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QUARTERLY STATEMENT

As of March 31, 2021

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 ____________________

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 Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	58,100,273		58,100,273	54,838,830
2. Stocks:				
2.1 Preferred stocks			0	
2.2 Common stocks	13,998,721		13,998,721	12,961,837
3. Mortgage loans on real estate:				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate:				
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 $..........0 encumbrances)			0	
5. Cash ($.....689,301), cash equivalents ($.....4,282,055) and short-term investments ($..........0)	4,971,357		4,971,357	7,387,718
6. Contract loans (including $..........0 premium notes)			0	
7. Derivatives			0	
8. Other invested assets			0	1,664,978
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	77,070,351	0	77,070,351	76,853,363
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	412,950		412,950	396,124
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,494,515		4,494,515	1,448,967
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....238,178 earned but unbilled premiums)	337,675		337,675	331,678
15.3 Accrued retrospective premiums ($..........0) and contracts subject to redetermination ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,608,668		1,608,668	84,561
16.2 Funds held by or deposited with reinsured companies	6,640,609		6,640,609	9,089,928
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	349,021		349,021	146,107
18.2 Net deferred tax asset	2,092,329	307,930	1,784,399	1,774,953
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($..........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	1,270,360		1,270,360	
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other than invested assets	152,410	27,357	125,053	(2,956)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	94,428,888	335,287	94,093,602	90,122,725
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. Total (Lines 26 and 27)	94,428,888	335,287	94,093,602	90,122,725

DETAILS OF WRITE-INS

	1	2	3	4
1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Premium Tax Recoverable	126,127		126,127	
2502. Miscellaneous Assets			0	(2,956)
2503. Equities and deposits in pools and associations	(1,074)		(1,074)	
2598. Summary of remaining write-ins for Line 25 from overflow page	27,357	27,357	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	152,410	27,357	125,053	(2,956)

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Losses (current accident year $.....7,923,646)	34,731,937	34,427,519
2.	Reinsurance payable on paid losses and loss adjustment expenses	1,319,791	
3.	Loss adjustment expenses	5,879,692	5,881,661
4.	Commissions payable, contingent commissions and other similar charges	765,349	896,574
5.	Other expenses (excluding taxes, licenses and fees)	1,865,771	2,133,155
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	130,255	238,154
7.1	Current federal and foreign income taxes (including $..........0 on realized capital gains (losses))	443,257	317,257
7.2	Net deferred tax liability		
8.	Borrowed money $..........0 and interest thereon $..........0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $.....788,987 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)	10,766,811	10,463,093
10.	Advance premium	14,013	6,148
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders	(309)	(309)
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,878	
13.	Funds held by company under reinsurance treaties	1,264,058	413,464
14.	Amounts withheld or retained by company for account of others	23,560	23,560
15.	Remittances and items not allocated	70,668	1,433
16.	Provision for reinsurance (including $..........0 certified)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	2,236,871	2,610,171
20.	Derivatives		
21.	Payable for securities	249,883	
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	252,262	318,674
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	60,015,747	57,730,554
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	60,015,747	57,730,554
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)	12,831,855	11,146,171
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)	34,077,855	32,392,171
38.	Totals (Page 2, Line 28, Col. 3)	94,093,602	90,122,725

DETAILS OF WRITE-INS

2501.	Miscellaneous liabilities	(66,412)	
2502.	Escheatable funds	318,674	318,674
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	252,262	318,674
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above)	0	0
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written $.....676,984)	669,880	1,559,656	4,400,223
1.2 Assumed (written $.....5,769,111)	5,465,393	5,634,389	22,540,491
1.3 Ceded (written $.....676,984)	669,880	1,559,656	4,400,326
1.4 Net (written $.....5,769,111)	5,465,393	5,634,389	22,540,388
DEDUCTIONS:			
2. Losses incurred (current accident year $.....3,361,118):			
2.1 Direct	(491,635)	1,311,140	1,154,819
2.2 Assumed	2,959,119	3,010,566	11,851,274
2.3 Ceded	(491,635)	1,311,140	1,154,819
2.4 Net	2,959,119	3,010,566	11,851,274
3. Loss adjustment expenses incurred	791,642	942,060	3,386,477
4. Other underwriting expenses incurred	1,697,428	1,848,003	7,212,878
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	5,448,190	5,800,629	22,450,629
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	17,203	(166,240)	89,759
INVESTMENT INCOME			
9. Net investment income earned	433,252	380,574	1,419,486
10. Net realized capital gains (losses) less capital gains tax of $.....(524)	(1,360)	110,622	(550,905)
11. Net investment gain (loss) (Lines 9 + 10)	431,892	491,196	868,581
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....1,269)	(1,269)	(20,524)	(78,623)
13. Finance and service charges not included in premiums	10,247	22,552	68,968
14. Aggregate write-ins for miscellaneous income	2,813	33	70,349
15. Total other income (Lines 12 through 14)	11,790	2,061	60,694
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	460,886	327,017	1,019,034
17. Dividends to policyholders	17,606	4,131	25,792
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)	443,280	322,885	993,242
19. Federal and foreign income taxes incurred	(76,391)	(50,237)	231,208
20. Net income (Line 18 minus Line 19) (to Line 22)	519,671	373,123	762,034
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	32,392,171	28,997,226	28,997,226
22. Net income (from Line 20)	519,671	373,123	762,034
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of $.....390,095	1,435,834	(2,833,356)	2,042,371
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(591,626)	(64,331)	(564,354)
27. Change in nonadmitted assets	321,806	(1,295,446)	488,320
28. Change in provision for reinsurance			
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			
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			
37. Aggregate write-ins for gains and losses in surplus	0	0	666,574
38. Change in surplus as regards policyholders (Lines 22 through 37)	1,685,685	(3,820,010)	3,394,945
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	34,077,856	25,177,216	32,392,171

DETAILS OF WRITE-INS

0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0
1401. Miscellaneous income or expesne	2,813	33	70,349
1402. Penalties and assessments			
1403. Gain/(loss) on equipment disposals			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	2,813	33	70,349
3701. Miscellaneous gains/losses			666,574
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	0	0	666,574

CASH FLOW

		1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
	CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance	2,727,309	5,770,332	23,680,516
2.	Net investment income	503,703	523,112	486,263
3.	Miscellaneous income	11,790	2,061	51,140
4.	Total (Lines 1 through 3)	3,242,802	6,295,505	24,217,919
5.	Benefit and loss related payments	409,699	2,907,659	13,593,608
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	2,997,548	3,005,025	8,465,624
8.	Dividends paid to policyholders	17,605	18,980	62,860
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)	(0)		103,797
10.	Total (Lines 5 through 9)	3,424,853	5,931,663	22,225,890
11.	Net cash from operations (Line 4 minus Line 10)	(182,051)	363,842	1,992,029
	CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	2,087,570	3,171,342	9,555,669
	12.2 Stocks	48,212	11,916	1,172,946
	12.3 Mortgage loans			
	12.4 Real estate			
	12.5 Other invested assets	1,697,759		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
	12.7 Miscellaneous proceeds	249,883	247,693	
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,083,423	3,430,951	10,728,615
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	5,397,897	3,807,879	10,884,962
	13.2 Stocks	86,251	8,406	529,534
	13.3 Mortgage loans			
	13.4 Real estate			
	13.5 Other invested assets	38,198		69,909
	13.6 Miscellaneous applications		6	250,898
	13.7 Total investments acquired (Lines 13.1 to 13.6)	5,522,347	3,816,291	11,735,303
14.	Net increase or (decrease) in contract loans and premium notes			
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,438,923)	(385,340)	(1,006,687)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16.	Cash provided (applied):			
	16.1 Surplus notes, capital notes			
	16.2 Capital and paid in surplus, less treasury stock			
	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)	(795,387)	(93,191)	1,489,746
17.	Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	(795,387)	(93,191)	1,489,746
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(2,416,362)	(114,689)	2,475,088
19.	Cash, cash equivalents and short-term investments:			
	19.1 Beginning of year	7,387,718	4,912,631	4,912,630
	19.2 End of period (Line 18 plus Line 19.1)	4,971,357	4,797,941	7,387,718

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

20.0001			

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

This statement has been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio. A reconciliation of the company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the Sate of Ohio is shown below.

