



# ANNUAL STATEMENT

For the Year Ended December 31, 2016  
of the Condition and Affairs of the

## IDS PROPERTY CASUALTY INSURANCE COMPANY

NAIC Group Code..... 4, 4 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 29068	Employer's ID Number..... 39-1173498
Organized under the Laws of WI	State of Domicile or Port of Entry WI	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 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	3500 Packerland Drive..... De Pere ..... WI ..... US..... 54115-9070 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	920-330-5100 <small>(Area Code) (Telephone Number)</small>
Mail Address	3500 Packerland Drive..... De Pere ..... WI ..... US ..... 54115-9070 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	3500 Packerland Drive..... De Pere ..... WI ..... US ..... 54115-9070 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	920-330-5100 <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	www.ameriprise.com	
Statutory Statement Contact	Jennifer L Rundman <small>(Name)</small> jennifer.rundman@ampf.com <small>(E-Mail Address)</small>	920-330-5458 <small>(Area Code) (Telephone Number) (Extension)</small> 920-330-5603 <small>(Fax Number)</small>

### OFFICERS

Name	Title	Name	Title
1. Thomas Vincent Ealy #	President	2. Thomas Richard Moore	Secretary
3. Shweta Jhanji #	Treasurer	4.	

  

OTHER			
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		

### DIRECTORS OR TRUSTEES

David Ernest Berger #	Thomas Scott Botsford	Thomas Vincent Ealy #	Christopher Francis Malone
Rebecca Lea Roever	Jon Scott Stenberg #	Joseph Edward Sweeney	

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) Thomas V Ealy	_____ (Signature) Jennifer L Rundman	_____ (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 9th day of February 2017

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).....	1,586,858,015		1,586,858,015	1,443,391,366
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	47,713,765	459,984	47,253,781	46,168,165
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	21,441,158		21,441,158	18,646,435
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....15,087,189 encumbrances).....	(1,485,286)		(1,485,286)	(1,661,133)
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 (\$.....(54,638,508), Schedule E-Part 1), cash equivalents (\$.....79,885,495, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	25,246,987		25,246,987	(8,328,043)
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).....	1,679,774,638	459,984	1,679,314,654	1,498,216,790
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	15,452,770		15,452,770	15,218,765
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	739,638	567	739,071	774,836
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	89,234,743		89,234,743	94,919,841
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	3,336,956		3,336,956	1,893,296
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	560,642		560,642	293,644
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0	20,699,966
18.2 Net deferred tax asset.....	35,519,707	5,272,230	30,247,477	24,514,690
19. Guaranty funds receivable or on deposit.....			.0	
20. Electronic data processing equipment and software.....	9,481,163	5,926,311	3,554,852	3,034,467
21. Furniture and equipment, including health care delivery assets (\$.....0).....	2,723,892	2,712,249	11,643	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	3,858,448		3,858,448	2,243,718
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	1,015,451	1,009,389	6,062	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,841,698,049	15,380,731	1,826,317,319	1,661,810,013
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	1,841,698,049	15,380,731	1,826,317,319	1,661,810,013

### 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 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Misc Receivable.....	6,062		6,062	
2502. Deferred sales expenses.....			.0	
2503. Prepaid expenses.....	1,009,389	1,009,389	.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,015,451	1,009,389	6,062	.0

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	510,173,211	471,627,374
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).....	103,885,420	97,151,600
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	20,949,317	17,161,491
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	4,050,050	4,704,757
7.1 Current federal and foreign income taxes (including \$.....126,533 on realized capital gains (losses)).....	8,086,908	
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 \$.....3,190,264 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).....	358,169,745	366,797,606
10. Advance premium.....	8,193,945	8,004,890
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.....	210,137	186,086
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.....	9,817,464	10,938,165
20. Derivatives.....		
21. Payable for securities.....	1,019,709	
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.....	1,440,473	1,635,454
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	1,025,996,380	978,207,423
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	1,025,996,380	978,207,423
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.....	630,839,908	512,603,337
35. Unassigned funds (surplus).....	164,481,032	165,999,254
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).....	800,320,940	683,602,591
38. TOTAL (Page 2, Line 28, Col. 3).....	1,826,317,319	1,661,810,013

## DETAILS OF WRITE-INS

2501. Unclaimed Property.....	1,640,222	1,335,193
2502. Payable to states.....	(199,749)	300,261
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,440,473	1,635,454
2901. Incremental DTA.....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 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 through 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).....	1,073,880,935	1,043,397,584
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	855,494,125	889,324,278
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	124,108,321	130,206,903
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	187,765,500	172,947,929
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	1,167,367,947	1,192,479,109
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(93,487,012)	(149,081,525)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	58,587,145	55,746,943
10. Net realized capital gains (losses) less capital gains tax of \$.....152,440 (Exhibit of Capital Gains (Losses)).....	283,103	1,209,573
11. Net investment gain (loss) (Lines 9 + 10).....	58,870,248	56,956,516
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....127,848 amount charged off \$.....2,296,461).....	(2,168,613)	(1,805,003)
13. Finance and service charges not included in premiums.....	4,795,057	5,184,682
14. Aggregate write-ins for miscellaneous income.....	47,514	599,289
15. Total other income (Lines 12 through 14).....	2,673,958	3,978,968
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(31,942,806)	(88,146,041)
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).....	(31,942,806)	(88,146,041)
19. Federal and foreign income taxes incurred.....	(23,590,239)	(43,763,814)
20. Net income (Line 18 minus Line 19) (to Line 22).....	(8,352,567)	(44,382,227)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	683,602,591	559,944,250
22. Net income (from Line 20).....	(8,352,567)	(44,382,227)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....	127,852	871,218
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	251,660	927,711
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	6,454,834	(9,846,079)
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.....	118,236,571	176,087,718
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).....	116,718,349	123,658,341
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	800,320,941	683,602,591
<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 through 0503 plus 0598) (Line 5 above).....	0	0
1401. Miscellaneous Income.....	47,514	599,289
1402. ....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	47,514	599,289
3701. Incremental DTA.....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 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.....	1,071,164,375	1,062,329,682
2. Net investment income.....	63,844,936	59,322,290
3. Miscellaneous income.....	2,673,958	3,978,968
4. Total (Lines 1 through 3).....	1,137,683,269	1,125,630,940
5. Benefit and loss related payments.....	818,658,946	806,991,343
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	302,006,883	287,111,802
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(52,224,673)	(37,097,607)
10. Total (Lines 5 through 9).....	1,068,441,156	1,057,005,538
11. Net cash from operations (Line 4 minus Line 10).....	69,242,114	68,625,402
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	176,801,605	219,725,600
12.2 Stocks.....		
12.3 Mortgage loans.....	725,276	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.....	(615)	106
12.7 Miscellaneous proceeds.....	1,019,709	
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	178,545,976	220,104,271
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	324,823,769	426,885,856
13.2 Stocks.....		
13.3 Mortgage loans.....	3,520,000	19,025,000
13.4 Real estate.....	675,971	636,210
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	329,019,740	446,547,066
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).....	(150,473,765)	(226,442,795)
<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.....	118,236,571	176,087,718
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).....	(3,429,885)	(1,165,818)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	114,806,685	174,921,900
<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 Lines 15 and 17).....	33,575,034	17,104,507
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	(8,328,046)	(25,432,553)
19.2 End of year (Line 18 plus Line 19.1).....	25,246,988	(8,328,046)

