

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2021

OF THE CONDITION AND AFFAIRS OF THE

CONSUMERS INSURANCE USA, INC.

NAIC Group Code 0291 0291 NAIC Company Code 12204 Employee's ID Number 62-1590861
(Current) (Prior)

Organized under the Laws of Ohio. State of Domicile or Port of Entry OH

Country of Domicile United States of America

Incorporated/Organized 07/27/1994 Commenced Business 04/21/1995

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
(Street and Number) COLUMBUS, OH, US 43215, 614-225-3211
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 471 EAST BROAD STREET, COLUMBUS, OH, US 43215
(Street and Number or F.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 471 EAST BROAD STREET
(Street and Number) COLUMBUS, OH, US 43215, 614-225-3211
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address ENCOVA.COM

Statutory Statement Contact AMY E KUHLMAN, 614-225-8285
(Name) ACCOUNTING@ENCOVA.COM, 614-225-3330
(E-mail Address) (FAX Number)

OFFICERS

CHIEF EXECUTIVE OFFICER	<u>THOMAS JOSEPH OBROKTA JR.</u>	TREASURER	<u>JAMES CHRISTOPHER HOWAT</u>
SECRETARY	<u>MARCHELLE ELAINE MOORE</u>	PRESIDENT	<u>GRADY BRENDAN CAMPBELL</u>

OTHER

GREGORY ARTHUR BURTON, EXECUTIVE CHAIR

JEFFREY LEIGH BENINTENDI	DIRECTORS OR TRUSTEES	JAMES CHRISTOPHER HOWAT
THOMAS JOSEPH OBROKTA JR.	<u>GRADY BRENDAN CAMPBELL</u>	
	<u>MATTHEW CARL WILCOX</u>	

State of OH SS:
County of FRANKLIN

The officers of this reporting entity being duly sworn, each deposes and say that they are the described officers of said reporting entity, and that on the reporting period stated above,

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	58,246,277		58,246,277	54,838,830
2. Stocks:				0
2.1 Preferred stocks			0	0
2.2 Common stocks	14,779,075		14,779,075	12,961,837
3. Mortgage loans on real estate:				0
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				0
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 1,237,068), cash equivalents (\$ 3,096,524) and short-term investments (\$)	4,333,592		4,333,592	7,387,718
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets	0		0	1,664,978
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	77,358,945	0	77,358,945	76,853,363
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	373,469		373,469	396,124
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,648,936		1,648,936	1,448,967
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	367,830		367,830	331,678
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	420,841		420,841	84,561
16.2 Funds held by or deposited with reinsured companies	10,294,126		10,294,126	9,089,928
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	(171,150)
18.2 Net deferred tax asset	1,693,913		1,693,913	1,774,953
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	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	0
23. Receivables from parent, subsidiaries and affiliates	56,490		56,490	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	141,369	27,357	114,012	(2,956)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	92,355,919	27,357	92,328,562	89,805,468
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	92,355,919	27,357	92,328,562	89,805,468
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premium Tax Recoverable	115,086		115,086	0
2502. Equities and Deposits in Pools and Associations	(1,074)		(1,074)	0
2503. Miscellaneous Assets	0	0	0	(2,956)
2598. Summary of remaining write-ins for Line 25 from overflow page	27,357	27,357	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	141,369	27,357	114,012	(2,956)

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 8,162,544)	35,230,706	34,427,519
2. Reinsurance payable on paid losses and loss adjustment expenses	1,299,207	0
3. Loss adjustment expenses	5,976,602	5,881,661
4. Commissions payable, contingent commissions and other similar charges	874,966	896,574
5. Other expenses (excluding taxes, licenses and fees)	2,049,236	2,133,155
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	151,292	238,154
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	97,889	0
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 831,508 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	10,893,797	10,463,093
10. Advance premium	13,334	6,148
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		(309)
12. Ceded reinsurance premiums payable (net of ceding commissions)	238,328	0
13. Funds held by company under reinsurance treaties		413,464
14. Amounts withheld or retained by company for account of others	23,560	23,560
15. Remittances and items not allocated	87,082	1,433
16. Provision for reinsurance (including \$ certified)		0
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		2,610,171
20. Derivatives	0	0
21. Payable for securities		0
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	522,803	318,674
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	57,458,802	57,413,297
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	57,458,802	57,413,297
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		0
34. Gross paid in and contributed surplus	18,246,000	18,246,000
35. Unassigned funds (surplus)	13,623,760	11,146,171
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	34,869,760	32,392,171
38. Totals (Page 2, Line 28, Col. 3)	92,328,562	89,805,468
DETAILS OF WRITE-INS		
2501. Escheatable funds	527,020	318,674
2502. Miscellaneous liabilities	(4,217)	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	522,803	318,674
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

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 \$ 2,043,774)	1,994,151	3,641,443	4,400,223
1.2 Assumed (written \$ 17,352,962)	16,920,940	16,916,815	22,540,491
1.3 Ceded (written \$ 2,043,774)	1,994,149	3,641,443	4,400,326
1.4 Net (written \$ 17,352,962)	16,920,942	16,916,815	22,540,388
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 11,220,854):			
2.1 Direct	885,043	2,140,295	1,154,819
2.2 Assumed	8,647,400	9,501,041	11,851,274
2.3 Ceded	885,042	2,140,295	1,154,819
2.4 Net	8,647,401	9,501,041	11,851,274
3. Loss adjustment expenses incurred	2,526,646	2,608,895	3,386,477
4. Other underwriting expenses incurred	5,240,191	5,284,812	7,212,878
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	16,414,238	17,394,748	22,450,629
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	506,704	(477,933)	89,759
INVESTMENT INCOME			
9. Net investment income earned	1,006,581	1,149,624	1,419,486
10. Net realized capital gains (losses) less capital gains tax of \$ 15,292	(41,597)	(718,964)	(550,905)
11. Net investment gain (loss) (Lines 9 + 10)	964,984	430,660	868,581
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 63,157)	(63,157)	58,797	(78,623)
13. Finance and service charges not included in premiums	29,328	43,501	68,968
14. Aggregate write-ins for miscellaneous income	7,757	60,591	70,349
15. Total other income (Lines 12 through 14)	(26,072)	162,889	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)	1,445,616	115,616	1,019,034
17. Dividends to policyholders	35,250	17,695	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)	1,410,366	97,921	993,242
19. Federal and foreign income taxes incurred	127,763	552,171	231,208
20. Net income (Line 18 minus Line 19)(to Line 22)	1,282,603	(454,250)	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)	1,282,603	(454,250)	762,034
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ (113,183)	1,747,556	752,393	2,042,371
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(486,271)	217,232	(564,354)
27. Change in nonadmitted assets	629,736	(1,848,955)	488,320
28. Change in provision for reinsurance			0
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	0	0	0
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in	0	0	0
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			0
37. Aggregate write-ins for gains and losses in surplus	(696,035)	0	666,574
38. Change in surplus as regards policyholders (Lines 22 through 37)	2,477,589	(1,333,580)	3,394,945
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	34,869,760	27,663,646	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 through 0503 plus 0598)(Line 5 above)	0	0	0
1401. Miscellaneous income or expenses	7,757	60,591	70,349
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	7,757	60,591	70,349
3701. Miscellaneous gains/losses	(696,035)		666,574
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	(696,035)	0	666,574

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

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	9,866,984	11,941,433	23,680,516
2. Net investment income	1,332,007	1,550,513	486,263
3. Miscellaneous income	(26,072)	162,889	51,140
4. Total (Lines 1 to 3)	11,172,918	13,654,835	24,217,919
5. Benefit and loss related payments	10,885,555	7,767,967	13,593,608
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	7,864,285	7,525,717	8,465,624
8. Dividends paid to policyholders	34,941	45,696	62,860
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	216,316	103,796	103,797
10. Total (Lines 5 through 9)	19,001,097	15,443,176	22,225,889
11. Net cash from operations (Line 4 minus Line 10)	(7,828,179)	(1,788,341)	1,992,030
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	8,697,115	7,993,036	9,555,669
12.2 Stocks	296,458	102,342	1,172,946
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	1,697,759	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	90,370	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	10,691,331	8,185,748	10,728,615
13. Cost of investments acquired (long-term only):			
13.1 Bonds	12,286,810	8,363,952	10,884,962
13.2 Stocks	394,440	255,346	529,534
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	38,198	44,077	69,909
13.6 Miscellaneous applications	0	10,000	250,898
13.7 Total investments acquired (Lines 13.1 to 13.6)	12,719,449	8,673,375	11,735,303
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(2,028,118)	(487,627)	(1,006,688)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	6,802,171	2,510,322	1,489,746
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	6,802,171	2,510,322	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 Lines 15 and 17)	(3,054,126)	234,354	2,475,088
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	7,387,718	4,912,630	4,912,630
19.2 End of period (Line 18 plus Line 19.1)	4,333,592	5,146,984	7,387,718

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

20.0001. Non-Cash Exchanges	77,492		
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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 State of Ohio is shown below.