	SSAP #	F/S Page	F/S Line #	Current Year to Date	2020
NET INCOME					
(1) The Company state basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	$ 519,671	$ 762,034
(2) State Prescribed Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(3) State Permitted Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	$ 519,671	$ 762,034
SURPLUS					
(5) The Company state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 34,077,855	$ 32,392,171
(6) State Prescribed Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(7) State Permitted Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	$ 34,077,855	$ 32,392,171

The preparation of financial statements in conformity with Statutory Accounting Principles as described in the NAIC Annual Statement Instructions and the Accounting Policies and Procedures Manual requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

(2) Basis for Bonds, Mandatory Convertible Securities, SVO-Identified Investments and Amortization Method
Bonds not back by other loans are stated at amortized cost using the scientific amortization method.

(6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed securities are stated in accordance with the guidance provided in SSAP No. 43R: Loan-backed and Structured Securities. The retrospective adjustment method is used to value these securities

D. Going Concern

Management has concluded that there is no substantial doubt about the Company's ability to continue as a going concern.

Note 2 – Accounting Changes and Corrections of Errors

No significant changes

Note 3 – Business Combinations and Goodwill

No significant changes

Note 4 – Discontinued Operations

No significant changes

Note 5 – Investments

D. Loan-Backed Securities

(1) Description of Sources Used to Determine Prepayment Assumptions
Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values and internal estimates.

(2) Securities with Recognized Other-Than-Temporary Impairment
Not Applicable

(3) Recognized OTTI securities
Not Applicable

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	$	109,178
	2. 12 Months or Longer	$	
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	$	4,451,980
	2. 12 Months or Longer	$	

NOTES TO FINANCIAL STATEMENTS

(5) Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary
The Company performed an analysis of loan-backed securities and determined that exposure to credit risk was not a factor and did not warrant any other-than-temporary impairments.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(3) Collateral Received

Not Applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Repurchase Transaction – Cash Taker – Overview of Secured Borrowing Transactions

Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions

Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Taker – Overview of Sale Transactions

Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Provider – Overview of Sale Transactions

Not Applicable

M. Working Capital Finance Investments

(2) Aggregate Maturity Distribution on the Underlying Working Capital Finance Programs

Not Applicable

(3) Any Events of Default or Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

No significant changes

Note 7 – Investment Income

No significant changes

Note 8 – Derivative Instruments

A. Derivatives Under *SSAP No. 86 – Derivatives*

Not Applicable

B. Derivatives under *SSAP No. 108 – Derivatives Hedging Variable Annuity Guarantees*

(2) Recognition of Gains/Losses and Deferred Assets and Liabilities

a. Scheduled Amortization

Not Applicable

b. Total Deferred Balance

Not Applicable

c. Reconciliation of Amortization

Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

No significant changes

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of the Relationship Involved

Effective January 1, 2021, a mutual holding company structure went into effect. Through this conversion, the Company's parent company and mutual affiliates became stock companies under Encova Holdings, Inc., which is 100% owned by Encova Mutual Insurance Group, Inc.

Note 11 – Debt

B. FHLB (Federal Home Loan Bank) Agreements
The Company did not have any Federal Home Loan Bank agreements in place during the periods reported.

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan
(4) Components of Net Periodic Benefit Cost

Not Applicable

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

No significant changes

Note 14 – Liabilities, Contingencies and Assessments

No significant changes

Note 15 – Leases

No significant changes

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

No significant changes

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

B. Transfer 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

No significant changes

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

No significant changes

NOTES TO FINANCIAL STATEMENTS

Note 20 – Fair Value Measurements

A. Fair Value Measurements

(1) Fair Value Measurements at Reporting Date

Inputs Used for Assets and Liabilities Measured and Reported at Fair Value

SSAP No. 100, Fair Value Measurements, clarifies the definition of estimated fair value and establishes a hierarchy for measuring estimated fair value. The hierarchy established by this standard consists of three levels to indicate the quality of the estimated fair value measurements as described below:

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable.

Level 2 - Significant Other Observable Inputs: Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1.

Level 3 - Significant Unobservable Inputs: Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of assets or liabilities. Unobservable inputs reflect the entity's assumptions about the assumptions that market participants would use in pricing the asset or liability.

Description for Each Type of Asset or Liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
Common Stocks, unaffiliated	$ 13,903,457	$	$	$	$ 13,903,457
Total	$ 13,903,457	$	$	$	$ 13,903,457
Liabilities at Fair Value					
	$	$	$	$	$
Total	$	$	$	$	$

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Not Applicable

(3) Policies when Transfers Between Levels are Recognized

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1 and 2. This policy also applies to transfers into or out of Level 3. The Company had no transfers into or out of any of the levels during the period reported.

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement

Not Applicable

(5) Fair Value Disclosures for Derivative Assets and Liabilities

Not Applicable

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

Not Applicable

C. Fair Value Level

The following tables reflect the estimated fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures). The estimated fair values are categorized into the three-level fair value hierarchy as described above.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 60,017,238	$ 58,100,273	$	$ 60,017,238	$	$	$
Common Stocks, unaffiliated	$ 13,903,457	$ 13,903,457	$ 13,903,457	$	$	$	$

Bonds and Common Stocks

When available, the estimated fair values for bonds, including loan-backed and structured securities,and unaffiliated common stocks are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1. Generally, these are the most liquid of the Company's securities holdings and valuation of these securities does not involve management's judgment.

When quoted prices in active markets are not available, the determination of estimated fair value is based on market standard valuation methodologies, giving priority to observable inputs. The significant inputs to the market standard valuation methodologies for certain types of securities with reasonable levels of price transparency are inputs that are observable in the market or can be derived principally from or corroborated by observable market data. Generally, these investments are classified as Level 2.

When observable inputs are not available, the market standard valuation methodologies for determining the estimated fair value of certain types of securities that trade infrequently, and therefore have little or no price transparency, rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from or corroborated by observable market data. These unobservable inputs can be based in large part on management's judgment or estimation, and cannot be supported by reference or market activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances. Generally, these investments are classified as Level 3.

D. Not Practicable to Estimate Fair Value

Not Applicable

NOTES TO FINANCIAL STATEMENTS

E. NAV Practical Expedient Investments

Not Applicable

Note 21 – Other Items

No significant changes

Note 22 – Events Subsequent

Subsequent events have been considered through May 12, 2021 for these statutory financial statements which are to be issued on May 12, 2021. There were no events occurring subsequent to the end of the quarter that merited recognition or disclosure in these statements.

Note 23 – Reinsurance

No significant changes

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

F. Risk Sharing Provisions of the Affordable Care Act

Not Applicable

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions? Yes [ ] No [X]

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year: to date

Not Applicable

(3) Roll forward of prior year ACA Risk Sharing Provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance:

Not Applicable

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Not Applicable

(5) ACA Risk Corridors Receivable as of Reporting Date

Not Applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses (after intercompany pooling) attributable to insured events of prior years reflect favorable development totaling $628,717. The development can be attributed primarily to the re-estimation of unpaid losses and loss adjustment expenses in the workers' compensation, commercial auto liability, private passenger auto liability, commercial multi perils, and products liability lines of buisness. The favorable development in these lines was slightly offset by losses in homeowners and farmowners, auto physical damage, and other liability line of business. The changes reflected in these lines were generally the result of recent development trends. There were not any premium adjustments made as a result of this loss and loss adjustment expense development.

B. Information about Significant Changes in Methodologies and Assumptions

There have been no significant changes in methodologies and assumptions used in calculating the liability for unpaid loss and loss adjustment expense.

Note 26 – Intercompany Pooling Arrangements

No significant changes

Note 27 – Structured Settlements

No significant changes

Note 28 – Health Care Receivables

No significant changes

Note 29 – Participating Policies

No significant changes

NOTES TO FINANCIAL STATEMENTS

Note 30 – Premium Deficiency Reserves

No significant changes

Note 31 – High Deductibles

No significant changes

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

No significant changes

Note 33 – Asbestos/Environmental Reserves

No significant changes

Note 34 – Subscriber Savings Accounts

No significant changes

Note 35 – Multiple Peril Crop Insurance

No significant changes

Note 36 – Financial Guaranty Insurance

B. Schedule of Insured Financial Obligations at the End of the Period:

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

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 [X]

2.2 If yes, date of change:

3.1 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 [X] No [ ]
If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [X] No [ ]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

Encova Holdings,Inc. was formed to hold 100% of the stock of former mutual insurance cos. Encova Mutual Insurance Group, Inc. was formed to hold 100% of Encova Holdings, Inc.

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [ ] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC for the annual filing corresponding to this period.

