

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

(Amendment No. 10)*

INDIVIDUAL INVESTOR GROUP, INC.
(FORMERLY FINANCIAL DATA SYSTEMS, INC.)

(Name of Issuer)

Common Stock, \$.01 Par Value

(Title of Class of Securities)

455907105

(CUSIP Number)

Paul W. Zeller, Senior Vice President and Deputy General Counsel
Reliance Financial Services Corporation
Park Avenue Plaza, 55 East 52nd Street, New York, New York 10055
(212) 909-1100

(Name, Address and Telephone Number of Person Authorized to Receive Notices
and Communications)

See Item 5

(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of ss.ss.240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box []

Note: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See ss.240.13d-7 for other parties to whom copies are to be sent.

The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

CUSIP No. 455907105

1. Names of Reporting Persons. Reliance Financial Services Corporation
I.R.S. Identification Nos. of above persons (entities only). 51-0113548

2. Check the Appropriate Box if a Member of a Group (See Instructions)
(a) / /
(b) /x/

3. SEC Use Only.....

4. Source of Funds

Not Applicable

5. Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

/x/

6. Citizenship or Place of Organization

Delaware

Number of 7. Sole Voting Power 666,666

Shares Beneficially 8. Shared Voting Power

Owned by Each Reporting Person With 9. Sole Dispositive Power 666,666

Person With 10. Shared Dispositive Power

11. Aggregate Amount Beneficially Owned by Each Reporting Person

666,666

12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions)

13. Percent of Class Represented by Amount in Row (11).....

6.5%

14. Type of Reporting Person (See Instructions)

HC

CUSIP No. 455907105

1. Name of Reporting Persons. Saul P. Steinberg

2. Check the Appropriate Box if a Member of a Group (See Instructions)

(a) / /

(b) /x/

3. SEC Use Only.....

4. Source of Funds (See Instructions)

Not Applicable

5. Check if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e)

/x/

6. Citizenship or Place of Organization

United States of America

Number of 7. Sole Voting Power 621,424

Shares Beneficially 8. Shared Voting Power

Owned by Each Reporting 9. Sole Dispositive Power 621,424

Person With 10. Shared Dispositive Power

11. Aggregate Amount Beneficially Owned by Each Reporting Person

621,424

12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions)

13. Percent of Class Represented by Amount in Row (11).....

6.0%

14. Type of Reporting Person (See Instructions)

IN

ITEM 1. Security and Issuer.

The following information amends or supplements, as the case may be, the information previously filed by Reliance Financial Services Corporation ("Reliance Financial") relating to the ownership by its subsidiaries of the class of securities (the "Security") listed on the cover of this Schedule 13D.

ITEM 2. Identity and Background.

Item 2 is amended to read in its entirety as follows:

This statement is filed by Reliance Financial, a Delaware corporation. Reliance Financial owns all of the outstanding stock of Reliance Insurance Company ("RIC"), a Pennsylvania corporation. RIC and its property and casualty insurance subsidiaries (the "Reliance Insurance Group") underwrite a broad range of commercial line property and casualty insurance and also underwrite personal automobile coverage. All of the capital stock of Reliance Financial is owned by Reliance Group Holdings, Inc., a Delaware corporation ("RGH").

The principal executive offices of each of Reliance Financial and RGH are located at Park Avenue Plaza, 55 East 52nd Street New York, New York 10055.

The names, address and principal occupations of the directors and executive officers of Reliance Financial, all of whom are United States citizens, are as follows:

<TABLE>
<CAPTION>

Name and Business Address -----	Position with Reliance Financial and Principal Occupation -----
<S> Saul P. Steinberg Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	<C> Chairman of the Board of Directors, Reliance Financial and RGH.
Robert M. Steinberg Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Vice Chairman of the Board of Directors, Reliance Financial and RGH.
George R. Baker Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	President, Chief Executive Officer and Director, Reliance Financial and RGH.
George E. Bello Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Executive Vice President, Controller and Director, Reliance Financial and RGH.
Lowell C. Freiberg Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Executive Vice President, Chief Financial Officer and Director, Reliance Financial and RGH.
Howard E. Steinberg, Esq. Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Executive Vice President, Chief of Corporate Operations, and Director, Reliance Financial and RGH.