	F/S SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,282,603	\$ 762,034
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,282,603	\$ 762,034
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 34,869,760	\$ 32,392,171
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 34,869,760	\$ 32,392,171

B. Use of Estimates in the Preparation of the Financial Statements

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) Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.

(6) 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

Not Applicable

NOTE 5 Investments
A.-C.

Not applicable

D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values and internal estimates.

(2)-(3)
Not applicable

(4)

a) The aggregate amount of unrealized losses:	\$ 63,098
1. Less than 12 Months	\$ 63,098
2. 12 Months or Longer	\$ 63,098
b) The aggregate related fair value of securities with unrealized losses:	\$ 5,645,719
1. Less than 12 Months	\$ 5,645,719
2. 12 Months or Longer	\$ 5,645,719

(5) 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

b) The fair value of that collateral and of the portion of that collateral that it has sold or repledged

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

NOTES TO FINANCIAL STATEMENTS

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable

M. Working Capital Finance Investments
Not applicable

N. Offsetting and Netting of Assets and Liabilities
Not applicable

R. Reporting Entity's Share of Cash Pool by Asset Type
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

Not applicable

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 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

A. FHLB (Federal Home Loan Bank) Agreements

No significant changes

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

No significant changes

NOTE 13 Capital and Surplus, 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

A. Transfer and Servicing of Financial Assets

Not applicable

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 Uninsured 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

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.

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value Common Stocks, unaffiliated	\$ 14,779,075				\$ 14,779,075
Total assets at fair value/NAV	\$ 14,779,075	\$ -	\$ -	\$ -	\$ 14,779,075

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

(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. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

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	\$ 60,292,261	\$ 58,246,277		\$ 60,292,261			
Common Stocks, unaffiliated	\$ 14,779,075	\$ 14,779,075	\$ 14,779,075				

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

E. NAV Practical Expedient Investments

Not applicable

NOTE 21 Other Items

No significant changes

NOTE 22 Events Subsequent

Subsequent events have been considered through November 12, 2021 for these statutory financial statements which are to be issued on November 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

NOTES TO FINANCIAL STATEMENTS

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

F. Risk Sharing Provisions of the Affordable Care Act

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

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year
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 \$3,829,018. 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, auto physical damage, products liability and other lines of business. The favorable development in these lines was slightly offset by losses in homeowners and farm owners. 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.

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

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

No significant changes

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.
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? If yes, complete Schedule Y, Parts 1 and 1A. Yes [X] No []

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

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

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? If yes, complete and file the merger history data file with the NAIC. Yes [] No [X]

4.2 If yes, provide the name of the 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? Yes [] No [] N/A [X] If yes, attach an explanation.

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 by 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 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

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

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 [] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.

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 []

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 []

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 [] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.56,490

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 []

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

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
12. Amount of real estate and mortgages held in other invested assets in Schedule BA:	\$	\$
13. Amount of real estate and mortgages held in short-term investments:	\$	\$
14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]		
14.2 If yes, please complete the following:		
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$	\$
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$	\$
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$
15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]		
15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>] 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 the 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

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

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 [] 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 []

17.4 If yes, give full information relating thereto:

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

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 [] 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 [] 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.	254900X6FRILTW42B610	Sec	NO.....
105900	New England Asset Management, Inc.	KUR85E5PS4G0FZTFC130	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 [] 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:

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- 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 []

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- 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 []

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:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The fund only or predominantly holds bonds in its portfolio.
- The current reported 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.
- 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 []

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

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 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT			DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
TOTAL	0	0	0	0	0	0	0	0	

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

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 \$

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

6.4 If yes, please provide the balance of the funds administered as of the reporting date \$

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 []

