

LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

ENCOVA LIFE INSURANCE COMPANY

NAIC Group Code 0291 0291 NAIC Company Code 66311 Employer's ID Number 31-0717055
(Current) (Prior) State of Domicile or Port of Entry Ohio OH

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

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health Fraternal Benefit Societies

Incorporated/Organized 10/27/1965 Commenced Business 01/24/1967

Statutory Home Office 471 East Broad Street, Columbus, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office _____ 471 East Broad Street _____
(Street and Number)
Columbus, OH, US 43215 _____, _____ (Area Code) (Telephone Number)
(City or Town, State, Country and Zip Code)

Mail Address _____, Street Address _____, City _____, State _____, Zip Code _____

Primary Location of Books and Records _____ 471 East Broad Street
(Street and Number)

_____,
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Statutory Statement Contact Amy E. Kuhlman 614-225-8285

(Name) _____ **(Area Code) (Telephone Number)**
accounting@encova.com _____ **614-225-8330**
(E-mail Address) _____ **(FAX Number)**

OFFICERS

Chief Executive Officer Thomas Joseph Obropta Jr Treasurer James Christopher Howat
Secretary William Joseph McGee Jr # President Michael Joseph Agan

OTHER

Michael Joseph Agan **DIRECTORS OR TRUSTEES** Jeffrey Leigh Benintendi **Grady Brendan Campbell**
James Christopher Howat Thomas Joseph Obropta Jr. **Matthew Carl Wilcox**

State of OH County of Franklin SS

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

Thomas Joseph Obrokta Jr.
Chief Executive Officer

William Joseph McGee Jr.
Secretary

James Christopher Howat
Treasurer

Subscribed and sworn to before me this
_____1st____ day of _____ February, 2023

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		58,133				58,133
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		58,133	0	0	0	58,133
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		708				708
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		708	0	0	0	708
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		708	0	0	0	708
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		19,000				19,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		10,014				10,014
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		29,014	0	0	0	29,014
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	27,202	0	0	0	0	0	0	2	27,202
17. Incurred during current year	4	20,298							4	20,298
Settled during current year:										
18.1 By payment in full	3	19,000							3	19,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	19,000	0	0	0	0	0	0	3	19,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	19,000	0	0	0	0	0	0	3	19,000
19. Unpaid Dec. 31, current year (16+17-18.6)	3	28,500	0	0	0	0	0	0	3	28,500
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	124	8,198,934	0	(a)	0	0	0	0	124	8,198,934
21. Issued during year	2	60,020							2	60,020
22. Other changes to in force (Net)	(11)	(867,515)							(11)	(867,515)
23. In force December 31 of current year	115	7,391,439	0	(a)	0	0	0	0	115	7,391,439

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		6,921				6,921
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		6,921	0	0	0	6,921
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		50,000				50,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		50,000	0	0	0	50,000
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	50,000							1	50,000
Settled during current year:										
18.1 By payment in full	1	50,000							1	50,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	50,000	0	0	0	0	0	0	1	50,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	50,000	0	0	0	0	0	0	1	50,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	10	902,658	0	(a)	0	0	0	0	10	902,658
21. Issued during year									0	0
22. Other changes to in force (Net)		(25,026)							0	(25,026)
23. In force December 31 of current year	10	877,632	0	(a)	0	0	0	0	10	877,632

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		76,099				76,099
2. Annuity considerations		6,906				6,906
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		83,005	0	0	0	83,005
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		984				984
6.2 Applied to pay renewal premiums		1,460				1,460
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		835				835
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		3,279	0	0	0	3,279
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		3,279	0	0	0	3,279
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		24,000				24,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		225,372				225,372
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		249,372	0	0	0	249,372
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	10,000	0	0	0	0	0	0	1	10,000
17. Incurred during current year	2	14,000							2	14,000
Settled during current year:										
18.1 By payment in full	3	24,000							3	24,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	24,000	0	0	0	0	0	0	3	24,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	24,000	0	0	0	0	0	0	3	24,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	127	14,114,443	0	(a)	0	0	0	0	127	14,114,443
21. Issued during year									0	0
22. Other changes to in force (Net)	(5)	(1,470,177)							(5)	(1,470,177)
23. In force December 31 of current year	122	12,644,266	0	(a)	0	0	0	0	122	12,644,266

