



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 11204 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) (Area Code) (Telephone Number)
ACCOUNTING@ENCOVA.COM 614-225-8330
(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

DIRECTORS OR TRUSTEES

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

State of OH SS:
County of FRANKLIN

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

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

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:				
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:				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				
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	0	115,086	0
2502. Equities and Deposits in Pools and Associations	(1,074)	0	(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)

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

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	2	3
	Current Year to Date	Prior Year to Date	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			
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 expesne	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

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.

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

(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 ☒
- (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

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	2	3
Name of Entity	NAIC Company Code	State of Domicile

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes [] No [] N/A [X]

6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2018

6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

06/03/2020

6.4

By what department or departments?
Ohio Department of Insurance

6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [X] No [] N/A []

6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []

7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

7.2

If yes, give full information:

8.1

Is the company a subsidiary of a bank holding company regulated 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

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?
(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.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$ 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 [X]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$
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 [] No [X]
- 14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ 0	\$
14.22 Preferred Stock	\$ 0	\$
14.23 Common Stock	\$ 0	\$
14.24 Short-Term Investments	\$ 0	\$
14.25 Mortgage Loans on Real Estate	\$ 0	\$
14.26 All Other	\$ 0	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 0	\$ 0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No [] N/A [X]
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 [X] No []
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
BNY Mellon	500 Grant Street, One Mellon Center, Suite #1035, Pittsburgh, PA, 15258

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full 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 [X] No []
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []
- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
127398	Chickasaw Capital Management, LLC.	254900X6FR1LTWA2B610	Sec	NO.....
105900	New England Asset Management, Inc.	KUR85E5PS4GQFZTFC130	Sec	NO.....
105780	Northern Trust Investments, Inc	BEL4B8X7EHJU845Y2N39	Sec	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]
20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes [] No [X]
21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current 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.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

GENERAL INTERROGATORIES

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?
If yes, attach an explanation.

Yes [] No [X] N/A []
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?
If yes, attach an explanation.

Yes [] No [X]
- 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:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	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 []

SCHEDULE F - CEDED REINSURANCE

[illegible]

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	1,120,000
2. Alaska.....AK	N		0		0		0
3. Arizona.....AZ	L		0		0		0
4. Arkansas.....AR	L		(3,064)	302,729	574,998	356,100	914,625
5. California.....CA	N		0		0		0
6. Colorado.....CO	L		0		0		0
7. Connecticut.....CT	N		0		0		0
8. Delaware.....DE	N		0		0		0
9. District of Columbia.....DC	N		0		0		0
10. Florida.....FL	N		0		0		0
11. Georgia.....GA	L		0		0		0
12. Hawaii.....HI	N		0		0		0
13. Idaho.....ID	L		0		0		0
14. Illinois.....IL	L	(183)	35,896	849,199	185,886	11,501	2,021,708
15. Indiana.....IN	L		(10)	(35)	448,076	1,100	0
16. Iowa.....IA	L		0		0		0
17. Kansas.....KS	N		0		0		0
18. Kentucky.....KY	L		0		0		0
19. Louisiana.....LA	N		0		0		0
20. Maine.....ME	N		0		0		0
21. Maryland.....MD	N		0		0		0
22. Massachusetts.....MA	N		0		0		0
23. Michigan.....MI	N		0		0		0
24. Minnesota.....MN	N		0		0		0
25. Mississippi.....MS	L		0		0		0
26. Missouri.....MO	L	(366)	(19,682)	158,733	313,199	1,631,940	2,311,662
27. Montana.....MT	N		0		0		0
28. Nebraska.....NE	N		0		0		0
29. Nevada.....NV	N		0		0		0
30. New Hampshire.....NH	N		0		0		0
31. New Jersey.....NJ	N		0		0		0
32. New Mexico.....NM	N		0		0		0
33. New York.....NY	N		0		0		0
34. North Carolina.....NC	L		0		0		0
35. North Dakota.....ND	N		0		0		0
36. Ohio.....OH	L		0		0		0
37. Oklahoma.....OK	N		0		0		0
38. Oregon.....OR	L		0		0		0
39. Pennsylvania.....PA	N		0		0		0
40. Rhode Island.....RI	N		0		0		0
41. South Carolina.....SC	L		0		0		0
42. South Dakota.....SD	N		0		0		0
43. Tennessee.....TN	L	2,019,377	2,104,287	1,240,400	1,593,892	2,259,310	2,773,284
44. Texas.....TX	N		0		0		0
45. Utah.....UT	L		0		0		0
46. Vermont.....VT	N		0		0		0
47. Virginia.....VA	L	24,947	12,633	42,880	350,559	1,394,710	1,096,555
48. Washington.....WA	L		0		0		0
49. West Virginia.....WV	N		0		0		0
50. Wisconsin.....WI	N		0		0		0
51. Wyoming.....WY	N		0		0		0
52. American Samoa.....AS	N		0		0		0
53. Guam.....GU	N		0		0		0
54. Puerto Rico.....PR	N		0		0		0
55. U.S. Virgin Islands.....VI	N		0		0		0
56. Northern Mariana Islands.....MP	N		0		0		0
57. Canada.....CAN	N		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							
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