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		0	0
2. Allied lines.....	0		0	0
3. Farmowners multiple peril.....	0		0	0
4. Homeowners multiple peril.....	336,707,523	176,797,416	176,922,351	336,582,588
5. Commercial multiple peril.....	0		0	0
6. Mortgage guaranty.....	0		0	0
8. Ocean marine.....	0		0	0
9. Inland marine.....	(9,000,573)	12,189,642	18	3,189,051
10. Financial guaranty.....	0		0	0
11.1 Medical professional liability - occurrence.....	0		0	0
11.2 Medical professional liability - claims-made.....	0		0	0
12. Earthquake.....	0		0	0
13. Group accident and health.....	0	83	0	83
14. Credit accident and health (group and individual).....	0		0	0
15. Other accident and health.....	0		0	0
16. Workers' compensation.....	0		0	0
17.1 Other liability - occurrence.....	1,619,870	768,984	797,566	1,591,288
17.2 Other liability - claims-made.....	0		0	0
17.3 Excess workers' compensation.....	0		0	0
18.1 Products liability - occurrence.....	0		0	0
18.2 Products liability - claims-made.....	0		0	0
19.1, 19.2 Private passenger auto liability.....	422,834,121	100,106,221	106,182,934	416,757,408
19.3, 19.4 Commercial auto liability.....	0		0	0
21. Auto physical damage.....	313,092,134	76,935,259	74,266,876	315,760,517
22. Aircraft (all perils).....	0		0	0
23. Fidelity.....	0		0	0
24. Surety.....	0		0	0
26. Burglary and theft.....	0		0	0
27. Boiler and machinery.....	0		0	0
28. Credit.....	0		0	0
29. International.....	0		0	0
30. Warranty.....	0		0	0
31. Reinsurance - nonproportional assumed property.....	0		0	0
32. Reinsurance - nonproportional assumed liability.....	0		0	0
33. Reinsurance - nonproportional assumed financial lines.....	0		0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	1,065,253,075	366,797,605	358,169,745	1,073,880,935

### DETAILS OF WRITE-INS

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

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

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

		1	2	3	4	5
Line of Business		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....					.0
2.	Allied lines.....					.0
3.	Farmowners multiple peril.....					.0
4.	Homeowners multiple peril.....	176,922,351				176,922,351
5.	Commercial multiple peril.....					.0
6.	Mortgage guaranty.....					.0
8.	Ocean marine.....					.0
9.	Inland marine.....	18				18
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.....					.0
14.	Credit accident and health (group and individual).....					.0
15.	Other accident and health.....					.0
16.	Workers' compensation.....					.0
17.1	Other liability - occurrence.....	797,566				797,566
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.....	106,182,934				106,182,934
19.3, 19.4	Commercial auto liability.....					.0
21.	Auto physical damage.....	74,266,876				74,266,876
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.....	358,169,745	.0	.0	.0	358,169,745
36.	Accrued retrospective premiums based on experience.....					
37.	Earned but unbilled premiums.....					.0
38.	Balance (sum of Lines 35 through 37).....					358,169,745

**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 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0

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

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

**PART 1B - PREMIUMS WRITTEN**

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....						0
2. Allied lines.....						0
3. Farmowners multiple peril.....						0
4. Homeowners multiple peril.....	347,008,205	39,246			10,339,928	336,707,523
5. Commercial multiple peril.....						0
6. Mortgage guaranty.....						0
8. Ocean marine.....						0
9. Inland marine.....	(8,949,315)				51,258	(9,000,573)
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.....						0
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....						0
16. Workers' compensation.....						0
17.1 Other liability - occurrence.....	8,099,351				6,479,481	1,619,870
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.....	400,492,040	23,549,417			1,207,336	422,834,121
19.3, 19.4 Commercial auto liability.....						0
21. Auto physical damage.....	302,266,298	12,384,734			1,558,898	313,092,134
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.....	1,048,916,579	35,973,397	0	0	19,636,901	1,065,253,075

**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 through 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.....	268,089,035	6,733	1,594,795	266,500,973	67,379,602	70,106,188	263,774,388 78.4	
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.....	2,507,489			2,507,489	1,000	807,906	1,700,583 53.3	
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.....	2,621,523		2,098,284	523,239	395,300	618,200	300,339 18.9	
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.....	295,700,714	19,382,374	3,865,749	311,217,339	441,272,402	396,486,775	356,002,966 85.4	
19.3, 19.4 Commercial auto liability.....				.0	.0	.0	.0	
21. Auto physical damage.....	226,337,505	9,911,741	49,998	236,199,248	1,124,907	3,608,306	233,715,849 74.0	
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	
35. TOTALS.....	795,256,266	29,300,848	7,608,826	816,948,288	510,173,211	471,627,374	855,494,125 79.7	
<b>DETAILS OF WRITE-INS</b>								
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	XXX	
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0	.0	

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

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	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.....	34,698,138		1,479,823	33,218,315	34,161,816	(529)		67,379,602	17,031,072
5. Commercial multiple peril.....				0				0	
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....				0				0	
9. Inland marine.....	1,000			1,000				1,000	20
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					
15. Other accident and health.....				0				(a) 0	
16. Workers' compensation.....				0				0	
17.1 Other liability - occurrence.....	1,976,500		1,581,200	395,300				395,300	
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.....	220,891,733	39,441,824	41,716,014	218,617,543	233,123,027	14,097,815	24,565,983	441,272,402	81,214,836
19.3, 19.4 Commercial auto liability.....				0				0	
21. Auto physical damage.....	9,593,325	374,272		9,967,597	(8,276,154)	(566,536)		1,124,907	5,639,492
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.....	267,160,696	39,816,096	44,777,037	262,199,755	259,008,689	13,530,750	24,565,983	510,173,211	103,885,420

**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 through 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 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	31,084,557			31,084,557
1.2 Reinsurance assumed.....	7,567,602			7,567,602
1.3 Reinsurance ceded.....	251,650			251,650
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	38,400,509	0	0	38,400,509
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		21,012,626		21,012,626
2.2 Reinsurance assumed, excluding contingent.....		6,475,212		6,475,212
2.3 Reinsurance ceded, excluding contingent.....		1,785,256		1,785,256
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	25,702,582	0	25,702,582
3. Allowances to manager and agents.....				0
4. Advertising.....		11,973,058	1,748	11,974,807
5. Boards, bureaus and associations.....	931,199	3,831,813	494	4,763,507
6. Surveys and underwriting reports.....	861,896	6,545,073	145	7,407,114
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	56,641,219	64,009,882	344,016	120,995,117
8.2 Payroll taxes.....	4,407,559	4,421,139	17,198	8,845,896
9. Employee relations and welfare.....	12,188,963	13,343,306	90,674	25,622,943
10. Insurance.....	29,231	3,096,379		3,125,609
11. Directors' fees.....				0
12. Travel and travel items.....	950,908	597,126	7,405	1,555,439
13. Rent and rent items.....	1,648,524	2,881,888	416,720	4,947,132
14. Equipment.....	2,779,905	9,019,831	9,800	11,809,535
15. Cost or depreciation of EDP equipment and software.....	795,972	3,069,713	78,054	3,943,740
16. Printing and stationery.....	5,866	2,008,675	1,096	2,015,637
17. Postage, telephone and telegraph, exchange and express.....	3,539,003	3,594,087	2,375	7,135,465
18. Legal and auditing.....	1,064,604	2,496,147	44,359	3,605,110
19. Totals (Lines 3 to 18).....	85,844,850	130,888,117	1,014,084	217,747,050
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		24,127,970		24,127,970
20.2 Insurance department licenses and fees.....	289,310	1,355,378	181	1,644,868
20.3 Gross guaranty association assessments.....		294,017		294,017
20.4 All other (excluding federal and foreign income and real estate).....		(637,783)		(637,783)
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	289,310	25,139,582	181	25,429,072
21. Real estate expenses.....	49,259	1,618,886	15,437	1,683,582
22. Real estate taxes.....			365,613	365,613
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	(475,606)	4,416,334	136,617	4,077,345
25. Total expenses incurred.....	124,108,321	187,765,500	1,531,931	(a) 313,405,752
26. Less unpaid expenses - current year.....	103,885,420	24,999,367		128,884,787
27. Add unpaid expenses - prior year.....	97,151,600	21,866,248		119,017,848
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).....	117,374,501	184,632,381	1,531,931	303,538,813

### DETAILS OF WRITE-INS

2401. Misc Other General Expenses.....	(475,606)	3,561,598	136,617	3,222,609
2402. Credit Card Fees.....		10,378,857		10,378,857
2403. Recovery of Expense/Fees.....		(9,524,120)		(9,524,120)
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	(475,606)	4,416,334	136,617	4,077,345

(a) Includes management fees of \$.....23,930,257 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).....224,725	.....217,031
1.1 Bonds exempt from U.S. tax.....	(a).....39,380,112	.....39,062,057
1.2 Other bonds (unaffiliated).....	(a).....13,582,449	.....14,143,757
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.....	.....2,500,000	.....2,500,000
3. Mortgage loans.....	(c).....683,359	.....681,804
4. Real estate.....	(d).....	.....4,353,718
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....331,417	.....331,417
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....56,702,062	.....61,289,784
11. Investment expenses.....	.....	(g).....1,531,750
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....181
13. Interest expense.....	.....	(h).....670,585
14. Depreciation on real estate and other invested assets.....	.....	(i).....500,123
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....2,702,639
17. Net investment income (Line 10 minus Line 16).....	.....	.....58,587,145

**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 through 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 through 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....641,205 accrual of discount less \$.....5,632,879 amortization of premium and less \$.....1,278,317 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 \$.....331,417 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 \$.....500,123 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.....	.....436,158	.....	.....436,158	.....	.....
1.2 Other bonds (unaffiliated).....	.....	.....	.....0	.....	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....127,852	.....
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.....	.....(615)	.....	.....(615)	.....	.....
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).....	.....435,543	.....0	.....435,543	.....127,852	.....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 through 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.....	459,984	1,417,747	957,763
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).....	459,984	1,417,747	957,763
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.....	567	1,950	1,383
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.....	5,272,230	10,753,357	5,481,127
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....	5,926,311	5,432,276	(494,035)
21. Furniture and equipment, including health care delivery assets.....	2,712,249	2,980,751	268,502
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.....	1,009,389	1,249,483	240,094
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	15,380,730	21,835,564	6,454,834
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	15,380,730	21,835,564	6,454,834

**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 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Misc Receivable.....			0
2502. Prepaid expenses.....	1,009,389	1,249,483	240,094
2503.....			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,009,389	1,249,483	240,094

**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:

	SSAP #	F/S Page	F/S Line #	2016	2015
<b>NET INCOME</b>					
(1) IDS PROPERTY CASUALTY INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (8,352,567)	\$ (44,382,224)
(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)	XXX	XXX	XXX	\$ (8,352,567)	\$ (44,382,224)
<b>SURPLUS</b>					
(5) IDS PROPERTY CASUALTY INSURANCE COMPANY state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 800,320,940	\$ 683,602,591
(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)	XXX	XXX	XXX	\$ 800,320,940	\$ 683,602,591

**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:

- Short-term investments are stated at amortized cost using the straight-line method.
- 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.
- 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 2016 there was no common stock other than investments in stocks of subsidiaries.
- The Company has no preferred stocks.
- Mortgage loans are stated at the unpaid principle balance net of allowances for loan losses, if any.
- 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.
- 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.
- The Company has no investments in joint ventures, partnerships or limited liability companies.

**NOTES TO FINANCIAL STATEMENTS**

- 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 2016 were: 3.93% and 3.29%.
- 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

## 4) Age Analysis of Mortgage Loans:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							

**NOTES TO FINANCIAL STATEMENTS**

(a)	Current	\$	\$	\$	\$	\$ 21,441,158	\$	\$ 21,441,158
(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	%	%	%	%	%	%	%
b. Prior 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

- 1) 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.
- 2) 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.
- 3) 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.
- 4) The following table provides information about loan-backed and structured 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, 2016:



**NOTES TO FINANCIAL STATEMENTS**

a.	The aggregate amount of unrealized losses:	1.	Less than 12 Months	\$	(2,998,070)
		2.	12 Months or Longer	\$	(7,963)
b.	The aggregate related fair value of securities with unrealized losses:	1.	Less than 12 Months	\$	171,329,920
		2.	12 Months or Longer	\$	5,835,041

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:

1) Restricted Assets - Including pledged:

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year							8	9	Percentage	
	1	2	3	4	5	6	7			10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
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 states	4,542,405				4,542,405	4,565,256	(22,851)		4,542,405	0.2%	0.2%
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											
<b>o. Total Restricted Assets</b>	<b>\$ 4,542,405</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$ 4,542,405</b>	<b>\$ 4,565,256</b>	<b>\$ (22,851)</b>		<b>\$ 4,542,405</b>	<b>0.2%</b>	<b>0.2%</b>

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

2) 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

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

**NOTES TO FINANCIAL STATEMENTS**

## (4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted and Nonadmitted)*	4 % of BACV to Total Admitted Assets**
a. Cash	\$	\$	%	%
b. Schedule D, Part 1			%	%
c. Schedule D, Part 2, Sec. 1			%	%
d. Schedule D, Part 2, Sec. 2			%	%
e. Schedule B			%	%
f. Schedule A		<b>NONE</b>	%	%
g. Schedule BA, Part 1			%	%
h. Schedule DL, Part 1			%	%
i. Other			%	%
j. Total Collateral Assets (a+b+c+d+e+f+g+i)	\$	\$	%	%

\* Column 1 divided by Asset Page, Line 26 (Column 1)

\*\* Column 1 divided by Asset Page, Line 26 (Column 3)

	1 Amount	2 % of Liability to Total Liabilities
k. Recognized Obligation to Return Collateral Asset	\$ <b>NONE</b>	%

\* Column 1 divided by Liability Page, Line 26 (Column 1)

## I. Working Capital Finance Investments

Not applicable

## J. Offsetting and Netting of Assets and Liabilities

Not applicable

## K. Structured Notes

Not applicable

## L. 5\* Securities

Not applicable

**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

**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)

	2016			2015			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	\$ 35,674,311	\$	\$ 35,674,311	\$ 35,489,002	\$	\$ 35,489,002	\$ 185,309	\$	\$ 185,309
b. Statutory valuation allowance adjustment									
c. Adjusted gross	35,674,311		35,674,311	35,489,002		35,489,002	185,309		185,309

**NOTES TO FINANCIAL STATEMENTS**

deferred tax assets (1a-1b)									
d. Deferred tax assets nonadmitted	5,272,230		5,272,230	10,753,357		10,753,357	(5,481,127)		(5,481,127)
e. Subtotal net admitted deferred tax asset (1c-1d)	30,402,081		30,402,081	24,735,645		24,735,645	5,666,436		5,666,436
f. Deferred tax liabilities		154,604	154,604		220,955	220,955		(66,351)	(66,351)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 30,402,081	\$ (154,604)	\$ 30,247,477	\$ 24,735,645	\$ (220,955)	\$ 24,514,690	\$ 5,666,436	\$ 66,351	\$ 5,732,787

## 2) Admission Calculation Components SSAP No. 101

	2016			2015			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:	30,402,082		30,402,082	24,735,645		24,735,645	5,666,437		5,666,437
Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
Adjusted gross deferred tax assets allowed per limitation threshold									
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									
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	\$ 30,402,082	\$	\$ 30,402,082	\$ 24,735,645	\$	\$ 24,735,645	\$ 5,666,437	\$	\$ 5,666,437

## 3) Other Admissibility Criteria

	2016	2015
a. Ratio percentage used to determine recovery period and threshold limitation amount	1,092.369%	1,086.400%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 770,073,462	\$ 659,087,901

## 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.

	12/31/2016		12/31/2015		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross	\$ 35,674,311	\$	\$ 35,489,002	\$	\$ 185,309	\$

**NOTES TO FINANCIAL STATEMENTS**

	DTAs amount from Note 9A1(c)						
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)	\$ 30,402,081	\$	\$ 24,735,645	\$	\$ 5,666,436	\$
4.	Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	80%	%	98%	%	(18)%	%

(b) Does the company's tax planning strategies include the use of reinsurance? NO

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	2	3
	2016	2015	(Col 1-2) Change
a. Federal	\$ (23,507,287)	\$ (42,915,733)	\$ 19,408,446
b. Foreign			
c. Subtotal	\$ (23,507,287)	\$ (42,915,733)	\$ 19,408,446
d. Federal income tax on net capital gains	152,440	651,308	(498,868)
e. Utilization of capital loss carry-forwards			
f. Other	(82,952)	(848,083)	765,131
g. Federal and Foreign income taxes incurred	\$ (23,437,799)	\$ (43,112,508)	\$ 19,674,709

The Company does not have any tax contingencies.