4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?
If yes, attach an explanation. Yes [ ] No [ ] N/A [X]

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018

6.2 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. 12/31/2018

6.3 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). 06/03/2020

6.4 By what department or departments?

Ohio Department of Insurance

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [ ] N/A [ ]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

7.1 Has this 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 [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [ ] No [X]

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 [X]

8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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

9.1 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 1,270,360

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

11.2 If yes, give full and complete information relating thereto:

12\. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ 0

13\. Amount of real estate and mortgages held in short-term investments: $ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [X]

14.2 If yes, please complete the following:

		1 Prior Year End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21	Bonds	$ 0	$ 0
14.22	Preferred Stock	0	0
14.23	Common Stock	0	0
14.24	Short-Term Investments	0	0
14.25	Mortgage Loans on Real Estate	0	0
14.26	All Other	0	0
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	$ 0	$ 0
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above	$ 0	$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [ ] No [X]

15.2 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.

16\. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

16.3 Total payable for securities lending reported on the liability page: $ 0

17\. 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 [ ]

17.1 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 Address
BNY Mellon	500 Grant Street, One Mellon Center, Suite #1035, Pittsburgh, PA, 15258

17.2 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)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [ ] No [X]

17.4 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

17.5 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
Chickasaw Capital Management, LLC.	U
New England Asset Management, Inc.	U
Northern Trust Investments, Inc.	U

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [X] No [ ]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [X] No [ ]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
127398	Chickasaw Capital Management, LLC.	254900X6FRILTWA2B610	Sec	No
105900	New England Asset Management, Inc.	KUR85E5PS4GQFZTFC130	Sec	No
105780	Northern Trust Investments, Inc	BEL4B8X7EHJU845Y2N39	Sec	No

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No [ ]

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
  a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
  b. Issuer or obligor is current on all contracted interest and principal payments.
  c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

  Has the reporting entity self-designated 5GI securities? Yes [ ] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:
  a. The security was purchased prior to January 1, 2018.
  b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
  d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

  Has the reporting entity self-designated PLGI securities? Yes [ ] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
  a. The security was purchased prior to January 1, 2019.
  b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
  d. The fund only or predominantly holds bonds in its portfolio.
  e. The current reporting NAIC designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
  f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

  Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [ ] No [X]

GENERAL INTERROGATORIES (continued)

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [ ] No [X] N/A [ ]

   If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [ ] No [X]

   If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [ ] No [X]

3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [ ] No [X]

4.2 If yes, complete the following schedule:

1	2	3	Total Discount				Discount Taken During Period			
			4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
	0.000	0.000	0	0	0	0	0	0	0	0
Total	XXX	XXX	0	0	0	0	0	0	0	0

5. Operating Percentages:

   5.1 A&H loss percent 0.000%

   5.2 A&H cost containment percent 0.000%

   5.3 A&H expense percent excluding cost containment expenses 0.000%

6.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

6.2 If yes, please provide the amount of custodial funds held as of the reporting date. $ 0

6.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

6.4 If yes, please provide the amount of funds administered as of the reporting date. $ 0

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No [ ]

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
Affiliates						
00000...........	AA-3191388.........	Vermeer Reinsurance Ltd..	BMU..........	Unauthorized....	....	....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

	States, Etc.	1 Active Status (a)	Direct Premiums Written 2 Current Year to Date	3 Prior Year to Date	Direct Losses Paid (Deducting Salvage) 4 Current Year to Date	5 Prior Year to Date	Direct Losses Unpaid 6 Current Year to Date	7 Prior Year to Date
1.	Alabama AL	L		(385)	27,445	125,309	1,137,600	1,146,945
2.	Alaska AK	N						
3.	Arizona AZ	L						
4.	Arkansas AR	L		(3,064)	299,867	553,890	375,300	705,258
5.	California CA	N						
6.	Colorado CO	L						
7.	Connecticut CT	N						
8.	Delaware DE	N						
9.	District of Columbia DC	N						
10.	Florida FL	N						
11.	Georgia GA	L						
12.	Hawaii HI	N						
13.	Idaho ID	L						
14.	Illinois IL	L	(183)	41,155	619,376	102,723	474,301	2,149,587
15.	Indiana IN	L		(10)	(5)	(1,884)	2,300	616,536
16.	Iowa IA	L						
17.	Kansas KS	N						
18.	Kentucky KY	L						
19.	Louisiana LA	N						
20.	Maine ME	N						
21.	Maryland MD	N						
22.	Massachusetts MA	N						
23.	Michigan MI	N						
24.	Minnesota MN	N						
25.	Mississippi MS	L						
26.	Missouri MO	L	(366)	(10,133)	27,790	132,269	1,977,840	2,229,171
27.	Montana MT	N						
28.	Nebraska NE	N						
29.	Nevada NV	N						
30.	New Hampshire NH	N						
31.	New Jersey NJ	N						
32.	New Mexico NM	N						
33.	New York NY	N						
34.	North Carolina NC	L						
35.	North Dakota ND	N						
36.	Ohio OH	L						
37.	Oklahoma OK	N						
38.	Oregon OR	L						
39.	Pennsylvania PA	N						
40.	Rhode Island RI	N						
41.	South Carolina SC	L						
42.	South Dakota SD	N						
43.	Tennessee TN	L	667,984	703,820	387,616	658,556	1,674,129	3,233,008
44.	Texas TX	N						
45.	Utah UT	L						
46.	Vermont VT	N						
47.	Virginia VA	L	9,550	(10,447)	12,766	184,766	1,034,510	1,204,263
48.	Washington WA	L						
49.	West Virginia WV	N						
50.	Wisconsin WI	N						
51.	Wyoming WY	N						
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
59.	Totals	XXX	676,984	720,935	1,374,854	1,755,629	6,675,980	11,284,768

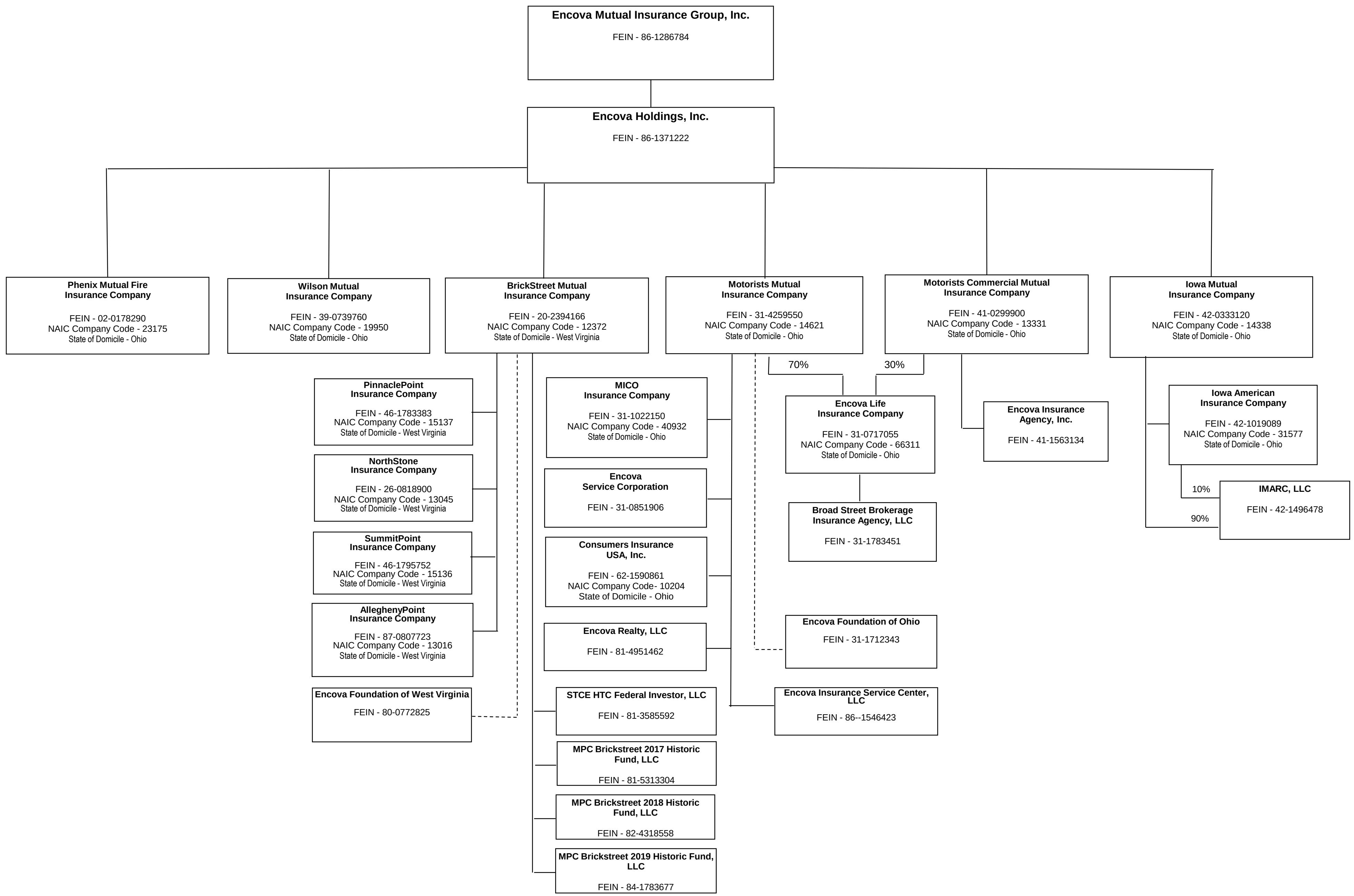
DETAILS OF WRITE-INS

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
58999.	Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Count