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0

D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....0

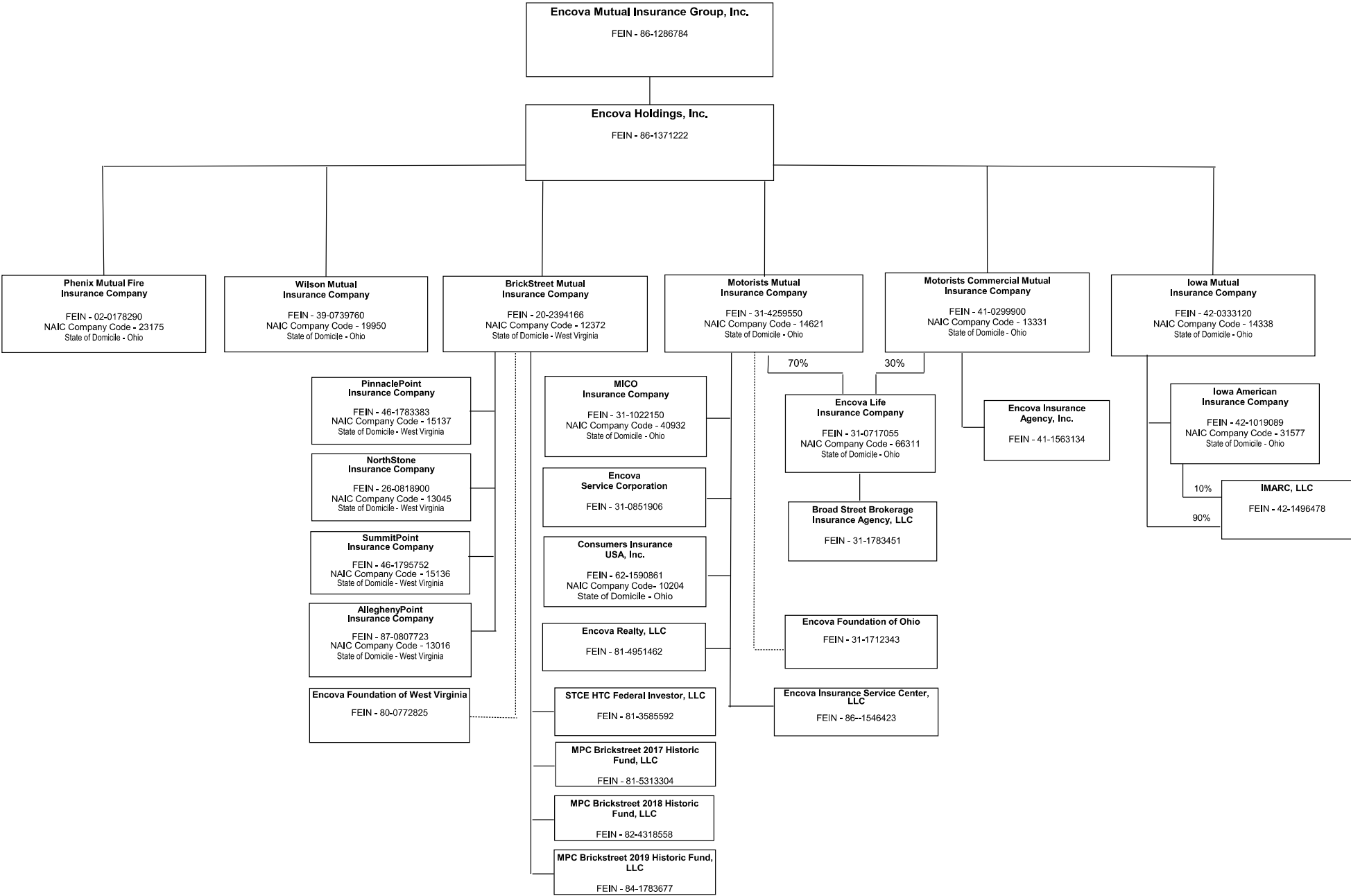
R - Registered - Non-domiciled RRGs.....0