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		8,653				8,653
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		8,653	0	0	0	8,653
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		246				246
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		246	0	0	0	246
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		246	0	0	0	246
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		30,000				30,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		11,190				11,190
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		41,190	0	0	0	41,190
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	30,000			0	0	0	0	2	30,000
Settled during current year:										
18.1 By payment in full	2	30,000							2	30,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	30,000	0	0	0	0	0	0	2	30,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	30,000	0	0	0	0	0	0	2	30,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	26	2,072,692	0	(a)	0	0	0	0	26	2,072,692
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(146,676)							(1)	(146,676)
23. In force December 31 of current year	25	1,926,016	0	(a)	0	0	0	0	25	1,926,016

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		78,521				78,521
2. Annuity considerations		6,000				6,000
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		84,521	0	0	0	84,521
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,033				1,033
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		1,033	0	0	0	1,033
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		1,033	0	0	0	1,033
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		26,775				26,775
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		4,125				4,125
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		30,900	0	0	0	30,900
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	3	21,775	0	0	0	0	0	0	3	21,775
17. Incurred during current year	3	15,188							3	15,188
Settled during current year:										
18.1 By payment in full	4	26,775							4	26,775
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	26,775	0	0	0	0	0	0	4	26,775
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	26,775	0	0	0	0	0	0	4	26,775
19. Unpaid Dec. 31, current year (16+17-18.6)	2	10,188	0	0	0	0	0	0	2	10,188
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	153	17,838,368	0	(a)	0	0	0	0	153	17,838,368
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(4)	515,148							(4)	515,148
23. In force December 31 of current year	150	18,378,516	0	(a)	0	0	0	0	150	18,378,516

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		33,397				33,397
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		33,397	0	0	0	33,397
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		132				132
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		132	0	0	0	132
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		132	0	0	0	132
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		110,000				110,000
10. Matured endowments		122				122
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		4,952				4,952
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		115,074	0	0	0	115,074
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	4	110,122							4	110,122
Settled during current year:										
18.1 By payment in full	4	110,122							4	110,122
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	110,122	0	0	0	0	0	0	4	110,122
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	110,122	0	0	0	0	0	0	4	110,122
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.73	6,679,980	0	(a) 0	0	0	0	0	.73	6,679,980
21. Issued during year									0	0
22. Other changes to in force (Net)	1	(611,919)							1	(611,919)
23. In force December 31 of current year	74	6,068,061	0	(a) 0	0	0	0	0	74	6,068,061

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		10,545				10,545
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		10,545	0	0	0	10,545
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,282				1,282
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		1,282	0	0	0	1,282
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		1,282	0	0	0	1,282
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		19,727				19,727
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		19,727	0	0	0	19,727
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	22	1,711,778	0	(a)	0	0	0	0	22	1,711,778
21. Issued during year									0	0
22. Other changes to in force (Net)		(245,217)							0	(245,217)
23. In force December 31 of current year	22	1,466,561	0	(a)	0	0	0	0	22	1,466,561

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	24,304					24,304
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	24,304	0	0	0	0	24,304
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums	53					53
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	447					447
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	500	0	0	0	0	500
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	500	0	0	0	0	500
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	45,000					45,000
10. Matured endowments						0
11. Annuity benefits	5,929					5,929
12. Surrender values and withdrawals for life contracts	40,684					40,684
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	91,613	0	0	0	0	91,613
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	45,000	0	0	0	0	0	0	1	45,000
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full	1	45,000							1	45,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	45,000	0	0	0	0	0	0	1	45,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	45,000	0	0	0	0	0	0	1	45,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.43	2,653,649	0	(a) 0	0	0	0	0	.43	2,653,649
21. Issued during year	2	35,000							2	35,000
22. Other changes to in force (Net)	(2)	(522,992)							(2)	(522,992)
23. In force December 31 of current year	43	2,165,657	0	(a) 0	0	0	0	0	43	2,165,657

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2022

NAIC Group Code 0291

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,742				2,742
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		2,742	0	0	0	2,742
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		15				15
6.4 Other		15	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)		15	0	0	0	15
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		15	0	0	0	15
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		1,230				1,230
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		1,230	0	0	0	1,230
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	10	220,040	0	(a)	0	0	0	0	10	220,040
21. Issued during year									0	0
22. Other changes to in force (Net)		70							0	70
23. In force December 31 of current year	10	220,110	0	(a)	0	0	0	0	10	220,110