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	20	R - Registered - Non-domiciled RRGs	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)	0	Q - Qualified - Qualified or accredited reinsurer	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile	0	N - None of the above - Not allowed to write business in the state	37

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Y/N)	16 *
Members															
			31-1783451				Broad Street Brokerage Insurance Agency, LLC	OH	NIA	Encova Life Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
0291	Encova Mutual Insurance Group	10204	62-1590861				Consumers Insurance USA, Inc.	OH	RE	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
			42-1496478				IMARC, LLC	IA	NIA	Iowa Mutual Insurance Company	Ownership	90.000	Encova Mutual Insurance Group, Inc.	N	3
0291	Encova Mutual Insurance Group	31577	42-1019089				Iowa American Insurance Company	OH	IA	Iowa Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
0291	Encova Mutual Insurance Group	14338	42-0333120				Iowa Mutual Insurance Company	OH	IA				Encova Mutual Insurance Group, Inc.	N	1
			41-1563134				Encova Insurance Agency, Inc.	MN	NIA	Motorists Commercial Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
0291	Encova Mutual Insurance Group	40932	31-1022150				MICO Insurance Company	OH	IA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
0291	Encova Mutual Insurance Group	13331	41-0299900				Motorists Commercial Mutual Insurance Company	OH	IA				Encova Mutual Insurance Group, Inc.	N	1
0291	Encova Mutual Insurance Group	66311	31-0717055				Encova Life Insurance Company	OH	IA	Motorists Mutual Insurance Company	Ownership	70.000	Encova Mutual Insurance Group, Inc.	N	3, 6
0291	Encova Mutual Insurance Group	14621	31-4259550				Motorists Mutual Insurance Company	OH	UDP				Encova Mutual Insurance Group, Inc.	N	1
			31-0851906				Encova Service Corporation	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
0291	Encova Mutual Insurance Group	23175	02-0178290				Phenix Mutual Fire Insurance Company	OH	IA				Encova Mutual Insurance Group, Inc.	N	1
0291	Encova Mutual Insurance Group	19950	39-0739760				Wilson Mutual Insurance Company	OH	IA				Encova Mutual Insurance Group, Inc.	N	1
			81-4951462				Encova Realty, LLC	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	3
			31-1712343				Encova Foundation of Ohio	OH	NIA	Motorists Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc.	N	4
0291	Encova Mutual Insurance Group	12372	20-2394166				Brickstreet Mutual Insurance Company	WV	IA				Encova Mutual Insurance Group, Inc.	N	1
0291	Encova Mutual Insurance Group	15137	46-1783383				PinnaclePoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	2
0291	Encova Mutual Insurance Group	13045	26-0818900				NorthStone Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	2
0291	Encova Mutual Insurance Group	15136	46-1795752				SummitPoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	2
0291	Encova Mutual Insurance Group	13016	87-0807723				AlleghenyPoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	N	2
			80-0772825				Encova Foundation of West Virginia, Inc.	WV	NIA	BrickStreet Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc.	N	5

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Y/N)	16 *
....	....	....	81-3585592..	....	....	....	STCE HTC Federal Investor, LLC......................	GA............	NIA...............	BrickStreet Mutual Insurance Company...........	Ownership.........	......99.990	Encova Mutual Insurance Group, Inc...............	......N.......	....
....	....	....	81-5313304..	....	....	....	MPC Brickstreet 2017 Historic Fund, LLC..........	GA............	NIA...............	BrickStreet Mutual Insurance Company...........	Ownership.........	......99.990	Encova Mutual Insurance Group, Inc...............	......N.......	....
....	....	....	82-4318558..	....	....	....	MPC Brickstreet 2018 Historic Fund, LLC..........	GA............	NIA...............	BrickStreet Mutual Insurance Company...........	Ownership.........	......99.990	Encova Mutual Insurance Group, Inc...............	......N.......	....
....	....	....	84-1783677..	....	....	....	MPC Brickstreet 2019 Historic Fund, LLC..........	GA............	NIA...............	BrickStreet Mutual Insurance Company...........	Ownership.........	......99.990	Encova Mutual Insurance Group, Inc...............	......N.......	....
....	....	....	86-1546423..	....	....	....	Encova Insurance Service Center, LLC.............	OH............	NIA...............	Motorists Mutual Insurance Company..............	Ownership.........	....100.000	Encova Mutual Insurance Group, Inc...............	......N.......	....
0291	Encova Mutual Insurance Group	....	86-1371222..	....	....	....	Encova Holdings, Inc..	OH............	UIP...............	Encova Mutual Insurance Group, Inc...............	Ownership.........	....100.000	Encova Mutual Insurance Group, Inc...............	......N.......	7...........
0291	Encova Mutual Insurance Group	....	86-1286784..	....	....	....	Encova Mutual Insurance Group, Inc.................	OH............	UIP...............	....	Ownership.........	....100.000	....	......N.......	8...........

Asteri	Explanation
1	The company is a mutual property/casualty insurer and an affiliate of Encova Mutual Insurance Group. Encova Mutual Insurance Group is the ultimate controlling entity of the Group through an interlocking board of directors.
2	This company is a stock subsidiary of BrickStreet Mutual Insurance Company with ultimate control of that parent as described in Note 1
3	The entity is a subsidiary of an insurer that is an affiliate of Encova Mutual Insurance Group. With ultimate control of that insurer as described in Note 1
4	Schedule Y, Parts 1 and 1A, includes the Encova Foundation of Ohio, a 501(c)(3) tax-exempt private foundation incorporated on 7/12/2000.
5	Schedule Y, Parts 1 and 1A, includes Encova Foundation of West Virginia, Inc, a 501(c)(3) tax-exempt private foundation incorporated on December 23, 2011.
6	Motorists Life Insurance Company was renamed Encova Life Insurance Company on 1/4/2021.
7	Encova Holdings,Inc. was formed on 1/1/2021 and holds 100% of the stock of Motorist Mutual Insurance Co, Motorists Commercial Mutual Insurance Co, Brickstreet Mutual Insurance Co, Iowa Mutual Insurance Co, Phenix Mutual Fire Insurance Co and Wilson Mutual Insurance Co.,
8	Encova Mutual Insurance Group, Inc.was formed on 1/1/2021 and owns 100% of the stock of Encova Holdings, Inc.

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date: 1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	4 Prior Year to Date Direct Loss Percentage
1. Fire		100	0.000	(4.824)
2. Allied lines			0.000	
3. Farmowners multiple peril			0.000	
4. Homeowners multiple peril	114,333	88,984	77.829	43.268
5. Commercial multiple peril			0.000	
6. Mortgage guaranty			0.000	
8. Ocean marine			0.000	
9. Inland marine	943		0.000	
10. Financial guaranty			0.000	
11.1. Medical professional liability - occurrence			0.000	
11.2. Medical professional liability - claims-made			0.000	
12. Earthquake	1,415		0.000	
13. Group accident and health			0.000	
14. Credit accident and health			0.000	
15. Other accident and health			0.000	
16. Workers' compensation			0.000	
17.1 Other liability-occurrence	3,175		0.000	
17.2 Other liability-claims made			0.000	
17.3 Excess workers' compensation			0.000	
18.1 Products liability-occurrence			0.000	
18.2 Products liability-claims made			0.000	
19.1, 19.2 Private passenger auto liability	321,493	227,923	70.895	(8.672)
19.3, 19.4 Commercial auto liability	(383)	(928,353)	242,136.894	231.193
21. Auto physical damage	228,905	119,711	52.297	49.220
22. Aircraft (all perils)			0.000	
23. Fidelity			0.000	
24. Surety			0.000	
26. Burglary and theft			0.000	
27. Boiler and machinery			0.000	
28. Credit			0.000	
29. International			0.000	
30. Warranty			0.000	
31. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0.000	
35. Totals	669,880	(491,635)	(73.392)	84.066