Q - Qualified - Qualified or accredited reinsurer.....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



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 Location	Relation-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 Ownership 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	NIA	Encova Life Insurance Company	Ownership	100.000	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	100.000	Encova Mutual Insurance Group, Inc.	.N	.3
.0000		.00000	42-1496478	0	0		IMARC, LLC	.IA	NIA	Iowa Mutual Insurance Company	Ownership	90.000	Encova Mutual Insurance Group, Inc.	.N	.3
.0291	Encova Mutual Insurance Group	.31577	42-019089	0	0		Iowa American Insurance Company	.OH	IA	Iowa Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	.N	.3
.0291	Encova Mutual Insurance Group	.14338	42-0333120	0	0		Iowa Mutual Insurance Company	.OH	IA			0.000	Encova Mutual Insurance Group, Inc.	.N	.1
										Motorists Commercial Mutual Insurance					
.0000		.00000	41-1563134	0	0		Encova Insurance Agency, Inc.	.MN	NIA	Company	Ownership	100.000	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	100.000	Encova Mutual Insurance Group, Inc.	.N	.3
							Motorists Commercial Mutual Insurance								
.0291	Encova Mutual Insurance Group	.13331	41-0299900	0	0		Company	.OH	IA			0.000	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	70.000	Encova Mutual Insurance Group, Inc.	.N	.6
.0291	Encova Mutual Insurance Group	.14621	31-4259550	0	0		Motorists Mutual Insurance Company	.OH	UDP			0.000	Encova Mutual Insurance Group, Inc.	.N	.1
.0000		.00000	31-0851906	0	0		Encova Service Corporation	.OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	.N	.3
.0291	Encova Mutual Insurance Group	.23175	02-0178290	0	0		Phenix Mutual Fire Insurance Company	.OH	IA			0.000	Encova Mutual Insurance Group, Inc.	.N	.1
.0291	Encova Mutual Insurance Group	.19950	39-0739760	0	0		Wilson Mutual Insurance Company	.OH	IA			0.000	Encova Mutual Insurance Group, Inc.	.N	.1
.0000		.00000	81-4951462	0	0		Encova Realty, LLC	.OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	.N	.3
.0000		.00000	31-1712343	0	0		Encova Foundation of Ohio	.OH	NIA	Motorists Mutual Insurance Company	Board	0.000	Encova Mutual Insurance Group, Inc.	.N	.4
.0291	Encova Mutual Insurance Group	.12372	20-2394166	0	0		Brickstreet Mutual Insurance Company	.WV	IA			0.000	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	100.000	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	100.000	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	100.000	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	100.000	Encova Mutual Insurance Group, Inc.	.N	.2
.0000		.00000	80-0772825	0	0		Encova Foundation of West Virginia, Inc	.WV	NIA	BrickStreet Mutual Insurance Company	Board	0.000	Encova Mutual Insurance Group, Inc.	.N	.5
.0000		.00000	81-3585592	0	0		STCE HTC Federal Investor, LLC	.GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	.N	.0
.0000		.00000	81-5313304	0	0		MPC Brickstreet 2017 Historic Fund, LLC	.GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	.N	.0
.0000		.00000	82-4318558	0	0		MPC Brickstreet 2018 Historic Fund, LLC	.GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	.N	.0
.0000		.00000	84-1783677	0	0		MPC Brickstreet 2019 Historic Fund, LLC	.GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	.N	.0
.0000		.00000	86-1546423	0	0		Encova Insurance Service Center, LLC	.OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	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	100.000	Encova Mutual Insurance Group, Inc.	.N	.7
.0291	Encova Mutual Insurance Group	.00000	86-1286784	0	0		Encova Mutual Insurance Group, Inc.	.OH	UIP		Ownership	100.000		.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	
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	2	3
		Current Quarter	Current Year to Date	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
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	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

	1	2	3	4	5	6	7	8	9	10	11	12	13	
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2021 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	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)
												Col. 13, Line 7 As a % of Col. 1 Line 8 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.