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	942,199					942,199
2. Annuity considerations	7,350					7,350
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	949,549	0		0	0	949,549
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	341					341
6.2 Applied to pay renewal premiums	4,727					4,727
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,815					13,815
6.4 Other	1,796					1,796
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,679	0		0	0	20,679
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0		0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	20,679	0		0	0	20,679
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	816,597					816,597
10. Matured endowments						0
11. Annuity benefits	4,317					4,317
12. Surrender values and withdrawals for life contracts	519,495					519,495
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0		0	0	0
14. All other benefits, except accident and health						0
15. Totals	1,340,409	0		0	0	1,340,409
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0		0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0		0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	19	239,871	0	0	0	0	0	0	19	239,871
17. Incurred during current year	37	672,870							37	672,870
Settled during current year:										
18.1 By payment in full	43	816,597							43	816,597
18.2 By payment on compromised claims									0	0
18.3 Totals paid	43	816,597	0	0	0	0	0	0	43	816,597
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	43	816,597	0	0	0	0	0	0	43	816,597
19. Unpaid Dec. 31, current year (16+17-18.6)	13	96,144	0	0	0	0	0	0	13	96,144
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,714	92,650,425	0	(a)	0	0	0	0	1,714	92,650,425
21. Issued during year	27	3,283,219							27	3,283,219
22. Other changes to in force (Net)	(9)	15,810,018							(9)	15,810,018
23. In force December 31 of current year	1,732	111,743,662	0	(a)	0	0	0	0	1,732	111,743,662

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	930,034					930,034
2. Annuity considerations	38,995					38,995
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	969,029	0	0	0	0	969,029
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	400					400
6.2 Applied to pay renewal premiums	886					886
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,844					9,844
6.4 Other	119					119
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,249	0	0	0	0	11,249
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	11,249	0	0	0	0	11,249
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	774,416					774,416
10. Matured endowments						0
11. Annuity benefits	6,019					6,019
12. Surrender values and withdrawals for life contracts	271,071					271,071
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	1,051,506	0	0	0	0	1,051,506
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	4	40,557	0	0	0	0	0	0	4	40,557
17. Incurred during current year	39	844,506							.39	844,506
Settled during current year:										
18.1 By payment in full	29	774,416							29	774,416
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	774,416	0	0	0	0	0	0	29	774,416
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	774,416	0	0	0	0	0	0	29	774,416
19. Unpaid Dec. 31, current year (16+17-18.6)	14	110,647	0	0	0	0	0	0	14	110,647
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,959	79,736,613	0	(a)	0	0	0	0	1,959	79,736,613
21. Issued during year .....	.62	7,297,428							.62	7,297,428
22. Other changes to in force (Net)	(64)	7,344,765							(64)	7,344,765
23. In force December 31 of current year	1,957	94,378,806	0	(a)	0	0	0	0	1,957	94,378,806

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		11,396				11,396
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		11,396	0	0	0	11,396
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		670				670
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		670	0	0	0	670
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		670	0	0	0	670
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	20,000							1	20,000
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	20,000	0	0	0	0	0	0	1	20,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7	995,000	0	(a)	0	0	0	0	7	995,000
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	(67,866)							(2)	(67,866)
23. In force December 31 of current year	5	927,134	0	(a)	0	0	0	0	5	927,134

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,121				1,121
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		1,121	0	0	0	1,121
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		115				115
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		115	0	0	0	115
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		115	0	0	0	115
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	3	48,768	0	(a)	0	0	0	0	3	48,768
21. Issued during year									0	0
22. Other changes to in force (Net)		156							0	156
23. In force December 31 of current year	3	48,924	0	(a)	0	0	0	0	3	48,924