DETAILS OF WRITE-INS

3401.			0.000	
3402.			0.000	
3403.			0.000	
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.000	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34)	0	0	0.000	

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire			(46)
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril	113,580	113,580	103,546
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	1,228	1,228	1,199
10. Financial guaranty			
11.1 Medical professional liability - occurrence			
11.2 Medical professional liability - claims made			
12. Earthquake	1,264	1,264	1,085
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability-occurrence	3,850	3,850	3,668
17.2 Other liability-claims made			
17.3 Excess workers' compensation			
18.1 Products liability-occurrence			
18.2 Products liability-claims made			
19.1 19.2 Private passenger auto liability	329,975	329,975	371,023
19.3 19.4 Commercial auto liability	(516)	(516)	(8,159)
21. Auto physical damage	227,603	227,603	248,619
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-nonproportional assumed property	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0
35. Totals	676,984	676,984	720,935

DETAILS OF WRITE-INS

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

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	4 2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2021 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
1. 2018 + Prior	11,263	11,167	22,431	725	(100)	625	10,220	563	10,424	21,206	(319)	(280)	(599)
2. 2019	2,625	4,451	7,076	431	1	433	1,914	468	4,123	6,505	(280)	142	(138)
3. Subtotals 2019 + Prior	13,888	15,618	29,506	1,156	(98)	1,058	12,134	1,031	14,547	27,712	(598)	(138)	(737)
4. 2020	4,570	6,233	10,803	1,248	91	1,339	3,161	944	5,474	9,579	(161)	276	115
5. Subtotals 2020 + Prior	18,458	21,851	40,309	2,404	(8)	2,397	15,295	1,975	20,021	37,291	(759)	137	(622)
6. 2021	XXX	XXX	XXX	XXX	1,060	1,060	XXX	1,261	2,059	3,321	XXX	XXX	XXX
7. Totals	18,458	21,851	40,309	2,404	1,053	3,457	15,295	3,236	22,081	40,612	(759)	137	(622)
8. Prior Year-End's Surplus As Regards Policyholders	32,392										Col. 11, Line 7 As % of Col. 1, Line 7 1. (4.1)%	Col. 12, Line 7 As % of Col. 2, Line 7 2. 0.6 %	Col. 13, Line 7 As % of Col. 3, Line 7 3. (1.5)%
													Col. 13, Line 7 Line 8 4. (1.9)%

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanation:

1. The data for this supplement is not required to be filed.
2. The data for this supplement is not required to be filed.
3. The data for this supplement is not required to be filed.
4. The data for this supplement is not required to be filed.

Bar Code:

10204202149000001

10204202145500001

10204202136500001

10204202150500001

Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Statement Date			4
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
2504. Automobiles	27,357	27,357	0	
2597. Summary of remaining write-ins for Line 25	27,357	27,357	0	0

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other-than-temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	0	0
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,664,978	1,630,307
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition	38,198	69,909
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	(5,417)	(35,238)
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	1,697,759	
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	1,664,978
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	0	1,664,978

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	67,800,667	66,341,940
2. Cost of bonds and stocks acquired	5,491,231	11,546,070
3. Accrual of discount	10,468	53,966
4. Unrealized valuation increase (decrease)	1,051,156	1,982,706
5. Total gain (loss) on disposals	(13,919)	189,428
6. Deduct consideration for bonds and stocks disposed of	2,142,865	10,872,801
7. Deduct amortization of premium	97,744	555,035
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		886,776
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		1,172
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	72,098,994	67,800,667
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	72,098,994	67,800,667

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	52,308,426	5,148,390	1,585,498	(305,816)	55,565,503			52,308,426
2. NAIC 2 (a)	2,350,881	249,508	284,406	218,788	2,534,771			2,350,881
3. NAIC 3 (a)	179,523		214,335	34,812	0			179,523
4. NAIC 4 (a)					0			
5. NAIC 5 (a)					0			
6. NAIC 6 (a)					0			
7. Total Bonds	54,838,830	5,397,897	2,084,238	(52,216)	58,100,273	0	0	54,838,830
PREFERRED STOCK								
8. NAIC 1					0			
9. NAIC 2					0			
10. NAIC 3					0			
11. NAIC 4					0			
12. NAIC 5					0			
13. NAIC 6					0			
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	54,838,830	5,397,897	2,084,238	(52,216)	58,100,273	0	0	54,838,830

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:
NAIC 1 $..........0; NAIC 2 $..........0; NAIC 3 $..........0; NAIC 4 $..........0; NAIC 5 $..........0; NAIC 6 $..........0.

Sch. DA - Pt. 1
NONE

Sch. DA - Verification
NONE

Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

Sch. DB - Pt. C - Sn. 1
NONE

Sch. DB - Pt. C - Sn. 2
NONE

Sch. DB - Verification
NONE

SCHEDULE E - PART 2 - VERIFICATION

Cash Equivalents

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	5,866,942	3,099,031
2. Cost of cash equivalents acquired	7,312,741	17,262,848
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	8,897,628	14,494,937
7. Deduct amortization of premium		
8. Total foreign exchange change in book/ adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,282,055	5,866,942
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	4,282,055	5,866,942

Sch. A Pt. 2
NONE

Sch. A Pt. 3
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	2	Location 3	Location 4	5	6	7	8	9	10	11	12	13
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation and SVO Administrative Symbol/ Market Indicator	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made after Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership
Joint Venture or Partnership Interests That Have Underlying Characteristics of Other - Unaffiliated												
	Aberdeen Institutional Commingled Funds, LLC	Philadelphia	PA	Aberdeen Asset Management Inc.		08/24/2017			38,198			
2599999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Other - Unaffiliated								0	38,198	0	0	XXX
4899999. Subtotal - Unaffiliated								0	38,198	0	0	XXX
5099999. Totals								0	38,198	0	0	XXX

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location 3	Location 4	5	6	7	8	Changes in Book/Adjusted Carrying Value 9	10	11	12	13	14	15	16	17	18	19	20
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V. (9+10-11+12)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
Joint Venture or Partnership Interests That Have Underlying Characteristics of Other - Unaffiliated																			
	Aberdeen Institutional Commingled Funds, LLC	Philadelphia	PA	Aberdeen Asset Management Inc.	08/24/2017	02/06/2021	1,664,978	(5,417)				(5,417)			1,697,759			0	38,198
2599999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Other - Unaffiliated							1,664,978	(5,417)	0	0	0	(5,417)	0	0	1,697,759	0	0	0	38,198
4899999. Subtotal - Unaffiliated							1,664,978	(5,417)	0	0	0	(5,417)	0	0	1,697,759	0	0	0	38,198
5099999. Totals							1,664,978	(5,417)	0	0	0	(5,417)	0	0	1,697,759	0	0	0	38,198