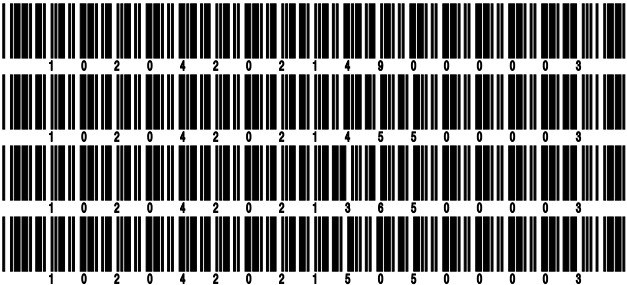
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state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



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	2
	Year to Date	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)		

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	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 points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
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)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	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		
13. Statement value at end of current period (Line 11 minus Line 12)	0	1,664,978

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	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
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

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 \$

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

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	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
4. Unrealized valuation increase (decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	18,078,943	14,494,937
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		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
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	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
3133KY-VK-2	FH RB5118 - RMBS		08/24/2021	J P MORGAN SECURITIES		509,351	495,945	689	1.A
3199999. Subtotal - Bonds - U.S. Special Revenues						509,351	495,945	689	XXX
06051G-JY-6	BANK OF AMERICA CORP		09/09/2021	WELLS FARGO SECURITIES LLC		249,908	250,000	323	1.F FE
61744Y-AQ-1	MORGAN STANLEY		09/10/2021	MORGAN STANLEY & COMPANY		263,123	250,000	3,633	1.G FE
64106Z-AV-6	NESTLE HOLDINGS INC		09/07/2021	J P MORGAN SECURITIES		249,718	250,000	0	1.D FE
693475-AK-3	PNC FINANCIAL SERVICES GROUP INC		07/22/2021	PERSHING DIV OF DLJ SEC LNDING		267,858	250,000	54	1.G FE
882508-BK-9	TEXAS INSTRUMENTS INC		09/07/2021	MITSUBISHI UFJ SECURITIES		250,000	250,000	0	1.E FE
89239C-AB-5	TLOT 21B A2 - ABS		07/27/2021	MITSUBISHI UFJ SECURITIES		499,933	500,000	0	1.A FE
98163J-AB-1	WOLS 2021-A A2 - ABS		07/13/2021	WELLS FARGO SECURITIES LLC		499,951	500,000	0	1.A FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,280,489	2,250,000	4,011	XXX
8399997. Total - Bonds - Part 3						2,789,840	2,745,945	4,699	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						2,789,840	2,745,945	4,699	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	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	COMSCOPE 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	HOST 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	
451107-10-6	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	
52567D-10-7	LEMONADE ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9,000	605		0	
53679T-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	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
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	ZILLOW 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

