



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

## QUARTERLY STATEMENT

AS OF MARCH 31, 2022

OF THE CONDITION AND AFFAIRS OF THE

## CONSUMERS INSURANCE USA, INC.

 NAIC Group Code 0291 0291 NAIC Company Code 10204 Employer's ID Number 62-1590861  
 (Current) (Prior)
Organized under the Laws of Ohio, State of Domicile or Port of Entry OHCountry of Domicile United States of AmericaIncorporated/Organized 07/27/1994 Commenced Business 04/21/1995Statutory Home Office 471 EAST BROAD STREET COLUMBUS, OH, US 43215  
 (Street and Number) (City or Town, State, Country and Zip Code)Main Administrative Office 471 EAST BROAD STREET COLUMBUS, OH, US 43215  
 (Street and Number) (City or Town, State, Country and Zip Code) 614-225-8211  
 (Area Code) (Telephone Number)Mail Address 471 EAST BROAD STREET COLUMBUS, OH, US 43215  
 (Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)Primary Location of Books and Records 471 EAST BROAD STREET COLUMBUS, OH, US 43215  
 (Street and Number) (City or Town, State, Country and Zip Code) 614-225-8211  
 (Area Code) (Telephone Number)Internet Website Address ENCOVA.COMStatutory Statement Contact AMY E KUHLMAN 614-225-8285  
 (Name) ACCOUNTING@ENCOVA.COM 614-225-8330  
 (E-mail Address) (FAX Number)

## OFFICERS

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

## OTHER

GREGORY ARTHUR BURTON, EXECUTIVE CHAIR

 DIRECTORS OR TRUSTEES  
 JEFFREY LEIGH BENINTENDI  
 THOMAS JOSEPH OBROKTA JR.  
 GRADY BRENDAN CAMPBELL  
 MATTHEW CARL WILCOX

JAMES CHRISTOPHER HOWAT

 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, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

THOMAS JOSEPH OBROKTA JR.  
CHIEF EXECUTIVE OFFICER

MARCHELLE ELAINE MOORE  
SECRETARY

JAMES CHRISTOPHER HOWAT  
TREASURER
 Subscribed and sworn to before me this  
 9th day of May 2022

 a. Is this an original filing?         
 b. If no,  
 1. State the amendment number         
 2. Date filed         
 3. Number of pages attached       

Yes [ X ] No [    ]


 Deborah Dailey  
 Notary Public, State of Ohio  
 My Commission Expires 11-26-22

STATEMENT AS OF MARCH 31, 2022 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 .....	58,979,114		58,979,114	57,901,264
2. Stocks:				0
2.1 Preferred stocks .....	0		0	0
2.2 Common stocks .....	15,140,524		15,140,524	15,890,085
3. Mortgage loans on real estate:				0
3.1 First liens .....	0		0	0
3.2 Other than first liens .....	0		0	0
4. Real estate:				0
4.1 Properties occupied by the company (less \$ encumbrances) .....	0		0	0
4.2 Properties held for the production of income (less \$ <span style="padding-left: 2em;">encumbrances) .....</span>	0		0	0
4.3 Properties held for sale (less \$ encumbrances) .....	0		0	0
5. Cash (\$ .....910,008 ), cash equivalents (\$ .....3,060,775 ) and short-term investments (\$ ..... ) .....	3,970,784		3,970,784	5,053,796
6. Contract loans (including \$ ..... premium notes) .....	0		0	0
7. Derivatives .....			0	0
8. Other invested assets .....	0		0	0
9. Receivables for securities .....	2,378		2,378	135,000
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) .....	78,092,800	0	78,092,800	78,980,146
13. Title plants less \$ ..... charged off (for Title insurers only) .....	0		0	0
14. Investment income due and accrued .....	360,322		360,322	389,655
15. Premiums and considerations:				0
15.1 Uncollected premiums and agents' balances in the course of collection .....	5,374,042		5,374,042	1,675,305
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....157,889 earned but unbilled premiums) .....	312,972		312,972	302,466
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....	0		0	0
16. Reinsurance:				0
16.1 Amounts recoverable from reinsurers .....	1,316,639		1,316,639	451,346
16.2 Funds held by or deposited with reinsured companies .....	9,608,607		9,608,607	11,529,939
16.3 Other amounts receivable under reinsurance contracts .....	0		0	0
17. Amounts receivable relating to uninsured plans .....	0		0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	404,804		404,804	0
18.2 Net deferred tax asset .....	1,584,472		1,584,472	1,541,168
19. Guaranty funds receivable or on deposit .....	0		0	0
20. Electronic data processing equipment and software .....	0		0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	0		0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0		0	0
23. Receivables from parent, subsidiaries and affiliates .....	0		0	0
24. Health care (\$ ..... ) and other amounts receivable .....	0		0	0
25. Aggregate write-ins for other than invested assets .....	49,442	0	49,442	89,885
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	97,104,100	0	97,104,100	94,959,910
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	97,104,100	0	97,104,100	94,959,910
<b>DETAILS OF WRITE-INS</b>				
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. Misc Other Assets .....	49,442		49,442	89,885
2502. .....				
2503. .....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	49,442	0	49,442	89,885

STATEMENT AS OF MARCH 31, 2022 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 \$ 2,896,365 )	31,915,889	35,271,455
2. Reinsurance payable on paid losses and loss adjustment expenses	3,373,779	1,376,622
3. Loss adjustment expenses	5,532,995	6,008,408
4. Commissions payable, contingent commissions and other similar charges	703,331	868,799
5. Other expenses (excluding taxes, licenses and fees)	1,870,519	2,280,399
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	148,886	179,376
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	400,002	86,938
7.2 Net deferred tax liability		
8. Borrowed money \$ 0 and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 744,959 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)	9,853,565	10,695,153
10. Advance premium	14,811	11,836
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	621,471	194,959
13. Funds held by company under reinsurance treaties	4,225,816	1,424,124
14. Amounts withheld or retained by company for account of others	23,560	23,560
15. Remittances and items not allocated	85,282	86,162
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	2,103,574	70,191
20. Derivatives	0	0
21. Payable for securities		
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	256,506	256,500
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	61,129,986	58,834,483
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	61,129,986	58,834,483
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	18,246,000	18,246,000
35. Unassigned funds (surplus)	14,728,114	14,879,427
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)	35,974,114	36,125,427
38. Totals (Page 2, Line 28, Col. 3)	97,104,100	94,959,910
<b>DETAILS OF WRITE-INS</b>		
2501. Escheatable funds	256,506	256,500
2502.		
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)	256,506	256,500
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