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Political Subdivisions of States									
115117 MP 5	BROWARD CNTY FLA WTR & SWR UTIL REV		01/08/2021	SUNTRUST ROBINSON HUMPHREY INC.		280,893	250,000	2,341	1.B FE
54438C YQ 9	LOS ANGELES CALIF CMNTY COLLEGE DIST		01/07/2021	RBC CAPITAL MARKETS		261,578	250,000	990	1.B FE
736688 LX 8	PORTLAND ORE CMNTY COLLEGE DIST		01/06/2021	PERSHING DIV OF DLJ SEC LNDING		304,515	250,000	1,191	1.B FE
932423 VN 3	WALLED LAKE MICH CONS SCH DIST		01/15/2021	STIFEL NICOLAUS & COMPANY		250,000	250,000		1.B FE
932423 VV 5	WALLED LAKE MICH CONS SCH DIST		01/15/2021	STIFEL NICOLAUS & COMPANY		250,000	250,000		1.B FE
2499999. Total - Bonds - U.S. Political Subdivisions of States						1,346,985	1,250,000	4,522	XXX
Bonds - U.S. Special Revenue and Special Assessment									
13032U XU 7	CALIFORNIA HEALTH FACS FING AUTH REV		01/05/2021	CITIGROUP GLOBAL MARKETS INC.		257,795	250,000	557	1.D FE
13034A M6 4	CALIFORNIA INFRASTRUCTURE & ECONOMIC DEV		01/12/2021	Jefferies		253,948	250,000	391	1.A FE
3133KY U6 4	FH RB5105 - RMBS		02/18/2021	SUNTRUST CAPITAL MARKETS, INC.		1,029,167	996,169	553	1.A
882669 CD 4	TEXAS PUBLIC FINANCE AUTHORITY		01/06/2021	FTN FINANCIAL		255,115	250,000	223	1.B FE
91412H JU 8	UNIVERSITY CALIF REVS		02/24/2021	Jefferies		250,000	250,000		1.C FE
91412H LF 8	UNIVERSITY CALIF REVS		02/26/2021	Jefferies		250,000	250,000		1.D FE
3199999. Total - Bonds - U.S. Special Revenue and Special Assessments						2,296,025	2,246,169	1,725	XXX
Bonds - Industrial and Miscellaneous									
05565E BQ 7	BMW US CAPITAL LLC		03/29/2021	J P MORGAN SECURITIES		249,883	250,000		1.F FE
191216 DK 3	COCA-COLA CO		03/01/2021	GOLDMAN		249,033	250,000		1.E FE
25243Y BD 0	DIAGEO CAPITAL PLC	C	02/17/2021	PERSHING DIV OF DLJ SEC LNDING		508,435	500,000	3,056	1.G FE
29736R AR 1	ESTEE LAUDER COMPANIES INC		03/01/2021	GOLDMAN		248,350	250,000		1.E FE
57636Q AS 3	MASTERCARD INC		03/02/2021	BANC OF AMERICA/FIXED INCOME		249,680	250,000		1.E FE
92343V GG 3	VERIZON COMMUNICATIONS INC		03/11/2021	Citigroup (SSB)		249,508	250,000		2.A FE
3899999. Total - Bonds - Industrial and Miscellaneous						1,754,888	1,750,000	3,056	XXX
8399997. Total - Bonds - Part 3						5,397,897	5,246,169	9,303	XXX
8399999. Total - Bonds						5,397,897	5,246,169	9,303	XXX
Common Stocks - Industrial and Miscellaneous (Unaffliated) Publicly Traded									
02376R 10 2	AMERICAN AIRLINES GROUP ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	33.000	750	XXX		XXX
03990B 10 1	ARES MANAGEMENT CL A ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25.000	1,372	XXX		XXX
064058 10 0	BANK OF NEW YORK MELLON ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	39.000	1,787	XXX		XXX
097023 10 5	BOEING ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	5.000	1,224	XXX		XXX
100557 10 7	BOSTON BEER CL A ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	1.000	1,060	XXX		XXX
15912K 10 0	CHANGE HEALTHCARE ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	62.000	1,406	XXX		XXX
171798 10 1	CIMAREX ENERGY ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	26.000	1,545	XXX		XXX
200340 10 7	COMERICA ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	36.000	2,451	XXX		XXX
20825C 10 4	CONOCOPHILLIPS ORD		01/15/2021	ITG INC.	43.800	1,987	XXX		XXX
25179M 10 3	DEVON ENERGY ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	53.000	1,221	XXX		XXX
29415F 10 4	ENVISTA HOLDINGS ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	41.000	1,647	XXX		XXX
29978A 10 4	EVERBRIDGE ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9.000	1,128	XXX		XXX
30231G 10 2	EXXON MOBIL ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	82.000	4,667	XXX		XXX
40412C 10 1	HCA HEALTHCARE ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9.000	1,693	XXX		XXX
423452 10 1	HELMERICH AND PAYNE ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	27.000	754	XXX		XXX
436106 10 8	HOLLYFRONTIER ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	38.000	1,387	XXX		XXX
437076 10 2	HOME DEPOT ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9.000	2,662	XXX		XXX
440452 10 0	HORMEL FOODS ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	60.000	2,878	XXX		XXX
45772F 10 7	INPHI ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	11.000	1,898	XXX		XXX

Statement for March 31, 2021 of the **CONSUMERS INSURANCE USA, INC.**

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
459200 10 1	INTERNATIONAL BUSINESS MACHINES ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	22.000	2,892	XXX		XXX
459506 10 1	INTERNATIONAL FLAVORS & FRAGRANS ORD		03/24/2021	Various	27.360	3,517	XXX		XXX
46187W 10 7	INVITATION HOMES ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	72.000	2,260	XXX		XXX
49271V 10 0	KEURIG DR PEPPER ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	53.000	1,830	XXX		XXX
500255 10 4	KOHL'S ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	34.000	1,905	XXX		XXX
60770K 10 7	MODERNA ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	4.000	539	XXX		XXX
666807 10 2	NORTHROP GRUMMAN ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	6.000	1,905	XXX		XXX
67181A 10 7	OAK STREET HEALTH ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	22.000	1,265	XXX		XXX
682680 10 3	ONEOK ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	31.000	1,530	XXX		XXX
69355F 10 2	PPD ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	41.000	1,513	XXX		XXX
70438V 10 6	PAYLOCITY HOLDING ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	8.000	1,396	XXX		XXX
70614W 10 0	PELOTON INTERACTIVE ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	31.000	3,195	XXX		XXX
723787 10 7	PIONEER NATURAL RESOURCE ORD		01/12/2021	GOLDMAN	7.512	1,843	XXX		XXX
72941B 10 6	PLURALSIGHT CL A ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	30.000	670	XXX		XXX
743315 10 3	PROGRESSIVE ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	27.000	2,512	XXX		XXX
75513E 10 1	RAYTHEON TECHNOLOGIES ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	32.000	2,457	XXX		XXX
75615P 10 3	REATA PHARMACEUTICALS CL A ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	6.000	620	XXX		XXX
76169C 10 0	REXFORD INDUSTRIAL REALTY REIT ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	33.000	1,688	XXX		XXX
78440X 80 4	SL GREEN RLTY REIT ORD		01/21/2021	Various	15.546	1,522	XXX		XXX
806857 10 8	SCHLUMBERGER ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	108.000	3,000	XXX		XXX
862121 10 0	STORE CAPITAL ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	41.000	1,364	XXX		XXX
88160R 10 1	TESLA ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	6.000	3,892	XXX		XXX
910047 10 9	UNITED AIRLINES HOLDINGS ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	39.000	2,172	XXX		XXX
92532F 10 0	VERTEX PHARMACEUTICALS ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	5.000	1,052	XXX		XXX
92556V 10 6	VIATRIS ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	153.000	2,153	XXX		XXX
92918V 10 9	VROOM ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	22.000	802	XXX		XXX
G0250X 10 7	AMCOR ORD	C	03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	210.000	2,387	XXX		XXX
G1890L 10 7	CAPRI HOLDINGS LTD	C	03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	30.000	1,501	XXX		XXX
G66721 10 4	NORWEGIAN CRUISE LINE HOLDINGS ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	46.000	1,272	XXX		XXX
G7709Q 10 4	ROYALTY PHARMA CL A ORD		03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	74.000	3,244	XXX		XXX
L44385 10 9	GLOBANT ORD	C	03/24/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC	9.000	1,918	XXX		XXX
9099999. Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						93,334	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						93,334	XXX	0	XXX
9799999. Total - Common Stocks						93,334	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						93,334	XXX	0	XXX
9999999. Total - Bonds, Preferred and Common Stocks						5,491,231	XXX	9,303	XXX