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 Ident-ification	Description	For- eign	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 Recogn- ized	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 Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
36179S-TR-8	G2 MA4160 - RMBS		07/20/2021	Paydown		126,704	126,704	124,130	124,993	.0	1,711	.0	1,711	.0	126,704	.0	.0	.0	1,478	09/20/2031	1.A
36179T-4P-7	G2 MA5330 - RMBS		09/01/2021	Paydown		49,011	49,011	50,145	49,967	.0	(956)	.0	(956)	.0	49,011	.0	.0	.0	1,283	07/20/2048	1.A
36179T-7L-3	G2 MA5399 - RMBS		09/01/2021	Paydown		86,640	86,640	89,998	89,856	.0	(3,216)	.0	(3,216)	.0	86,640	.0	.0	.0	2,567	08/20/2048	1.A
38378K-ZD-4	GNR 2013-101 AD - CMBS		09/01/2021	Paydown		27,948	27,948	26,874	27,123	.0	825	.0	825	.0	27,949	.0	.0	.0	482	12/16/2053	1.A
38379R-NF-6	GNR 2017-029 A - CMBS		09/01/2021	Paydown		5,269	5,269	5,013	5,101	.0	168	.0	168	.0	5,269	.0	.0	.0	84	01/16/2058	1.A
38380J-PZ-5	GNR 2018-026 AD - CMBS		09/01/2021	Paydown		18,398	18,398	17,786	18,005	.0	393	.0	393	.0	18,398	.0	.0	.0	296	03/16/2052	1.A
912828-QV-5	UNITED STATES TREASURY		07/15/2021	Maturity @ 100.00		71,351	71,351	67,037	69,309	(2,234)	.9	.0	(2,225)	.0	67,084	.0	4,267	4,267	440	07/15/2021	1.A
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
3132A5-G3-3	FH ZS4718 - RMBS		09/01/2021	Paydown		35,648	35,648	37,636	37,817	.0	(2,169)	.0	(2,169)	.0	35,648	.0	.0	.0	945	05/01/2047	1.A
3132A5-HB-4	FH ZS4726 - RMBS		09/01/2021	Paydown		34,048	34,048	35,159	35,187	.0	(1,139)	.0	(1,139)	.0	34,048	.0	.0	.0	790	07/01/2047	1.A
3132DV-7B-5	FH SD8090 - RMBS		09/01/2021	Paydown		9,843	9,843	10,145	10,134	.0	(291)	.0	(291)	.0	9,843	.0	.0	.0	134	09/01/2050	1.A
3133KY-U6-4	FH RB5105 - RMBS		09/01/2021	Paydown		29,709	29,709	30,693	.0	.0	(984)	.0	(984)	.0	29,709	.0	.0	.0	255	03/01/2041	1.A
3133KY-VK-2	FH RB5118 - RMBS		09/01/2021	Paydown		2,956	2,956	3,036	.0	.0	(80)	.0	(80)	.0	2,956	.0	.0	.0	5	07/01/2041	1.A
3136AT-SG-5	FNA 2016-M11 AL - CMBS		09/01/2021	Paydown		17,474	17,474	16,783	17,682	.0	(208)	.0	(208)	.0	17,474	.0	.0	.0	318	07/25/2039	1.A
31376K-KS-4	FN 357705 - RMBS		09/01/2021	Paydown		28,378	28,378	31,074	30,769	.0	(2,390)	.0	(2,390)	.0	28,378	.0	.0	.0	1,065	02/01/2035	1.A
3137F1-G3-6	FHMS K-065 A1 - CMBS		09/01/2021	Paydown		7,142	7,142	7,285	7,211	.0	(69)	.0	(69)	.0	7,142	.0	.0	.0	136	10/25/2026	1.A
3138A4-BF-1	FN AH2737 - RMBS		09/01/2021	Paydown		870	870	883	881	.0	(11)	.0	(11)	.0	870	.0	.0	.0	23	01/01/2041	1.A
3138AF-F4-7	FN A11986 - RMBS		09/01/2021	Paydown		4,748	4,748	4,985	4,896	.0	(148)	.0	(148)	.0	4,748	.0	.0	.0	123	05/01/2026	1.A
3139WH-RL-8	FN AS7690 - RMBS		09/01/2021	Paydown		181,028	181,028	181,676	181,679	.0	(651)	.0	(651)	.0	181,028	.0	.0	.0	4,356	08/01/2046	1.A
3140FP-C9-8	FN BE3695 - RMBS		09/01/2021	Paydown		57,369	57,369	58,606	58,778	.0	(1,408)	.0	(1,408)	.0	57,369	.0	.0	.0	1,342	06/01/2047	1.A
3140GY-GZ-6	FN BH9215 - RMBS		09/01/2021	Paydown		19,742	19,742	20,263	20,270	.0	(528)	.0	(528)	.0	19,742	.0	.0	.0	453	01/01/2048	1.A
3140KP-JP-9	FN BQ3869 - RMBS		09/01/2021	Paydown		43,462	43,462	44,942	44,883	.0	(1,421)	.0	(1,421)	.0	43,462	.0	.0	.0	596	09/01/2050	1.A
3140O9-NW-9	FN CA2204 - RMBS		09/01/2021	Paydown		36,368	36,368	37,811	38,298	.0	(1,930)	.0	(1,930)	.0	36,368	.0	.0	.0	1,093	08/01/2048	1.A
3140QA-NN-6	FN CA3096 - RMBS		09/01/2021	Paydown		81,772	81,772	85,726	86,813	.0	(5,041)	.0	(5,041)	.0	81,772	.0	.0	.0	2,451	02/01/2049	1.A
3140QE-S6-0	FN CA6840 - RMBS		09/01/2021	Paydown		23,774	23,774	24,922	24,919	.0	(1,145)	.0	(1,145)	.0	23,774	.0	.0	.0	309	09/01/2035	1.A
3140X4-H2-5	FN FH1148 - RMBS		09/01/2021	Paydown		63,305	63,305	64,987	65,188	.0	(1,883)	.0	(1,883)	.0	63,305	.0	.0	.0	1,467	12/01/2048	1.A