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

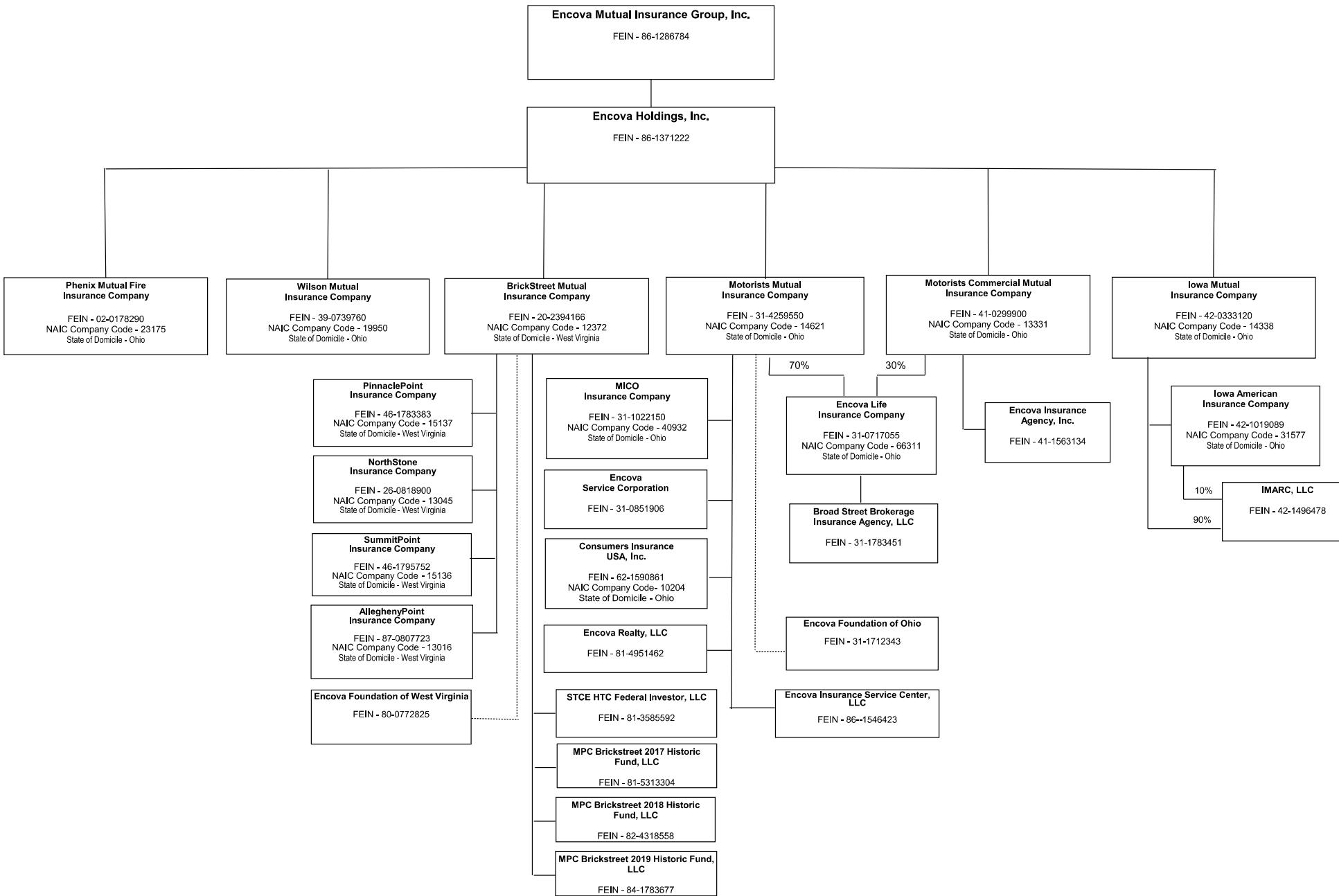
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	L		(854)	27,445	165,109	1,151,500
2. Alaska	AK	N		0	0	0	0
3. Arizona	AZ	L		0	0	0	0
4. Arkansas	AR	L		(3,064)	302,729	574,998	356,100
5. California	CA	N		0	0	0	0
6. Colorado	CO	L		0	0	0	0
7. Connecticut	CT	N		0	0	0	0
8. Delaware	DE	N		0	0	0	0
9. District of Columbia	DC	N		0	0	0	0
10. Florida	FL	N		0	0	0	0
11. Georgia	GA	L		0	0	0	0
12. Hawaii	HI	N		0	0	0	0
13. Idaho	ID	L		0	0	0	0
14. Illinois	IL	L	(183)	35,896	849,199	185,886	11,501
15. Indiana	IN	L		(10)	(35)	448,076	1,100
16. Iowa	IA	L		0	0	0	0
17. Kansas	KS	N		0	0	0	0
18. Kentucky	KY	L		0	0	0	0
19. Louisiana	LA	N		0	0	0	0
20. Maine	ME	N		0	0	0	0
21. Maryland	MD	N		0	0	0	0
22. Massachusetts	MA	N		0	0	0	0
23. Michigan	MI	N		0	0	0	0
24. Minnesota	MN	N		0	0	0	0
25. Mississippi	MS	L		0	0	0	0
26. Missouri	MO	L	(366)	(19,682)	158,733	313,199	1,631,940
27. Montana	MT	N		0	0	0	0
28. Nebraska	NE	N		0	0	0	0
29. Nevada	NV	N		0	0	0	0
30. New Hampshire	NH	N		0	0	0	0
31. New Jersey	NJ	N		0	0	0	0
32. New Mexico	NM	N		0	0	0	0
33. New York	NY	N		0	0	0	0
34. North Carolina	NC	L		0	0	0	0
35. North Dakota	ND	N		0	0	0	0
36. Ohio	OH	L		0	0	0	0
37. Oklahoma	OK	N		0	0	0	0
38. Oregon	OR	L		0	0	0	0
39. Pennsylvania	PA	N		0	0	0	0
40. Rhode Island	RI	N		0	0	0	0
41. South Carolina	SC	L		0	0	0	0
42. South Dakota	SD	N		0	0	0	0
43. Tennessee	TN	L	2,019,377	2,104,287	1,240,400	1,593,892	2,259,310
44. Texas	TX	N		0	0	0	0
45. Utah	UT	L		0	0	0	0
46. Vermont	VT	N		0	0	0	0
47. Virginia	VA	L	24,947	12,633	42,880	350,559	1,394,710
48. Washington	WA	L		0	0	0	0
49. West Virginia	WV	N		0	0	0	0
50. Wisconsin	WI	N		0	0	0	0
51. Wyoming	WY	N		0	0	0	0
52. American Samoa	AS	N		0	0	0	0
53. Guam	GU	N		0	0	0	0
54. Puerto Rico	PR	N		0	0	0	0
55. U.S. Virgin Islands	VI	N		0	0	0	0
56. Northern Mariana Islands	MP	N		0	0	0	0
57. Canada	CAN	N		0	0	0	0
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	2,043,774	2,129,206	2,621,350	3,631,719	6,806,161	10,237,834
DETAILS OF WRITE-INS		XXX					
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 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

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



STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
..0000		00000	31-1783451	0	0		Broad Street Brokerage Insurance Agency, LLC	.OH.	.N/A.	Encova Life Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
.0291	Encova Mutual Insurance Group	10204	62-1590861	0	0		Consumers Insurance USA, Inc.	.OH.	.RE.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
..0000		00000	42-1496478	0	0		IMARC, LLC	.IA.	.N/A.	Iowa Mutual Insurance Company	Ownership.	90.00	Encova Mutual Insurance Group, Inc.	N	.3
.0291	Encova Mutual Insurance Group	31577	42-1019089	0	0		Iowa American Insurance Company	.OH.	.IA.	Iowa Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
.0291	Encova Mutual Insurance Group	14338	42-0333120	0	0		Iowa Mutual Insurance Company	.OH.	.IA.	Motorists Commercial Mutual Insurance	Ownership.	0.00	Encova Mutual Insurance Group, Inc.	N	.1
..0000		00000	41-1563134	0	0		Encova Insurance Agency, Inc.	.MN.	.N/A.	Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
.0291	Encova Mutual Insurance Group	40932	31-1022150	0	0		MICO Insurance Company	.OH.	.IA.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
							Motorists Commercial Mutual Insurance								
.0291	Encova Mutual Insurance Group	13331	41-0299900	0	0		Company	.OH.	.IA.			0.00	Encova Mutual Insurance Group, Inc.	N	.1
.0291	Encova Mutual Insurance Group	66311	31-0717055	0	0		Encova Life Insurance Company	.OH.	.IA.	Motorists Mutual Insurance Company	Ownership.	70.00	Encova Mutual Insurance Group, Inc.	N	.6
.0291	Encova Mutual Insurance Group	14621	31-4259550	0	0		Motorists Mutual Insurance Company	.OH.	.UDP.			0.00	Encova Mutual Insurance Group, Inc.	N	.1
..0000		00000	31-0851906	0	0		Encova Service Corporation	.OH.	.N/A.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
.0291	Encova Mutual Insurance Group	23175	02-0178290	0	0		Phenix Mutual Fire Insurance Company	.OH.	.IA.			0.00	Encova Mutual Insurance Group, Inc.	N	.1
.0291	Encova Mutual Insurance Group	19950	39-0739760	0	0		Wilson Mutual Insurance Company	.OH.	.IA.			0.00	Encova Mutual Insurance Group, Inc.	N	.1
..0000		00000	81-4951462	0	0		Encova Realty, LLC	.OH.	.N/A.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.3
..0000		00000	31-1712343	0	0		Encova Foundation of Ohio	.OH.	.N/A.	Motorists Mutual Insurance Company	Board	0.00	Encova Mutual Insurance Group, Inc.	N	.4
.0291	Encova Mutual Insurance Group	12372	20-2394166	0	0		Brickstreet Mutual Insurance Company	.WV.	.IA.			0.00	Encova Mutual Insurance Group, Inc.	N	.1
.0291	Encova Mutual Insurance Group	15137	46-1783383	0	0		PinnaclePoint Insurance Company	.WV.	.IA.	BrickStreet Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.2
.0291	Encova Mutual Insurance Group	13045	26-0818900	0	0		NorthStone Insurance Company	.WV.	.IA.	BrickStreet Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.2
.0291	Encova Mutual Insurance Group	15136	46-1795752	0	0		SummitPoint Insurance Company	.WV.	.IA.	BrickStreet Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.2
.0291	Encova Mutual Insurance Group	13016	87-0807723	0	0		AlleghenyPoint Insurance Company	.WV.	.IA.	BrickStreet Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.2
..0000		00000	80-0772825	0	0		Encova Foundation of West Virginia, Inc.	.WV.	.N/A.	BrickStreet Mutual Insurance Company	Board	0.00	Encova Mutual Insurance Group, Inc.	N	.5
..0000		00000	81-3585592	0	0		STCE HTC Federal Investor, LLC	.GA.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	99.99	Encova Mutual Insurance Group, Inc.	N	.0
..0000		00000	81-5313304	0	0		MPC Bricksstreet 2017 Historic Fund, LLC	.GA.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	99.99	Encova Mutual Insurance Group, Inc.	N	.0
..0000		00000	82-4318558	0	0		MPC Brickstreet 2018 Historic Fund, LLC	.GA.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	99.99	Encova Mutual Insurance Group, Inc.	N	.0
..0000		00000	84-1783677	0	0		MPC Bricksstreet 2019 Historic Fund, LLC	.GA.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	99.99	Encova Mutual Insurance Group, Inc.	N	.0
..0000		00000	86-1546423	0	0		Encova Insurance Service Center, LLC	.OH.	.N/A.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.0
.0291	Encova Mutual Insurance Group	00000	86-1371222	0	0		Encova Holdings, Inc.	.OH.	.UIP.	Encova Mutual Insurance Group, Inc.	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	N	.7
.0291	Encova Mutual Insurance Group	00000	86-1286784	0	0		Encova Mutual Insurance Group, Inc.	.OH.	.UIP.			100.00		N	.8

