AMENDED FILING EXPLANATION

The current federal income tax liability is being reclassed to the current federal income tax recoverable to align the 12/31/20 annual statement with the audited financial statement as required by the Ohio Department of Insurance. Accordingly, updates have been made to the Five-Year Historical Data tables and Schedule F - Part 6.

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ANNUAL STATEMENT

For the Year Ended December 31, 2020

of the Condition and Affairs of the

CONSUMERS INSURANCE USA, INC.

NAIC Group Code..... 291, 291 (Current Period) (Prior Period)	NAIC Company Code..... 10204	Employer's ID Number..... 62-1590861
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)*	614-225-8211 *(Area Code) (Telephone Number)*
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)*	614-225-8211 *(Area Code) (Telephone Number)*
Internet Web Site Address	ENCOVA.COM	
Statutory Statement Contact	AMY E KUHLMAN *(Name)*	614-225-8285 *(Area Code) (Telephone Number) (Extension)*
	ACCOUNTING@ENCOVA.COM *(E-Mail Address)*	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

OTHER

GREGORY ARTHUR BURTON EXECUTIVE CHAIR

DIRECTORS OR TRUSTEES

JEFFREY LEIGH BENINTENDI #	GRADY BRENDAN CAMPBELL	JAMES CHRISTOPHER HOWAT #	THOMAS JOSEPH OBROKTA JR.
MATTHEW CARL WILCOX #			

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
This ________ day of ______________ 2021

a. Is this an original filing?		Yes [ ] No [X]
b. If no	1. State the amendment number	#1
	2. Date filed	7/7/2021
	3. Number of pages attached	5

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	54,838,830		54,838,830	53,869,995
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks	12,961,837		12,961,837	12,471,944
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 $..........0 encumbrances)			0	
5. Cash ($.....1,520,776, Schedule E-Part 1), cash equivalents ($.....5,866,942, Schedule E-Part 2) and short-term investments ($..........0, Schedule DA)	7,387,718		7,387,718	4,912,630
6. Contract loans (including $..........0 premium notes)			0	
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)	1,664,978		1,664,978	1,630,307
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)	76,853,363	0	76,853,363	72,884,876
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	396,124		396,124	405,490
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,448,967		1,448,967	1,985,698
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	331,678		331,678	1,372,869
15.3 Accrued retrospective premiums ($..........0) and contracts subject to redetermination ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	84,561		84,561	259,177
16.2 Funds held by or deposited with reinsured companies	9,089,928		9,089,928	6,927,768
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	(171,150)		(171,150)	(190,182)
18.2 Net deferred tax asset	2,319,973	545,020	1,774,953	1,699,603
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	5,905
21. Furniture and equipment, including health care delivery assets ($..........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates			0	1,075
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other-than-invested assets	109,117	112,073	(2,956)	29,089
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	90,462,561	657,093	89,805,468	85,381,368
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	90,462,561	657,093	89,805,468	85,381,368

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			0	29,089
2502. Miscellaneous Assets	2,722	5,678	(2,956)	
2503. Miscellaneous receivables			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	106,395	106,395	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	109,117	112,073	(2,956)	29,089

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	34,427,519	33,131,404
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		1,050,904
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	5,881,661	5,778,686
4. Commissions payable, contingent commissions and other similar charges	896,574	854,921
5. Other expenses (excluding taxes, licenses and fees)	2,133,155	1,578,929
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	238,154	246,936
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 $.....781,883 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)	10,463,093	10,459,353
10. Advance premium	6,148	15,167
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	(309)	36,759
12. Ceded reinsurance premiums payable (net of ceding commissions)		432,981
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	413,464	1,416,779
14. Amounts withheld or retained by company for account of others	23,560	23,560
15. Remittances and items not allocated	1,433	65,558
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	2,610,171	89,308
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	318,674	951,997
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	57,413,297	56,384,141
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	57,413,297	56,384,141
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)	11,146,171	7,751,226
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)	32,392,171	28,997,226
38. TOTAL (Page 2, Line 28, Col. 3)	89,805,468	85,381,368

DETAILS OF WRITE-INS

2501. Pooled general expenses payable		336,754
2502. Escheatable funds	318,674	319,210
2503. Miscellaneous liabilities		296,033
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)	318,674	951,997
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