Statement for March 31, 2021 of the **CONSUMERS INSURANCE USA, INC.**

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value 11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Government																					
36179S TR 8	G2 MA4160 - RMBS		03/01/2021.	Paydown		2,771	2,771	2,714	2,733		37		37		2,771		(0)	(0)	9	09/20/2031.	1.A
36179S TT 4	G2 MA4162 - RMBS		03/01/2021.	Paydown		2,748	2,748	2,692	2,711		37		37		2,748			0	9	11/20/2031.	1.A
36179T 4P 7	G2 MA5330 - RMBS		03/01/2021.	Paydown		58,081	58,081	59,424	59,214		(1,133)		(1,133)		58,081		0	0	376	07/20/2048.	1.A
36179T 7L 3	G2 MA5399 - RMBS		03/01/2021.	Paydown		109,109	109,109	113,338	113,159		(4,050)		(4,050)		109,109		(0)	(0)	791	08/20/2048.	1.A
38378K ZD 4	GNR 2013-101 AD - CMBS		03/01/2021.	Paydown		38,872	38,872	37,377	37,724		1,148		1,148		38,872		(0)	(0)	138	12/16/2053.	1.A
38379R NF 6	GNR 2017-029 A - CMBS		03/01/2021.	Paydown		5,406	5,406	5,143	5,233		173		173		5,406		(0)	(0)	20	01/16/2058.	1.A
38380J PZ 5	GNR 2018-026 AD - CMBS		03/01/2021.	Paydown		51,589	51,589	49,872	50,487		1,102		1,102		51,589		0	0	225	03/16/2052.	1.A
912828 PP 9	UNITED STATES TREASURY		01/15/2021.	Maturity @ 100.00		71,400	71,400	69,641	71,428	(2,302)	(9)		(2,311)		69,117		2,283	2,283	402	01/15/2021.	1.A
0599999.	Total - Bonds - U.S. Government					339,975	339,975	340,201	342,690	(2,302)	(2,695)	0	(4,997)	0	337,692	0	2,283	2,283	1,970	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment																					
30303K AE 6	FRESB 2017-SB35 A1F - CMBS		03/01/2021.	Paydown		634	634	637	636		(2)		(2)		634		0	0	3	07/25/2027.	1.A
3132A5 G3 3	FH ZS4718 - RMBS		03/01/2021.	Paydown		60,467	60,467	63,840	64,147		(3,680)		(3,680)		60,467			0	382	05/01/2047.	1.A
3132A5 HB 4	FH ZS4726 - RMBS		03/01/2021.	Paydown		68,541	68,541	70,779	70,833		(2,293)		(2,293)		68,541			0	380	07/01/2047.	1.A
3132DV 7B 5	FH SD8090 - RMBS		03/01/2021.	Paydown		9,696	9,696	9,992	9,982		(287)		(287)		9,696			0	36	09/01/2050.	1.A
3136AT 5G 5	FNA 2016-M11 AL - CMBS		03/01/2021.	Paydown		45,933	45,933	44,117	46,480		(547)		(547)		45,933			0	205	07/25/2039.	1.A
31376K KS 4	FN 357705 - RMBS		03/01/2021.	Paydown		18,723	18,723	20,501	20,300		(1,577)		(1,577)		18,723			0	181	02/01/2035.	1.A
3137F1 G3 6	FHMS K-065 A1 - CMBS		03/01/2021.	Paydown		6,322	6,322	6,448	6,383		(61)		(61)		6,322		0	0	31	10/25/2026.	1.A
3138A4 BF 1	FN AH2737 - RMBS		03/01/2021.	Paydown		35,267	35,267	35,796	35,707		(441)		(441)		35,267			0	229	01/01/2041.	1.A
3138AF F4 7	FN AI1986 - RMBS		03/01/2021.	Paydown		5,741	5,741	6,028	5,920		(179)		(179)		5,741			0	35	05/01/2026.	1.A
3138WH RL 8	FN AS7690 - RMBS		03/01/2021.	Paydown		220,694	220,694	221,728	221,487		(793)		(793)		220,694		(0)	(0)	1,331	08/01/2046.	1.A
3140FP C9 8	FN BE3695 - RMBS		03/01/2021.	Paydown		148,157	148,157	151,351	151,794		(3,637)		(3,637)		148,157		0	0	823	06/01/2047.	1.A
3140GY GZ 6	FN BH9215 - RMBS		03/01/2021.	Paydown		45,582	45,582	46,786	46,801		(1,219)		(1,219)		45,582		0	0	258	01/01/2048.	1.A
3140KP JP 9	FN BQ3869 - RMBS		03/01/2021.	Paydown		32,440	32,440	33,545	33,501		(1,061)		(1,061)		32,440		0	0	132	09/01/2050.	1.A
3140Q9 NW 9	FN CA2204 - RMBS		03/01/2021.	Paydown		42,233	42,233	43,909	44,475		(2,242)		(2,242)		42,233			0	294	08/01/2048.	1.A
3140QA NN 6	FN CA3096 - RMBS		03/01/2021.	Paydown		123,820	123,820	129,808	131,454		(7,634)		(7,634)		123,820			0	905	02/01/2049.	1.A
3140QE S6 0	FN CA6840 - RMBS		03/01/2021.	Paydown		16,373	16,373	17,163	17,161		(789)		(789)		16,373		(0)	(0)	59	09/01/2035.	1.A
3140X4 H2 5	FN FM1148 - RMBS		03/01/2021.	Paydown		130,766	130,766	134,239	134,655		(3,889)		(3,889)		130,766			0	728	12/01/2048.	1.A
3140X4 M4 5	FN FM1278 - RMBS		03/01/2021.	Paydown		14,139	14,139	14,836	14,799		(660)		(660)		14,139			0	64	07/01/2034.	1.A
31417Y 4D 6	FN MA0819 - RMBS		03/01/2021.	Paydown		3,480	3,480	3,532	3,517		(37)		(37)		3,480			0	27	07/01/2041.	1.A
31418C GJ 7	FN MA2900 - RMBS		03/01/2021.	Paydown		46,120	46,120	45,919	45,962		158		158		46,120		0	0	228	01/01/2047.	1.A
31418U 5D 2	FN AD7143 - RMBS		03/01/2021.	Paydown		3,150	3,150	3,237	3,213		(63)		(63)		3,150		0	0	18	07/01/2025.	1.A
56184N AB 5	MANATEE CNTY FLA HSG FIN AUTH HOMEOWNER		01/04/2021.	Call @ 100.00		15,000	15,000	16,200	15,100		(1)		(1)		15,099		(99)	(99)	302	09/01/2040.	1.A FE
677561 JB 9	OHIO ST HOSP FAC REV		01/04/2021.	Call @ 100.00		110,000	110,000	118,410	110,000				0		110,000			0	2,750	01/01/2022.	1.C FE
3199999.	Total - Bonds - U.S. Special Revenue and Special Assessments.					1,203,276	1,203,276	1,238,800	1,234,307	0	(30,933)	0	(30,933)	0	1,203,374	0	(99)	(99)	9,402	XXX	XXX
Bonds - Industrial and Miscellaneous																					
125523 AF 7	CIGNA CORP		03/18/2021.	Call @ 107.68		83,990	78,000	77,959	77,977		2		2		77,979		6,011	6,011	1,702	07/15/2023.	2.B FE
29273R BJ 7	ENERGY TRANSFER OPERATING LP		02/25/2021.	Citigroup (SSB)		227,408	200,000	206,728	206,446		(20)		(20)		206,426		20,982	20,982	2,586	12/15/2045.	2.C FE
43284B AA 0	HGVT 18A A - RMBS		03/25/2021.	Paydown		23,447	23,447	23,446	23,446		0		0		23,447			0	136	02/25/2032.	1.A FE

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
674599 CJ 2	OCCIDENTAL PETROLEUM CORP	..	02/24/2021.	GOLDMAN		188,490	206,000	214,926	179,523	34,842	(30)		34,812		214,335		(25,845)	(25,845)	3,298	04/15/2046.	3.B FE
82653E AA 5	SRFC 2019-1 A - RMBS	..	03/20/2021.	Paydown		20,985	20,985	20,984	20,984		0		0		20,985			0	108	01/22/2036.	1.A FE
3899999.	Total - Bonds - Industrial and Miscellaneous					544,319	528,431	544,043	508,376	34,842	(47)	0	34,795	0	543,172	0	1,147	1,147	7,830	XXX	XXX
8399997.	Total - Bonds - Part 4					2,087,570	2,071,682	2,123,044	2,085,373	32,540	(33,675)	0	(1,135)	0	2,084,238	0	3,332	3,332	19,202	XXX	XXX
8399999.	Total - Bonds					2,087,570	2,071,682	2,123,044	2,085,373	32,540	(33,675)	0	(1,135)	0	2,084,238	0	3,332	3,332	19,202	XXX	XXX
Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded																					
00164V 10 3	AMC NETWORKS CL A ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	15.000	934	XXX	878	537	341			341		878		56	56		XXX	XXX
004225 10 8	ACADIA PHARMACEUTICALS ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	30.000	769	XXX	1,644	1,604	40			40		1,644		(875)	(875)		XXX	XXX
01973R 10 1	ALLISON TRANSMISSION HOLDINGS ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	30.000	1,216	XXX	1,510	1,294	216			216		1,510		(294)	(294)	6	XXX	XXX
03748R 74 7	APARTMENT INVST MGT CL A REIT ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	41.000	235	XXX	2,168	216	1,952			1,952		2,168		(1,932)	(1,932)		XXX	XXX
037833 10 0	APPLE ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	11.000	1,335	XXX	624	1,460	(836)			(836)		624		711	711	2	XXX	XXX
05722G 10 0	BAKER HUGHES CL A ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	86.000	1,902	XXX	2,807	1,793	1,014			1,014		2,807		(905)	(905)	15	XXX	XXX
09609G 10 0	BLUEBIRD BIO ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	15.000	433	XXX	2,044	649	1,395			1,395		2,044		(1,611)	(1,611)		XXX	XXX
127097 10 3	CABOT OIL & GAS ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	105.000	1,932	XXX	2,564	1,709	855			855		2,564		(632)	(632)	11	XXX	XXX
15872M 10 4	CHAMPIONX ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	20.000	431	XXX	846	306	540			540		846		(415)	(415)		XXX	XXX
163851 10 8	CHEMOURS ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	45.000	1,147	XXX	1,599	1,116	483			483		1,599		(452)	(452)	11	XXX	XXX
166764 10 0	CHEVRON ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13.000	1,370	XXX	1,420	1,098	322			322		1,420		(51)	(51)	17	XXX	XXX
200340 10 7	COMERICA ORD	..	12/15/2020.	ITG INC.			XXX						0					0	27	XXX	XXX
20337X 10 9	COMMSCOPE HOLDING ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	50.000	750	XXX	1,360	670	690			690		1,360		(609)	(609)		XXX	XXX
20605P 10 1	CONCHO RESOURCES ORD	..	01/15/2021.	Unknown	30.000	1,987	XXX	1,987	1,751	236			236		1,987			0		XXX	XXX
20825C 10 4	CONOCOPHILLIPS ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	26.800	1,431	XXX	2,128	1,072	1,056			1,056		2,128		(698)	(698)	11	XXX	XXX
247361 70 2	DELTA AIR LINES ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	23.000	1,079	XXX	1,170	925	245			245		1,170		(91)	(91)		XXX	XXX
26614N 10 2	DUPONT DE NEMOURS ORD	..	02/04/2021.	various	20.000	1,732	XXX	1,732	1,422	309			309		1,732			0		XXX	XXX
278265 10 3	EATON VANCE COM NON VTG ORD	..	03/01/2021.	Not Available	24.000	84	XXX	1,280	1,630	(350)			(350)		1,280		(1,197)	(1,197)	687	XXX	XXX
294600 10 1	EQUITRANS MIDSTREAM ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	52.000	420	XXX	1,374	418	956			956		1,374		(955)	(955)	8	XXX	XXX
34354P 10 5	FLOWSERVE ORD	..	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	30.000	1,168	XXX	1,603	1,106	497			497		1,603		(435)	(435)	6	XXX	XXX

