



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

**QUARTERLY STATEMENT**

AS OF SEPTEMBER 30, 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 62-1590861Organized 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**JOHN JACOB BISHOP, EXECUTIVE CHAIR WILLIAM MARSTON BECKER, VICE CHAIRJEFFREY LEIGH BENINTENDI DIRECTORS OR TRUSTEES GRADY BRENDAN CAMPBELL JAMES CHRISTOPHER HOWAT  
THOMAS JOSEPH OBROKTA JR. MATTHEW CARL WILCOXState 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 OFFICERMARCHELLE ELAINE MOORE  
SECRETARYJAMES CHRISTOPHER HOWAT  
TREASURERSubscribed and sworn to before me this  
1st day of November 2022

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

Yes [  ] No [  ]

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

## 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 .....	58,956,882		58,956,882	57,901,264
2. Stocks:				0
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	12,140,724		12,140,724	15,890,085
3. Mortgage loans on real estate:				0
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate:				0
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ <span style="padding-left: 20px;">encumbrances) .....</span>			0	0
4.3 Properties held for sale (less \$ encumbrances) .....			0	0
5. Cash (\$ ..... 1,063,058 ), cash equivalents (\$ ..... 2,778,471 ) and short-term investments (\$ ..... ) .....	3,841,530		3,841,530	5,053,796
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....			0	0
8. Other invested assets .....			0	0
9. Receivables for securities .....			0	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) .....	74,939,136	0	74,939,136	78,980,146
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	370,115		370,115	389,655
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,608,345		1,608,345	1,675,305
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... 166,432 earned but unbilled premiums) .....	327,953		327,953	302,466
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	652,798		652,798	451,346
16.2 Funds held by or deposited with reinsured companies .....	8,603,925		8,603,925	11,529,939
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	0
18.2 Net deferred tax asset .....	2,003,175	364,507	1,638,668	1,541,168
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	0
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	736,062	0	736,062	89,885
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	89,241,509	364,507	88,877,002	94,959,910
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	89,241,509	364,507	88,877,002	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 .....	736,062		736,062	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) .....	736,062	0	736,062	89,885

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 6,952,534 )	32,398,071	35,271,455
2. Reinsurance payable on paid losses and loss adjustment expenses	1,504,255	1,376,622
3. Loss adjustment expenses	5,523,497	6,008,408
4. Commissions payable, contingent commissions and other similar charges	419,357	868,799
5. Other expenses (excluding taxes, licenses and fees)	1,788,147	2,280,399
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	158,206	179,376
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	146,411	86,938
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 744,394 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	10,218,099	10,695,153
10. Advance premium	9,399	11,836
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	154,220	194,959
13. Funds held by company under reinsurance treaties	(1,612,189)	1,424,124
14. Amounts withheld or retained by company for account of others	23,560	23,560
15. Remittances and items not allocated	77,854	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	3,417,552	70,191
20. Derivatives	0	0
21. Payable for securities	264,612	
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	1,088,706	256,500
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	55,579,757	58,834,483
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	55,579,757	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)	12,051,247	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)	33,297,247	36,125,427
38. Totals (Page 2, Line 28, Col. 3)	88,877,004	94,959,910
<b>DETAILS OF WRITE-INS</b>		
2501. Misc. Liability	1,088,706	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)	1,088,706	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 \$ 1,814,627 )	1,810,914	1,994,151	2,651,363
1.2 Assumed (written \$ 16,648,241 )	16,106,709	16,920,940	22,777,390
1.3 Ceded (written \$ 1,814,627 )	1,810,915	1,994,149	2,651,363
1.4 Net (written \$ 16,648,241 )	16,106,708	16,920,942	22,777,390
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ 10,097,627 ):			
2.1 Direct	(58,326)	885,043	790,285
2.2 Assumed	8,749,239	8,647,400	11,453,588
2.3 Ceded	(58,327)	885,042	790,285
2.4 Net	8,749,240	8,647,401	11,453,588
3. Loss adjustment expenses incurred	2,513,259	2,526,646	3,435,926
4. Other underwriting expenses incurred	5,020,340	5,240,191	7,148,394
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	16,282,839	16,414,238	22,037,908
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(176,131)	506,704	739,482
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	1,201,445	1,006,581	1,628,316
10. Net realized capital gains (losses) less capital gains tax of \$ 1,271	5,214	(41,597)	(33,769)
11. Net investment gain (loss) (Lines 9 + 10)	1,206,659	964,984	1,594,547
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 58,962 )	(58,962)	(63,157)	(81,305)
13. Finance and service charges not included in premiums	28,335	29,328	39,693
14. Aggregate write-ins for miscellaneous income	0	7,757	7,763
15. Total other income (Lines 12 through 14)	(30,627)	(26,072)	(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)	999,901	1,445,616	2,300,181
17. Dividends to policyholders	52,890	35,250	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)	947,011	1,410,366	2,217,258
19. Federal and foreign income taxes incurred	30,640	127,763	139,755
20. Net income (Line 18 minus Line 19)(to Line 22)	916,371	1,282,603	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)	916,371	1,282,603	2,077,503
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ (554,422)	(3,287,633)	1,747,556	1,809,607
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(92,415)	(486,271)	403,507
27. Change in nonadmitted assets	(364,507)	629,736	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	(696,035)	(1,214,451)
38. Change in surplus as regards policyholders (Lines 22 through 37)	(2,828,184)	2,477,589	3,733,259
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	33,297,246	34,869,760	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 expense		7,757	7,763
1402. Penalties and assessments			0
1403. Gain/(loss) on equipment disposals			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	7,757	7,763
3701. Miscellaneous gains/losses		(696,035)	(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	(696,035)	(1,214,451)