3140X4-M4-5	FN FH1278 - RMBS		09/01/2021	Paydown		13,687	13,687	14,362	14,327	.0	(639)	.0	(639)	.0	13,687	.0	.0	.0	276	07/01/2034	1.A
31417Y-4D-6	FN MA0819 - RMBS		09/01/2021	Paydown		5,968	5,968	6,057	6,031	.0	(63)	.0	(63)	.0	5,968	.0	.0	.0	159	07/01/2041	1.A
31418C-GJ-7	FN MA2900 - RMBS		09/01/2021	Paydown		19,213	19,213	19,129	19,147	.0	66	.0	66	.0	19,213	.0	.0	.0	384	01/01/2047	1.A
31418U-5D-2	FN AD7143 - RMBS		09/01/2021	Paydown		2,821	2,821	2,899	2,877	.0	(56)	.0	(56)	.0	2,821	.0	.0	.0	66	07/01/2025	1.A
413581-NM-7	HARPETH VY UTILS DIST TENN DAVIDSON & W		09/01/2021	Maturity @ 100.00		400,000	400,000	479,604	409,732	.0	(9,732)	.0	(9,732)	.0	400,000	.0	.0	.0	20,000	09/01/2021	1.B FE
821697-M2-2	SHELBY CNTY TENN HEALTH EDL & HSG FACS B		08/01/2021	Maturity @ 100.00		145,000	145,000	173,913	147,802	.0	(2,802)	.0	(2,802)	.0	145,000	.0	.0	.0	7,250	08/01/2021	1.F FE
3199999	Subtotal - Bonds - U.S. Special Revenues					1,264,324	1,264,324	1,392,777	1,265,320	.0	(34,725)	.0	(34,725)	.0	1,264,324	.0	.0	.0	43,997	XXX	XXX
30303K-AE-6	FRESB 2017-SB35 A1F - CMBS		09/01/2021	Paydown		1,035	1,035	1,040	1,038	.0	(3)	.0	(3)	.0	1,035	.0	.0	.0	20	07/25/2027	1.A FE
43284B-AA-0	HGVT 18A A - RMBS		09/25/2021	Paydown		22,569	22,569	22,569	22,569	.0	.0	.0	.0	.0	22,569	.0	.0	.0	537	02/25/2032	1.A FE
55389T-AA-9	MWVOT 211W A - RMBS		09/20/2021	Paydown		29,940	29,940	29,932	.0	.0	8	.0	8	.0	29,940	.0	.0	.0	76	01/22/2041	1.A FE
82653E-AA-5	SRFC 2019-1 A - RMBS		09/20/2021	Paydown		17,574	17,574	17,573	17,573	.0	.0	.0	.0	.0	17,574	.0	.0	.0	373	01/22/2036	1.A FE
92343V-GH-0	VERIZON COMMUNICATIONS INC		09/21/2021	Not Available		653	655	644	.0	.0	.0	.0	.0	.0	644	.0	9	9	2	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	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	XXX	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	XXX	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	(1,869)	.0	.790	.0	2.178	2.178	.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	(1,675)	.0	1.829	.0	3.603	3.603	.0		
02156K-10-3	ALTICE USA CL A ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	76.000	1.462		2.139	2.878	(740)	.0	.0	(740)	.0	2.139	.0	(676)	(676)	.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	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	For- eign	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 Recog- nized	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 Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
02209S-10-3	ALTRIA GROUP ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	56.000	2,710		3,601	2,296	1,305			1,305		3,601		(891)	(891)	144		
032654-10-5	ANALOG DEVICES ORD		08/26/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	0.950	159		67							67		92	92			
046353-10-8	ASTRAZENECA ADR REP 0.5 ORD	C	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	95.594	5,486		5,877	7,031	(1,154)			(1,154)		5,877		(391)	(391)	2,743		
09061G-10-1	BIOMARIN PHARMACEUTICAL ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	40.000	3,104		4,171	3,508	664			664		4,171		(1,068)	(1,068)			
09260D-10-7	BLACKSTONE ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25.000	2,951		2,464							2,464		487	487	18		
100557-10-7	BOSTON BEER CL A ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	1.000	512		1,060							1,060		(549)	(549)			
166764-10-0	CHEVRON ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	22.000	2,268		2,403	1,858	545			545		2,403		(135)	(135)	87		
172967-42-4	CITIGROUP ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	60.000	4,298		4,095	3,700	396			396		4,095		203	203	92		
20825C-10-4	CONOCOPHILLIPS ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	68.000	4,600		5,400	2,719	2,681			2,681		5,400		(800)	(800)	88		
233331-10-7	DTE ENERGY ORD		07/01/2021	Various	35.000	3,638		3,638	4,249	(612)			(612)		3,638				114		