**STATEMENT OF INCOME**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 622,241 )	617,963	669,880	2,651,363
1.2 Assumed (written \$ 5,375,020 )	5,198,022	5,465,393	22,777,390
1.3 Ceded (written \$ 622,241 )	617,964	669,880	2,651,363
1.4 Net (written \$ 5,375,021 )	5,198,021	5,465,393	22,777,390
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ 158,140 ):			
2.1 Direct	(404,089)	(491,635)	790,285
2.2 Assumed	2,596,208	2,959,119	11,453,588
2.3 Ceded	(404,089)	(491,635)	790,285
2.4 Net	2,596,208	2,959,119	11,453,588
3. Loss adjustment expenses incurred	878,065	791,642	3,435,926
4. Other underwriting expenses incurred	1,638,782	1,697,428	7,148,394
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	5,113,055	5,448,189	22,037,908
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	84,966	17,204	739,482
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	373,728	433,252	1,628,316
10. Net realized capital gains (losses) less capital gains tax of \$ 34	3,505	(1,360)	(33,769)
11. Net investment gain (loss) (Lines 9 + 10)	377,233	431,892	1,594,547
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 2,024 )	(2,024)	(1,269)	(81,305)
13. Finance and service charges not included in premiums	9,519	10,247	39,693
14. Aggregate write-ins for miscellaneous income	0	2,813	7,763
15. Total other income (Lines 12 through 14)	7,495	11,791	(33,849)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	469,694	460,887	2,300,181
17. Dividends to policyholders	16,435	17,606	82,923
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)	453,259	443,281	2,217,258
19. Federal and foreign income taxes incurred	(91,775)	(76,391)	139,755
20. Net income (Line 18 minus Line 19)(to Line 22)	545,034	519,672	2,077,503
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	36,125,430	32,392,171	32,392,171
22. Net income (from Line 20)	545,034	519,672	2,077,503
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ 217,416	(522,235)	1,435,834	1,809,607
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(174,112)	(591,626)	403,507
27. Change in nonadmitted assets		321,806	657,093
28. Change in provision for reinsurance			0
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in	0	0	0
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			0
37. Aggregate write-ins for gains and losses in surplus	0	0	(1,214,451)
38. Change in surplus as regards policyholders (Lines 22 through 37)	(151,313)	1,685,686	3,733,259
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	35,974,117	34,077,857	36,125,430
<b>DETAILS OF WRITE-INS</b>			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0
1401. Miscellaneous income or expenses		2,813	7,763
1402. Penalties and assessments		0	0
1403. Gain/(loss) on equipment disposals		0	0
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)	0	2,813	7,763
3701. Miscellaneous gains/losses		0	(1,214,451)
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)	0	0	(1,214,451)

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.  
**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	5,286,389	2,727,309	20,572,961
2. Net investment income .....	428,009	503,703	2,013,246
3. Miscellaneous income .....	7,495	11,790	(33,849)
4. Total (Lines 1 to 3) .....	5,721,894	3,242,802	22,552,358
5. Benefit and loss related payments .....	2,695,169	409,699	9,599,815
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 .....	3,025,788	2,997,548	10,390,424
8. Dividends paid to policyholders .....	16,435	17,605	82,614
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	(1)	0	(330,050)
10. Total (Lines 5 through 9) .....	5,737,391	3,424,852	19,742,802
11. Net cash from operations (Line 4 minus Line 10) .....	(15,498)	(182,050)	2,809,555
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	1,834,901	2,087,570	12,065,380
12.2 Stocks .....	6,319	48,212	409,065
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	1,697,759	1,697,759
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	132,622	249,883	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,973,841	4,083,424	14,172,204
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	2,965,975	5,397,897	15,386,646
13.2 Stocks .....	0	86,251	1,053,924
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	0	38,198	38,198
13.6 Miscellaneous applications .....	0	0	135,000
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	2,965,975	5,522,346	16,613,768
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) .....	(992,133)	(1,438,922)	(2,441,565)
<b>Cash from Financing and Miscellaneous Sources</b>			
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) .....	(75,381)	(795,387)	(2,701,913)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(75,381)	(795,387)	(2,701,913)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(1,083,012)	(2,416,359)	(2,333,922)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	5,053,796	7,387,718	7,387,718
19.2 End of period (Line 18 plus Line 19.1) .....	3,970,784	4,971,359	5,053,796

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

20.0001. Non-Cash Exchanges .....	32,298	7,083	116,532
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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 #	2022		2021	
<b>NET INCOME</b>							
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 545,034	\$	2,077,503	
(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	\$ 545,034	\$	2,077,503	
<b>SURPLUS</b>							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 35,974,114	\$	36,125,427	
(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	\$ 35,974,114	\$	36,125,427	

**C. Accounting Policy**
**(2) Basis for Bonds and Amortization Schedule**

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

**(6) Basis for Loan-Backed Securities and Adjustment Methodology**

Loan-backed securities are stated in accordance with the guidance provided in SSAP No. 43R: Loan-backed and Structured Securities. The retrospective adjustment method is used to value these securities

**D. Going Concern**

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

**NOTE 2 Accounting Changes and Corrections of Errors**

Not Applicable

**NOTE 3 Business Combinations and Goodwill**

No significant changes

**NOTE 4 Discontinued Operations**

Not Applicable

**NOTE 5 Investments**
**A. Mortgage Loans, including Mezzanine Real Estate Loans**

Not Applicable

**B. Debt Restructuring**

Not Applicable

**C. Reverse Mortgages**

Not Applicable

**D. Loan-Backed Securities**

(1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from Broker dealer survey values and internal estimates.

(2)-(3) Not Applicable

(4) At December 31, 2021, the estimated fair value and gross unrealized losses for loan-backed securities, aggregated 'by length of time the securities have been in a continuous loss position were as follows:

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 357,216
2. 12 Months or Longer	\$ 221,670

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 9,844,155
2. 12 Months or Longer	\$ 2,241,469

(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**

Not Applicable

**F. Repurchase Agreements Transactions Accounted for as Secured Borrowing**

Not Applicable

**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

## NOTES TO FINANCIAL STATEMENTS

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- J. Real Estate  
Not Applicable
- K. Low Income Housing tax Credits (LIHTC)  
Not Applicable
- L. Restricted Assets  
No significant changes
- M. Working Capital Finance Investments  
Not Applicable
- N. Offsetting and Netting of Assets and Liabilities  
Not Applicable
- O. 5GI Securities  
Not Applicable
- P. Short Sales  
Not Applicable
- Q. Prepayment Penalty and Acceleration Fees  
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**  
No significant changes

**NOTE 11 Debt**

- B. FHLB (Federal Home Loan Bank) Agreements  
Not Applicable

**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**

- Not Applicable

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

- A. Transfers of Receivables Reported as Sales  
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**  
Not Applicable

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**  
Not Applicable

## NOTES TO FINANCIAL STATEMENTS

**NOTE 20 Fair Value Measurements**
**A. Fair Value Measurements**
**(1) Fair Value Measurements at Reporting Date**

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

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

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

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

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value Common Stocks, unaffiliated	\$ 15,139,932	\$ 259			\$ 15,140,191
Total assets at fair value/NAV	\$ 15,139,932	\$ 259	\$ -	\$ -	\$ 15,140,191

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

Common Stocks, unaffiliated- According to statutory accounting rules, common stocks are reported at fair value.

(5) Fair Value Disclosures  
Not Applicable

**B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements**  
Not Applicable

**C. Fair Value Level**

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds unaffiliated	\$ 57,338,882 \$ 15,140,191	\$ 58,979,114 \$ 15,140,191	\$ 15,139,932	\$ 259			

**Bonds and Common Stocks**

When available, the estimated fair values for bonds, including loan-backed and structured securities, and certain short-term investments 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 judgement 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 investment are classified as Level 3.

The estimated fair value of cash approximates carrying value and is classified as Level 1 given the nature of cash.

**D. Not Practicable to Estimate Fair Value**  
Not Applicable

**E. NAV Practical Expedient Investments**  
Not Applicable

**NOTE 21 Other Items**

No significant changes

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 22 Events Subsequent**

Subsequent events have been considered through May 10, 2022 for these statutory financial statements which are to be issued on May 13, 2022. There were no events occurring subsequent to the end of the quarter that merited recognition or disclosure in these statements.

**NOTE 23 Reinsurance**

No significant changes

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

## F. Risk Sharing Provisions of the Affordable Care Act

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

Yes [ ] No [X]

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year  
Not applicable

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.  
Not applicable

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year  
Not applicable

(5) ACA Risk Corridors Receivable as of Reporting Date  
Not applicable

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

## A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses (after intercompany pooling) are attributable to insured events of prior years, which reflect favorable development totaling \$1,164,070. 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, products liability and other lines of business. The favorable development in these lines was slightly offset by losses in homeowners, farmowners, and auto physical damage. 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**

## A. Identification of the Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

Effective January 1, 2022, the Company and its affiliates intercompany pooling percentages changed as noted in the below table.

	NAIC Company Code	Pooling Percentage	
		2022	2021
Lead Entity and all Affiliated Entities			
Motorists Mutual Insurance Company (Lead Entity)	14621	24.1%	32.4%
BrickStreet Mutual Insurance Company	12372	48.2%	48.0%
Motorists Commercial Mutual Insurance Company	13331	13.4%	10.3%
Consumers Insurance USA, Inc.	10204	1.9%	2.1%
Iowa Mutual Insurance Company	14338	1.9%	1.7%
PinnaclePoint Insurance Company	15137	1.7%	0.8%
SummitPoint Insurance Company	15136	1.7%	0.8%
MICO Insurance Company	40932	1.7%	%
Phenix Mutual Fire Insurance Company	23175	1.4%	1.6%
AlleghenyPoint Insurance Company	13016	1.4%	%
Wilson Mutual Insurance Company	19950	1.3%	1.7%
NorthStone Insurance Company	13045	1.3%	%
Iowa American Insurance Company	31577	%	0.6%

## B. Description of Lines and Types of Business Subject to the Pooling Agreement

No significant changes

## C. Description of Cessions to Non-Affiliated Reinsurance Subject to Pooling Agreement

No significant changes

## D. Identification of all Pool Members that are Parties to Reinsurance Agreements with Non-Affiliated Reinsurers

No significant changes

## E. Explanation of Discrepancies Between Entries of Pooled Business

No significant changes

## F. Description of Intercompany Sharing

No significant changes

## G. Amounts Due To/From Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

No significant changes

**NOTE 27 Structured Settlements**

Not Applicable

**NOTE 28 Health Care Receivables**

Not Applicable

**NOTE 29 Participating Policies**

Not Applicable

**NOTE 30 Premium Deficiency Reserves**

No significant changes

**NOTE 31 High Deductibles**

Not Applicable

**NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

Not Applicable

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 33 Asbestos/Environmental Reserves**

No significant changes

**NOTE 34 Subscriber Savings Accounts**

Not Applicable

**NOTE 35 Multiple Peril Crop Insurance**

Not Applicable

**NOTE 36 Financial Guaranty Insurance**

B. Schedule of insured financial obligations at the end of the period

Not Applicable

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

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

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]

2.2 If yes, date of change: \_\_\_\_\_

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... If yes, complete Schedule Y, Parts 1 and 1A. Yes [ X ] No [ ]

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

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

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

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

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]

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

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

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

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

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ..... 12/31/2018

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ..... 06/03/2020

6.4 By what department or departments?

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

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

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]

7.2 If yes, give full information:

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

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.  
**GENERAL INTERROGATORIES**

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [  ] No [  ]  
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 (c) Compliance with applicable governmental laws, rules and regulations;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 (e) Accountability for adherence to the code.

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

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

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

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

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

**FINANCIAL**

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

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

**INVESTMENT**

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

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

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

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 [  ]

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 .....	\$ .....	\$ .....
14.22 Preferred Stock .....	\$ .....	\$ .....
14.23 Common Stock .....	\$ .....	\$ .....
14.24 Short-Term Investments .....	\$ .....	\$ .....
14.25 Mortgage Loans on Real Estate .....	\$ .....	\$ .....
14.26 All Other .....	\$ .....	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....	\$ .....
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

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

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [  ] No [  ] N/A [  ]  
 If no, attach a description with this statement.

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

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....	\$ .....	0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....	\$ .....	0
16.3 Total payable for securities lending reported on the liability page. ....	\$ .....	0

**STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.**  
**GENERAL INTERROGATORIES**

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [  ] No [  ]

17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
.....	.....

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

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

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

17.4 If yes, give full information relating thereto:

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

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Chickasaw Capital Management, LLC. .....	U.....
New England Asset Management, Inc. .....	U.....
Northern Trust Investments, Inc. .....	U.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
127398 .....	Chickasaw Capital Management, LLC. .....	254900X6FRILTWAB610 .....	Sec .....	NO.....
105900 .....	New England Asset Management, Inc. .....	KUR85E5PS4Q0FZTFC130 .....	Sec .....	NO.....
105780 .....	Northern Trust Investments, Inc .....	BEL4B8XEHJU845Y2N39 .....	Sec .....	NO.....

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

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

- Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- Issuer or obligor is current on all contracted interest and principal payments.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

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

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

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

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- The fund only or predominantly holds bonds in its portfolio.
- The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.  
**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY & CASUALTY INTERROGATORIES**

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

See Note 26 for the Company's updated pooling percentage.

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

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

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 [  ]

4.2 If yes, complete the following schedule:

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

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 [  ]

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 [  ]

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 [  ] No [  ]

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

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

## **SCHEDULE F - CEDED REINSURANCE**

Showing All New Reinsurers - Current Year to Date

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

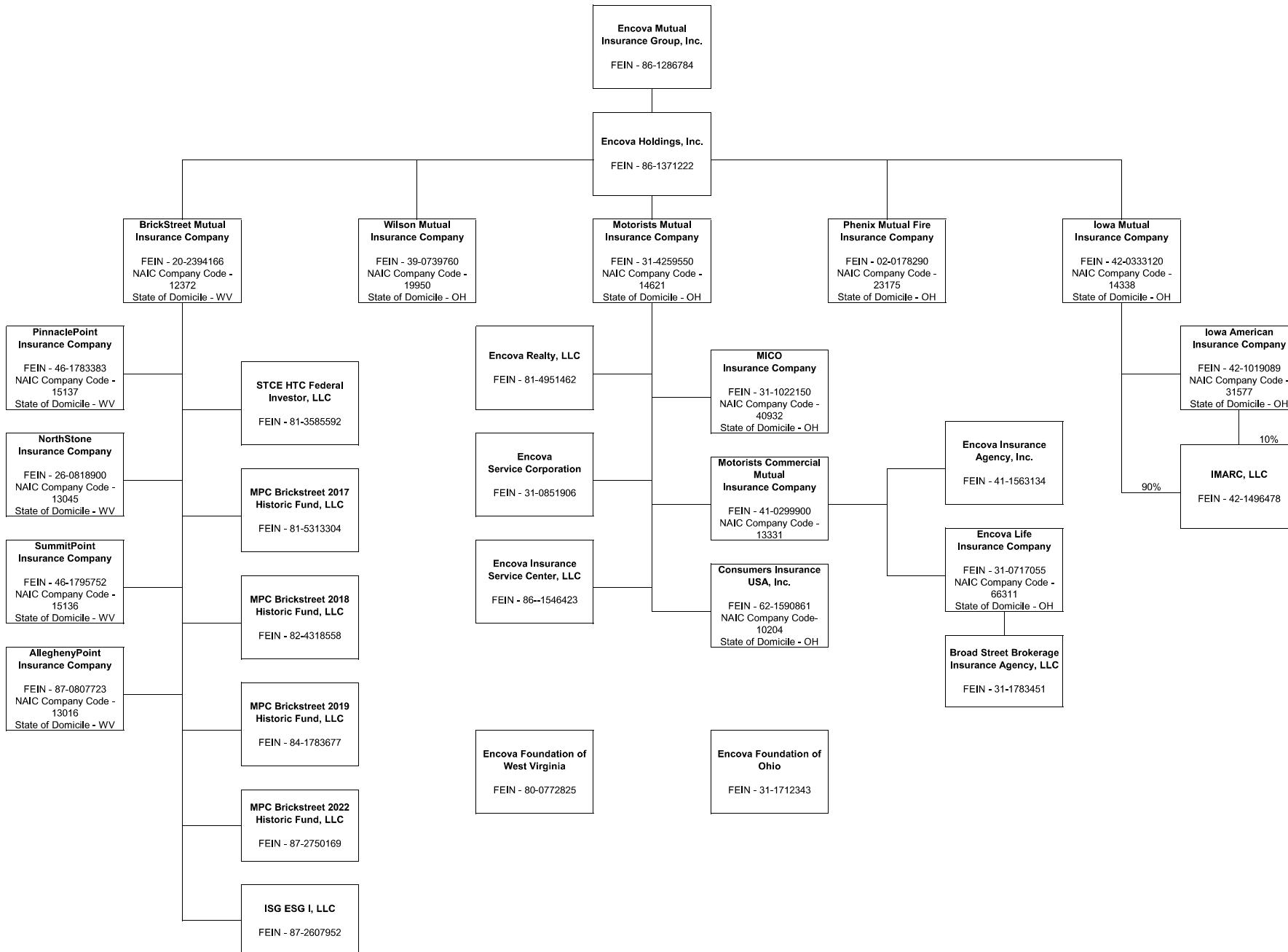
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama .....	AL	L	0	0	0	27,445	1,114,600
2. Alaska .....	AK	N	0	0	0	0	0
3. Arizona .....	AZ	L	0	0	0	0	0
4. Arkansas .....	AR	L	0	0	(550)	299,867	327,900
5. California .....	CA	N	0	0	0	0	0
6. Colorado .....	CO	L	0	0	0	0	0
7. Connecticut .....	CT	N	0	0	0	0	0
8. Delaware .....	DE	N	0	0	0	0	0
9. District of Columbia .....	DC	N	0	0	0	0	0
10. Florida .....	FL	N	0	0	0	0	0
11. Georgia .....	GA	L	0	0	0	0	0
12. Hawaii .....	HI	N	0	0	0	0	0
13. Idaho .....	ID	L	0	0	0	0	0
14. Illinois .....	IL	L	0	(183)	(200)	619,376	5,701
15. Indiana .....	IN	L	0	0	0	(5)	2,000
16. Iowa .....	IA	L	0	0	0	0	0
17. Kansas .....	KS	N	0	0	0	0	0
18. Kentucky .....	KY	L	0	0	0	0	0
19. Louisiana .....	LA	N	0	0	0	0	0
20. Maine .....	ME	N	0	0	0	0	0
21. Maryland .....	MD	N	0	0	0	0	0
22. Massachusetts .....	MA	N	0	0	0	0	0
23. Michigan .....	MI	N	0	0	0	0	0
24. Minnesota .....	MN	N	0	0	0	0	0
25. Mississippi .....	MS	L	0	0	0	0	0
26. Missouri .....	MO	L	0	(366)	113,279	27,790	795,740
27. Montana .....	MT	N	0	0	0	0	0
28. Nebraska .....	NE	N	0	0	0	0	0
29. Nevada .....	NV	N	0	0	0	0	0
30. New Hampshire .....	NH	N	0	0	0	0	0
31. New Jersey .....	NJ	N	0	0	0	0	0
32. New Mexico .....	NM	N	0	0	0	0	0
33. New York .....	NY	N	0	0	0	0	0
34. North Carolina .....	NC	L	0	0	0	0	0
35. North Dakota .....	ND	N	0	0	0	0	0
36. Ohio .....	OH	L	0	0	0	0	0
37. Oklahoma .....	OK	N	0	0	0	0	0
38. Oregon .....	OR	L	0	0	0	0	0
39. Pennsylvania .....	PA	N	0	0	0	0	0
40. Rhode Island .....	RI	N	0	0	0	0	0
41. South Carolina .....	SC	L	0	0	0	0	0
42. South Dakota .....	SD	N	0	0	0	0	0
43. Tennessee .....	TN	L	620,103	667,984	630,295	387,616	1,656,696
44. Texas .....	TX	N	0	0	0	0	0
45. Utah .....	UT	L	0	0	0	0	0
46. Vermont .....	VT	N	0	0	0	0	0
47. Virginia .....	VA	L	2,138	9,550	207,984	12,766	362,310
48. Washington .....	WA	L	0	0	0	0	0
49. West Virginia .....	WV	N	0	0	0	0	0
50. Wisconsin .....	WI	N	0	0	0	0	0
51. Wyoming .....	WY	N	0	0	0	0	0
52. American Samoa .....	AS	N	0	0	0	0	0
53. Guam .....	GU	N	0	0	0	0	0
54. Puerto Rico .....	PR	N	0	0	0	0	0
55. U.S. Virgin Islands .....	VI	N	0	0	0	0	0
56. Northern Mariana Islands .....	MP	N	0	0	0	0	0
57. Canada .....	CAN	N	0	0	0	0	0
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	622,241	676,985	950,808	1,374,855	4,264,947	6,675,980
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 R - Registered - Non-domiciled RRGs..... 0  
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0 Q - Qualified - Qualified or accredited reinsurer..... 0  
 D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile..... 0 N - None of the above - Not allowed to write business in the state ..... 37

STATEMENT AS OF MARCH 31, 2022 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 Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percent-age	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
						Broad Street Brokerage Insurance Agency, LLC									
.0291	Encova Mutual Insurance Group	10204	31-1783451 62-1590861 42-1496478			Consumers Insurance USA, Inc.	OH	NIA		Encova Life Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	31577	42-1019089			IMARC, LLC	OH	RE		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	14338	42-0333120			Iowa American Insurance Company	IA	NIA		Iowa Mutual Insurance Company	Ownership	90.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group		41-1563134			Iowa Mutual Insurance Company	OH	IA		Iowa Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	40932	31-1022150			Encova Insurance Agency, Inc.	MN	NIA		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	13331	41-0299900			MICO Insurance Company	OH	IA		Motorists Commercial Mutual Insurance	Ownership	100.00	Encova Mutual Insurance Group, Inc.		
.0291	Encova Mutual Insurance Group	66311	31-0717055			Motorists Commercial Mutual Insurance Company	OH	IA		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	14621	31-4259550			Encova Life Insurance Company	OH	IA		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		31-0851906			Motorists Mutual Insurance Company	OH	UDP		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	23175	02-0178290			Encova Service Corporation	OH	NIA		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	19950	39-0739760			Phenix Mutual Fire Insurance Company	OH	IA		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		81-4951462			Wilson Mutual Insurance Company	OH	IA		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		31-1712343			Encova Realty, LLC	OH	NIA		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	12372	20-2394166			Encova Foundation of Ohio	OH	NIA		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	15137	46-1783383			BrickStreet Mutual Insurance Company	WV	IA		Encova Holdings, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	13045	26-0818900			PinnaclePoint Insurance Company	WV	IA		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	15136	46-1795752			NorthStone Insurance Company	WV	IA		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group	13016	87-0807723			SummitPoint Insurance Company	WV	IA		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		80-0772825			AlleghenyPoint Insurance Company	WV	IA		BrickStreet Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		81-3585592			Encova Foundation of West Virginia, Inc.	WV	NIA		BrickStreet Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		81-5313304			STCE HTC Federal Investor, LLC	GA	NIA		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		82-4318558			MPC Brickstreet 2017 Historic Fund, LLC	GA	NIA		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		84-1783677			MPC Brickstreet 2018 Historic Fund, LLC	GA	NIA		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		87-2750169			MPC Brickstreet 2019 Historic Fund, LLC	GA	NIA		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		87-2607952			MPC Brickstreet 2020 Historic Fund, LLC	GA	NIA		BrickStreet Mutual Insurance Company	Ownership	99.99	Encova Mutual Insurance Group, Inc.		YES
.0291	Encova Mutual Insurance Group		86-1546423			ISG ESG I, LLC	GA	NIA		BrickStreet Mutual Insurance Company	Ownership	50.00	Encova Mutual Insurance Group, Inc.		YES
.0291	Encova Mutual Insurance Group		86-1371222			Encova Insurance Service Center, LLC	OH	NIA		Motorists Mutual Insurance Company	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO
.0291	Encova Mutual Insurance Group		86-1286784			Encova Holdings, Inc.	OH	UIP		Encova Mutual Insurance Group, Inc.	Ownership	100.00	Encova Mutual Insurance Group, Inc.		NO