**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 .....	16,116,967	9,866,984	20,572,961
2. Net investment income .....	1,354,386	1,332,007	2,013,246
3. Miscellaneous income .....	(30,627)	(26,072)	(33,849)
4. Total (Lines 1 to 3) .....	17,440,726	11,172,918	22,552,358
5. Benefit and loss related payments .....	8,585,570	10,885,555	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 .....	7,930,381	7,864,285	10,390,424
8. Dividends paid to policyholders .....	52,890	34,941	82,614
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	(27,562)	216,316	(330,050)
10. Total (Lines 5 through 9) .....	16,541,280	19,001,097	19,742,802
11. Net cash from operations (Line 4 minus Line 10) .....	899,446	(7,828,179)	2,809,555
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	6,981,357	8,697,115	12,065,380
12.2 Stocks .....	114,481	296,458	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 .....	399,612	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	7,495,451	10,691,331	14,172,204
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	8,181,236	12,286,810	15,386,646
13.2 Stocks .....	225,218	394,440	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) .....	8,406,454	12,719,449	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) .....	(911,003)	(2,028,118)	(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) .....	(1,200,709)	6,802,171	(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) .....	(1,200,709)	6,802,171	(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) .....	(1,212,266)	(3,054,126)	(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) .....	3,841,530	4,333,592	5,053,796

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

20.0001. Non-Cash Exchanges .....	108,686	77,492	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	\$ 916,371	\$ 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	\$ 916,371	\$ 2,077,503
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 33,297,247	\$ 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	\$ 33,297,247	\$ 36,125,427

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

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

**C. Accounting Policy**

- (1) Basis for Short-Term Investments  
No significant changes
- (2) Basis for Bonds and Amortization Schedule  
Bonds not back by other loans are stated at amortized cost using the scientific amortization method.
- (3) - (5) No significant changes
- (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
- (7) - (13) No significant changes

**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. - C. 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 September 30, 2022, 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	\$ 972,899
2. 12 Months or Longer	\$ 667,812
  - b) The aggregate related fair value of securities with unrealized losses:
 

1. Less than 12 Months	\$ 11,994,329
2. 12 Months or Longer	\$ 3,082,062
- (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. - K. Not Applicable

**L. Restricted Assets**

No significant changes

M. - P. Not Applicable

## NOTES TO FINANCIAL STATEMENTS

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## Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Protected Cell</u>
1. Number of CUSIPs	1	
2. Aggregate Amount of Investment Income	\$ 123	

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**  
Not Applicable**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**  
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**  
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**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	\$ 12,140,724				\$ 12,140,724
Total assets at fair value/NAV	\$ 12,140,724	\$ -	\$ -	\$ -	\$ 12,140,724

(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

## NOTES TO FINANCIAL STATEMENTS

**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	\$ 52,760,847	\$ 58,956,882		\$ 52,760,847			
Common Stocks, unaffiliated	\$ 12,140,724	\$ 12,140,724	\$ 12,140,724				

**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.

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

Not Applicable

**E. NAV Practical Expedient Investments**

Not Applicable

**NOTE 21 Other Items**

No significant changes

**NOTE 22 Events Subsequent**

Subsequent events have been considered through November 10, 2022 for these statutory financial statements which are to be issued on November 11, 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**

A. - E. Not Applicable

**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) - (5) 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 \$2,101,488. 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, other liability, auto physical damage, and other lines of business. The favorable development in these lines was slightly offset by losses in commercial multi peril, products liability, homeowners and farmowners. The changes reflected in these lines were generally the result of recent development trends. There were not any premium adjustments made as a result of this loss and loss adjustment expense development.

B. Information about Significant Changes in Methodologies and Assumptions

No significant changes

**NOTE 26 Interccompany Pooling Arrangements**

A. Identification of the Lead Entity and all Affiliated Entities Participating in the Interccompany 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. - G. No significant changes

## NOTES TO FINANCIAL STATEMENTS

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**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

**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**

Not Applicable

STATEMENT AS OF SEPTEMBER 30, 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?  
Ohio Department of Insurance

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

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

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

7.2 If yes, give full information:

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

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 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 SEPTEMBER 30, 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
BNY Mellon .....	500 Grant Street, One Mellon Center, Suite #1035, Pittsburgh, PA, 15258 .....

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

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

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

17.4 If yes, give full information relating thereto:

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

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

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

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
127398 .....	Chickasaw Capital Management, LLC. .....	254900X6FRILTW42B610 .....	Sec .....	NO.....
105900 .....	New England Asset Management, Inc. .....	KUR85E5PS4G0FZTFC130 .....	Sec .....	NO.....
105780 .....	Northern Trust Investments, Inc .....	BEL4B8X7EHJU845Y2N39 .....	Sec .....	NO.....

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

18.2 If no, list exceptions:

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

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

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

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

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

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 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 SEPTEMBER 30, 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