FIVE-YEAR HISTORICAL DATA

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

	1 2020	2 2019	3 2018	4 2017	5 2016
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
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)	16,018,220	19,174,001	25,168,514	22,068,120	23,485,128
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,443,519	6,241,162	9,243,212	14,350,111	15,236,465
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	5,521,253	4,824,676	3,356,231	6,074,677	6,028,629
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(194)	13,982	16,996	34,787	33,907
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	320,670	283,466	170,050	218,179	228,343
6. Total (Line 35)	25,303,468	30,537,288	37,955,003	42,745,874	45,012,472
Net Premiums Written (Page 8, Part 1B, Col. 6)					
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)	14,666,203	15,263,041	17,207,435	10,676,308	10,491,072
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,494,801	2,947,020	2,651,491	4,811,282	4,661,414
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	5,062,648	4,440,573	3,105,966	5,926,489	6,015,702
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(194)	13,982	16,996	34,787	33,907
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	320,670	283,466	170,050	218,179	228,343
12. Total (Line 35)	22,544,128	22,948,082	23,151,937	21,667,045	21,430,438
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	89,759	(461,631)	(205,268)	(5,602,303)	(506,292)
14. Net investment gain (loss) (Line 11)	868,581	1,992,074	1,391,228	964,628	781,174
15. Total other income (Line 15)	60,694	37,425	35,261	76,380	103,055
16. Dividends to policyholders (Line 17)	25,792	58,870	142,598	120,911	100,993
17. Federal and foreign income taxes incurred (Line 19)	231,208	(17,597)	526,248	(2,093,907)	(490,932)
18. Net income (Line 20)	762,034	1,526,595	552,375	(2,588,299)	767,876
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	89,805,468	85,381,368	82,547,983	65,712,185	71,581,071
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	1,448,967	1,985,698	1,765,420	1,536,158	1,812,059
20.2 Deferred and not yet due (Line 15.2)	331,678	1,372,869	3,125,959	5,455,693	6,598,968
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	57,413,297	56,384,141	57,719,038	39,509,800	39,108,424
22. Losses (Page 3, Line 1)	34,427,519	33,131,404	32,457,995	14,816,685	12,658,508
23. Loss adjustment expenses (Page 3, Line 3)	5,881,661	5,778,686	5,901,460	3,713,191	3,165,882
24. Unearned premiums (Page 3, Line 9)	10,463,093	10,459,353	10,111,825	9,782,105	9,782,960
25. Capital paid up (Page 3, Lines 30 & 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	32,392,171	28,997,226	24,828,946	26,202,385	32,472,646
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,992,029	2,262,224	22,097,698	2,345,542	(1,119,998)
Risk-Based Capital Analysis					
28. Total adjusted capital	32,392,171	28,997,226	24,828,946	26,202,385	32,472,646
29. Authorized control level risk-based capital	3,782,071	3,641,458	3,407,469	3,102,175	2,438,173
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	71.4	73.9	77.4	66.1	92.0
31. Stocks (Lines 2.1 & 2.2)	16.9	17.1	14.6	23.8	
32. Mortgage loans on real estate (Lines 3.1 & 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	9.6	6.7	5.9	6.5	8.0
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	2.2	2.2	2.1	3.6	
38 Receivables for securities (Line 9)			0.0	0.1	0.0
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
Investments in Parent, Subsidiaries and Affiliates					
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)					
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	0	0	0	0	0
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)	0.0				

FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	2,042,371	1,894,399	(1,654,341)	352,732	4,340
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	3,394,945	4,168,280	(1,373,439)	(6,270,262)	1,505,646
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
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)	9,686,010	13,889,286	(2,279,057)	16,457,449	19,418,254
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,201,775	3,410,881	5,512,119	7,541,406	7,483,454
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,806,090	2,414,547	2,508,614	3,806,596	3,040,347
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,225	6,342	18,885	7,909	20,993
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	196,666	166,419	332,039	152,802	187,501
59. Total (Line 35)	14,896,766	19,887,474	6,092,601	27,966,162	30,150,549
Net Losses Paid (Page 9, Part 2, Col. 4)					
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)	6,615,491	7,257,992	(9,897,494)	5,579,753	5,463,607
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,272,418	1,747,282	1,847,981	2,686,521	2,445,290
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,464,361	2,350,489	2,455,919	3,779,921	3,040,347
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,225	6,342	18,885	7,909	20,993
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	196,666	166,419	332,039	152,802	187,501
65. Total (Line 35)	10,555,160	11,528,524	(5,242,668)	12,206,906	11,157,738
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	52.6	54.0	54.3	66.3	52.5
68. Loss expenses incurred (Line 3)	15.0	15.1	13.9	17.2	11.6
69. Other underwriting expenses incurred (Line 4)	32.0	33.0	32.7	42.4	38.2
70. Net underwriting gain (loss) (Line 8)	0.4	(2.0)	(0.9)	(25.9)	(2.4)
Other Percentages					
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)	31.7	32.3	32.0	42.0	37.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	67.6	69.0	68.2	83.5	64.1
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0)	69.6	79.1	93.2	82.7	66.0
One Year Loss Development ($000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(2,250)	(1,495)	(2,892)	1,227	(159)
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)	(7.8)	(6.0)	(11.0)	3.8	(0.5)
Two Year Loss Development ($000 omitted)					
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)	(3,699)	(4,962)	(3,256)	490	(404)
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)	(14.9)	(18.9)	(10.0)	1.6	(1.3)

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: