,404	91,876	93,268	94,574	1,306	2,698
2. 2006.....	461,607	395,103	384,209	382,458	379,449	379,350	379,400	379,456	379,473	380,310	837	854
3. 2007.....	XXX	477,963	427,228	423,999	421,967	423,064	422,130	420,648	420,785	420,861	76	213
4. 2008.....	XXX	XXX	486,010	480,597	479,528	479,382	477,835	475,521	475,807	476,178	371	657
5. 2009.....	XXX	XXX	XXX	489,483	484,768	488,668	488,899	485,020	486,764	488,497	1,733	3,477
6. 2010.....	XXX	XXX	XXX	XXX	532,097	555,304	560,863	553,488	557,038	561,391	4,353	7,903
7. 2011.....	XXX	XXX	XXX	XXX	XXX	550,197	594,756	591,299	605,540	608,235	2,695	16,936
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	571,439	613,773	632,905	640,343	7,438	26,570
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634,638	654,839	669,143	14,304	34,505
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770,323	798,678	28,355	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	867,909	XXX	XXX
12. Totals.....											61,468	93,813

**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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior.....	000	49,969	74,155	83,026	86,560	87,452	89,325	91,473	92,851	94,038	XXX	XXX
2. 2006.....	233,933	320,099	353,503	369,000	375,383	377,318	378,094	378,970	379,281	379,828	XXX	XXX
3. 2007.....	XXX	276,555	360,494	392,643	408,679	415,498	418,425	419,697	420,271	420,325	XXX	XXX
4. 2008.....	XXX	XXX	314,343	408,305	444,690	462,484	470,257	473,318	474,580	475,306	XXX	XXX
5. 2009.....	XXX	XXX	XXX	313,483	410,716	446,793	467,505	479,085	484,114	485,798	XXX	XXX
6. 2010.....	XXX	XXX	XXX	XXX	350,053	461,189	508,014	532,884	547,565	555,266	XXX	XXX
7. 2011.....	XXX	XXX	XXX	XXX	XXX	381,121	497,826	545,917	582,174	597,300	XXX	XXX
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	401,846	524,858	584,346	615,603	XXX	XXX
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416,419	555,764	611,696	XXX	XXX
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	506,806	669,376	XXX	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561,283	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	45,624	16,490	9,125	2,156	848	869	451	16	155	
2. 2006.....	142,826	33,021	9,004	6,781	1,476	811	389	66	(45)	88
3. 2007.....	XXX	129,520	23,386	12,976	4,475	3,529	2,210	468	178	245
4. 2008.....	XXX	XXX	96,112	33,219	14,582	8,040	3,667	504	45	308
5. 2009.....	XXX	XXX	XXX	98,365	32,387	19,384	10,069	1,047	382	1,381
6. 2010.....	XXX	XXX	XXX	XXX	92,480	43,387	25,307	4,731	1,408	2,126
7. 2011.....	XXX	XXX	XXX	XXX	XXX	79,940	45,881	12,897	5,963	3,761
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	79,392	35,921	16,051	9,023
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,878	42,056	22,378
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,545	60,457
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,017