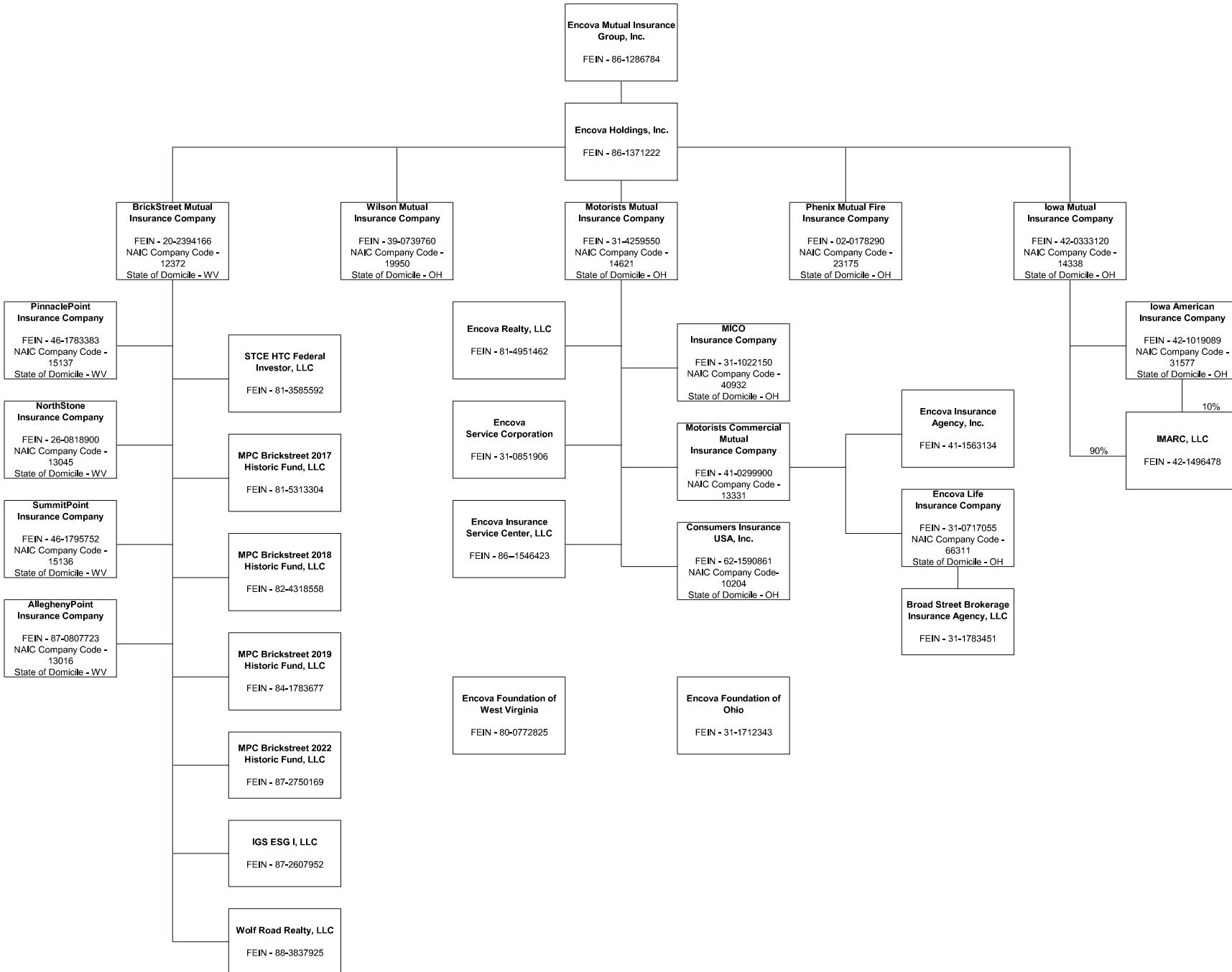
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama .....	AL	L	0	0	27,445	1,101,105	1,151,500
2. Alaska .....	AK	N	0	0	0	0	0
3. Arizona .....	AZ	L	0	0	0	0	0
4. Arkansas .....	AR	L	0	218,958	302,729	13,783	356,100
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)	(1,117)	849,199	2,522
15. Indiana .....	IN	L	0	0	0	(35)	836
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)	334,326	158,733	496,055
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	1,812,360	2,019,377	2,216,692	1,240,400	703,536
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	2,268	24,947	227,009	42,880	247,812
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	1,814,628	2,043,774	2,995,868	2,621,350	2,565,649	6,806,161
DETAILS OF WRITE-INS		XXX					
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE CONSUMERS INSURANCE USA, INC.

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



## STATEMENT AS OF SEPTEMBER 30, 2022 OF THE CONSUMERS INSURANCE USA, INC.

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tionship 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.	.N/A.	Encova Life Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	31577	42-1019089			IMARC, LLC		.OH.	.RE.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	14338	42-0333120			Iowa American Insurance Company		.IA.	.N/A.	Iowa Mutual Insurance Company	Ownership.	90.00	Encova Mutual Insurance Group, Inc.	NO	
.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.	NO	
.0291	Encova Mutual Insurance Group	40932	31-1022150			Encova Insurance Agency, Inc.		.MN.	.N/A.	Encova Holdings, Inc.	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	NO	
.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.	NO	
.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 Commercial 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.	.N/A.	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.	.N/A.	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.	.N/A.	Motorists Mutual Insurance Company	Board		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		88-3837925			AlleghenyPoint Insurance Company		.WV.	.IA.	BrickStreet Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group		80-0772825			Wolf Road Realty, LLC.		.IL.	.N/A.	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.	.N/A.	BrickStreet Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group		81-5313304			STCE HTC Federal Investor, LLC		.GA.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	99.99	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group		87-2607952			MPC Brickstreet 2022 Historic Fund, LLC		.GA.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	99.99	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group		86-1546423			IGS ESG I, LLC.		.OH.	.N/A.	BrickStreet Mutual Insurance Company	Ownership.	50.00	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group		86-1286784			Encova Insurance Service Center, LLC		.OH.	.N/A.	Motorists Mutual Insurance Company	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group		86-1371222			Encova Holdings, Inc.		.OH.	.UDP.	Encova Mutual Insurance Group, Inc.	Ownership.	100.00	Encova Mutual Insurance Group, Inc.	NO	

Asterisk	Explanation

**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 .....		(137)	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 .....	360,453	167,106	46.4	74.6
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 .....	2,787		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 .....	4,641		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 .....	8,925		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 .....	830,300	348,024	41.9	59.8
19.3 Commercial auto no-fault (personal injury protection) .....			0.0	
19.4 Other commercial auto liability .....		(1,081,167)	0.0	88,802.7
21.1 Private passenger auto physical damage .....	603,808	519,756	86.1	74.1
21.2 Commercial auto physical damage .....		(11,908)	0.0	38,960.6
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 .....	1,810,914	(58,326)	(3.2)	44.4
<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	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	0	0	0.0	0.0

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire .....	0		0
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 .....	116,756	368,234	401,779
5. Commercial multiple peril .....	0		0
6. Mortgage guaranty .....	0		0
8. Ocean marine .....	0		0
9. Inland marine .....	371	2,757	3,524
10. Financial guaranty .....	0		0
11.1 Medical professional liability - occurrence .....	0		0
11.2 Medical professional liability - claims-made .....	0		0
12. Earthquake .....	1,400	4,631	4,847
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 .....	2,830	10,186	11,992
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 .....	289,365	826,524	
19.3 Commercial auto no-fault (personal injury protection) .....	0		
19.4 Other commercial auto liability .....	0		
21.1 Private passenger auto physical damage .....	211,587	602,295	
21.2 Commercial auto physical damage .....	0		
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 .....	622,309	1,814,627	422,142
<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 SEPTEMBER 30, 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	1,992	19	2,010	.9,056	.277	8,456	17,789	.207	435	642
2. 2020 .....	2,778	3,530	6,308	1,095	11	1,106	1,939	.67	2,339	.4,346	.257	(1,113)	(856)
3. Subtotals 2020 + Prior .....	13,618	11,847	25,465	3,087	29	3,116	10,995	.344	10,795	22,135	.464	(678)	(214)
4. 2021 .....	4,493	7,391	11,884	2,354	296	2,650	3,242	.168	3,936	.7,346	.1,103	(2,990)	(1,888)
5. Subtotals 2021 + Prior .....	18,111	19,238	37,348	5,441	325	5,766	14,237	.513	14,732	29,481	.1,567	(3,668)	(2,101)
6. 2022 .....	XXX	XXX	XXX	XXX	4,923	4,923	XXX	3,253	5,188	8,441	XXX	XXX	XXX
7. Totals .....	18,111	19,238	37,348	5,441	5,248	10,689	14,237	3,766	19,919	37,922	1,567	(3,668)	(2,101)
8. Prior Year-End Surplus As Regards Policyholders		36,125									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. 8.7	2. (19.1)	3. (5.6)
													4. (5.8)

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

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

### AUGUST FILING

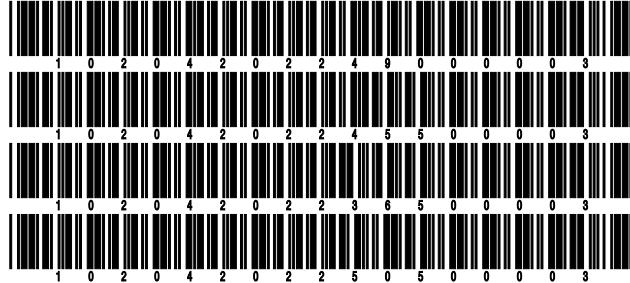
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
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#### 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 SEPTEMBER 30, 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 .....		
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 depreciation .....		
9. Total foreign exchange change in book/adjusted carrying value .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12) .....		

**NONE****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 .....	8,515,140	16,557,102
3. Accrual of discount .....	30,966	81,443
4. Unrealized valuation increase (decrease) .....	(3,842,053)	2,357,051
5. Total gain (loss) on disposals .....	6,504	52,978
6. Deduct consideration for bonds and stocks disposed of .....	7,204,648	12,590,977
7. Deduct amortization of premium .....	199,774	466,362
8. Total foreign exchange change in book/adjusted carrying value .....	0	554
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	123	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	71,097,607	73,791,349
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12) .....	71,097,607	73,791,349

## STATEMENT AS OF SEPTEMBER 30, 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) .....	55,183,870	3,438,458	3,663,277	(63,677)	55,191,629	55,183,870	54,895,374	55,590,594
2. NAIC 2 (a) .....	4,062,669	0	0	(1,160)	3,787,485	4,062,669	4,061,509	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 .....	59,246,539	3,438,458	3,663,277	(64,838)	58,979,114	59,246,539	58,956,882	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 .....	59,246,539	3,438,458	3,663,277	(64,838)	58,979,114	59,246,539	58,956,882	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**

**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 .....	9,596,129	21,354,110
3. Accrual of discount .....	8	3
4. Unrealized valuation increase (decrease) .....	0	.....
5. Total gain (loss) on disposals .....	0	.....
6. Deduct consideration received on disposals .....	10,762,293	23,276,426
7. Deduct amortization of premium .....	0	.....
8. Total foreign exchange change in book/adjusted carrying value .....	0	.....
9. Deduct current year's other than temporary impairment recognized .....	0	.....
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	2,778,471	3,944,629
11. Deduct total nonadmitted amounts .....	0	.....
<b>12. Statement value at end of current period (Line 10 minus Line 11)</b>	<b>2,778,471</b>	<b>3,944,629</b>

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

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

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

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

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

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

## STATEMENT AS OF SEPTEMBER 30, 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
70914P-23-9	PENNSYLVANIA (COMMONWEALTH OF)		.09/08/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		247,500	.250,000	.0	1.D FE
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						247,500	.250,000	.0	XXX
081077-U5-6	BELTON TEX INOPT SCH DIST		.07/29/2022	PERSHING DIV OF DLJ SEC LDNING		251,073	.250,000	.0	1.A FE
224381-VG-5	CRANDALL TEX INOPT SCH DIST		.07/29/2022	PERSHING DIV OF DLJ SEC LDNING		250,585	.250,000	.0	1.A FE
340369-HN-0	FLORENCE TEX INOPT SCH DIST		.08/02/2022	FTN FINANCIAL		252,253	.250,000	.0	1.A FE
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						753,910	.750,000	.0	XXX
167593-X5-6	CHICAGO ILL 0 HARE INTL ARPT REV		.09/08/2022	J P MORGAN SECURITIES		264,613	.250,000	.0	1.E FE
3140QN-BZ-4	FN CB2755 - RMBS		.06/29/2022	CREDIT SUISSE SECURITIES		448,560	.481,432	.522	1.A
3140OP-2F-3	FN CB4373 - RMBS		.09/06/2022	WELLS FARGO SECURITIES LLC		482,190	.496,065	.717	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,195,362	1,227,497	1,238	XXX
161571-HS-6	CHAIT 2022-1 A - ABS		.09/09/2022	J P MORGAN SECURITIES		249,958	.250,000	.0	1.A FE
31573E-AA-9	EFMT 223 A1 - CMO/RMBS		.07/22/2022	NOMURA SECURITIES/FIXED INCOME		741,769	.750,000	2,708	1.A FE
89231C-AD-9	TAOT 2022-C A3 - ABS		.08/08/2022	Citigroup (SSB)		249,958	.250,000	.0	1.A FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,241,686	1,250,000	2,708	XXX
2509999997. Total - Bonds - Part 3						3,438,458	3,477,497	3,946	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						3,438,458	3,477,497	3,946	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
00165C-10-4	AMC ENTERTAINMENT HOLDINGS CL A ORD		.08/22/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		264,000	4,886		
00165C-20-3	AMC ENTERTAINMENT HOLDINGS INC		.08/22/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		132,000	1,230		
009066-10-1	AIRBNB CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		96,000	.11,392		
03674X-10-6	ANTERO RESOURCES ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		75,000	2,823		
03831W-10-8	APPLVIN CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		58,000	2,306		
19260Q-10-7	COINBASE GLOBAL CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		40,000	3,659		
25809K-10-5	DOORDASH CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		34,000	2,754		
29261A-10-0	ENCOMPASS HEALTH ORD		.07/01/2022	GOLDMAN		25,000	1,530		
29332G-10-2	ENHABIT ORD		.07/01/2022	GOLDMAN		12,500	.394		
29355A-10-7	ENPHASE ENERGY ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		12,000	3,625		
36467W-10-9	GAMESTOP CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		69,000	2,781		
421946-10-4	HEALTHCARE REAL REIT ORD		.07/20/2022	Various		54,000	1,532		
46982L-10-8	JACOBS SOLUTIONS ORD		.08/29/2022	GOLDMAN		30,000	2,300		
518415-10-4	LATTICE SEMICONDUCTOR ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		35,000	2,243		
549498-10-3	LUCID GROUP ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		135,000	2,451		
69047Q-10-2	OVINTIV ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		66,000	3,160		
69608A-10-8	PALANTIR TECHNOLOGIES CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		403,000	3,848		
74460D-10-9	PUBLIC STORAGE REIT ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		14,000	4,847		
75281A-10-9	RANGE RESOURCES ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		66,000	2,145		
770700-10-2	ROBINHOOD MARKETS CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		141,000	1,488		
771049-10-3	ROBLOX CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		111,000	5,238		
81762P-10-2	SERVICENOW ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		7,000	3,593		
902104-10-8	11 VI ORD		.07/01/2022	Various		4,550	.220		
90353T-10-0	UBER TECHNOLOGIES ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		254,000	8,364		
91332U-10-1	UNITY SOFTWARE ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		52,000	2,864		
99880F-10-4	ZOOMINFO TECHNOLOGIES ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		70,000	3,488		
99880L-10-1	ZOOM VIDEO COMMUNICATIONS CL A ORD		.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		50,000	5,581		
G5494J-10-3	LINDE ORD	C.	.08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.		114,000	35,290		
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						126,030	XXX	0	XXX
04314H-66-7	ARTISAN: INTL VAL ADV		.09/14/2022	Not Available		260,644	9,295		
04314H-85-7	ARTISAN: INTL VAL INST		.09/14/2022	Not Available		307,413	.11,012		
5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO						20,306	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						146,336	XXX	0	XXX

STATEMENT AS OF SEPTEMBER 30, 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 Admini- stra- tive Symbol
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks					146,336	XXX		0	XXX
5999999999. Total - Preferred and Common Stocks					146,336	XXX		0	XXX
6009999999 - Totals					3,584,794	XXX		3,946	XXX