23345M-10-7	DT MIDSTREAM ORD		07/01/2021	Not Available	0.500	20		16							16		5	5			
254687-10-6	WALT DISNEY ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	20.000	3,486		2,040	3,624	(1,584)			(1,584)		2,040		1,446	1,446			
256163-10-6	DOCUSIGN ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	8.000	2,049		445	1,778	(1,334)			(1,334)		445		1,605	1,605			
26614N-10-2	DUPONT DE NEMOURS ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	63.000	4,347		5,455	4,480	975			975		5,455		(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			1,194		3,643		(729)	(729)	94		
369604-10-3	GENERAL ELECTRIC ORD		08/02/2021	Various	1,855.000	21,695		21,695	20,034	1,661			1,661		21,695				56		
369604-30-1	GENERAL ELECTRIC ORD		08/02/2021	Not Available	0.880	91		92							92						
446150-10-4	HUNTINGTON BANCSHARES ORD		06/09/2021	Adjustment	0.104	2		2	2						2						
446413-10-6	HUNTINGTON INGALLS INDUSTRIES ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	10.000	1,968		2,542	1,705	838			838		2,542		(574)	(574)	34		
48214T-30-5	JUST EAT TAKEAWAY COM N V SPONSO ADR	C	09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	80.000	1,184		2,000							2,000		(815)	(815)			
501797-10-4	BATH AND BODY WORKS ORD		08/03/2021	Various	55.000	1,586		1,586	2,045	(459)			(459)		1,586				8		
517834-10-7	LAS VEGAS SANDS ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	83.000	3,103		4,377	4,947	(570)			(570)		4,377		(1,273)	(1,273)			
550241-10-3	LUMEN TECHNOLOGIES ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	136.000	1,781		2,861	1,326	1,535			1,535		2,861		(1,081)	(1,081)	102		
554382-10-1	MACERICH REIT ORD		09/28/2021	FENNER & SMITH INC.	1.000	18		7	11	(3)			(3)		7		10	10			
57772K-10-1	MAXIM INTEGRATED PRODUCTS ORD		08/26/2021	Various	65.000	3,182		3,182	5,762	(2,580)			(2,580)		3,182						
69608A-10-8	PALANTIR TECHNOLOGIES CL A ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	62.000	1,583		1,660							1,660		(78)	(78)			
718546-10-4	PHILLIPS 66 ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	37.000	2,629		4,355	2,588	1,767			1,767		4,355		(1,726)	(1,726)	100		
72352L-10-6	PINTEREST CL A ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	40.000	2,080		982	2,636	(1,654)			(1,654)		982		1,098	1,098			
723787-10-7	PIONEER NATURAL RESOURCE ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	8.000	1,358		1,906	56	8			8		1,906		(549)	(549)	21		
75513E-10-1	RAYTHEON TECHNOLOGIES ORD		09/28/2021	MERRILL LYNCH PIERCE FENNER & SMITH INC.	57.000	4,957		4,379	4,076	303			303		4,379		579	579	85		
76131V-20-2	RETAIL PROP OF AME CL A REIT ORD		06/25/2021	GOLDMAN	0.000														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 Ident- ification	Description	For- eign	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 Recog- nized	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 Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
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	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	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	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	Various	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		
94705A-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		
666721-10-4	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
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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
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	XXX
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	XXX
0399999. Total Cash on Deposit	XXX	XXX	54	0	1,300,556	967,169	1,237,068	XXX
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	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]