Asterisk	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	The entity is a subsidiary of an insurer that is an affiliate of Encova Mutual Group. With ultimate control of that insurer as described in Note 1. 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

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	0	(2, 100)	0.0	46.2
2. Allied Lines	0	0	0.0	0.0
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	352, 362	262, 932	74.6	108.6
5. Commercial multiple peril	0	0	0.0	0.0
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	2, 877	0	0.0	0.0
10. Financial guaranty	0	0	0.0	0.0
11.1 Medical professional liability - occurrence	0	0	0.0	0.0
11.2 Medical professional liability - claims-made	0	0	0.0	0.0
12. Earthquake	4, 358	0	0.0	0.0
13. Group accident and health	0	0	0.0	0.0
14. Credit accident and health	0	0	0.0	0.0
15. Other accident and health	0	0	0.0	0.0
16. Workers' compensation	0	0	0.0	0.0
17.1 Other liability - occurrence	9, 753	0	0.0	0.0
17.2 Other liability - claims-made	0	0	0.0	0.0
17.3 Excess workers' compensation	0	0	0.0	0.0
18.1 Products liability - occurrence	0	0	0.0	0.0
18.2 Products liability - claims-made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	947, 640	567, 096	59.8	19.3
19.3, 19.4 Commercial auto liability	(383)	(340, 469)	88, 895.3	115.6
21. Auto physical damage	677, 544	397, 584	58.7	46.9
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	0	0	0.0	0.0
24. Surety	0	0	0.0	0.0
26. Burglary and theft	0	0	0.0	0.0
27. Boiler and machinery	0	0	0.0	0.0
28. Credit	0	0	0.0	0.0
29. International	0	0	0.0	0.0
30. Warranty	0	0	0.0	0.0
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	0.0	0.0
35. Totals	1, 994, 151	885, 043	44.4	58.8
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date	
1. Fire	0	0	(627)	
2. Allied Lines	0	0	0	
3. Farmowners multiple peril	0	0	0	
4. Homeowners multiple peril	135, 158	401, 779	364, 101	
5. Commercial multiple peril	0	0	0	
6. Mortgage guaranty	0	0	0	
8. Ocean marine	0	0	0	
9. Inland marine	574	3, 524	3, 119	
10. Financial guaranty	0	0	0	
11.1 Medical professional liability - occurrence	0	0	0	
11.2 Medical professional liability - claims-made	0	0	0	
12. Earthquake	1, 300	4, 847	4, 472	
13. Group accident and health	0	0	0	
14. Credit accident and health	0	0	0	
15. Other accident and health	0	0	0	
16. Workers' compensation	0	0	0	
17.1 Other liability - occurrence	3, 237	11, 992	11, 208	
17.2 Other liability - claims-made	0	0	0	
17.3 Excess workers' compensation	0	0	0	
18.1 Products liability - occurrence	0	0	0	
18.2 Products liability - claims-made	0	0	0	
19.1, 19.2 Private passenger auto liability	330, 083	947, 742	1, 053, 424	
19.3, 19.4 Commercial auto liability	0	(516)	(20, 897)	
21. Auto physical damage	237, 457	674, 406	714, 406	
22. Aircraft (all perils)	0	0	0	
23. Fidelity	0	0	0	
24. Surety	0	0	0	
26. Burglary and theft	0	0	0	
27. Boiler and machinery	0	0	0	
28. Credit	0	0	0	
29. International	0	0	0	
30. Warranty	0	0	0	
31. Reinsurance - Nonproportional Assumed Property	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	707, 809	2, 043, 774	2, 129, 206	
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

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	1,803	(68)	1,734	.9,734	.434	7,660	17,827	.273	(3,143)	(2,869)
2. 2019	2,625	4,451	7,076	1,084	(6)	1,078	.1,752	.440	2,744	.4,937	.211	(1,272)	(1,061)
3. Subtotals 2019 + Prior	13,888	15,618	29,506	2,887	(74)	2,813	11,486	.874	10,404	22,764	.485	(4,415)	(3,930)
4. 2020	4,570	6,233	10,803	2,503	156	2,659	.2,571	.946	4,728	.8,245	.504	(403)	101
5. Subtotals 2020 + Prior	18,458	21,851	40,309	5,390	82	5,471	14,058	1,820	15,132	31,009	.989	(4,818)	(3,829)
6. 2021	XXX	XXX	XXX	XXX	4,805	4,805	XXX	3,783	6,415	10,198	XXX	XXX	XXX
7. Totals	18,458	21,851	40,309	5,390	4,886	10,276	14,058	5,603	21,547	41,207	989	(4,818)	(3,829)
8. Prior Year-End Surplus As Regards Policyholders		32,392									Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 5.4	2. (22.0)	3. (9.5)
													4. (11.8)

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.

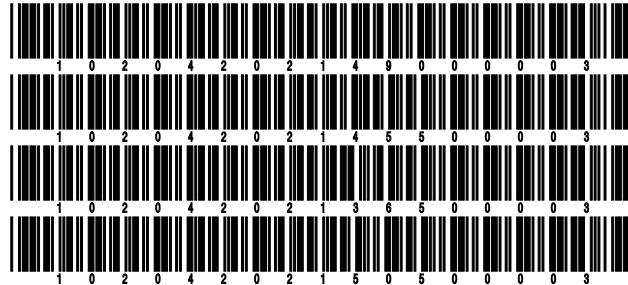
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state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

Explanations:

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 Codes:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Supplement A to Schedule T [Document Identifier 455]
3. Medicare Part D Coverage Supplement [Document Identifier 365]
4. Director and Officer Supplement [Document Identifier 505]



STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Automobiles	27,357	27,357	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	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		
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 the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

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		
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 paid 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)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

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	0	
2.2 Additional investment made after acquisition	38,198	69,909
3. Capitalized deferred interest and other	0	
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	89,846	(35,238)
6. Total gain (loss) on disposals	(95,264)	0
7. Deduct amounts received on disposals	1,697,759	0
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value	0	
10. Deduct current year's other than temporary impairment recognized	0	
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	0	
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 .....	.67,800,670	66,341,940
2. Cost of bonds and stocks acquired	12,758,742	11,546,070
3. Accrual of discount	34,112	53,966
4. Unrealized valuation increase (decrease)	1,770,894	1,982,706
5. Total gain (loss) on disposals	69,438	189,428
6. Deduct consideration for bonds and stocks disposed of	9,071,064	10,872,801
7. Deduct amortization of premium .....	.336,883	555,035
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	554	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) .....	.73,025,355	67,800,670
12. Deduct total nonadmitted amounts	0	
13. Statement value at end of current period (Line 11 minus Line 12) .....	.73,025,355	67,800,670

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

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)	54,739,236	2,789,840	1,716,497	(98,846)	55,565,503	54,739,236	55,713,734	52,308,426
2. NAIC 2 (a)	2,533,985	0	644	(797)	2,534,771	2,533,985	2,532,543	2,350,881
3. NAIC 3 (a)	0				0	0	0	179,523
4. NAIC 4 (a)	0				0	0	0	0
5. NAIC 5 (a)	0				0	0	0	0
6. NAIC 6 (a)	0				0	0	0	0
7. Total Bonds	57,273,221	2,789,840	1,717,141	(99,643)	58,100,274	57,273,221	58,246,277	54,838,830
PREFERRED STOCK								
8. NAIC 1	0				0	0	0	0
9. NAIC 2	0				0	0	0	0
10. NAIC 3	0				0	0	0	0
11. NAIC 4	0				0	0	0	0
12. NAIC 5	0				0	0	0	0
13. NAIC 6	0				0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	57,273,221	2,789,840	1,717,141	(99,643)	58,100,274	57,273,221	58,246,277	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 \$; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SI02