## STATEMENT AS OF SEPTEMBER 30, 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	For- eign	Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation, NAIC Design- ation Modifi- cation 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									
.36179T-4P-7	G2 MA5330 - RMBS		09/01/2022	Paydown	8,840	8,840	9,045	9,068	0	(228)	0	(228)	0	0	8,840	0	0	0	0	232	07/20/2048	1.A	
.36179T-7L-3	G2 MA5399 - RMBS		09/01/2022	Paydown	17,048	17,048	17,708	17,887	0	0	(840)	0	0	0	0	17,048	0	0	0	0	508	07/20/2048	1.A
.38378K-ZD-4	GNR 2013-101 AD - CMBS		09/01/2022	Paydown	17,813	17,813	17,128	17,291	0	521	0	521	0	0	17,813	0	0	0	0	315	12/16/2053	1.A	
.38379R-NF-6	GNR 2017-029 A - CMBS		09/01/2022	Paydown	1,722	1,722	1,638	1,669	0	53	0	53	0	0	1,722	0	0	0	0	28	01/16/2058	1.A	
.38380J-PZ-5	GNR 2018-028 AD - CMBS		09/01/2022	Paydown	44,995	44,995	43,497	44,106	0	888	0	888	0	0	44,995	0	0	0	0	838	03/16/2052	1.A	
.912828-TE-0	UNITED STATES TREASURY		07/15/2022	Maturity @ 100.00	88,442	88,442	75,123	83,947	(7,465)	223	0	(7,242)	0	0	76,705	0	11,737	11,737	0	108	07/15/2022	1.A	
<b>0109999999. Subtotal - Bonds - U.S. Governments</b>					178,860	178,860	164,140	173,969	(7,465)	618	0	(6,847)	0	0	167,123	0	11,737	11,737	2,027	<b>XXX</b>	<b>XXX</b>		
.373384-VP-5	GEORGIA ST		07/07/2022	Call @ 100.00	370,000	370,000	413,264	375,439	0	(5,439)	0	(5,439)	0	0	370,000	0	0	0	0	18,808	07/01/2024	1.A FE	
<b>0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions</b>					370,000	370,000	413,264	375,439	0	(5,439)	0	(5,439)	0	0	370,000	0	0	0	0	18,808	XXX	XXX	
.313245-G3-3	FH ZS4718 - RMBS		09/01/2022	Paydown	6,712	6,712	7,086	7,261	0	(549)	0	(549)	0	0	6,712	0	0	0	0	177	05/01/2047	1.A	
.313245-HB-4	FH ZS4726 - RMBS		09/01/2022	Paydown	7,712	7,712	7,964	8,097	0	(385)	0	(385)	0	0	7,712	0	0	0	0	178	07/01/2047	1.A	
.3132D7-VB-5	FH SD8090 - RMBS		09/01/2022	Paydown	3,451	3,451	3,557	3,565	0	(114)	0	(114)	0	0	3,451	0	0	0	0	46	09/01/2050	1.A	
.3133KY-U6-4	FH RB5105 - RMBS		09/01/2022	Paydown	21,886	21,886	22,611	22,578	0	(692)	0	(692)	0	0	21,886	0	0	0	0	290	03/01/2041	1.A	
.3133KY-VK-2	FH RB5118 - RMBS		09/01/2022	Paydown	10,978	10,978	11,275	11,269	0	(291)	0	(291)	0	0	10,978	0	0	0	0	147	07/01/2041	1.A	
.3136AT-SG-5	FNA 2016-M11 AL - CMBS		09/01/2022	Paydown	45,307	45,307	43,515	46,788	0	(1,481)	0	(1,481)	0	0	45,307	0	0	0	0	973	07/25/2039	1.A	
.3136AY-6U-2	FNA 2017-M15 AS2 - CMBS		09/01/2022	Paydown	3,800	3,800	3,800	3,820	0	(20)	0	(20)	0	0	3,800	0	0	0	0	103	11/25/2027	1.A	
.31376K-KS-4	FN 357705 - RMBS		09/01/2022	Paydown	9,661	9,661	10,579	10,547	0	(885)	0	(885)	0	0	9,661	0	0	0	0	370	02/01/2035	1.A	
.3137F1-G3-6	FN K-065 A1 - CMBS		09/01/2022	Paydown	17,481	17,481	17,830	17,612	0	(131)	0	(131)	0	0	17,481	0	0	0	0	333	10/25/2026	1.A	
.313844-BF-1	FN AH2737 - RMBS		09/01/2022	Paydown	702	702	713	710	0	(7)	0	(7)	0	0	702	0	0	0	0	19	01/01/2041	1.A	
.31384F-F4-7	FN A11986 - RMBS		09/01/2022	Paydown	3,646	3,646	3,828	3,752	0	(106)	0	(106)	0	0	3,646	0	0	0	0	99	05/01/2026	1.A	
.3138WIIH-RL-8	FN AS7690 - RMBS		09/01/2022	Paydown	89,180	89,180	89,598	89,600	0	(420)	0	(420)	0	0	89,180	0	0	0	0	2,081	08/01/2046	1.A	
.3140FP-C9-8	FN BE3695 - RMBS		09/01/2022	Paydown	9,239	9,239	9,438	9,581	0	(342)	0	(342)	0	0	9,239	0	0	0	0	205	06/01/2047	1.A	
.3140GY-GZ-6	FN BH9215 - RMBS		09/01/2022	Paydown	4,614	4,614	4,736	4,796	0	(181)	0	(181)	0	0	4,614	0	0	0	0	107	01/01/2048	1.A	
.3140KP-JP-9	FN B03869 - RMBS		09/01/2022	Paydown	29,504	29,504	30,509	30,496	0	(993)	0	(993)	0	0	29,504	0	0	0	0	402	09/01/2050	1.A	
.3140Q9-NII-9	FN CA2204 - RMBS		09/01/2022	Paydown	2,443	2,443	2,540	2,621	0	(178)	0	(178)	0	0	2,443	0	0	0	0	76	08/01/2048	1.A	
.3140QA-NN-6	FN CA3096 - RMBS		09/01/2022	Paydown	17,147	17,147	17,976	18,492	0	(1,345)	0	(1,345)	0	0	17,147	0	0	0	0	482	02/01/2049	1.A	
.3140QE-S6-0	FN CA6840 - RMBS		09/01/2022	Paydown	20,902	20,902	21,912	21,841	0	(939)	0	(939)	0	0	20,902	0	0	0	0	282	09/01/2035	1.A	
.3140QN-BZ-4	FN CB2755 - RMBS		09/01/2022	Paydown	7,078	7,078	6,594	0	0	483	0	483	0	0	7,078	0	0	0	0	27	02/01/2052	1.A	
.3140X4-H2-5	FN FM1148 - RMBS		09/01/2022	Paydown	10,203	10,203	10,474	10,672	0	(469)	0	(469)	0	0	10,203	0	0	0	0	236	12/01/2048	1.A	
.3140X4-IM-4	FN FM1278 - RMBS		09/01/2022	Paydown	3,790	3,790	3,977	3,989	0	(198)	0	(198)	0	0	3,790	0	0	0	0	74	07/01/2034	1.A	
.31417Y-AD-6	FN MA0819 - RMBS		09/01/2022	Paydown	2,042	2,042	2,042	2,058	0	(16)	0	(16)	0	0	2,042	0	0	0	0	54	07/01/2041	1.A	
.31418C-GJ-7	FN MA2900 - RMBS		09/01/2022	Paydown	2,357	2,357	2,347	2,350	0	7	0	7	0	0	2,357	0	0	0	0	46	01/01/2047	1.A	
.31418D-6L-1	FN MA4474 - RMBS		09/01/2022	Paydown	11,023	11,023	11,267	11,260	0	(237)	0	(237)	0	0	11,023	0	0	0	0	146	11/01/2041	1.A	
.31418U-SD-2	FN AD7143 - RMBS		09/01/2022	Paydown	2,093	2,093	2,151	2,121	0	(28)	0	(28)	0	0	2,093	0	0	0	0	49	07/01/2025	1.A	
.413581-NN-5	HARPEH VII UTILS DIST TENN DAVIDSON & WI		09/01/2022	Maturity @ 100.00	415,000	415,000	507,620	424,707	0	(9,707)	0	(9,707)	0	0	415,000	0	0	0	0	20,750	09/01/2022	1.B FE	
.576000-KT-5	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED		08/09/2022	Call @ 100.00	15,000	15,000	16,661	15,254	0	(254)	0	(254)	0	0	15,000	0	0	0	0	750	08/15/2026	1.A	
.576000-YC-1	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED		08/09/2022	Call @ 100.00	235,000	235,000	261,029	238,975	0	(3,975)	0	(3,975)	0	0	235,000	0	0	0	0	11,750	08/15/2026	1.B FE	
.592190-LF-7	METROPOLITAN NASHVILLE ARPT AUTH TENN AR		07/01/2022	Maturity @ 100.00	330,000	330,000	375,685	333,680	0	(3,680)	0	(3,680)	0	0	330,000	0	0	0	0	13,200	07/01/2022	1.E FE	
<b>0909999999. Subtotal - Bonds - U.S. Special Revenues</b>					1,337,954	1,337,954	1,509,242	1,358,490	0	(27,131)	0	(27,131)	0	0	1,337,954	0	0	0	0	53,451	<b>XXX</b>	<b>XXX</b>	
.143140-AB-0	CARMX 2021-2 A2A - ABS																						