2. Deferred Tax Assets

	1	2	3
	2016	2015	(Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$	\$	\$
2. Unearned premium reserve	25,645,458	26,236,175	(590,717)
3. Policyholder reserves	6,350,014	6,055,649	294,365
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual	2,553,708	2,201,362	352,346
9. Pension accrual			
10. Receivables - nonadmitted			

**NOTES TO FINANCIAL STATEMENTS**

11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	1,125,131	995,816	129,315
99. Subtotal	\$ 35,674,311	\$ 35,489,002	\$ 185,309
b. Statutory valuation allowance adjustment			
c. Nonadmitted	5,272,230	10,753,357	(5,481,127)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 30,402,081	\$ 24,735,645	\$ 5,666,436
e. Capital:			
1. Investments	\$	\$	\$
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	\$	\$	\$
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	\$ 30,402,081	\$ 24,735,645	\$ 5,666,436

## 3. Deferred Tax Liabilities

	1 2016	2 2015	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	\$	\$	\$
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax liabilities)			
99. Subtotal	\$	\$	\$
b. Capital:			
1. Investments	\$ 154,604	\$ 220,955	\$ (66,351)
2. Real estate			
3. Other (including items <5% of total capital tax liabilities)			
99. Subtotal	154,604	220,955	(66,351)
c. Deferred tax liabilities (3a99+3b99)	\$ 154,604	\$ 220,955	\$ (66,351)

4. Net Deferred Tax Assets (2i - 3c)	\$ 30,247,477	\$ 24,514,690	\$ 5,732,787
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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	\$ (32,352,851)	\$	
Realized capital gains	435,543		
Income before taxes	<u>\$ (31,917,308)</u>	\$ (11,171,058)	35.0%
Permanent differences:			
Tax Exempt Muni Interest	(33,461,042)	(11,711,365)	36.7%
Subsidiary Dividend	(2,500,000)	(875,000)	2.7%
Change in Nonadmitted Assets	15,941	5,579	0.0%
Prior Year (over) Accrual of Tax provision	61,472	21,515	-0.1%
Meals and Entertainment	80,402	28,141	-0.1%
Penalties	4,363	1,527	0.0%
Lobbying	32,000	11,200	0.0%
Other			

**NOTES TO FINANCIAL STATEMENTS**

Total	\$ (23,689,459)	74.2%
Federal and foreign income taxes incurred	\$ (23,437,800)	73.4%
Change in net deferred income taxes	(251,660)	0.8%
Total statutory income tax	\$ (23,689,460)	74.2%

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

- 10) At December 31, 2016, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- 11) The following is income tax expense for 2016 and 2015 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2016	NONE	\$ 210,957	\$ 210,957
2015	NONE	\$ 620,153	\$ 620,153

- 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

- 5) 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.
- 2) The method of allocation among the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses to the extent they are utilized by the consolidated group. 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 2016 - During the year the Company paid the Parent \$23,930,257 of fees for management and cost sharing arrangements. The Company did not issue any dividends during 2016. In 2016, the Company received additional paid in capital from the Parent of \$118,000,000.
- 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 \$23,930,257 in 2016 and \$21,222,319 in 2015, 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, 2016 and 2015, respectively, the Company reported \$2,197,380 and \$527,525 as amounts due from the Parent and affiliates and \$8,314,893 and \$9,385,975 respectively, as amounts payable to the Parent and affiliates for the same periods.

At December 31, 2016 and 2015, the Company reported \$0 and \$0, respectively, as amounts due from Ameriprise Auto & Home Insurance Agency Inc.

At December 31, 2016 and 2015, respectively, the Company reported \$1,660,889 and \$1,716,033 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 2016 and 2015, the Company received \$9,524,120 and \$9,026,785 respectively, for these services.

At December 31, 2016 and 2015, respectively, the Company reported \$1,502,312 and \$1,552,190 as amounts due to Ameriprise Insurance Company for ceding commission due pursuant to the Reinsurance Agreement. In 2016 and 2015, the Company paid \$6,475,212 and \$6,596,295, respectively, for these services.

**NOTES TO FINANCIAL STATEMENTS**

- 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 \$47,253,781. The Company also owns 100% of Ameriprise Auto & Home Insurance Agency Inc. The common stock investment is recorded at its equity value of \$459,984 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.

## M. All SCA Investments

## (1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8b(i) Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities	XXX %	\$	\$	
Total SSAP No. 97 8a Entities		\$	\$	\$
b. SSAP No. 97 8b(ii) Entities				
Ameriprise Auto & Home Insurance Agency Inc.	100.000 %	\$ 459,984	\$ 0	459,984
Total SSAP No. 97 8b(ii) Entities		\$ 459,984	\$	\$ 459,984
c. SSAP No. 97 8b(iii) Entities				
Total SSAP No. 97 8b(iii) Entities	XXX %	\$	\$	\$
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX %	\$	\$	\$
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX %	\$ 459,984	\$	\$ 459,984
f. Aggregate Total (a + e)	XXX %	\$ 459,984	\$ 0	\$ 459,984

## (2) NAIC Filing Response Information - Not Applicable

**NOTES TO FINANCIAL STATEMENTS**

SCA Entity (Should be the same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount***	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Ameriprise Auto & Home Insurance Agency Inc.	S2	11/04/2016	1,417,747	Y	N	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ 1,417,747	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)						
	XXX	XXX	\$ 1,417,747	XXX	XXX	XXX
f. Aggregate Total (a + e)						
	XXX	XXX	\$ 1,417,747	XXX	XXX	XXX

\* S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

\*\* I – Immaterial or M – Material

\*\*\* As of December 31, 2015

## N. Investment in Insurance SCAs

- (1) The Company owns one insurance SCA entity that is carried at audited statutory equity value. Ameriprise Insurance Company follows no state prescribed or permitted practices that depart from NAIC statutory accounting practices and procedures (NAIC SAP).

**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, 2016, reflects a mortgage payable in the amount of \$15,087,189 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 2016 were \$1,227,012. Interest paid under this agreement during 2016 was \$670,586.

## Payment Schedule for the next 5 years

Period	Annual Rate of Base Rent	Monthly Installments
1/1/17 - 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
07/01/19 - 06/30/20	\$1,273,608	\$106,134
07/01/20 - 06/30/21	\$1,289,520	\$107,460

- 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 \$2,401,243 and \$2,117,198 for the years ended December 31, 2016 and 2015, 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 \$3,310,480 and \$2,690,300 for 2016 and 2015, 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 2016 and 2015, respectively, \$1,188,958 and \$972,503 was expensed for stock options and restricted stock awards.