NONE

Asterisk		

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, 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 .....		100	0.0	0.0
2.1 Allied Lines .....			0.0	
2.2 Multiple peril crop .....			0.0	
2.3 Federal flood .....			0.0	
2.4 Private crop .....			0.0	
2.5 Private flood .....			0.0	
3. Farmowners multiple peril .....			0.0	0.0
4. Homeowners multiple peril .....	118,453	114,764	96.9	77.8
5. Commercial multiple peril .....			0.0	0.0
6. Mortgage guaranty .....			0.0	0.0
8. Ocean marine .....			0.0	0.0
9. Inland marine .....	919		0.0	0.0
10. Financial guaranty .....			0.0	0.0
11.1 Medical professional liability - occurrence .....			0.0	0.0
11.2 Medical professional liability - claims-made .....			0.0	0.0
12. Earthquake .....	1,524		0.0	0.0
13.1 Comprehensive (hospital and medical) individual .....			0.0	
13.2 Comprehensive (hospital and medical) group .....			0.0	
14. Credit accident and health .....			0.0	0.0
15.1 Vision only .....			0.0	
15.2 Dental only .....			0.0	
15.3 Disability income .....			0.0	
15.4 Medicare supplement .....			0.0	
15.5 Medicaid Title XIX .....			0.0	
15.6 Medicare Title XVIII .....			0.0	
15.7 Long-term care .....			0.0	
15.8 Federal employees health benefits plan .....			0.0	
15.9 Other health .....			0.0	
16. Workers' compensation .....			0.0	0.0
17.1 Other liability - occurrence .....	2,977		0.0	0.0
17.2 Other liability - claims-made .....			0.0	0.0
17.3 Excess workers' compensation .....			0.0	0.0
18.1 Products liability - occurrence .....			0.0	0.0
18.2 Products liability - claims-made .....			0.0	0.0
19.1 Private passenger auto no-fault (personal injury protection) .....			0.0	
19.2 Other private passenger auto liability .....	286,764	58,535	20.4	70.9
19.3 Commercial auto no-fault (personal injury protection) .....			0.0	
19.4 Other commercial auto liability .....		(828,317)	0.0	242,136.8
21.1 Private passenger auto physical damage .....	207,326	252,056	121.6	85.9
21.2 Commercial auto physical damage .....		(1,227)	0.0	28,838.6
22. Aircraft (all perils) .....			0.0	0.0
23. Fidelity .....			0.0	0.0
24. Surety .....			0.0	0.0
26. Burglary and theft .....			0.0	0.0
27. Boiler and machinery .....			0.0	0.0
28. Credit .....			0.0	0.0
29. International .....			0.0	0.0
30. Warranty .....			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 .....	617,963	(404,089)	(65.4)	(73.4)
<b>DETAILS OF WRITE-INS</b>				
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

## STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire .....	0		0
2.1 Allied Lines .....	0		
2.2 Multiple peril crop .....	0		
2.3 Federal flood .....	0		
2.4 Private crop .....	0		
2.5 Private flood .....	0		
3. Farmowners multiple peril .....	0		0
4. Homeowners multiple peril .....	113,452	113,452	113,580
5. Commercial multiple peril .....	0		0
6. Mortgage guaranty .....	0		0
8. Ocean marine .....	0		0
9. Inland marine .....	941	941	1,228
10. Financial guaranty .....	0		0
11.1 Medical professional liability - occurrence .....	0		0
11.2 Medical professional liability - claims-made .....	0		0
12. Earthquake .....	990	990	1,264
13.1 Comprehensive (hospital and medical) individual .....	0		
13.2 Comprehensive (hospital and medical) group .....	0		
14. Credit accident and health .....	0		0
15.1 Vision only .....	0		
15.2 Dental only .....	0		
15.3 Disability income .....	0		
15.4 Medicare supplement .....	0		
15.5 Medicaid Title XIX .....	0		
15.6 Medicare Title XVIII .....	0		
15.7 Long-term care .....	0		
15.8 Federal employees health benefits plan .....	0		
15.9 Other health .....	0		
16. Workers' compensation .....	0		0
17.1 Other liability - occurrence .....	2,860	2,860	3,850
17.2 Other liability - claims-made .....	0		0
17.3 Excess workers' compensation .....	0		0
18.1 Products liability - occurrence .....	0		0
18.2 Products liability - claims-made .....	0		0
19.1 Private passenger auto no-fault (personal injury protection) .....	0		
19.2 Other private passenger auto liability .....	294,135	294,135	329,975
19.3 Commercial auto no-fault (personal injury protection) .....	0		
19.4 Other commercial auto liability .....	0		(516)
21.1 Private passenger auto physical damage .....	209,863	209,863	227,945
21.2 Commercial auto physical damage .....	0		(342)
22. Aircraft (all perils) .....	0		0
23. Fidelity .....	0		0
24. Surety .....	0		0
26. Burglary and theft .....	0		0
27. Boiler and machinery .....	0		0
28. Credit .....	0		0
29. International .....	0		0
30. Warranty .....	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 .....	622,241	622,241	676,984
<b>DETAILS OF WRITE-INS</b>			
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 MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**PART 3 (000 omitted)**

## LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	4 2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2022 Loss and LAE Payments (Cols. 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4+7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2019 + Prior .....	10,840	8,317	19,157	717	6	723	10,054	223	7,818	18,095	(69)	(270)	(339)
2. 2020 .....	2,778	3,530	6,308	434	1	435	2,556	(10)	2,896	5,442	212	(643)	(431)
3. Subtotals 2020 + Prior .....	13,618	11,847	25,465	1,151	7	1,158	12,610	213	10,714	23,537	.143	(913)	(770)
4. 2021 .....	4,493	7,391	11,884	1,089	58	1,148	4,365	57	5,920	10,342	.961	(1,355)	(394)
5. Subtotals 2021 + Prior .....	18,111	19,238	37,348	2,240	65	2,305	16,974	270	16,635	33,879	1,104	(2,268)	(1,164)
6. 2022 .....	XXX	XXX	XXX	XXX	1,068	1,068	XXX	1,209	2,361	3,570	XXX	XXX	XXX
7. Totals .....	18,111	19,238	37,348	2,240	1,134	3,374	16,974	1,479	18,995	37,449	1,104	(2,268)	(1,164)
8. Prior Year-End Surplus As Regards Policyholders		24,802									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. 6.1	2. (11.8)	3. (3.1)
													4. (4.7)

**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

**AUGUST FILING**

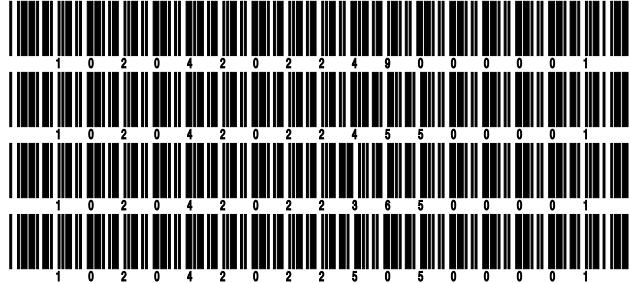
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
---	-----

Explanations:

- 1.
- 2.
- 3.
- 4.