## STATEMENT AS OF SEPTEMBER 30, 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- ation, NAIC Design- ation 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									
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					1,788,232		1,788,109	1,785,676	1,759,658	0	576	0	576	0	1,788,201	0	(92)	(92)	28,799	XXX	XXX		
2509999997. Total - Bonds - Part 4					3,675,046		3,674,922	3,872,322	3,667,557	(7,465)	(31,376)	0	(38,841)	0	3,663,277	0	11,645	11,645	103,085	XXX	XXX		
2509999998. Total - Bonds - Part 5					XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2509999999. Total - Bonds					3,675,046		3,674,922	3,872,322	3,667,557	(7,465)	(31,376)	0	(38,841)	0	3,663,277	0	11,645	11,645	103,085	XXX	XXX		
4509999997. Total - Preferred Stocks - Part 4					0		XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
4509999998. Total - Preferred Stocks - Part 5					XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4509999999. Total - Preferred Stocks					0		XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
.001650-10-4 AMC ENTERTAINMENT HOLDINGS CL A ORD			.08/22/2022	Various	132,000	3,058		3,058	0	0	0	0	0	0	0	3,058	0	0	0	0	0		
.00650F-10-9 ADAPTIVE BIOTECHNOLOGIES ORD			.08/10/2022	MERRILL LYNCH PIERCE	28,000	347		941	786	155	0	0	0	155	0	941	0	(594)	(594)	0			
.018581-10-8 BREAD FINANCIAL HOLDINGS ORD			.08/10/2022	MERRILL LYNCH PIERCE	11,000	482		460	732	(273)	0	0	0	(273)	0	460	0	22	22	5			
.024835-10-0 AMERICAN CAMPUS COMM REIT ORD			.08/10/2022	Not Available	35,000	2,291		1,457	2,005	(548)	0	0	0	(548)	0	1,457	0	834	834	16			
.037833-10-0 APPLE ORD			.08/10/2022	MERRILL LYNCH PIERCE	87,000	14,667		4,935	15,449	(10,514)	0	0	0	(10,514)	0	4,935	0	9,732	9,732	59			
.08862E-10-9 BEYOND MEAT ORD			.08/10/2022	MERRILL LYNCH PIERCE	15,000	544		1,135	977	158	0	0	0	158	0	1,135	0	(592)	(592)	0			
.12508E-10-1 COK GLOBAL ORD			.07/11/2022	Not Available	14,000	768		858	584	274	0	0	0	274	0	858	0	(90)	(90)	4			
.192479-10-3 COHERENT ORD			.07/01/2022	Various	5,000	1,320		768	1,333	(565)	0	0	0	(565)	0	768	0	552	552	0			
.20337X-10-9 COMMSCOPE HOLDING ORD			.08/10/2022	MERRILL LYNCH PIERCE	51,000	507		696	563	133	0	0	0	133	0	696	0	(189)	(189)	0			
.212015-10-1 CONTINENTAL RESOURCES ORD			.08/10/2022	MERRILL LYNCH PIERCE	9,000	606		254	403	(149)	0	0	0	(149)	0	254	0	351	351	7			
.29261A-10-0 ENCOMPASS HEALTH ORD			.07/01/2022	Various	25,000	1,924		1,924	1,632	293	0	0	0	293	0	1,924	0	0	0	14			
.30260D-10-3 FIGS CL A ORD			.08/10/2022	MERRILL LYNCH PIERCE	25,000	312		630	689	(59)	0	0	0	(59)	0	630	0	(318)	(318)	0			
.31188V-10-0 FASTLY CL A ORD			.08/10/2022	MERRILL LYNCH PIERCE	20,000	237		1,566	709	857	0	0	0	857	0	1,566	0	(1,329)	(1,329)	0			
.344849-10-4 FOOT LOCKER ORD			.08/10/2022	MERRILL LYNCH PIERCE	30,000	902		1,473	1,309	164	0	0	0	164	0	1,473	0	(571)	(571)	33			
.35905A-10-9 FRONTDOOR ORD			.08/10/2022	MERRILL LYNCH PIERCE	20,000	513		678	733	(55)	0	0	0	(55)	0	678	0	(164)	(164)	0			
.42225P-50-1 HEALTHCARE REALTY TRUST CL A ORD			.07/20/2022	Not Available	54,000	1,532		1,532	1,803	(271)	0	0	0	(271)	0	1,532	0	0	0	315			
.462260-10-7 IOVANCE BIO THERAPEUTICS ORD			.08/10/2022	MERRILL LYNCH PIERCE	35,000	430		1,319	668	651	0	0	0	651	0	1,319	0	(889)	(889)	0			
.469814-10-7 JACOBS SOLUTIONS ORD			.08/29/2022	Various	30,000	2,300		2,300	4,177	(1,877)	0	0	0	(1,877)	0	2,300	0	0	0	21			
.52567D-10-7 LEMONADE ORD			.08/10/2022	MERRILL LYNCH PIERCE	9,000	254		605	379	226	0	0	0	226	0	605	0	(351)	(351)	0			
.562662-10-6 MANDIANT ORD			.09/12/2022	Not Available	50,000	1,150		756	877	(121)	0	0	0	(121)	0	756	0	394	394	0			
.594918-10-4 MICROSOFT ORD			.08/10/2022	MERRILL LYNCH PIERCE	34,000	9,798		2,363	11,435	(9,072)	0	0	0	(9,072)	0	2,363	0	7,434	7,434	42			
.640268-10-8 NEKTAR THERAPEUTICS ORD			.08/10/2022	MERRILL LYNCH PIERCE	45,000	213		941	608	333	0	0	0	333	0	941	0	(728)	(728)	0			
.78573M-10-4 SABRE ORD			.08/10/2022	MERRILL LYNCH PIERCE	81,000	632		702	696	6	0	0	6	0	702	0	(70)	(70)	0				
.78667J-10-8 SAGE THERAPEUTICS ORD			.08/10/2022	MERRILL LYNCH PIERCE	12,000	514		487	510	(23)	0	0	0	(23)	0	487	0	27	27	0			
.82968B-10-3 SIRIUS XM HOLDINGS ORD			.08/10/2022	MERRILL LYNCH PIERCE	74,000	496		477	470	7	0	0	7	0	477	0	18	18	23				
.88579Y-10-1 3M ORD			.08/10/2022	MERRILL LYNCH PIERCE	57,000	8,510		11,892	10,125	1,767	0	0	0	1,767	0	11,892	0	(3,383)	(3,383)	170			