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	240,816					240,816
2. Annuity considerations	600					600
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	241,416	0	0	0	0	241,416
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	280					280
6.2 Applied to pay renewal premiums	314					314
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,531					2,531
6.4 Other	61					61
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,186	0	0	0	0	3,186
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,186	0	0	0	0	3,186
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	118,500					118,500
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts	33,848					33,848
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	152,348	0	0	0	0	152,348
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	140	0	0	0	0	0	0	1	140
17. Incurred during current year	13	119,514							13	119,514
Settled during current year:										
18.1 By payment in full	11	118,500							11	118,500
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	118,500	0	0	0	0	0	0	11	118,500
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	118,500	0	0	0	0	0	0	11	118,500
19. Unpaid Dec. 31, current year (16+17-18.6)	3	1,154	0	0	0	0	0	0	3	1,154
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	528	24,486,304	0	(a)	0	0	0	0	528	24,486,304
21. Issued during year	14	1,260,000							14	1,260,000
22. Other changes to in force (Net)	(22)	261,014							(22)	261,014
23. In force December 31 of current year	520	26,007,318	0	(a)	0	0	0	0	520	26,007,318

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,924,030					2,924,030
2. Annuity considerations	280,431					280,431
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	3,204,461	0	0	0	0	3,204,461
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	3,236					3,236
6.2 Applied to pay renewal premiums	4,436					4,436
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,353					44,353
6.4 Other	236					236
6.5 Totals (Sum of Lines 6.1 to 6.4)	52,261	0	0	0	0	52,261
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	52,261	0	0	0	0	52,261
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	2,949,467					2,949,467
10. Matured endowments	15,000					15,000
11. Annuity benefits	356,045					356,045
12. Surrender values and withdrawals for life contracts	3,049,283					3,049,283
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	2,605					2,605
15. Totals	6,372,400	0	0	0	0	6,372,400
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	32	624,302	0	0	0	0	0	0	.32	.624,302
17. Incurred during current year	187	2,937,086							187	2,937,086
Settled during current year:										
18.1 By payment in full	176	2,964,467							176	2,964,467
18.2 By payment on compromised claims									0	0
18.3 Totals paid	176	2,964,467	0	0	0	0	0	0	176	2,964,467
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	20,000							1	20,000
18.6 Total settlements	177	2,984,467	0	0	0	0	0	0	177	2,984,467
19. Unpaid Dec. 31, current year (16+17-18.6)	42	576,921	0	0	0	0	0	0	42	576,921
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,635	458,017,163	0	(a)	0	0	0	0	5,635	458,017,163
21. Issued during year .....	.90	14,638,176							.90	14,638,176
22. Other changes to in force (Net)	(387)	28,550,742							(387)	28,550,742
23. In force December 31 of current year	5,338	501,206,081	0	(a)	0	0	0	0	5,338	501,206,081

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		87,545				87,545
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		87,545	0	0	0	87,545
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,854				9,854
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		9,854	0	0	0	9,854
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		9,854	0	0	0	9,854
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits				15,000		15,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		724,122				724,122
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		724,122	0	15,000	0	739,122
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	1	15,000	0	0	1	15,000
17. Incurred during current year				2		32,500			2	32,500
Settled during current year:										
18.1 By payment in full				1		15,000			1	15,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	1	15,000	0	0	1	15,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	1	15,000	0	0	1	15,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	2	32,500	0	0	2	32,500
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	122	27,093,407	0	(a)	0	0	0	0	122	27,093,407
21. Issued during year	2	320,000							2	320,000
22. Other changes to in force (Net)	(3)	1,628,237							(3)	1,628,237
23. In force December 31 of current year	121	29,041,644	0	(a)	0	0	0	0	121	29,041,644

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		10,417				10,417
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		10,417	0	0	0	10,417
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		48				48
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		48	0	0	0	48
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		48	0	0	0	48
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits		309				309
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		309	0	0	0	309
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	19	3,199,946	0	(a)	0	0	0	0	19	3,199,946
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	3	570,047							3	570,047
23. In force December 31 of current year	23	3,794,993	0	(a)	0	0	0	0	23	3,794,993