Bar Codes:

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



STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**OVERFLOW PAGE FOR WRITE-INS**

**SCHEDULE A - VERIFICATION**

Real Estate

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

**NONE****SCHEDULE B - VERIFICATION**

Mortgage Loans

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

**NONE****SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	1,664,978
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	0	
2.2 Additional investment made after acquisition .....	38,198	
3. Capitalized deferred interest and other .....	0	
4. Accrual of discount .....	0	
5. Unrealized valuation increase (decrease) .....	89,846	
6. Total gain (loss) on disposals .....	(95,264)	
7. Deduct amounts received on disposals .....	1,697,759	
8. Deduct amortization of premium and depreciation .....	0	
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	0
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12) .....	0	0

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	73,791,349	67,800,667
2. Cost of bonds and stocks acquired .....	2,998,273	16,557,102
3. Accrual of discount .....	9,886	81,443
4. Unrealized valuation increase (decrease) .....	(739,650)	2,357,051
5. Total gain (loss) on disposals .....	3,539	52,978
6. Deduct consideration for bonds and stocks disposed of .....	1,873,517	12,590,977
7. Deduct amortization of premium .....	70,241	466,362
8. Total foreign exchange change in book/adjusted carrying value .....	0	
9. Deduct current year's other than temporary impairment recognized .....	0	554
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	0	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	74,119,638	73,791,349
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12) .....	74,119,638	73,791,349

## STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE D - PART 1B**

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	55,590,594	2,458,152	2,804,900	(52,217)	55,191,629	0	0	55,590,594
2. NAIC 2 (a) .....	3,280,662	507,823	0	(1,000)	3,787,485	0	0	3,280,662
3. NAIC 3 (a) .....	0	0	0	0	0	0	0	0
4. NAIC 4 (a) .....	0	0	0	0	0	0	0	0
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	0
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	0
7. Total Bonds .....	58,871,256	2,965,975	2,804,900	(53,217)	58,979,114	0	0	58,871,256
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....	0	0	0	0	0	0	0	0
9. NAIC 2 .....	0	0	0	0	0	0	0	0
10. NAIC 3 .....	0	0	0	0	0	0	0	0
11. NAIC 4 .....	0	0	0	0	0	0	0	0
12. NAIC 5 .....	0	0	0	0	0	0	0	0
13. NAIC 6 .....	0	0	0	0	0	0	0	0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock .....	58,871,256	2,965,975	2,804,900	(53,217)	58,979,114	0	0	58,871,256

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ .....0 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

SI02

Schedule DA - Part 1 - Short-Term Investments

**N O N E**

Schedule DA - Verification - Short-Term Investments

**N O N E**

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE E - PART 2 - VERIFICATION**

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	3,944,629	5,866,942
2. Cost of cash equivalents acquired	3,121,624	21,354,110
3. Accrual of discount	8	3
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	4,005,485	23,276,426
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,060,775	3,944,629
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	3,060,775	3,944,629

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 MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

## SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
00287Y-BV-0	ABBVIE INC .....		.01/20/2022	MORGAN STANLEY & COMPANY .....	258,370	.250,000		1,291	2.B FE .....
010392-FU-7	ALABAMA POWER CO .....		.02/24/2022	PERSHING DIV OF DLJ SEC LNDNG .....	441,180	.500,000		3,283	1.E FE .....
24422E-WA-3	JOHN DEERE CAPITAL CORP .....		.01/04/2022	RBC CAPITAL MARKETS .....	249,858	.250,000		0	1.F FE .....
36264F-AB-7	GSK CONSUMER HEALTHCARE CAPITAL US LLC .....		.03/21/2022	BANC OF AMERICA/FIXED INCOME .....	249,453	.250,000		0	2.B FE .....
59217G-ER-6	METROPOLITAN LIFE GLOBAL FUNDING I .....		.01/03/2022	J P MORGAN SECURITIES .....	499,430	.500,000		0	1.D FE .....
64831M-AA-0	NRZT 22NQ02 A1 - CMO/RMBS .....		.03/03/2022	MORGAN STANLEY & COMPANY .....	499,147	.500,000		.599	1.F FE .....
747525-AU-7	QUALCOMM INC .....		.02/08/2022	BNP Paribas .....	521,875	.500,000		3,611	
771196-BV-3	ROCHE HOLDINGS INC .....		.03/10/2022	MORGAN STANLEY & COMPANY .....	246,663	.250,000		.64	1.D FE .....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,965,975	3,000,000	8,847	XXX
2509999997. Total - Bonds - Part 3						2,965,975	3,000,000	8,847	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						2,965,975	3,000,000	8,847	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
007903-10-7	ADVANCED MICRO DEVICES ORD .....		.02/14/2022	ITG INC .....	.101,681	.4,445		0	
03768E-10-5	APOLLO GLOBAL MANAGEMENT CL A ORD .....		.01/01/2022	GOLDMAN .....	.40,215	.1,815		0	
07831C-10-3	BELLRING BRANDS ORD .....		.03/11/2022	GOLDMAN .....	.19,017	.493		0	
21037T-10-9	CONSTELLATION ENERGY ORD .....		.02/02/2022	Various .....	.75,333	.2,874		0	
30161N-10-1	EXELON ORD .....		.02/02/2022	Various .....	.226,000	.6,821		0	
313745-10-1	FEDERAL REIT ORD .....		.01/01/2022	CITIGROUP GLOBAL MARKETS INC. .....	.16,000	.2,013		0	
63947X-10-1	NCINO ORD .....		.01/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC. .....	.14,000	.1,001		0	
737446-10-4	POST HOLDINGS ORD .....		.03/11/2022	GOLDMAN .....	.15,000	.933		0	
78409Y-10-4	S&P GLOBAL ORD .....		.02/28/2022	Various .....	.24,691	.4,590		0	
78440X-88-7	SL GREEN RLTY REIT ORD .....		.01/24/2022	Various .....	.14,555	.1,465		0	
947890-10-9	WEBSTER FINANCIAL ORD .....		.01/31/2022	GOLDMAN .....	.23,150	.1,118		0	
98888T-10-7	ZIMVIE ORD .....		.03/01/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC. .....	.4,500	.141		0	
98956P-10-2	ZIMMER BIOMET HOLDINGS ORD .....		.03/01/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC. .....	.45,000	.4,588		0	
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						32,298	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						32,298	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						32,298	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						32,298	XXX	0	XXX
6009999999 - Totals						2,998,273	XXX	8,847	XXX

## STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

## SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- nation, NAIC Design- nation Modifer and SVO Adminis- trative Symbol					
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value												
.36179T-4P-7	G2 MA5330 - RMBS		03/01/2022	Paydown	20,961	20,961	21,502	0	(541)	0	0	(541)	0	20,961	0	0	0	0	0	0	0	0	.07/20/2048	1.A		
.36179T-7L-3	G2 MA5399 - RMBS		03/01/2022	Paydown	40,446	40,446	42,438	0	(1,992)	0	0	(1,992)	0	40,446	0	0	0	0	0	0	0	0	0	.286	.08/20/2048	1.A
.38378K-ZD-4	GNR 2013-101 AD - CMBS		03/01/2022	Paydown	18,589	18,589	18,044	0	544	0	0	544	0	18,589	0	0	0	0	0	0	0	0	.81	.12/16/2053	1.A	
.38379R-NF-6	GNR 2017-029 A - CMBS		03/01/2022	Paydown	47,440	47,440	45,977	0	1,463	0	0	1,463	0	47,440	0	0	0	0	0	0	0	0	.190	.01/16/2058	1.A	
.38380J-PZ-5	GNR 2018-028 AD - CMBS		03/01/2022	Paydown	44,882	43,388	43,996	0	886	0	0	886	0	44,882	0	0	0	0	0	0	0	0	.103	.03/16/2052	1.A	
0109999999. Subtotal - Bonds - U.S. Governments					172,318	172,318	169,856	171,957	0	360	0	360	0	172,318	0	0	0	0	0	0	0	0	792	XXX	XXX	
.182486-RW-2	CLARKSVILLE TENN		03/01/2022	Maturity @ 100.00	500,000	500,000	605,105	503,032	0	(3,032)	0	(3,032)	0	500,000	0	0	0	0	0	0	0	0	12,500	03/01/2022	1.C FE	
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					500,000	500,000	605,105	503,032	0	(3,032)	0	(3,032)	0	500,000	0	0	0	0	0	0	0	0	12,500	XXX	XXX	
.313245-G3-3	FH Z54718 - RMBS		03/01/2022	Paydown	19,951	19,951	21,064	21,583	0	(1,633)	0	(1,633)	0	19,951	0	0	0	0	0	0	0	0	.129	.05/01/2047	1.A	
.313245-HB-4	FH Z54726 - RMBS		03/01/2022	Paydown	17,998	17,998	18,586	18,896	0	(898)	0	(898)	0	17,998	0	0	0	0	0	0	0	0	.99	.07/01/2047	1.A	
.3132D0-VB-5	FH SD8090 - RMBS		03/01/2022	Paydown	5,617	5,617	5,789	5,803	0	(185)	0	(185)	0	5,617	0	0	0	0	0	0	0	0	.17	.09/01/2050	1.A	
.3133KY-U6-4	FH RB5105 - RMBS		03/01/2022	Paydown	30,441	30,441	31,450	31,404	0	(963)	0	(963)	0	30,441	0	0	0	0	0	0	0	0	.96	.01/01/2041	1.A	
.3133KY-VK-2	FH RB5118 - RMBS		03/01/2022	Paydown	14,052	14,052	14,431	14,424	0	(373)	0	(373)	0	14,052	0	0	0	0	0	0	0	0	.46	.07/01/2041	1.A	
.3136AT-5G-5	FNA 2016-M11 AL - CMBS		03/01/2022	Paydown	8,245	8,245	7,919	8,514	0	(269)	0	(269)	0	8,245	0	0	0	0	0	0	0	0	.41	.07/25/2039	1.A	
.3136AY-6U-2	FNA 2017-M15 AS2 - CMBS		03/01/2022	Paydown	4,337	4,337	4,217	4,359	0	(23)	0	(23)	0	4,337	0	0	0	0	0	0	0	0	.26	.11/25/2027	1.A	
.3137KX-KS-4	FN 357705 - RMBS		03/01/2022	Paydown	10,731	10,731	11,751	11,715	0	(983)	0	(983)	0	10,731	0	0	0	0	0	0	0	0	.108	.02/01/2035	1.A	
.3137F1-G3-6	FHMS K-065 A1 - CMBS		03/01/2022	Paydown	9,158	9,158	9,341	9,227	0	(68)	0	(68)	0	9,158	0	0	0	0	0	0	0	0	.45	.10/25/2026	1.A	
.3138A4-BF-1	FN AH2737 - RMBS		03/01/2022	Paydown	24,446	24,446	24,812	24,701	0	(256)	0	(256)	0	24,446	0	0	0	0	0	0	0	0	.84	.01/01/2041	1.A	
.3138AF-F4-7	FN A11986 - RMBS		03/01/2022	Paydown	5,723	5,723	6,010	5,890	0	(166)	0	(166)	0	5,723	0	0	0	0	0	0	0	0	.38	.05/01/2026	1.A	
.3138WH-RL-8	FN A57690 - RMBS		03/01/2022	Paydown	137,699	137,699	138,344	138,347	0	(648)	0	(648)	0	137,699	0	0	0	0	0	0	0	0	.785	.08/01/2046	1.A	
.3140FP-C9-8	FN BE3695 - RMBS		03/01/2022	Paydown	30,470	30,470	31,127	31,597	0	(1,127)	0	(1,127)	0	30,470	0	0	0	0	0	0	0	0	.161	.06/01/2047	1.A	
.3140GY-GZ-6	FN BH9215 - RMBS		03/01/2022	Paydown	10,374	10,374	10,648	10,782	0	(408)	0	(408)	0	10,374	0	0	0	0	0	0	0	0	.58	.01/01/2048	1.A	
.3140KP-JP-9	FN B03869 - RMBS		03/01/2022	Paydown	29,268	29,268	30,265	30,253	0	(985)	0	(985)	0	29,268	0	0	0	0	0	0	0	0	.81	.09/01/2050	1.A	
.3140Q9-NW-9	FN CA2204 - RMBS		03/01/2022	Paydown	12,045	12,045	12,523	12,920	0	(876)	0	(876)	0	12,045	0	0	0	0	0	0	0	0	.87	.08/01/2048	1.A	
.3140QA-NN-6	FN CA3096 - RMBS		03/01/2022	Paydown	54,459	54,459	57,093	58,730	0	(4,271)	0	(4,271)	0	54,459	0	0	0	0	0	0	0	0	.374	.02/01/2049	1.A	
.3140QE-S6-6	FN CA6840 - RMBS		03/01/2022	Paydown	26,586	26,586	26,586	27,780	0	(1,194)	0	(1,194)	0	26,586	0	0	0	0	0	0	0	0	.84	.09/01/2035	1.A	
.3140X4-H2-5	FN FI1148 - RMBS		03/01/2022	Paydown	28,871	28,871	29,638	30,198	0	(1,327)	0	(1,327)	0	28,871	0	0	0	0	0	0	0	0	.157	.12/01/2048	1.A	
.3140X4-IM-5	FN FI1278 - RMBS		03/01/2022	Paydown	6,871	6,871	7,210	7,231	0	(360)	0	(360)	0	6,871	0	0	0	0	0	0	0	0	.29	.07/01/2034	1.A	
.31417Y-4D-6	FN MA0819 - RMBS		03/01/2022	Paydown	32,782	32,782	33,274	33,046	0	(263)	0	(263)	0	32,782	0	0	0	0	0	0	0	0	.213	.07/01/2041	1.A	
.31418C-GJ-7	FN MA2900 - RMBS		03/01/2022	Paydown	12,793	12,793	12,737	12,755	0	38	0	38	0	12,793	0	0	0	0	0	0	0	0	.59	.01/01/2047	1.A	
.31418D-GL-1	FN MA4474 - RMBS		03/01/2022	Paydown	7,806	7,806	7,979	7,974	0	(168)	0	(168)	0	7,806	0	0	0	0	0	0	0	0	.27	.11/01/2041	1.A	
.31418U-SD-2	FN AD7143 - RMBS		03/01/2022	Paydown	5,325	5,325	5,472	5,396	0	(71)	0	(71)	0	5,325	0	0	0	0	0	0	0	0	.22	.07/01/2025	1.A	
.64480P-AT-6	NEW HANOVER CNTY N C LTD OBLIG		03/01/2022	Maturity @ 100.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,375	.12/01/2021	1.B FE		
0909999999. Subtotal - Bonds - U.S. Special Revenues					546,049	546,049	559,549	563,524	0	(17,475)	0	(17,475)	0	546,049	0	0	0	0	0	0	0	0	6,242	XXX	XXX	
.143140-AB-0	CARMX 2021-2 A2A - ABS		03/15/2022	Paydown	195,685	195,685	195,672	195,679	0	6	0	6	0	195,685	0	0	0	0	0	0	0	0	.87	.06/17/2024	1.A FE	
.30303K-AE-6	FRESB 2017-SB35 A1F - CMBS		01/01/2022	Paydown	200	200	201	201	0	(1)	0	(1)	0	200	0	0	0	0	0	0	0	0	.0	.07/25/2027	1.A FE	
.30303K-AE-6	FRESB 2017-SB35 A1F - CMBS		03/01/2022	Paydown	4,899	4,899	4,922	4,917	0	(18)	0	(18)	0	4,899	0	0	0</									

## STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

## SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Adminis- trative Symbol			
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value										
.007903-10-7	ADVANCED MICRO DEVICES ORD		.02/15/2022	Not Available	.0,680	.77	.25	0	.0	0	0	0	0	0	.25	.0	.53	.53	.0					
.078310-10-3	BELLRING BRANDS ORD		.03/11/2022	Not Available	.0,020	.0	.1	.0	.0	0	0	0	0	0	.1	.0	.0	.0	.0					
.210377-10-9	CONSTELLATION ENERGY ORD		.02/02/2022	Not Available	.0,330	.18	.12	.0	.0	0	0	0	0	0	.12	.0	.6	.6	.0					
.23263R-10-0	CYRUSONE REIT ORD		.03/28/2022	Not Available	25,000	2,263	1,562	2,243	(.681)	0	0	0	(.681)	0	1,562	.0	.700	.700	.13					
.30161N-10-1	EXELON ORD		.02/02/2022	VARIOUS	.226,000	9,695	13,063	(3,368)	0	0	0	(3,368)	0	9,695	.0	.0	.0	.0	.0					
.313747-20-6	FEDERAL REIT ORD		.01/01/2022	VARIOUS	.16,000	2,013	2,013	2,181	(.168)	0	0	0	(.168)	0	2,013	.0	.0	.0	.0	.17				
.63947U-10-7	NCINO ORD		.01/10/2022	VARIOUS	.14,000	1,001	1,001	768	.233	0	0	0	.233	0	1,001	.0	.0	.0	.0	.0				
.67020V-10-0	NUANCE COMMUNICATIONS ORD		.03/04/2022	Not Available	.65,000	3,640	963	3,596	(2,633)	0	0	0	(2,633)	0	963	.0	.2,677	.2,677	.0					
.737446-10-4	POST HOLDINGS ORD		.03/11/2022	VARIOUS	.15,000	1,427	1,427	1,691	(.264)	0	0	0	(.264)	0	1,427	.0	.0	.0	.0	.0				
.78409V-10-4	S&P GLOBAL ORD		.02/28/2022	Not Available	.0,690	.266	.142	.326	(.183)	0	0	0	(.183)	0	.142	.0	.124	.124	.1					
.78440X-80-4	SL GREEN RLTY REIT ORD		.01/24/2022	VARIOUS	.15,000	1,465	1,465	1,076	.390	0	0	0	.390	0	1,465	.0	.0	.0	.0	.41				
.78440X-88-7	SL GREEN RLTY REIT ORD		.01/24/2022	Not Available	.0,555	.40	.59	.0	.0	0	0	0	0	0	.59	.0	(.18)	(.18)	.0					
.85917A-10-0	STERLING BAN ORD		.01/31/2022	VARIOUS	.50,000	1,118	1,118	1,290	(.172)	0	0	0	(.172)	0	1,118	.0	.0	.0	.0	.4				
.983919-10-1	XILINK ORD		.02/14/2022	VARIOUS	.59,000	4,445	4,445	12,510	(8,065)	0	0	0	(8,065)	0	4,445	.0	.0	.0	.0	.22				
.98888T-10-7	ZIMVIE ORD		.03/01/2022	Not Available	.0,500	.14	.16	.0	.0	0	0	0	0	0	.16	.0	(.1)	(.1)	.0					
.98956P-10-2	ZIMMER BIOMET HOLDINGS ORD		.03/01/2022	VARIOUS	.45,000	4,729	4,729	5,717	(.988)	0	0	0	(.988)	0	4,729	.0	.0	.0	.0	.11				
.G0684D-10-7	ATHENE HOLDING CL A ORD	C	.01/01/2022	VARIOUS	.35,000	1,815	1,815	2,917	(1,102)	0	0	0	(1,102)	0	1,815	.0	.0	.0	.0	.0				
.G47567-10-5	IHS MARKIT ORD	C	.02/28/2022	VARIOUS	.87,000	4,590	4,590	11,564	(6,974)	0	0	0	(6,974)	0	4,590	.0	.0	.0	.0	.17				
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded									38,617	XXX	35,077	58,940	(23,974)	0	0	(23,974)	0	35,077	0	3,539	3,539	125	XXX	XXX
5989999997. Total - Common Stocks - Part 4									38,617	XXX	35,077	58,940	(23,974)	0	0	(23,974)	0	35,077	0	3,539	3,539	125	XXX	XXX
5989999998. Total - Common Stocks - Part 5									XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5989999999. Total - Common Stocks									38,617	XXX	35,077	58,940	(23,974)	0	0	(23,974)	0	35,077	0	3,539	3,539	125	XXX	XXX
5999999999. Total - Preferred and Common Stocks									38,617	XXX	35,077	58,940	(23,974)	0	0	(23,974)	0	35,077	0	3,539	3,539	125	XXX	XXX
6009999999 - Totals									1,873,517	XXX	1,986,084	1,911,608	(23,974)	(20,127)	0	(44,101)	0	1,869,978	0	3,539	3,539	20,135	XXX	XXX

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

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

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

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

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

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

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

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

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

## STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE E - PART 1 - CASH**

## Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Capstar .....	Brentwood, TN .....		79		398,003	288,391	118,739	XXX
The Bank of NY Mellon .....	Pittsburgh, PA .....				701,721	714,050	849,429	XXX
United Bank .....	Charleston, WV .....				(162,245)	(275,161)	(114,930)	XXX
0199998. Deposits in ...	depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX		56,771	56,771	56,771	XXX
0199999. Totals - Open Depositories		XXX	XXX	79	0	994,249	784,051	910,009
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	XXX
0399999. Total Cash on Deposit		XXX	XXX	79	0	994,249	784,051	910,009
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX			XXX
0599999. Total - Cash		XXX	XXX	79	0	994,249	784,051	910,009

STATEMENT AS OF MARCH 31, 2022 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999. Total - U.S. Government Bonds						0	0	0
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						0	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						0	0	0
31846V-41-9 .....	FIRST AMER:TRS OBG V .....	SD .....	03/02/2022 .....	.0 .090 .....		300.017 .....	7 .....	4 .....
94975H-29-6 .....	ALLSPRING:TRS+ MM I .....	SD .....	01/04/2021 .....	.0 .180 .....		500.000 .....	28 .....	8 .....
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						800.017 .....	35 .....	13 .....
000000-00-0 .....	FIDELITY .....	SD .....	12/06/2021 .....	.0 .000 .....		365.328 .....	0 .....	9 .....
316175-10-8 .....	FIDELITY IMM:GOVT I .....	SD .....	03/31/2022 .....	.0 .130 .....		1,895.431 .....	60 .....	27 .....
8309999999. Subtotal - All Other Money Market Mutual Funds						2,260.759 .....	60 .....	36 .....
8609999999 - Total Cash Equivalents						3,060.775 .....	96 .....	48 .....