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of Derivatives

N O N E

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

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	15,308,525	17,262,848
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	18,078,943	14,494,937
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,096,524	5,866,942
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	3,096,524	5,866,942

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid
N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made
N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid
N O N E

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7	8	9	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
313KY-VK-2	FH RBS118 - RMBS		08/24/2021	J P MORGAN SECURITIES	509,351		495,945		.689
3199999. Subtotal - Bonds - U.S. Special Revenues					509,351		495,945		.689
06051G-JY-6	BANK OF AMERICA CORP		.09/09/2021	WELLS FARGO SECURITIES LLC	249,908		.250,000		.323
61744Y-AQ-1	MORGAN STANLEY		.09/10/2021	MORGAN STANLEY & COMPANY	263,123		.250,000		.3,633
641062-AV-6	NESTLE HOLDINGS INC		.09/07/2021	J P MORGAN SECURITIES	249,718		.250,000		1.0 FE
693475-AX-3	PNC FINANCIAL SERVICES GROUP INC		.07/22/2021	PERSHING DIV OF DLJ SEC LNDNG	267,858		.250,000		.54
882508-BK-9	TEXAS INSTRUMENTS INC		.09/07/2021	MITSUBISHI UFJ SECURITIES	250,000		.250,000		1.E FE
89239C-AB-5	TLOT 21B A2 - ABS		.07/27/2021	MITSUBISHI UFJ SECURITIES	499,933		.500,000		1.A FE
98163J-AB-1	WOLS 2021-A A2 - ABS		.07/13/2021	WELLS FARGO SECURITIES LLC	499,951		.500,000		1.A FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					2,280,489		2,250,000		4,011
8399997. Total - Bonds - Part 3					2,789,840		2,745,945		4,699
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds					2,789,840		2,745,945		4,699
8999997. Total - Preferred Stocks - Part 3					0	XXX			0
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks					0	XXX	XXX	XXX	XXX
00206R-10-2	AT&T ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	499,000		.13,583		.0
00650F-10-9	ADAPTIVE BIOTECHNOLOGIES ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.28,000		.941		.0
00751Y-10-6	ADVANCE AUTO PARTS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.10,000		.2,147		.0
023135-10-6	AMAZON COM ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.2,000		.6,588		.0
032654-10-5	ANALOG DEVICES ORD		.08/26/2021	ITG INC	.40,950		.3,182		.0
070830-10-4	BATH AND BODY WORKS ORD		.08/03/2021	GOLDMAN	.55,000		.1,282		.0
08265T-20-8	BENTLEY SYSTEMS CL B ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.30,000		.1,821		.0
097023-10-5	BOEING ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.81,000		.17,713		.0
114340-10-2	BROOKS AUTOMATION ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.19,000		.2,008		.0
12008R-10-7	BUILDERS FIRSTSOURCE ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.43,000		.2,313		.0
125269-10-0	CF INDUSTRIES HOLDINGS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.37,000		.2,081		.0
163851-10-8	CHEMOURS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.41,000		.1,220		.0
171484-10-8	CHURCHILL DOWNS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.9,000		.2,190		.0
18915M-10-7	CLOUDFLARE CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.15,000		.1,701		.0
20337X-10-9	COMMSCOPE HOLDING ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.51,000		.696		.0
205887-10-2	CONAGRA BRANDS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.41,000		.1,375		.0
233331-10-7	DTE ENERGY ORD		.07/01/2021	CITIGROUP GLOBAL MARKETS INC.	.35,000		.3,095		.0
23345M-10-7	DT MIDSTREAM ORD		.07/01/2021	CITIGROUP GLOBAL MARKETS INC.	.17,500		.543		.0
23804L-10-3	DATADOG CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.9,000		.1,239		.0
25809K-10-5	DOORDASH CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.9,000		.1,855		.0
26484T-10-6	DUN BRADST HLDG ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.40,000		.675		.0
30231G-10-2	EXXON MOBIL ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.129,000		.7,682		.0
34354P-10-5	FLOWSERVE ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.32,000		.1,166		.0
358039-10-5	FRESHPET ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.10,000		.1,411		.0
36262G-10-1	GXO LOGISTICS ORD		.08/02/2021	ITG INC	.30,000		.621		.0
369604-30-1	GENERAL ELECTRIC ORD		.08/02/2021	Various	.231,875		.21,695		.0
42225P-50-1	HEALTHCAR TRST OF AM CL A REIT ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.30,000		.900		.0
44107P-10-4	HOTEL HOTELS & RESORTS REIT ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.107,000		.1,812		.0
44930G-10-7	ICU MEDICAL ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.4,000		.959		.0
44980X-10-9	IPG PHOTONICS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.9,000		.1,459		.0
45110T-10-6	IDACORP ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.12,000		.1,252		.0
45687V-10-6	INGERSOLL RAND ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.40,000		.2,070		.0
478160-10-4	JOHNSON & JOHNSON ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.40,000		.6,495		.0
525670-10-7	LEMONADE ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.9,000		.605		.0
536797-10-3	LITHIA MOTORS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.7,000		.2,423		.0
55087P-10-4	LYFT CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.31,000		.1,681		.0
56600D-10-7	MARAVAI LIFESCIENCES CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.25,000		.1,197		.0
584021-10-9	MEDALLIA ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.26,000		.881		.0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the 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 Adminis- trative Symbol
58463J-30-4	MEDICAL PROPERTIES REIT ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.59,000	1,202		0	
60468T-10-5	MIRATI THERAPEUTICS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9,000	1,585		0	
60770K-10-7	MODERNA ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	10,000	3,867		0	
632307-10-4	NATERA ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	17,000	1,854		0	
63947U-10-7	NCINO ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	14,000	1,001		0	
655664-10-0	NORDSTROM ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	27,000	.790		0	
67059N-10-8	NUTANIX CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	23,000	.896		0	
68268W-10-3	ONEMAIN HOLDINGS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	26,000	1,493		0	
74767V-10-9	QUANTUMSCAPE CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.51,000	1,300		0	
77311W-10-1	ROCKET COMPANIES CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	34,000	.559		0	
810186-10-6	SCOTTS MIRACLE GRO ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	10,000	1,509		0	
833445-10-9	SNOWFLAKE CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	11,000	3,270		0	
848637-10-4	SPLUNK ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	11,000	1,551		0	
88160R-10-1	TESLA ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	4,000	3,112		0	
90400D-10-8	ULTRAGENYX PHARMACEUTICAL ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	16,000	1,389		0	
91680M-10-7	UPSTART HOLDINGS ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	11,000	3,436		0	
926400-10-2	VICTORIA S SECRET ORD		.08/03/2021	GOLDMAN	18,333	.304		0	
92766K-10-6	VIRGIN GALACTIC HOLDINGS CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.38,000	.872		0	
94419L-10-1	WAYFAIR CL A ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	4,000	1,107		0	
949746-10-1	WELLS FARGO ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.177,000	8,068		0	
96208T-10-4	WEX ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	6,000	1,083		0	
983793-10-0	XPO LOGISTICS ORD		.08/02/2021	ITG INC	.30,000	.863		0	
98954M-20-0	ZILLION GROUP CL C ORD		.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.17,000	1,482		0	
G21810-10-9	CLARIVATE ORD	C.	.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.109,000	2,417		0	
G6964L-10-7	PAYSAFE ORD	C.	.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	.104,000	.809		0	
L8681T-10-2	SPOTIFY TECHNOLOGY ORD	C.	.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9,000	2,050		0	
N2451R-10-5	CUREVAC N V ORD	C.	.09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13,000	.723		0	
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						171,146	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						171,146	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						171,146	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						171,146	XXX	0	XXX
9999999 - Totals						2,960,986	XXX	4,699	XXX