**NOTES TO FINANCIAL STATEMENTS**

- 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 (INT 04-17) - 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 2016 and 2015.
- 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 \$236,571 and \$1,087,718 for 2016 and 2015, respectively:
- J. Changes in Unassigned Funds  
The portion of unassigned funds represented or reduced by each item below is as follows:

	2016 Change	2015 Change
1) Unrealized gains and losses	\$ 127,852	\$ 871,218
2) Nonadmitted asset values	6,454,832	(9,846,079)
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 2016 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

**NOTES TO FINANCIAL STATEMENTS**

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, 2016 and 2015, the Company had admitted assets of \$89,973,814 and \$95,694,677, 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, 2016 are not expected to exceed the nonadmitted amounts totaling \$567 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.

**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:

2017	1,242,350
2018	1,257,879
2019	1,273,603
2020	1,289,523
2021	<u>1,305,642</u>
Later Years	\$ 3,995,666

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 \$627,706 and \$557,275 in 2016 and 2015, 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:

2017	741,307
2018	772,431
2019	<u>708,062</u>
	\$2,221,800

- 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.

**NOTES TO FINANCIAL STATEMENTS**

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.

6) The Company does not have any assets or liabilities reported at fair value as of December 31, 2016.

2) Roll forward of Level 3 Items

The Company has no assets or liabilities measured at fair value in the Level 3 category as of December 31, 2016.

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, 2016.

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 financial instruments that are not reported at fair value as of December 31, 2016:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Fair Value (Level 1)	Fair Value (Level 2)	Fair Value (Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 1,611,216,916	\$ 1,586,858,015	\$ 4,976,215	\$ 1,596,245,701	\$ 9,995,000	\$
Cash equivalents	79,885,495	79,885,495		79,885,495		
Mortgage loans on real estate	20,457,105	21,441,158			21,441,158	

**Bonds**

When available, fair value 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. Treasury securities. Level 2 securities include state and municipal obligations and corporate bonds, U.S. government agency residential mortgage backed securities, commercial 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. Level 3 securities primarily include asset backed securities. The fair value of these Level 3 securities is typically based on a single non-binding broker quote. The underlying inputs used for some of the non-binding broker quotes are not readily available to the Company.

**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

**NOTES TO FINANCIAL STATEMENTS**

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.

**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 \$4,542,405 and \$4,565,256 at December 31, 2016 and 2015 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, 2016, that would merit recognition or disclosure in the financial statements. As of January 1, 2017 the Company entered into a restructured reinsurance agreement. The Company's catastrophe reinsurance has a limit of \$200 million for the first event and \$180 million for subsequent events of which the Company retains \$20 million on the first event and \$10 million on subsequent events. The agreement also includes an aggregate XOL treaty to provide protection for catastrophes of \$25 million in excess of \$30 million of losses of which the Company retains \$1.5 million per event and the aggregate layer exists at \$10 million. A segment of the home book is ceded at 90% after losses are subject to the other reinsurance agreements. In addition, the Company will cede 90% of every personal umbrella loss with a limit of \$5 million per loss. This evaluation was completed through February 9, 2017, the date the financial statements were available to be issued.

A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?		Yes [ ]	No [ X ]
B.	ACA fee assessment payable for the upcoming year	\$		\$
C.	ACA fee assessment paid			
D.	Premium written subject to ACA 9010 assessment			
E.	Total adjusted capital before surplus adjustment (Five-Year Historical Line 28)		800,320,940	
F.	Total adjusted capital (Five-Year Historical Line 28 minus 22B above)		800,320,940	
G.	Authorized control level (Five-Year Historical Line 29)	\$	70,518,305	
H.	Would reporting the ACA assessment as of December 31, 2016 have triggered an RBC action level (YES/NO)?		Yes [ ]	No [ X ]

**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	\$8,437,150	\$ -	\$ -	\$ -	\$8,437,150	\$ -
b. All Other	-	-	\$3,190,264	-	\$3,190,264	-
c. Total	\$8,437,150	\$ -	\$3,190,264	-	\$5,246,886	\$ -
d. Direct Unearned Premium Reserves:			\$352,922,865			

- 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

**NOTES TO FINANCIAL STATEMENTS**

- 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.

**NOTE 25 – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES**

- A. Reserves at December 31, 2016 increased approximately \$45.3 million from prior year end reflecting the impact of prior year reserve development and improved current year loss performance, partially offset by an increase in catastrophe losses.

	2016	2015
Balance as of January 1 (in 000)	\$ 568,779	\$ 473,018
Add provision for claims occurring in:		
Current year	\$ 997,135	961,416
Prior years	(17,533)	58,115
Net incurred losses during current year	\$979,602	\$1,019,531
Deduct paid claims, net of reinsurance, occurring in:		
Current year	\$ 656,798	\$ 636,586
Prior years	277,525	287,184
Net paid claims during current year	934,323	923,770
Balance as of December 31	\$ 614,059	\$ 568,779

**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
7,925,260	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.

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## **NOTES TO FINANCIAL STATEMENTS**

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### **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 31, 2017. 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.

### **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 the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2013
- 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 the 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(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (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 Advisors, 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		

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? \_\_\_\_\_

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

12.13 Total book/adjusted carrying value

0  
\$ \_\_\_\_\_  
0

12.2 If yes, provide explanation

**13. FOR UNITED STATES BRANCHES 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 and all subordinate 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 \$ \_\_\_\_\_

21.22 Borrowed from others \$ \_\_\_\_\_

21.23 Leased from others \$ \_\_\_\_\_

21.24 Other \$ \_\_\_\_\_



# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [ ] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ \_\_\_\_\_
- 22.22 Amount paid as expenses \$ \_\_\_\_\_
- 22.23 Other amounts paid \$ \_\_\_\_\_
- 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: \$ 2,277,238

### INVESTMENT

- 24.01 Were all of 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 [X] No [ ]
- 24.02 If no, give full and complete information, relating thereto:
- 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 *Risk-Based Capital Instructions*? Yes [ ] No [ ] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ \_\_\_\_\_
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs \$ \_\_\_\_\_
- 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 31 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 \$ 4,542,405
- 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? Yes [ ] No [ ] N/A [X]  
If no, attach a description with this statement.
- 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 31 of the current year: \$ \_\_\_\_\_
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 *Financial Condition Examiners Handbook*? Yes [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan	New York, NY

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

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

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:

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

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

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28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
Columbia Management Investment Advisors, LLC	A

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
108257	Columbia Management Investment Advisors, LLC	6YVO3H2OUHXER5SG R23	SEC	DS

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 Holding	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	1,666,743,510	1,691,102,411	24,358,901
30.2	Preferred Stocks	0	0	0
30.3	Totals	1,666,743,510	1,691,102,411	24,358,901

30.4 Describe the sources or methods utilized in determining the 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 reliable pricing source for purposes of disclosure of fair value for Schedule D:

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? \$ 2,951,888

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	\$ 2,302,150

34.1 Amount of payments for legal expenses, if any? \$ 36,430

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
Baker & McKenzie LLP	\$ 10,244
Hinshaw & Culbertson LLP	10,004

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 1 - COMMON INTERROGATORIES

	\$
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**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	\$	1,073,880,935	\$	1,043,397,584
2.3	Premium Ratio (2.1/2.2)				
2.4	Reserve Numerator	\$	0	\$	83
2.5	Reserve Denominator	\$	972,228,376	\$	935,576,579
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 [ ]
5.22	As a direct expense of the exchange			N/A [ ]	
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?			Yes [ ]	No [ ]
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?			Yes [ ]	No [ ]
5.5	If yes, give full information:				
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?				
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 plus 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>\$135 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 ]
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.				0

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

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 <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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, <i>Property and Casualty Reinsurance</i> , 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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/>
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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	\$	88,000
		\$	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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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.		0
14.1	Is the reporting entity a cedant in a multiple cedant reinsurance contract?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
14.2	If yes, please describe the method of allocating and recording reinsurance among the cedants:		

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

- 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 Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium 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]