## STATEMENT AS OF SEPTEMBER 30, 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	For- eign	Disposal Date	Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- nation, NAIC Design- nation Modifier and SVO Adminis- trative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value								
.90089L-10-8	TUSIMPLE HOLDINGS CL A ORD	.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	33.000	.337		1,126	1,183	(57)	0	0	(57)	0	0	0	0	0	0	0	0	0
.902104-10-8	II VI ORD	.....	07/05/2022	Not Available	.0 550	.26		.27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
.92719V-10-0	VIMEO ORD	.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	32.000	.231		342	575	(233)	0	0	(233)	0	0	0	0	0	0	0	0	0
.92766K-10-6	VIRGIN GALACTIC HOLDINGS CL A ORD	.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	38.000	.266		872	508	364	0	0	364	0	0	0	0	0	0	0	0	0
.949746-10-1	WELLS FARGO ORD	.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	191.000	8,471		8,255	9,164	(909)	0	0	(909)	0	0	0	0	0	0	0	0	0
.98421M-10-6	XEROX HOLDINGS ORD	.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	50.000	.896		1,311	1,132	.179	0	0	.179	0	0	0	0	0	0	0	0	0
.98850P-10-9	YUM CHINA ORD	C.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	86.000	4,157		2,887	4,286	(1,400)	0	0	(1,400)	0	0	0	0	0	0	0	0	0
.G4412G-10-1	HERBALIFE NUTR	.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25.000	.709		1,304	1,023	.281	0	0	.281	0	0	0	0	0	0	0	0	0
.G6964L-10-7	PAYSAFE ORD	C.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	104.000	.229		.809	.407	.402	0	0	.402	0	0	0	0	0	0	0	0	0
.N2451R-10-5	CUREVAC N V ORD	C.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13.000	.181		.723	.446	.277	0	0	.277	0	0	0	0	0	0	0	0	0
.N6596X-10-9	NXP SEMICONDUCTORS ORD	C.....	08/10/2022	MERRILL LYNCH PIERCE FENNER & SMITH INC.	51.000	9,120		10,412	11,617	(1,205)	0	0	(1,205)	0	0	0	0	0	0	0	0	0
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						78,930	XXX	72,275	89,993	(20,802)	0	0	(20,802)	0	0	72,275	0	6,655	6,655	1,018	XXX	XXX
5989999997. Total - Common Stocks - Part 4						78,930	XXX	72,275	89,993	(20,802)	0	0	(20,802)	0	0	72,275	0	6,655	6,655	1,018	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						78,930	XXX	72,275	89,993	(20,802)	0	0	(20,802)	0	0	72,275	0	6,655	6,655	1,018	XXX	XXX
5999999999. Total - Preferred and Common Stocks						78,930	XXX	72,275	89,993	(20,802)	0	0	(20,802)	0	0	72,275	0	6,655	6,655	1,018	XXX	XXX
6009999999 - Totals						3,753,976	XXX	3,944,597	3,757,550	(28,267)	(31,376)	0	(59,643)	0	0	3,735,552	0	18,301	18,301	104,103	XXX	XXX

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

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

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

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

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

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

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

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

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

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 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	
United Bank .....	Charleston, WV				(130,334)	(257,817)	(178,058)	XXX
Capstar .....	Brentwood, TN		92		401,846	349,450	325,245	XXX
The Bank of NY Mellon .....	Pittsburgh, PA				859,114	859,114	859,100	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
0199999. Totals - Open Depositories		XXX	XXX	92	0	1,187,397	1,007,518	1,063,058
0299998. Deposits in ...	depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX					XXX
0299999. Totals - Suspended Depositories		XXX	XXX	0	0	0	0	0
0399999. Total Cash on Deposit		XXX	XXX	92	0	1,187,397	1,007,518	1,063,058
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX			XXX
0599999. Total - Cash		XXX	XXX	92	0	1,187,397	1,007,518	1,063,058

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE CONSUMERS INSURANCE USA, INC.

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

### Show Investments Owned End of Current Quarter

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.	.09/02/2022	.2.720		300,000	556	1,185
94975H-29-6 .....	ALLSPRING:TRS- MM I	SD.	.01/04/2021	.2.670		500,000	912	2,157
94975H-29-6 .....	ALLSPRING:TRS+ MM I		.05/03/2022	.2.670		0	0	0
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						800,000	1,468	3,346
000000-00-0 .....	FIDELITY	SD.	.12/06/2021	.0.000		365,328	0	1,547
316175-10-8 .....	FIDELITY IMM:GOVT I		.09/30/2022	.2.790		1,613,144	3,104	55
8309999999. Subtotal - All Other Money Market Mutual Funds						1,978,472	3,104	1,606
8609999999 - Total Cash Equivalents						2,778,472	4,572	4,952

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