E04.1

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the 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	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	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 and SVO Adminstrative Symbol				
.361795-TR-8	G2 MA4160 - RMBS		07/20/2021	Paydown		126,704	126,704	124,130	124,993	0	1,711	0	0	1,711	0	0	0	0	0	0	1,478				
.361797-4P-7	G2 MA5330 - RMBS		09/01/2021	Paydown		49,011	49,011	50,145	49,967	0	0	0	0	(956)	0	0	0	0	0	0	1,283				
.361797-7L-3	G2 MA5399 - RMBS		09/01/2021	Paydown		86,640	86,640	89,998	89,856	0	0	0	0	(3,216)	0	0	0	0	0	0	2,567				
.38378K-ZD-4	GNA 2013-101 AD - CMBS		09/01/2021	Paydown		27,948	27,948	26,874	27,123	0	0	0	0	825	0	0	0	0	0	0	482				
.38379R-NF-6	GNA 2017-028 A - CMBS		09/01/2021	Paydown		5,269	5,269	5,013	5,101	0	0	0	0	168	0	0	0	0	0	0	84				
.38380J-PZ-5	GNA 2018-026 AD - CMBS		09/01/2021	Paydown		18,398	18,398	17,786	18,005	0	0	0	0	393	0	0	0	0	0	0	296				
.912828-QV-5	UNITED STATES TREASURY		07/15/2021	Maturity @ 100.00		71,351	71,351	67,037	69,309	(2,234)	0	0	0	(2,225)	0	0	0	0	0	0	440				
														9	0	0	0	0	0	0	4,267				
0599999. Subtotal - Bonds - U.S. Governments										385,322	385,322	380,982	384,354	(2,234)	(1,065)	0	(3,299)	0	381,055	0	4,267	4,267	6,630	XXX	XXX
.313245-G3-3	FH ZS4718 - RMBS		09/01/2021	Paydown		35,648	35,648	37,636	37,817	0	0	0	0	(2,169)	0	0	0	0	0	0	0	945			
.313245-HB-4	FH ZS4726 - RMBS		09/01/2021	Paydown		34,048	34,048	35,159	35,187	0	0	0	0	(1,139)	0	0	0	0	0	0	0	790			
.3132DVF-B5-5	FH SD8090 - RMBS		09/01/2021	Paydown		9,843	9,843	10,145	10,134	0	0	0	0	(291)	0	0	0	0	0	0	0	134			
.3133KY-U6-4	FH RB5105 - RMBS		09/01/2021	Paydown		29,709	29,709	30,693	0	0	0	0	(984)	0	0	0	0	0	0	0	0	255			
.3133KY-VK-2	FH RB5118 - RMBS		09/01/2021	Paydown		2,956	2,956	3,036	0	0	0	0	(80)	0	0	0	0	0	0	0	0	5			
.3136AT-S5-5	FNA 2016-M11 AL - CMBS		09/01/2021	Paydown		17,474	17,474	16,783	17,682	0	0	0	0	(208)	0	0	0	0	0	0	0	318			
.31376K-KS-4	FN 357705 - RMBS		09/01/2021	Paydown		28,378	28,378	31,074	30,769	0	0	0	0	(2,390)	0	0	0	0	0	0	0	1,065			
.3137F1-G3-6	FHMS K-065 A1 - CMBS		09/01/2021	Paydown		7,142	7,142	7,285	7,211	0	0	0	0	(69)	0	0	0	0	0	0	0	136			
.3138A4-BF-1	FN AH2737 - RMBS		09/01/2021	Paydown		870	870	883	881	0	0	0	0	(11)	0	0	0	0	0	0	0	23			
.3138A4F-F4-7	FN A11986 - RMBS		09/01/2021	Paydown		4,748	4,748	4,985	4,896	0	0	0	0	(148)	0	0	0	0	0	0	0	123			
.3138WIIH-RL-8	FN AS7690 - RMBS		09/01/2021	Paydown		181,028	181,028	181,876	181,679	0	0	0	0	(651)	0	0	0	0	0	0	0	4,356			
.3140FP-C9-8	FN BE3695 - RMBS		09/01/2021	Paydown		57,369	57,369	58,606	58,778	0	0	0	0	(1,408)	0	0	0	0	0	0	0	1,342			
.3140GY-GZ-6	FN BH9215 - RMBS		09/01/2021	Paydown		19,742	19,742	20,263	20,270	0	0	0	0	(528)	0	0	0	0	0	0	0	453			
.3140KP-JP-9	FN B03869 - RMBS		09/01/2021	Paydown		43,462	43,462	44,942	44,883	0	0	0	0	(1,421)	0	0	0	0	0	0	0	596			
.3140Q9-NW-9	FN CA2204 - RMBS		09/01/2021	Paydown		36,368	36,368	37,811	38,298	0	0	0	0	(1,930)	0	0	0	0	0	0	0	1,093			
.3140Q0-NN-6	FN CA3096 - RMBS		09/01/2021	Paydown		81,772	81,772	85,726	86,813	0	0	0	0	(5,041)	0	0	0	0	0	0	0	2,451			
.3140QE-S6-0	FN CA6840 - RMBS		09/01/2021	Paydown		23,774	23,774	24,922	24,919	0	0	0	0	(1,145)	0	0	0	0	0	0	0	309			
.3140X4-H2-5	FN FM1148 - RMBS		09/01/2021	Paydown		63,305	63,305	64,987	65,188	0	0	0	0	(1,883)	0	0	0	0	0	0	0	1,467			
.3140X4M4-5	FN FM1278 - RMBS		09/01/2021	Paydown		13,687	13,687	14,362	0	0	0	0	(639)	0	0	0	0	0	0	0	0	276			
.31417Y-AD-6	FN MA0819 - RMBS		09/01/2021	Paydown		5,968	5,968	6,057	6,031	0	0	0	0	(63)	0	0	0	0	0	0	0	159			
.31418C-GJ-7	FN MA2900 - RMBS		09/01/2021	Paydown		19,213	19,213	19,129	19,147	0	0	0	0	66	0	0	0	0	0	0	0	384			
.31418U-5D-2	FN AD7143 - RMBS		09/01/2021	Paydown		2,821	2,821	2,899	2,877	0	0	0	0	(56)	0	0	0	0	0	0	0	66			
.413581-M7-7	HARPETH VY UTILS DIST TENN DAVIDSON & WI		09/01/2021	Maturity @ 100.00		400,000	400,000	479,604	409,732	0	0	0	0	(9,732)	0	0	0	0	0	0	0	20,000			
.821697-M2-2	SHELBY CTN TENN HEALTH EDL & HSG FACS B		08/01/2021	Maturity @ 100.00		145,000	145,000	173,913	147,802	0	0	0	0	(2,802)	0	0	0	0	0	0	0	7,250			
										1,264,324	1,264,324	1,392,777	1,265,320	0	(34,725)	0	0	0	0	0	0	0	43,997		
3199999. Subtotal - Bonds - U.S. Special Revenues										1,264,324	1,264,324	1,392,777	1,265,320	0	(34,725)	0	0	0	0	0	0	0	XXX	XXX	
.30303K-AE-6	FRESB 2017-SB35 A1F - CMBS		09/01/2021	Paydown		1,035	1,035	1,040	1,038	0	0	0	0	(3)	0	0	0	0	0	0	0	20			
.4324B-AA-0	HGVT 18A A - RMBS		09/25/2021	Paydown		22,569	22,569	22,569	22,569	0	0	0	0	0	0	0	0	0	0	0	537				
.553897-AA-9	MVIOT 211W A - RMBS		09/20/2021	Paydown		29,940	29,940	29,932	0	0	0	0	8	0	0	0	0	0	0	0	76				
.82653E-AA-5	SPFC 2019-1 A - RMBS		09/20/2021	Paydown		17,574	17,574	17,573	0	0	0	0	0	0	0	0	0	0	0	0	373				
.92343V-GM-0	VERIZON COMMUNICATIONS INC		09/21/2021	Not Available		653	653	644	0	0	0	0	0	0	0	0	0	0	0	0	0	2			
										0	0	0	0	0	0	0	0	0	0	0	0	0	03/15/2032	2.A FE	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)										71,771	71,773	71,758	41,181	0	6	0	6	0	71,762	0	9	9	1,008	XXX	XXX
8399997. Total - Bonds - Part 4										1,721,417	1,721,419	1,845,517	1,690,855	(2,234)	(35,785)	0	(38,019)	0	1,717,141	0	4,276	4,276	51,635	XXX	XXX