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Dennis J. O'Leary Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Senior Vice President--Taxes, Reliance Financial and RGH.
Philip S. Sherman Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Senior Vice President--Group Controller, Reliance Financial and RGH.
Bruce L. Sokoloff Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Senior Vice President-- Administration, Reliance Financial and RGH.
James E. Yacobucci Reliance Insurance Company Park Avenue Plaza New York, New York 10055	Senior Vice President-- Investments and Director, Reliance Financial, RGH and RIC.
Paul W. Zeller Reliance Group Holdings, Inc. Park Avenue Plaza New York, New York 10055	Senior Vice President, Deputy General Counsel and Assistant Secretary, Reliance Financial and RGH.
Dr. Thomas P. Gerrity The Wharton School University of Pennsylvania Steinberg Hall- Dietrich Hall 3620 Locust Walk Philadelphia, PA 19104	Director, Reliance Financial and RGH; Professor of Management, the Wharton School of the University of Pennsylvania.

<TABLE>

<S> Jewell J. McCabe 211 East 70th Street, #30F New York, New York 10020	<C> Director, Reliance Financial and RGH.; President and Chief Executive Officer, Jewell Jackson McCabe Associates, a consulting company specializing in strategic planning and communications.
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Irving Schneider	Director, Reliance Financial
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Helmsley-Spear, Inc.
60 East 42nd Street
New York, New York 10165

and RGH; Co-Chairman and Chief
Operating Officer, Helmsley-Spear, Inc., a real estate
management corporation.

Bernard L. Schwartz
Loral Space & Communications Ltd.
600 Third Avenue
New York, New York 10016

Director, Reliance Financial
and RGH; Chairman of the Board, Chief Executive
Officer, Loral Space & Communications Ltd., a
high-technology company concentrating on
satellite-based services, Chairman of the Board and
Chief Executive Officer, Globalstar Telecommunications,
Ltd.

Richard E. Snyder
Golden Books Family
Entertainment, Inc.
888 Seventh Avenue
New York, New York 10106

Director, Reliance Financial and RGH; Chairman and Chief
Executive Officer of Golden Books Family Entertainment,
Inc., a publisher of children's books.

Bruce E. Spivey
Columbia-Cornell Care LLC
Third Avenue, Suite 500
New York, New York 10022
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Director, Reliance Financial and RGH; President and Chief
Executive Officer, Columbia-Cornell Care LLC, the
physician organization of the clinical faculties of the
medical schools of Columbia and Cornell Universities.

Neither Reliance Financial nor, to the best of its knowledge, any other person named in this Item 2 has, during the last five years, been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors) nor, except as set forth below, been party to a civil proceeding of a judicial or administrative body of competent jurisdiction and as a result of such proceeding was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, Federal or state securities laws or finding any violation with respect to such laws.

On February 17, 1994, in settlement of an administrative proceeding concerning the accounting treatment for certain transactions in 1986 in the fixed income portfolio of RIC, without admitting or denying the allegations against it, RGH agreed to entry of an order by the Securities and Exchange Commission that RGH cease and desist from committing or causing any violation, and from committing or causing any future violation of, Section 13(a) of the Securities Exchange Act of 1934, as amended and Rules 13a-1 and 13a-3 thereunder.

ITEM 5. Interest in Securities of the Issuer.

According to the Issuer's Quarterly Report on Form 10-Q for the three months ended September 30, 1999, the number of shares of the Security outstanding has increased to 10,333,401 shares. As a result, the 666,666 shares of the Security beneficially owned by Reliance Financial comprise, to the best knowledge of Reliance Financial, approximately 6.5% of the Securities outstanding. RIC has sole voting and dispositive power over the Securities beneficially owned by Reliance Financial.

As a result of the increase in the number of shares of the Security outstanding, the Securities beneficially owned by Saul P. Steinberg, which total 621,424 shares, to the best knowledge of Saul P. Steinberg, comprise 6.0% of the Securities outstanding. Subject to a Security Agreement previously disclosed in Item 6, Saul P. Steinberg has sole voting and dispositive power over the Securities beneficially owned by him.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: March 28, 2000

RELiance FINANCIAL SERVICES CORPORATION

By /s/ James E. Yacobucci

James E. Yacobucci
Senior Vice President-Investments

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: March 28, 2000

By /s/ Saul P. Steinberg

Saul P. Steinberg