
AMENDED FILING EXPLANATION

The current federal income tax liability is being reclassified to the current federal income tax recoverable to align the 12/31/19 annual statement with the audited financial statement as required by the Ohio Department of Insurance.



ANNUAL STATEMENT

For the Year Ended December 31, 2019
of the Condition and Affairs of the

CONSUMERS INSURANCE USA, INC.

NAIC Group Code.....	291, 291	NAIC Company Code.....	10204	Employer's ID Number.....	62-1590861
	(Current Period) (Prior Period)				
Organized under the Laws of OH		State of Domicile or Port of Entry OH		Country of Domicile	US
Incorporated/Organized.....	July 27, 1994	Commenced Business.....	April 21, 1995		
Statutory Home Office	471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215 (Street and Number) (City or Town, State, Country and Zip Code)				
Main Administrative Office	471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215 (Street and Number) (City or Town, State, Country and Zip Code)				
Mail Address	471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)				
Primary Location of Books and Records	471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215 (Street and Number) (City or Town, State, Country and Zip Code)				
Internet Web Site Address	ENCOVA.COM				
Statutory Statement Contact	AMY E KUHLMAN (Name)				
	ACCOUNTING@ENCOVA.COM (E-Mail Address)				

614-225-8211
(Area Code) (Telephone Number)

614-225-8211
(Area Code) (Telephone Number)

614-225-8285
(Area Code) (Telephone Number) (Extension)

614-225-8330
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. THOMAS JOSEPH OBROKTA JR. #	CHIEF EXECUTIVE OFFICER	2. MARCHELLE ELAINE MOORE	SECRETARY
3. JAMES CHRISTOPHER HOWAT	TREASURER	4. GRADY BRENDAN CAMPBELL	PRESIDENT
GREGORY ARTHUR BURTON	EXECUTIVE CHAIR		

OTHER

DIRECTORS OR TRUSTEES

GREGORY ARTHUR BURTON	GRADY BRENDAN CAMPBELL	AMANDA CUNNINGHAM FARNSWORTH	DAVID LYNN KAUFMAN
THOMAS JOSEPH OBROKTA JR.	CHARLES DONOVAN STAPLETON		

State of..... OHIO
County of..... FRANKLIN

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)	(Signature)	(Signature)
THOMAS JOSEPH OBROKTA JR.	MARCHELLE ELAINE MOORE	JAMES CHRISTOPHER HOWAT
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
CHIEF EXECUTIVE OFFICER	SECRETARY	TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [] No [X]
This _____ day of _____ 2020	b. If no	
	1. State the amendment number	1
	2. Date filed	8/6/2020
	3. Number of pages attached	2

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	53,869,995		53,869,995	52,644,389
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	12,471,944		12,471,944	9,902,170
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
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 (\$.....1,813,598, Schedule E-Part 1), cash equivalents (\$.....3,099,031, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	4,912,630		4,912,630	4,025,727
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	1,630,307		1,630,307	1,416,404
9. Receivables for securities.....			0	14,001
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).....	72,884,876	0	72,884,876	68,002,691
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	405,490		405,490	443,219
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,986,163	465	1,985,698	1,765,420
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	1,372,869		1,372,869	3,125,959
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	259,177		259,177	634,333
16.2 Funds held by or deposited with reinsured companies.....	6,927,768		6,927,768	6,201,138
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.....	(190,182)		(190,182)	325,317
18.2 Net deferred tax asset.....	2,789,727	1,090,124	1,699,603	1,592,666
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	13,789	7,883	5,905	61,072
21. Furniture and equipment, including health care delivery assets (\$.....0).....	198	198	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	1,075		1,075	1,109
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	75,831	46,742	29,089	395,058
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	86,526,781	1,145,413	85,381,368	82,547,983
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	86,526,781	1,145,413	85,381,368	82,547,983

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. Pooled general expenses receivable.....	29,089		29,089	395,058
2502. Automobiles.....	27,357	27,357	0	
2503. Miscellaneous receivables.....	10,231	10,231	0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	9,155	9,155	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	75,831	46,742	29,089	395,058

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	33,131,404	32,457,995
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	1,050,904	1,243,241
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	5,778,686	5,901,460
4. Commissions payable, contingent commissions and other similar charges.....	854,921	890,270
5. Other expenses (excluding taxes, licenses and fees).....	1,578,929	1,594,445
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	246,936	275,715
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....2,422,870 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).....	10,459,353	10,111,825
10. Advance premium.....	15,167	56,155
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	36,759	96,996
12. Ceded reinsurance premiums payable (net of ceding commissions).....	432,981	990,323
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	1,416,779	3,139,451
14. Amounts withheld or retained by company for account of others.....	23,560	23,560
15. Remittances and items not allocated.....	65,558	45,332
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	89,308	322,737
20. Derivatives.....		
21. Payable for securities.....	250,898	
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.....	951,997	569,533
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	56,384,141	57,719,038
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	56,384,141	57,719,038
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	3,000,000	3,000,000
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.....	18,246,000	18,246,000
35. Unassigned funds (surplus).....	7,751,226	3,582,946
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 30 \$.....0).....		
36.20.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	28,997,226	24,828,946
38. TOTAL (Page 2, Line 28, Col. 3).....	85,381,368	82,547,983

DETAILS OF WRITE-INS

2501. Pooled general expenses payable.....	336,754	429,685
2502. Escheatable funds.....	319,210	112,050
2503. Miscellaneous liabilities.....	296,033	27,798
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).....	951,997	569,533
2901.		
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