8399998. Total - Bonds - Part 5										XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8399999. Total - Bonds										1,721,417	1,721,419	1,845,517	1,690,855	(2,234)	(35,785)	0	(38,019)	0	1,717,141	0	4,276	4,276	51,635	XXX	XXX
8999997. Total - Preferred Stocks - Part 4										0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998. Total - Preferred Stocks - Part 5										XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks										0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
.007903-10-7	ADVANCED MICRO DEVICES ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.		29,000	2,968		790	2,660	(1,869)	0	0	0	(1,869)	0	0	0	790	0	2,178	2,178	0	0	0
.02079K-10-7	ALPHABET CL C ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.		2,000	5,432		1,829	3,504	(1,675)	0	0	0	(1,675)	0	0	0	1,829	0	3,603	3,603	0	0	0
.02156K-10-3	ALITCE USA CL A ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.		76,000	1,462		2,139	2,878	(740)	0	0	0	(740)	0	0	0	2,139	0	(676)	(676)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation, NAIC Design- ation Modifier and SVO Adminis- trative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's Other Than Temporary Impairment Recogn- ized	13 Current Year's Temporar- y Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value								
.02209S-10-3	ALTRIA GROUP ORD		.09/28/2021	MERRILL LYNCH PIERCE	56.000	2,710		3,601	2,296	1,305	0	0	1,305	0	3,601	0	(891)	(891)	.144			
.032654-10-5	ANALOG DEVICES ORD		.08/26/2021	Not Available	0.950	159		.67	0	0	0	0	0	0	0	0	.67	0	.92	.92	0	
.046353-10-8	ASTRAZENECA ADR REP 0.5 ORD	C.	.09/28/2021	MERRILL LYNCH PIERCE	95.594	5,486		5,877	7,031	(1,154)	0	0	(1,154)	0	5,877	0	(391)	(391)	2,743			
.09061G-10-1	BIOMARIN PHARMACEUTICAL ORD		.09/28/2021	FENNER & SMITH INC.	40.000	3,104		4,171	3,508	.664	0	0	.664	0	4,171	0	(1,068)	(1,068)	0			
.09260D-10-7	BLACKSTONE ORD		.09/28/2021	FENNER & SMITH INC.	25.000	2,951		2,464	0	0	0	0	0	0	2,464	0	.487	.487	18			
.100557-10-7	BOSTON BEER CL A ORD		.09/28/2021	FENNER & SMITH INC.	1.000	.512		1,060	0	0	0	0	0	0	0	0	(549)	(549)	0			
.166764-10-0	CHEVRON ORD		.09/28/2021	FENNER & SMITH INC.	22.000	2,268		2,403	1,858	.545	0	0	.545	0	2,403	0	(135)	(135)	87			
.172967-42-4	CITIGROUP ORD		.09/28/2021	FENNER & SMITH INC.	60.000	4,298		4,095	3,700	.396	0	0	.396	0	4,095	0	0	203	203	.92		
.20825C-10-4	CONOCOPHILLIPS ORD		.09/28/2021	FENNER & SMITH INC.	68.000	4,600		5,400	2,719	2,681	0	0	2,681	0	5,400	0	(800)	(800)	.88			
.233331-10-7	DTE ENERGY ORD		.07/01/2021	Various	35.000	3,638		3,638	4,249	(.612)	0	0	(.612)	0	3,638	0	0	0	0	.114		
.23345M-10-7	DT MIDSTREAM ORD		.07/01/2021	Not Available	0.500	.20		.16	0	0	0	0	0	0	0	0	16	0	5	5	0	
.254687-10-6	WALT DISNEY ORD		.09/28/2021	FENNER & SMITH INC.	20.000	3,486		2,040	3,624	(1,584)	0	0	(1,584)	0	2,040	0	1,446	1,446	0			
.256163-10-6	DOCSIGN ORD		.09/28/2021	FENNER & SMITH INC.	.800	2,049		.445	1,778	(.134)	0	0	(.134)	0	.445	0	1,605	1,605	0			
.26614N-10-2	DUPONT DE NEMOURS ORD		.09/28/2021	FENNER & SMITH INC.	63.000	4,347		5,455	4,480	.975	0	0	.975	0	5,455	0	(1,108)	(1,108)	.57			
.337932-10-7	FIRSTENERGY ORD		.09/28/2021	FENNER & SMITH INC.	80.000	2,914		3,643	2,449	1,194	0	0	1,194	0	3,643	0	(729)	(729)	.94			
.369604-10-3	GENERAL ELECTRIC ORD		.08/02/2021	Various	1,855.000	21,695		21,695	20,034	1,661	0	0	1,661	0	21,695	0	0	0	0	.56		
.369604-30-1	GENERAL ELECTRIC ORD		.08/02/2021	Not Available	.880	.91		.92	0	0	0	0	0	0	0	0	.92	0	0	0	0	
.446150-10-4	HUNTINGTON Bancshares ORD		.06/09/2021	Adjustment	.0.104	2		2	2	0	0	0	0	0	0	0	2	0	0	0	0	
.446413-10-6	HUNTINGTON INGALLS INDUSTRIES ORD		.09/28/2021	FENNER & SMITH INC.	10.000	1,968		2,542	1,705	.838	0	0	.838	0	2,542	0	(574)	(574)	.34			
.48214T-30-5	JUST EAT TAKEAWAY COM N V SPONSO ADR	C.	.09/28/2021	FENNER & SMITH INC.	80.000	1,184		2,000	0	0	0	0	0	0	2,000	0	(815)	(815)	0			
.501797-10-4	BATH AND BODY WORKS ORD		.08/03/2021	Various	55.000	1,586		1,586	2,045	(.459)	0	0	(.459)	0	1,586	0	0	0	0	.8		
.517834-10-7	LAS VEGAS SANDS ORD		.09/28/2021	FENNER & SMITH INC.	.83.000	3,103		4,377	4,947	(.570)	0	0	(.570)	0	4,377	0	(1,273)	(1,273)	0			
.550241-10-3	LUMEN TECHNOLOGIES ORD		.09/28/2021	FENNER & SMITH INC.	136.000	1,781		2,861	1,326	1,535	0	0	1,535	0	2,861	0	(1,081)	(1,081)	.102			
.554382-10-1	MACERICH REIT ORD		.09/28/2021	FENNER & SMITH INC.	.1.000	.18		7	.11	(.3)	0	0	(.3)	0	.7	0	.10	.10	0			
.57772K-10-1	MAXIM INTEGRATED PRODUCTS ORD		.08/26/2021	Various	65.000	3,182		3,182	5,762	(2,580)	0	0	(2,580)	0	3,182	0	0	0	0	0		
.69608A-10-8	PALANTIR TECHNOLOGIES CL A ORD		.09/28/2021	FENNER & SMITH INC.	62.000	1,583		1,660	0	0	0	0	0	0	1,660	0	(78)	(78)	0			
.718546-10-4	PHILLIPS 66 ORD		.09/28/2021	FENNER & SMITH INC.	37.000	2,629		4,355	2,588	1,767	0	0	1,767	0	4,355	0	(1,726)	(1,726)	.100			
.72352L-10-6	PINTEREST CL A ORD		.09/28/2021	FENNER & SMITH INC.	40.000	2,080		.982	2,636	(1,654)	0	0	(1,654)	0	.982	0	1,098	1,098	0			
.723787-10-7	PIONEER NATURAL RESOURCE ORD		.09/28/2021	FENNER & SMITH INC.	.8.000	1,358		1,906	.56	.8	0	0	.8	0	1,906	0	(549)	(549)	.21			
.75513E-10-1	RAYTHEON TECHNOLOGIES ORD		.09/28/2021	FENNER & SMITH INC.	57.000	4,957		4,379	4,076	.303	0	0	.303	0	4,379	0	.579	.579	.85			
.76131V-20-2	RETAIL PROP OF AME CL A REIT ORD		.06/25/2021	GOLDMAN	.0.000	.0		.0	0	0	0	0	0	0	0	0	0	0	0	.1		