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

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	L	7,900,814	7,540,319		5,372,733	6,780,233	3,939,870	28,536	
2. Alaska.....AK	L	11,428	3,180		6,864	6,864			
3. Arizona.....AZ	L	37,751,155	37,797,771		26,510,426	27,100,572	14,429,316	209,202	
4. Arkansas.....AR	L	4,849,730	4,454,419		3,544,160	4,046,406	1,419,875	16,456	
5. California.....CA	L	318,465,654	311,562,189		232,427,214	264,469,410	139,412,132	1,663,334	
6. Colorado.....CO	L	28,680,979	27,845,633		27,733,777	25,583,272	9,428,576	109,567	
7. Connecticut.....CT	L	19,059,539	18,862,748		15,439,253	15,419,961	10,249,370	98,778	
8. Delaware.....DE	L	3,398,582	3,359,365		2,722,737	2,165,565	2,101,661	15,463	
9. District of Columbia.....DC	L	1,055,937	1,033,918		615,810	656,259	315,004	7,396	
10. Florida.....FL	L	28,338,946	28,435,291		27,475,346	28,387,656	24,473,419	170,416	
11. Georgia.....GA	L	21,552,456	20,335,743		19,749,506	22,545,444	8,279,866	73,980	
12. Hawaii.....HI	L	3,528,817	3,499,970		2,316,307	2,784,773	1,449,705	23,998	
13. Idaho.....ID	L	1,662,670	1,571,239		752,224	784,316	248,493	10,083	
14. Illinois.....IL	L	21,435,497	20,963,849		16,132,854	15,581,221	6,909,522	102,729	
15. Indiana.....IN	L	13,675,116	13,267,279		10,154,807	10,350,839	4,522,593	52,899	
16. Iowa.....IA	L	3,815,445	3,585,553		2,235,340	2,029,795	708,465	14,808	
17. Kansas.....KS	L	2,544,106	2,232,479		834,662	867,134	185,315		
18. Kentucky.....KY	L	3,377,376	3,175,414		2,182,760	2,632,350	1,623,704	17,540	
19. Louisiana.....LA	L	120,382	31,919		8,615	10,595	3,000		
20. Maine.....ME	L	52,007	13,640		21,049	23,049	2,000		
21. Maryland.....MD	L	16,955,978	17,028,456		11,933,512	11,929,275	5,800,490	74,493	
22. Massachusetts.....MA	L	19,832,959	19,242,543		20,600,802	23,967,500	7,685,549	67,495	
23. Michigan.....MI	L	67,764,784	64,740,218		42,448,729	76,669,651	51,453,296	333,536	
24. Minnesota.....MN	L	28,765,411	29,184,331		20,411,828	22,003,330	7,645,682	104,884	
25. Mississippi.....MS	L	2,718,019	2,494,866		2,075,474	3,296,643	1,513,664	8,408	
26. Missouri.....MO	L	14,471,353	13,638,416		10,197,480	13,344,515	6,530,610	47,225	
27. Montana.....MT	L	3,142,838	2,994,550		2,047,876	2,142,170	576,284	14,724	
28. Nebraska.....NE	L	2,437,462	2,262,137		1,257,528	890,472	168,348	8,031	
29. Nevada.....NV	L	15,971,282	15,822,369		16,207,414	17,940,805	9,916,721	89,312	
30. New Hampshire.....NH	L	2,314,543	2,259,467		1,721,556	2,182,428	665,139	15,468	
31. New Jersey.....NJ	L	43,232,611	43,364,127		37,529,742	39,060,489	34,255,325	181,463	
32. New Mexico.....NM	L	3,295,405	3,135,305		1,896,270	2,150,379	1,065,513	15,232	
33. New York.....NY	L	20,596,444	19,567,217		14,704,616	15,686,856	13,493,549	113,439	
34. North Carolina.....NC	L	17,519,607	16,255,444		11,055,914	12,261,387	4,955,878	68,063	
35. North Dakota.....ND	L	20,955	5,173		504	504			
36. Ohio.....OH	L	23,529,723	23,307,111		15,639,666	18,482,681	10,250,185	102,813	
37. Oklahoma.....OK	L	4,892,350	4,692,176		3,310,633	4,046,235	871,415	14,599	
38. Oregon.....OR	L	27,420,615	27,180,092		18,964,148	19,833,618	13,345,096	154,435	
39. Pennsylvania.....PA	L	8,910,339	8,702,251		6,388,405	6,411,295	4,509,920	44,600	
40. Rhode Island.....RI	L	48,161	11,746		10,035	11,035	1,000		
41. South Carolina.....SC	L	7,159,378	6,942,785		4,320,120	4,752,493	2,889,931	30,676	
42. South Dakota.....SD	L	837,282	743,739		930,163	1,232,974	408,715	3,569	
43. Tennessee.....TN	L	7,908,855	7,300,991		4,604,923	4,869,615	1,560,640	31,585	
44. Texas.....TX	L	67,159,477	64,043,843		45,866,017	51,522,502	17,546,783	237,977	
45. Utah.....UT	L	6,420,085	6,261,753		3,793,207	5,221,480	3,404,913	40,514	
46. Vermont.....VT	L	3,327,314	3,227,690		2,106,405	2,360,765	682,330	19,940	
47. Virginia.....VA	L	21,143,553	21,089,832		15,821,572	15,845,718	6,627,515	80,676	
48. Washington.....WA	L	76,443,020	76,190,683		62,560,685	72,792,421	48,660,958	393,746	
49. West Virginia.....WV	L	48,874	12,244		2,610	2,610			
50. Wisconsin.....WI	L	14,951,743	13,847,032		8,634,023	8,734,949	4,420,364	75,431	
51. Wyoming.....WY	L	17,716	4,516		1,919	3,919	2,000		
52. American Samoa.....AS	N								
53. Guam.....GU	N								
54. Puerto Rico.....PR	N								
55. US Virgin Islands.....VI	N								
56. Northern Mariana Islands.....MP	N								
57. Canada.....CAN	N								
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59. Totals.....	(a)...51	1,050,534,772	1,025,125,021	0	783,280,220	891,876,428	490,609,699	4,987,518	0