Incurring 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 2016	2 2015	3 2014	4 2013	5 2012
<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).....	432,140,808	416,583,963	405,658,134	377,728,357	363,892,488
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	305,701,717	327,534,649	298,163,911	264,797,552	250,154,362
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	347,047,451	343,061,692	314,332,419	257,468,870	200,666,463
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....		552	1,713	2,322	428
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	1,084,889,976	1,087,180,856	1,018,156,177	899,997,101	814,713,741
<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).....	424,453,991	408,990,194	398,560,057	371,424,539	357,724,012
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	304,091,561	325,751,408	296,606,599	263,134,740	248,710,289
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	336,707,523	333,488,995	305,772,239	249,092,200	194,552,489
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....		552	1,713	2,322	428
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	1,065,253,075	1,068,231,149	1,000,940,608	883,653,801	800,987,218
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8).....	(93,487,012)	(149,081,525)	(117,175,037)	(48,210,817)	(29,344,826)
14. Net investment gain (loss) (Line 11).....	58,870,248	56,956,516	54,639,887	49,154,221	46,821,745
15. Total other income (Line 15).....	2,673,958	3,978,968	4,137,895	4,000,037	4,131,138
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	(23,590,239)	(43,763,814)	(33,105,349)	(6,321,964)	(5,803,287)
18. Net income (Line 20).....	(8,352,567)	(44,382,227)	(25,291,906)	11,265,406	27,411,344
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	1,826,317,319	1,661,810,013	1,414,322,994	1,268,348,797	1,109,418,363
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	739,071	774,836	928,332	890,855	857,996
20.2 Deferred and not yet due (Line 15.2).....	89,234,743	94,919,841	87,882,236	77,599,503	70,381,092
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	1,025,996,380	978,207,423	854,378,743	737,635,112	647,192,442
22. Losses (Page 3, Line 1).....	510,173,211	471,627,374	390,266,574	330,310,104	298,170,923
23. Loss adjustment expenses (Page 3, Line 3).....	103,885,420	97,151,600	82,751,586	74,351,132	62,263,837
24. Unearned premiums (Page 3, Line 9).....	358,169,745	366,797,606	341,964,042	296,172,417	257,552,040
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).....	800,320,940	683,602,591	559,944,249	530,713,685	462,225,921
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11).....	69,242,114	68,625,402	66,465,964	103,059,726	52,015,276
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital.....	800,320,940	683,602,591	559,944,249	530,713,685	462,225,921
29. Authorized control level risk-based capital.....	70,518,305	60,669,212	49,241,370	40,829,584	32,825,462
<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).....	94.5	96.3	98.6	94.2	96.7
31. Stocks (Lines 2.1 & 2.2).....	2.8	3.1	3.6	3.9	4.4
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	1.3	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).....	1.5	(0.6)	(2.0)	2.1	(1.0)
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivables 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).....	47,713,765	47,585,912	46,714,694	44,474,590	43,062,932
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.....	47,713,765	47,585,912	46,714,694	44,474,590	43,062,932
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).....	6.0	7.0	8.3	8.4	9.3

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1	2	3	4	5
	2016	2015	2014	2013	2012
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24).....	127,852	871,218	3,513,238	861,528	3,857,754
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	116,718,349	123,658,341	29,230,566	68,487,766	31,180,068
<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).....	317,704,611	350,667,916	334,597,443	278,891,465	271,865,554
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	238,756,735	237,874,323	212,824,097	186,920,743	188,291,964
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	268,095,768	229,296,417	200,867,175	147,694,869	124,085,671
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).....	824,557,114	817,838,656	748,288,715	613,507,077	584,243,189
<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).....	311,740,578	341,173,646	329,617,969	274,954,775	267,963,448
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	238,706,737	237,802,142	212,647,238	186,390,212	188,132,389
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	266,500,973	228,987,692	195,410,355	146,549,216	122,859,251
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).....	816,948,288	807,963,480	737,675,562	607,894,203	578,955,088
<b>Operating Percentages (Page 4)</b> (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).....	79.7	85.2	83.5	75.7	76.1
68. Loss expenses incurred (Line 3).....	11.6	12.5	12.1	12.5	10.9
69. Other underwriting expenses incurred (Line 4).....	17.5	16.6	16.7	17.5	16.8
70. Net underwriting gain (loss) (Line 8).....	(8.7)	(14.3)	(12.3)	(5.7)	(3.8)
<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).....	17.4	15.8	15.5	16.3	15.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	91.2	97.7	95.6	88.2	87.0
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).....	133.1	156.3	178.8	166.5	173.3
<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).....	(13,694)	61,468	60,700	25,351	48,675
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).....	(2.0)	11.0	11.4	5.5	11.3
<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).....	56,935	93,813	65,854	31,692	32,033
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).....	10.2	17.7	14.2	7.4	7.8