Statement for March 31, 2021 of the **CONSUMERS INSURANCE USA, INC.**

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value 11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
375558 10 3	GILEAD SCIENCES ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	43.000	2,780	XXX	3,189	2,505	684			684		3,189		(410)	(410)	6	XXX	XXX
500754 10 6	KRAFT HEINZ ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	35.000	1,352	XXX	1,963	1,213	750			750		1,963		(611)	(611)	14	XXX	XXX
540424 10 8	LOEWS ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	34.000	1,745	XXX	1,678	1,531	148			148		1,678		67	67	2	XXX	XXX
58502B 10 6	MEDNAX ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	20.000	543	XXX	929	491	438			438		929		(386)	(386)		XXX	XXX
64110D 10 4	NETAPP ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25.000	1,742	XXX	1,994	1,656	338			338		1,994		(252)	(252)	12	XXX	XXX
701877 10 2	PARSLEY ENERGY CL A ORD		01/12/2021.	various	60.000	1,843	XXX	1,843	852	991			991		1,843			0		XXX	XXX
703481 10 1	PATTERSON UTI ENERGY ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	50.000	367	XXX	808	263	545			545		808		(440)	(440)	1	XXX	XXX
717081 10 3	PFIZER ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	83.000	2,972	XXX	2,617	3,055	(438)			(438)		2,617		355	355	32	XXX	XXX
718546 10 4	PHILLIPS 66 ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	19.000	1,558	XXX	1,812	1,329	484			484		1,812		(255)	(255)	17	XXX	XXX
723787 10 7	PIONEER NATURAL RESOURCE ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	8.000	1,299	XXX	1,503	911	592			592		1,503		(204)	(204)	4	XXX	XXX
744320 10 2	PRUDENTIAL FINANCIAL ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	35.000	3,144	XXX	3,709	2,732	976			976		3,709		(565)	(565)	40	XXX	XXX
78440X 10 1	SL GREEN RLTY REIT ORD		01/21/2021.	various	16.000	1,522	XXX	1,522	953	569			569		1,522			0	32	XXX	XXX
806857 10 8	SCHLUMBERGER ORD		12/15/2020.	ITG INC.			XXX						0					0	13	XXX	XXX
808513 10 5	CHARLES SCHWAB ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	26.000	1,693	XXX	1,357	1,379	(22)			(22)		1,357		336	336	5	XXX	XXX
81761L 10 2	SERVICE PROPERTIES TRUST ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	40.000	494	XXX	1,114	460	655			655		1,114		(620)	(620)	0	XXX	XXX
883556 10 2	THERMO FISHER SCIENTIFIC ORD		12/15/2020.	ITG INC.			XXX						0					0	2	XXX	XXX
886547 10 8	TIFFANY ORD		01/07/2021.	CORPORATE ACTION	25.000	3,288	XXX	3,074	3,286	(212)			(212)		3,074		214	214		XXX	XXX
91529Y 10 6	UNUM ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	45.000	1,199	XXX	1,792	1,032	760			760		1,792		(593)	(593)	13	XXX	XXX
929042 10 9	VORNADO REALTY REIT ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	36.000	1,677	XXX	2,584	1,344	1,240			1,240		2,584		(908)	(908)	19	XXX	XXX
931427 10 8	WALGREEN BOOTS ALLIANCE ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	33.000	1,740	XXX	2,428	1,316	1,112			1,112		2,428		(688)	(688)	15	XXX	XXX
949746 10 1	WELLS FARGO ORD		03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	70.000	2,700	XXX	3,748	2,113	1,635			1,635		3,748		(1,048)	(1,048)	7	XXX	XXX
G97822 10 3	PERRIGO ORD	C	03/24/2021.	MERRILL LYNCH PIERCE FENNER & SMITH INC.	30.000	1,285	XXX	2,145	1,342	803			803		2,145		(860)	(860)	7	XXX	XXX
9099999.	Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					55,295	XXX	72,546	50,537	22,008	0	0	22,008	0	72,546	0	(17,250)	(17,250)	1,044	XXX	XXX

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value 11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
9799997.	Total - Common Stocks - Part 4					55,295	XXX	72,546	50,537	22,008	0	0	22,008	0	72,546	0	(17,250)	(17,250)	1,044	XXX	XXX
9799999.	Total - Common Stocks					55,295	XXX	72,546	50,537	22,008	0	0	22,008	0	72,546	0	(17,250)	(17,250)	1,044	XXX	XXX
9899999.	Total - Preferred and Common Stocks					55,295	XXX	72,546	50,537	22,008	0	0	22,008	0	72,546	0	(17,250)	(17,250)	1,044	XXX	XXX
9999999.	Total - Bonds, Preferred and Common Stocks					2,142,865	XXX	2,195,590	2,135,911	54,548	(33,675)	0	20,873	0	2,156,784	0	(13,919)	(13,919)	20,246	XXX	XXX

Sch. DB - Pt. A - Sn. 1
NONE

Sch. DB - Pt. B - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 2
NONE

Sch. DB - Pt. E
NONE

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
Capstar.......... Brentwood, TN..........	....	....	24	24	704,447	414,935	..........(359,320)	XXX
The Bank of NY Mellon.......... Pittsburgh, PA..........	....	....	....	....	694,708	691,564	991,583	XXX
0199998. Deposits in.....1 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories..........	XXX	XXX	....	....	56,839	56,839	56,839	XXX
0199999. Total Open Depositories..........	XXX	XXX	24	24	1,455,994	1,163,338	689,101	XXX
0399999. Total Cash on Deposit..........	XXX	XXX	24	24	1,455,994	1,163,338	689,101	XXX
0499999. Cash in Company's Office..........	XXX	XXX	XXX	XXX	200	200	200	XXX
0599999. Total Cash..........	XXX	XXX	24	24	1,456,194	1,163,538	689,301	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
Exempt Money Market Mutual Funds as Identified by the SVO								
31846V 41 9	FIRST AMER:TRS OBG V		10/01/2020	0.010		0		
94975H 29 6	WELLSFARGO:TRS+ MM I		01/04/2021	0.010		500,000	4	8
8599999. Total - Exempt Money Market Mutual Funds as Identified by the SVO						500,000	4	8
All Other Money Market Mutual Funds								
316175 10 8	FIDELITY IMM:GOVT I		03/31/2021	0.010		3,782,055	39	27
8699999. Total - All Other Money Market Mutual Funds						3,782,055	39	27
9999999. Total - Cash Equivalents						4,282,055	43	35