DETAILS OF WRITE-INS

58001.....	XXX								
58002.....	XXX								
58003.....	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer; (E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

Actual State Premium no allocation

**INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART**

	<u>ID Number</u>	<u>STATE</u>	<u>NAIC #</u>
Ameriprise Financial, Inc.....	13-3180631		
Ameriprise Advisor Capital, LLC.....	27-0544454		
Ameriprise Capital Trust I.....	45-6157641		
Ameriprise Capital Trust II.....	45-6157643		
Ameriprise Capital Trust III.....	45-6157644		
Ameriprise Capital Trust IV.....	45-6157645		
Ameriprise Captive Insurance Company.....	20-5761939	VT	12852
Ameriprise Certificate Company.....	41-6009975		
Investors Syndicate Development Corporation.....	41-0951695		
Ameriprise Holdings, Inc.....	26-3878824		
201 Eleventh Street South, LLC.....	45-5464028		
Ameriprise India Insurance Brokers Services Private Limited (19%).....			
Ameriprise India Private Limited.....			
Ameriprise India Insurance Brokers Services Private Limited (7%).....			
Ameriprise National Trust Bank.....	06-1791061		
Ameriprise Trust Company.....	41-6219335		
AMPF Holding Corporation.....	38-2722519		
American Enterprise Investment Services Inc.....	41-1667086		
Ameriprise Financial Services, Inc.....	41-0973005		
TIC TPS Portland 35, LLC.....	47-1967350		
AMPF Property Corporation.....	38-3050688		
AMPF Realty Corporation.....	38-3050690		
IDS Property Casualty Insurance Company.....	39-1173498	WI	29068
Ameriprise Auto & Home Insurance Agency, Inc.....	82-0541142	WI	
Ameriprise Insurance Company.....	65-1261374	WI	12504
RiverSource Distributors, Inc.....	42-1690915		
RiverSource Life Insurance Company.....	41-0823832	MN	65005
RiverSource Life Insurance Co. of New York.....	41-0987741	NY	80594
RiverSource NY REO, LLC.....	27-0380139		
RiverSource REO 1, LLC.....	26-4164569		
RiverSource Tax Advantaged Investments, Inc.....	13-6178563		
AEXP Affordable Housing Portfolio, LLC.....	41-1977631		
CREA Corporate Tax Credit Fund XXVIII, LLC.....			
Columbia Management Investment Advisers, LLC.....	41-1533211		
Advisory Capital Strategies Group, Inc.....	41-1624224		
Columbia Focused Large Cap Growth Private Fund, LLC (Private Invest Fund).....			
Columbia Institutional High Yield Fixed Income Private Fund.....			
Columbia Institutional High Yield Fixed Income Private Fund, LLC.....	45-5077345		
Columbia Institutional High Yield Fixed Income Private (Master) Fund.....	98-1165738		
Columbia U.S. Contrarian Core Equity Private Fund, LLC.....			
Centurion Global Sovereign CBO I, Limited.....			
Centurion CDO IV Limited.....			
Centurion CDO 7 Limited.....	98-0416968		
Centurion CDO IX Limited.....	98-0446511		
Centurion CDO 10 Limited.....	98-0465083		
Cent CLO 11 Limited.....	98-0463886		
Cent CLO 12 Limited.....	98-0507952		
Cent CLO 14 Limited.....	98-0509628		
Cent CLO 15 Limited.....	98-0528007		
Cent CLO 17 Limited.....	98-1087757		
Cent CLO 18 Limited.....	98-1105047		
Cent CLO 19 Limited.....	98-1132125		
Cent CLO 20 Limited.....	98-1141714		
Cent CLO 21 Limited.....	98-1174078		
Cent CLO 22 Limited.....	98-1191437		
Cent CLO 23 Limited.....	98-1210182		
Cent CLO 24 Limited.....			
Columbia Adaptive Risk Allocation Fund, LLC.....	46-4892631		
Columbia Adaptive Risk Allocation (Master) Fund.....	98-1156583		
Columbia Diversified Real Return Fund.....	46-4469208		
Columbia Global Alpha Opportunities (Master) Fund.....	98-1111310		
Columbia Short Duration High Yield Private (Master) Fund.....	98-1046237		
Columbia U.S. Social Bond Fund.....	47-2947408		
Columbia Wanger Asset Management, LLC.....	04-3519872		
GA Legacy, LLC.....	26-2639148		
J. & W. Seligman & Co. Incorporated.....	13-3043476		
Columbia Management Investment Distributors, Inc.....	13-3043478		
Seligman Partners, LLC.....	13-4200160		
RiverSource CDO Seed Investments, LLC.....	87-0812264		
WAM Acquisition GP, Inc.....	04-3519867		
Columbia Management Investment Services Corp.....	41-1861053		

**INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART**

	<u>ID Number</u>	<u>STATE</u>	<u>NAIC #</u>
Ameriprise Financial, Inc. (continued).....	13-3180631		
Ameriprise International Holdings GmbH.....			
Ameriprise Asset Management Holdings GmbH.....			
Ameriprise Asset Management Holdings Singapore (Pte.) Ltd.....			
Threadneedle Asset Management Malaysia Sdn. Bhd.....			
Threadneedle Investments Singapore (Pte.) Ltd.....			
Threadneedle Investments Taiwan Ltd.....			
Ameriprise Holdings Singapore (Pte.) Ltd.....			
Threadneedle Asset Management Holdings Sarl.....			
CTM Holdings Limited.....			
TAM Investment Ltd.....			
Threadneedle International Investments GmbH.....			
Threadneedle Management Luxembourg S.A.....			
Threadneedle Portfolio Services Hong Kong Ltd.....			
Threadneedle Holdings Ltd.....			
TAM UK Holdings Ltd.....			
Threadneedle Asset Management Holdings Ltd.....			
Columbia Threadneedle Foundation.....			
TC Financing Limited.....			
Threadneedle Asset Management Ltd.....	98-0691981		
Threadneedle Investment Services Ltd.....	98-0691982		
Threadneedle Asia Contrarian Equity.....			
Threadneedle Asian Focus.....			
Threadneedle Asset Management (Nominees) Ltd.....			
Sackville TIPP Property (GP) Ltd.....			
Threadneedle Asset Management Finance Ltd.....			
TMS Investment Ltd.....			
Threadneedle International Ltd.....			
Threadneedle Investments Ltd.....			
Threadneedle Investments (Channel Islands) Ltd.....			
Threadneedle Management Services Ltd.....			
Threadneedle Securities Ltd.....			
Threadneedle Navigator ISA Manager Ltd.....			
Threadneedle Pensions Ltd.....			
Sackville (TPEN) (75%).....			
Threadneedle Portfolio Services Ltd.....			
Threadneedle Portfolio Services AG.....			
Threadneedle Property Investments Ltd.....			
Sackville LCW (GP) Ltd.....			
Sackville Property (GP) Ltd.....			
Sackville SPF IV (GP) No. 1 Ltd.....			
Sackville SPF IV (GP) No. 2 Ltd.....			
Sackville SPF IV (GP) No. 3 Ltd.....			
Sackville SPF IV Property (GP) Ltd.....			
Threadneedle Strategic Property Fund IV (TN Prop Fund).....			
Sackville Tandem Property (GP) Ltd.....			
Sackville TPEN Property (GP) Ltd.....			
Sackville TPEN Property Nominee Ltd.....			
Sackville (TPEN) (25%).....			
Threadneedle Pensions Property Partnership 1 (TN Prop Fund).....			
Threadneedle Pensions Property Partnership 2 (TN Prop Fund).....			
Sackville TSP Property (GP) Ltd.....			
Threadneedle Strategic Property (Eagle Star) Fund (TN Prop Fund).....			
Threadneedle Strategic Property (Nearhearth) Fund (TN Prop Fund).....			
Threadneedle Strategic Property (Parcelgate) Fund (TN Prop Fund).....			
Threadneedle Tandem Property Fund (TN Prop Fund).....			
Threadneedle UK Opportunities Property II Fund (TN Prop Fund).....			
Sackville UK Property Select II (GP) Ltd.....			
Sackville UK Property Select II (GP) No. 1 Ltd.....			
Sackville UK Property Select II (GP) No. 2 Ltd.....			
Sackville UK Property Select II (GP) No. 3 Ltd.....			
Threadneedle Unit Trust Manager Ltd.....			
Threadneedle EMEA Holdings 1, LLC.....	47-3044011		

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