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- nation, NAIC Design- nation Modifier and SVO Adminis- trative Symbol
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
.78573M-10-4	SABRE ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	60,000	717		1,468	.721	.747	0	0	.747	0	1,468	.0	-(752)	-(752)	.0		
.78667J-10-8	SAGE THERAPEUTICS ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	10,000	455		1,276	.865	.411	0	0	.411	0	1,276	.0	-(821)	-(821)	.0		
.79466L-30-2	SALESFORCE.COM ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7,000	1,905		1,040	.1,558	-(518)	0	0	-(518)	0	1,040	.0	.865	.865	.0		
.806857-10-8	SCHLUMBERGER ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	74,000	2,302		3,242	.1,615	.1,627	0	0	.1,627	0	3,242	.0	-(940)	-(940)	.28		
.82981J-10-9	SITE CENTERS ORD	..	06/25/2021	GOLDMAN	.0,000	0		0	0	0	0	0	0	0	0	0	0	0	0	.0	.4
.83067L-10-9	SKILLZ CL A ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	73,000	782		1,492	0	0	0	0	0	0	1,492	.0	-(710)	-(710)	.0		
.852234-10-3	SQUARE CL A ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13,000	3,150		1,120	.2,829	-(1,710)	0	0	-(1,710)	0	1,120	.0	2,030	2,030	.0		
.87918A-10-5	TELADOC HEALTH ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	17,000	2,217		3,768	.3,399	.369	0	0	.369	0	3,768	.0	-(1,551)	(1,551)	.0		
.88579Y-10-1	3M ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	35,000	6,299		7,210	.6,118	.1,092	0	0	.1,092	0	7,210	.0	-(911)	(911)	.155		
.90138F-10-2	TWILIO CL A ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	5,000	1,630		372	.1,693	-(1,321)	0	0	-(1,321)	0	372	.0	1,258	1,258	.0		
.90353T-10-0	UBER TECHNOLOGIES ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	60,000	2,758		1,669	.3,060	-(1,391)	0	0	-(1,391)	0	1,669	.0	1,089	1,089	.0		
.910047-10-9	UNITED AIRLINES HOLDINGS ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13,000	632		.844	.562	.282	0	0	.282	0	.844	.0	-(212)	(212)	.0		
.918204-10-8	VF ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25,000	1,683		1,660	.2,135	-(476)	0	0	-(476)	0	1,660	.0	.23	.23	.37		
.92343V-10-4	VERIZON COMMUNICATIONS ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	64,000	3,459		3,174	.3,760	-(587)	0	0	-(587)	0	3,174	.0	.286	.286	.120		
.926400-10-2	VICTORIA'S SECRET ORD	..	08/03/2021	Not Available	.0,333	.19		6	0	0	0	0	0	0	6	0	.13	.13	.0		
.92719V-10-0	VIMEO ORD	..	05/25/2021	Adjustment	.0,470	.20		5	0	0	0	0	0	0	5	0	.15	.15	.0		
.931427-10-8	WALGREEN BOOTS ALLIANCE ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	32,000	1,549		2,354	.1,276	.1,078	0	0	.1,078	0	2,354	.0	-(805)	(805)	.45		
.983793-10-0	XPO LOGISTICS ORD	..	08/02/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	30,000	1,484		1,484	.3,576	-(2,092)	0	0	-(2,092)	0	1,484	.0	0	0	0		
.98980L-10-1	ZOOM VIDEO COMMUNICATIONS CL A ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9,000	2,341		2,243	.3,036	-(793)	0	0	-(793)	0	2,243	.0	.98	.98	.0		
.G4705A-10-0	ICON ORD	C.	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	4,000	1,065		.998	.1,216	-(218)	0	0	-(218)	0	.998	.0	.66	.66	.776		
.G66721-10-4	NORWEGIAN CRUISE LINE HOLDINGS ORD	..	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	45,000	1,256		2,429	.1,144	.1,285	0	0	.1,285	0	2,429	.0	-(1,173)	(1,173)	.0		
9099999.	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded				135,345	XXX		138,610	130,484	(2,577)	0	0	(2,577)	0	138,610	0	(3,266)	(3,266)	5,009	XXX	XXX
9799997.	Total - Common Stocks - Part 4				135,345	XXX		138,610	130,484	(2,577)	0	0	(2,577)	0	138,610	0	(3,266)	(3,266)	5,009	XXX	XXX
9799998.	Total - Common Stocks - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999.	Total - Common Stocks				135,345	XXX		138,610	130,484	(2,577)	0	0	(2,577)	0	138,610	0	(3,266)	(3,266)	5,009	XXX	XXX
9899999.	Total - Preferred and Common Stocks				135,345	XXX		138,610	130,484	(2,577)	0	0	(2,577)	0	138,610	0	(3,266)	(3,266)	5,009	XXX	XXX
9999999.	Totals				1,856,762	XXX		1,984,127	1,821,339	(4,811)	(35,785)	0	(40,597)	0	1,855,752	0	1,010	1,010	56,643	XXX	XXX

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Capstar	Brentwood, TN		54		245,901	209,834	482,892	XXX
The Bank of NY Mellon	Pittsburgh, PA .....				.997,815	.700,537	.697,379	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	56,797	56,797	XXX
0199999. Totals - Open Depositories		XXX	XXX	54	0	1,300,556	967,169	1,237,068
0299998. Deposits in ...	depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX					XXX
0299999. Totals - Suspended Depositories		XXX	XXX	0	0	0	0	0
0399999. Total Cash on Deposit		XXX	XXX	54	0	1,300,556	967,169	1,237,068
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX	200		XXX
0599999. Total - Cash		XXX	XXX	54	0	1,300,756	967,169	1,237,068

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE CONSUMERS INSURANCE USA, INC.

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 and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds						0	0	0
1099999. Total - All Other Government Bonds						0	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
2499999. Total - U.S. Political Subdivisions Bonds						0	0	0
3199999. Total - U.S. Special Revenues Bonds						0	0	0
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
4899999. Total - Hybrid Securities						0	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
6099999. Subtotal - SVO Identified Funds						0	0	0
6599999. Subtotal - Unaffiliated Bank Loans						0	0	0
7699999. Total - Issuer Obligations						0	0	0
7799999. Total - Residential Mortgage-Backed Securities						0	0	0
7899999. Total - Commercial Mortgage-Backed Securities						0	0	0
7999999. Total - Other Loan-Backed and Structured Securities						0	0	0
8099999. Total - SVO Identified Funds						0	0	0
8199999. Total - Affiliated Bank Loans						0	0	0
8299999. Total - Unaffiliated Bank Loans						0	0	0
8399999. Total Bonds						0	0	0
31846V-41-9	FIRST AMER:TRS OBG V		09/02/2021	.010		300,008	1	8
94975H-29-6	WELLSFARGO:TRS+ MM I		01/04/2021	.010		500,000	4	33
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						800,008	6	40
000000-00-0	FIDELITY		04/29/2021	.000		365,324	0	13
316175-10-8	FIDELITY IMM:GOVT I		09/30/2021	.010		1,931,193	.12	.1
8699999. Subtotal - All Other Money Market Mutual Funds						2,296,517	12	13
9999999 - Total Cash Equivalents						3,096,525	18	54