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.....	.....2,139.....	.....1,208.....	.....(50).....	.....3.....	.....	.....	.....	.....878.....	.....XXX.....
2. 2007.....	.....590,026.....	.....12,361.....	.....577,665.....	.....417,131.....	.....11,243.....	.....14,875.....	.....377.....	.....38,699.....	.....	.....55,945.....	.....459,085.....	.....XXX.....
3. 2008.....	.....621,264.....	.....12,079.....	.....609,185.....	.....463,744.....	.....5,092.....	.....17,248.....	.....375.....	.....48,479.....	.....	.....58,129.....	.....524,005.....	.....XXX.....
4. 2009.....	.....658,401.....	.....10,826.....	.....647,575.....	.....470,186.....	.....2,940.....	.....19,771.....	.....254.....	.....51,101.....	.....	.....60,648.....	.....537,864.....	.....XXX.....
5. 2010.....	.....701,533.....	.....12,057.....	.....689,476.....	.....548,822.....	.....13,219.....	.....22,359.....	.....706.....	.....65,904.....	.....	.....71,046.....	.....623,160.....	.....XXX.....
6. 2011.....	.....738,120.....	.....13,896.....	.....724,224.....	.....580,313.....	.....3,295.....	.....25,434.....	.....137.....	.....57,900.....	.....	.....73,870.....	.....660,215.....	.....XXX.....
7. 2012.....	.....788,609.....	.....13,361.....	.....775,247.....	.....610,223.....	.....5,141.....	.....23,807.....	.....123.....	.....65,536.....	.....	.....81,406.....	.....694,301.....	.....XXX.....
8. 2013.....	.....861,353.....	.....16,316.....	.....845,037.....	.....622,156.....	.....5,543.....	.....22,652.....	.....152.....	.....67,803.....	.....	.....82,483.....	.....706,916.....	.....XXX.....
9. 2014.....	.....971,922.....	.....16,775.....	.....955,147.....	.....708,752.....	.....4,539.....	.....18,545.....	.....270.....	.....81,484.....	.....	.....91,801.....	.....803,972.....	.....XXX.....
10. 2015.....	.....1,062,214.....	.....18,813.....	.....1,043,401.....	.....711,560.....	.....1,198.....	.....12,521.....	.....33.....	.....86,475.....	.....	.....95,185.....	.....809,325.....	.....XXX.....
11. 2016.....	.....1,093,464.....	.....19,583.....	.....1,073,881.....	.....582,394.....	.....1,611.....	.....5,141.....	.....5.....	.....70,881.....	.....	.....57,826.....	.....656,798.....	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....5,717,420.....	.....55,029.....	.....182,303.....	.....2,435.....	.....634,263.....	.....2.....	.....728,339.....	.....6,476,519.....	.....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.....	.....21,473.....	.....20,667.....	.....	.....	.....	.....	.....	.....	.....	.....	.....48.....	.....806.....	.....XXX.....
2. 2007.....	.....19,524.....	.....19,336.....	.....2,262.....	.....1,873.....	.....	.....	.....(110).....	.....	.....(1).....	.....	.....41.....	.....466.....	.....XXX.....
3. 2008.....	.....817.....	.....435.....	.....1,824.....	.....1,565.....	.....	.....	.....7.....	.....	.....5.....	.....	.....75.....	.....653.....	.....XXX.....
4. 2009.....	.....702.....	.....	.....1,692.....	.....1,132.....	.....	.....	.....282.....	.....	.....40.....	.....	.....60.....	.....1,584.....	.....XXX.....
5. 2010.....	.....2,629.....	.....15.....	.....3,493.....	.....2,583.....	.....	.....	.....360.....	.....	.....49.....	.....	.....102.....	.....3,933.....	.....XXX.....
6. 2011.....	.....3,360.....	.....226.....	.....4,264.....	.....2,878.....	.....	.....	.....892.....	.....1.....	.....204.....	.....	.....533.....	.....5,615.....	.....XXX.....
7. 2012.....	.....6,329.....	.....612.....	.....5,105.....	.....2,833.....	.....	.....	.....2,678.....	.....	.....434.....	.....	.....1,095.....	.....11,101.....	.....XXX.....
8. 2013.....	.....19,093.....	.....318.....	.....8,032.....	.....2,449.....	.....	.....	.....4,783.....	.....	.....843.....	.....	.....2,238.....	.....29,984.....	.....XXX.....
9. 2014.....	.....45,526.....	.....983.....	.....19,539.....	.....3,318.....	.....	.....	.....12,989.....	.....	.....3,195.....	.....	.....8,154.....	.....76,948.....	.....XXX.....
10. 2015.....	.....70,626.....	.....443.....	.....47,860.....	.....3,076.....	.....	.....	.....20,933.....	.....1.....	.....6,734.....	.....	.....18,246.....	.....142,633.....	.....XXX.....
11. 2016.....	.....116,903.....	.....1,748.....	.....178,470.....	.....2,859.....	.....	.....	.....28,436.....	.....	.....21,135.....	.....	.....40,331.....	.....340,337.....	.....XXX.....
12. Totals.....	.....306,982.....	.....44,783.....	.....272,541.....	.....24,566.....	.....0.....	.....0.....	.....71,250.....	.....2.....	.....32,638.....	.....0.....	.....70,923.....	.....614,060.....	.....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.....	.....806.....	.....0.....
2. 2007..	.....492,380.....	.....32,829.....	.....459,551.....	.....83.5.....	.....265.6.....	.....79.6.....	.....	.....	.....	.....577.....	.....(111).....
3. 2008..	.....532,125.....	.....7,467.....	.....524,658.....	.....85.7.....	.....61.8.....	.....86.1.....	.....	.....	.....	.....641.....	.....12.....
4. 2009..	.....543,774.....	.....4,326.....	.....539,448.....	.....82.6.....	.....40.0.....	.....83.3.....	.....	.....	.....	.....1,262.....	.....322.....
5. 2010..	.....643,616.....	.....16,523.....	.....627,093.....	.....91.7.....	.....137.0.....	.....91.0.....	.....	.....	.....	.....3,524.....	.....409.....
6. 2011..	.....672,367.....	.....6,537.....	.....665,830.....	.....91.1.....	.....47.0.....	.....91.9.....	.....	.....	.....	.....4,520.....	.....1,095.....
7. 2012..	.....714,111.....	.....8,709.....	.....705,402.....	.....90.6.....	.....65.2.....	.....91.0.....	.....	.....	.....	.....7,989.....	.....3,112.....
8. 2013..	.....745,362.....	.....8,462.....	.....736,900.....	.....86.5.....	.....51.9.....	.....87.2.....	.....	.....	.....	.....24,358.....	.....5,626.....
9. 2014..	.....890,030.....	.....9,110.....	.....880,920.....	.....91.6.....	.....54.3.....	.....92.2.....	.....	.....	.....	.....60,764.....	.....16,184.....
10. 2015..	.....956,709.....	.....4,751.....	.....951,958.....	.....90.1.....	.....25.3.....	.....91.2.....	.....	.....	.....	.....114,967.....	.....27,666.....
11. 2016..	.....1,003,360.....	.....6,225.....	.....997,135.....	.....91.8.....	.....31.8.....	.....92.9.....	.....	.....	.....	.....290,766.....	.....49,571.....
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....510,174.....	.....103,886.....

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior.....	125,762	112,265	101,908	99,070	98,929	99,736	101,264	102,673	104,816	105,482	666	2,809
2. 2007.....	477,963	427,228	423,999	421,967	423,064	422,130	420,648	420,785	420,861	420,853	(8)	68
3. 2008.....	XXX	486,010	480,597	479,528	479,382	477,835	475,521	475,807	476,178	476,173	(5)	366
4. 2009.....	XXX	XXX	489,483	484,768	488,668	488,899	485,020	486,764	488,497	488,307	(190)	1,543
5. 2010.....	XXX	XXX	XXX	532,097	555,304	560,863	553,488	557,038	561,391	561,140	(251)	4,102
6. 2011.....	XXX	XXX	XXX	XXX	550,197	594,756	591,299	605,540	608,235	607,726	(509)	2,186
7. 2012.....	XXX	XXX	XXX	XXX	XXX	571,439	613,773	632,905	640,343	639,433	(910)	6,528
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	634,638	654,839	669,143	668,254	(889)	13,415
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770,323	798,678	796,241	(2,437)	25,918
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	867,909	858,749	(9,160)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	905,121	XXX	XXX
12. Totals.....											(13,694)	56,935

**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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....	000	57,590	81,958	91,875	94,702	97,351	100,375	102,064	103,798	104,676	XXX	XXX
2. 2007.....	276,555	360,494	392,643	408,679	415,498	418,425	419,697	420,271	420,325	420,386	XXX	XXX
3. 2008.....	XXX	314,343	408,305	444,690	462,484	470,257	473,318	474,580	475,306	475,526	XXX	XXX
4. 2009.....	XXX	XXX	313,483	410,716	446,793	467,505	479,085	484,114	485,798	486,763	XXX	XXX
5. 2010.....	XXX	XXX	XXX	350,053	461,189	508,014	532,884	547,565	555,266	557,256	XXX	XXX
6. 2011.....	XXX	XXX	XXX	XXX	381,121	497,826	545,917	582,174	597,300	602,315	XXX	XXX
7. 2012.....	XXX	XXX	XXX	XXX	XXX	401,846	524,858	584,346	615,603	628,765	XXX	XXX
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	416,419	555,764	611,696	639,113	XXX	XXX
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	506,806	669,376	722,488	XXX	XXX
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561,283	722,850	XXX	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	585,919	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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	49,511	18,129	8,937	2,324	1,680	840	82	110	88	
2. 2007.....	129,520	23,386	12,976	4,475	3,529	2,210	468	178	245	279
3. 2008.....	XXX	96,112	33,219	14,582	8,040	3,667	504	45	308	266
4. 2009.....	XXX	XXX	98,365	32,387	19,384	10,069	1,047	382	1,381	842
5. 2010.....	XXX	XXX	XXX	92,480	43,387	25,307	4,731	1,408	2,126	1,270
6. 2011.....	XXX	XXX	XXX	XXX	79,940	45,881	12,897	5,963	3,761	2,277
7. 2012.....	XXX	XXX	XXX	XXX	XXX	79,392	35,921	16,051	9,023	4,950
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	124,878	42,056	22,378	10,366
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,545	60,457	29,210
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,017	65,716
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,047

**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	7,699,033	7,882,246		5,331,648	4,885,321	3,493,542	26,278	
2. Alaska.....AK	L	(7,451)	2,177		351	351			
3. Arizona.....AZ	L	37,400,987	37,338,523		27,211,495	28,202,759	15,420,582	185,603	
4. Arkansas.....AR	L	4,695,291	4,865,759		5,609,374	6,263,976	2,074,478	15,917	
5. California.....CA	L	339,415,526	334,962,427		233,936,018	264,059,374	169,535,486	1,661,353	
6. Colorado.....CO	L	30,434,879	29,700,593		32,508,098	33,959,183	10,879,663	102,655	
7. Connecticut.....CT	L	17,595,826	18,201,108		12,163,972	13,487,049	11,572,448	87,288	
8. Delaware.....DE	L	3,263,325	3,344,220		2,499,148	3,100,141	2,702,655	13,831	
9. District of Columbia.....DC	L	980,043	1,026,554		626,841	678,348	366,512	6,509	
10. Florida.....FL	L	24,523,967	25,891,506		20,825,453	16,300,055	19,948,019	148,362	
11. Georgia.....GA	L	21,032,066	21,509,867		18,977,756	18,219,989	7,522,098	64,741	
12. Hawaii.....HI	L	3,402,043	3,463,719		1,864,096	2,061,891	1,647,501	22,383	
13. Idaho.....ID	L	1,600,406	1,637,807		689,931	683,059	241,620	9,588	
14. Illinois.....IL	L	18,103,150	19,481,704		12,076,401	11,233,926	6,067,048	84,867	
15. Indiana.....IN	L	12,718,533	13,175,500		10,730,231	9,949,482	3,741,844	47,460	
16. Iowa.....IA	L	3,636,793	3,713,449		1,621,169	1,210,973	298,269	12,922	
17. Kansas.....KS	L	2,685,208	2,687,478		1,448,437	2,048,855	785,733		
18. Kentucky.....KY	L	3,342,029	3,397,569		2,226,939	2,169,909	1,566,675	16,156	
19. Louisiana.....LA	L	(73,358)	27,805		10,713	7,713			
20. Maine.....ME	L	(32,912)	10,670		4,729	2,729			
21. Maryland.....MD	L	15,962,721	16,303,369		10,587,647	11,826,457	7,039,300	67,008	
22. Massachusetts.....MA	L	19,197,731	19,575,969		12,723,960	11,832,577	6,794,165	62,223	
23. Michigan.....MI	L	72,431,855	72,670,804		50,301,021	52,449,145	53,601,420	280,596	
24. Minnesota.....MN	L	27,930,696	28,102,107		21,663,298	21,051,912	7,034,297	94,559	
25. Mississippi.....MS	L	2,677,851	2,750,841		2,804,806	2,538,602	1,247,459	7,632	
26. Missouri.....MO	L	13,212,009	13,755,399		10,907,645	8,338,908	3,961,875	39,896	
27. Montana.....MT	L	3,304,984	3,259,852		4,381,420	4,967,070	1,161,934	14,553	
28. Nebraska.....NE	L	2,350,721	2,382,430		3,143,796	3,455,811	480,364	7,101	
29. Nevada.....NV	L	15,198,886	15,499,458		12,541,584	10,705,889	8,081,025	76,768	
30. New Hampshire.....NH	L	2,128,098	2,241,777		1,148,052	1,178,117	695,202	12,737	
31. New Jersey.....NJ	L	38,089,036	39,520,474		32,550,223	37,060,467	38,765,571	152,885	
32. New Mexico.....NM	L	3,097,316	3,203,636		2,184,801	3,082,311	1,963,021	14,164	
33. New York.....NY	L	16,991,507	18,720,575		10,663,314	14,191,569	17,021,805	99,543	
34. North Carolina.....NC	L	17,747,859	18,002,017		13,459,745	15,930,583	7,426,716	63,415	
35. North Dakota.....ND	L	(13,276)	4,451		71	71			
36. Ohio.....OH	L	22,217,707	22,643,436		13,340,063	10,173,259	7,083,381	90,628	
37. Oklahoma.....OK	L	4,617,165	4,757,639		2,956,971	2,858,906	773,352	13,620	
38. Oregon.....OR	L	29,182,790	28,793,415		17,373,924	17,529,817	13,500,989	142,310	
39. Pennsylvania.....PA	L	7,408,629	8,056,897		5,009,250	5,006,835	4,507,505	38,454	
40. Rhode Island.....RI	L	(30,709)	11,121		6,685	5,685			
41. South Carolina.....SC	L	7,129,007	7,220,090		6,231,443	5,720,963	2,379,449	29,050	
42. South Dakota.....SD	L	931,197	905,126		520,515	181,087	69,287	3,480	
43. Tennessee.....TN	L	7,168,217	7,531,754		4,370,447	5,759,927	2,950,121	26,196	
44. Texas.....TX	L	68,895,031	68,011,338		75,179,179	77,962,396	20,330,001	226,584	
45. Utah.....UT	L	6,254,527	6,322,386		4,536,056	3,887,248	2,756,104	37,036	
46. Vermont.....VT	L	3,454,828	3,442,323		1,847,698	2,931,453	1,766,084	18,998	
47. Virginia.....VA	L	18,262,796	19,446,573		16,607,258	17,330,072	7,350,327	63,148	
48. Washington.....WA	L	75,068,609	76,045,829		56,487,685	51,240,522	43,413,795	362,058	
49. West Virginia.....WV	L	(29,880)	11,339		198,653	198,653			
50. Wisconsin.....WI	L	15,674,306	15,644,455		11,165,405	12,895,702	6,150,660	72,365	
51. Wyoming.....WY	L	(11,017)	3,970		854	(1,146)			
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	1,048,916,579	1,057,161,531	0	795,256,269	830,815,951	526,169,382	4,622,919	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 (81%).....			
- 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		
- 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		
- 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 Adaptive Risk Allocation (Master) Fund.....	98-1156583		
- Columbia Management Investment Advisers, LLC.....	41-1533211		
- Advisory Capital Strategies Group, Inc.....	41-1624224		
- Columbia Emerging Markets Bond Private Fund LLC.....	46-4842432		
- Columbia Focused Large Cap Growth Private Fund, LLC (Private Invest Fund).....			
- Columbia Institutional High Yield Fixed Income Private Fund, LLC.....	45-5077345		
- Columbia U.S. Contrarian Core Equity Private Fund, LLC.....			
- Emerging Global Advisors, LLC.....			
- Centurion CDO IV Limited.....			
- Centurion CDO VI, Ltd.....	98-0424253		
- Centurion CDO 7 Limited.....	98-0416968		
- Centurion CDO 8, Ltd.....	98-0435521		
- 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 Diversified Real Return Fund.....	46-4469208		
- Columbia U.S. Social Bond Fund.....	47-2947408		
- Columbia VP-U.S. Flexible Conservative Growth.....	81-3835472		
- 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		
- Seligman Tech Spectrum Fund, LLC.....	13-4200160		
- RiverSource CDO Seed Investments, LLC.....	87-0812264		
- 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.....			
│ │ │ └ Ameriprise Asset Management Holdings Hong Kong Limited.....			
│ │ │ │ └ Threadneedle Portfolio Services Hong Kong 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.....			
│ │ └ Columbia Threadneedle Investments (ME) Ltd.....			
│ └ TAM Investment Ltd.....			
│ └ Threadneedle International Investments GmbH.....			
│ └ Threadneedle Management Luxembourg S.A.....			
│ │ └ Threadneedle Asian Focus.....			
│ └ 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 Asset Management (Nominees) Ltd.....			
│ │ │ │ └ Sackville TIPP Property (GP) Ltd.....			
│ │ │ └ Threadneedle Asset Management Finance Ltd.....			
│ │ │ │ └ Rio Bravo Columbia Threadneedle European Multimarket Investment Fund.....			
│ │ │ │ └ 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.....			
│ │ │ │ └ Sackville Tandem Property (GP) Ltd.....			
│ │ │ │ └ Sackville TPEN Property (GP) Ltd.....			
│ │ │ │ │ └ Sackville TPEN Property Nominee Ltd.....			
│ │ │ │ │ │ └ Sackville (TPEN) (25%).....			
│ │ │ │ └ Sackville TSP Property (GP) Ltd.....			
│ │ │ │ └ 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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