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,599,763				3,599,763
2. Annuity considerations		283,731				283,731
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,883,494	0	0	0	3,883,494
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		442				442
6.2 Applied to pay renewal premiums		5,117				5,117
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		48,875				48,875
6.4 Other		16				16
6.5 Totals (Sum of Lines 6.1 to 6.4)		54,450	0	0	0	54,450
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		54,450	0	0	0	54,450
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		3,378,237				3,378,237
10. Matured endowments						0
11. Annuity benefits		487,443				487,443
12. Surrender values and withdrawals for life contracts		1,196,072				1,196,072
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		30,272				30,272
15. Totals		5,092,024	0	0	0	5,092,024
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	34	458,596	0	0	0	0	0	0	.34	.458,596
17. Incurred during current year	200	3,577,737							200	3,577,737
Settled during current year:										
18.1 By payment in full	175	3,378,237							175	3,378,237
18.2 By payment on compromised claims									0	0
18.3 Totals paid	175	3,378,237	0	0	0	0	0	0	175	3,378,237
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	175	3,378,237	0	0	0	0	0	0	175	3,378,237
19. Unpaid Dec. 31, current year (16+17-18.6)	59	658,096	0	0	0	0	0	0	59	658,096
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7,124	574,339,998	0	(a)	0	0	0	0	7,124	574,339,998
21. Issued during year	131	15,144,946							131	15,144,946
22. Other changes to in force (Net)	(427)	83,665,436							(427)	83,665,436
23. In force December 31 of current year	6,828	673,150,380	0	(a)	0	0	0	0	6,828	673,150,380

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		12,306				12,306
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		12,306	0	0	0	12,306
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,127				1,127
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		1,123				1,123
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		2,250	0	0	0	2,250
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	1,127							1	1,127
Settled during current year:										
18.1 By payment in full	1	1,127							1	1,127
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	1,127	0	0	0	0	0	0	1	1,127
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	1,127	0	0	0	0	0	0	1	1,127
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	31	1,372,897	0	(a)	0	0	0	0	31	1,372,897
21. Issued during year									0	0
22. Other changes to in force (Net)	3	67,741							3	67,741
23. In force December 31 of current year	34	1,440,638	0	(a)	0	0	0	0	34	1,440,638

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2022

NAIC Group Code 0291

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		4,120				4,120
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		4,120	0	0	0	4,120
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		47				47
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		47	0	0	0	47
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		47	0	0	0	47
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		25,000				25,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		25,000	0	0	0	25,000
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full	1	25,000							1	25,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	25,000	0	0	0	0	0	0	1	25,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	25,000	0	0	0	0	0	0	1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9	164,994	0	(a)	0	0	0	0	9	164,994
21. Issued during year									0	0
22. Other changes to in force (Net)	3	145,000							3	145,000
23. In force December 31 of current year	12	309,994	0	(a)	0	0	0	0	12	309,994

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	81,009					81,009
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	81,009	0		0	0	81,009
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums		1,004				1,004
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		2,049				2,049
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		3,053	0	0	0	3,053
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		3,053	0	0	0	3,053
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		114,567				114,567
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		25,185				25,185
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		139,752	0	0	0	139,752
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	10,000	0	0	0	0	0	0	1	10,000
17. Incurred during current year	7	178,307							7	178,307
Settled during current year:										
18.1 By payment in full	4	114,567							4	114,567
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	114,567	0	0	0	0	0	0	4	114,567
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	114,567	0	0	0	0	0	0	4	114,567
19. Unpaid Dec. 31, current year (16+17-18.6)	4	73,740	0	0	0	0	0	0	4	73,740
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	124	7,073,456	0	(a)	0	0	0	0	124	7,073,456
21. Issued during year	4	3,894,000							4	3,894,000
22. Other changes to in force (Net)	1	(51,262)							1	(51,262)
23. In force December 31 of current year	129	10,916,194	0	(a)	0	0	0	0	129	10,916,194

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		22,802				22,802
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		22,802	0	0	0	22,802
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		(1,968)				(1,968)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		(1,968)	0	0	0	(1,968)
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	250							1	250
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	250	0	0	0	0	0	0	1	250
POLICY EXHIBIT										
20. In force December 31, prior year .....	.40	13,011,771	0	(a)	0	0	0	0	.40	13,011,771
21. Issued during year									0	0
22. Other changes to in force (Net)	1	5,000							1	5,000
23. In force December 31 of current year	41	13,016,771	0	(a)	0	0	0	0	41	13,016,771

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,675,678				3,675,678
2. Annuity considerations		42,229				42,229
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,717,907	0	0	0	3,717,907
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		68				68
6.2 Applied to pay renewal premiums		5,907				5,907
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		10,994				10,994
6.4 Other		16				16
6.5 Totals (Sum of Lines 6.1 to 6.4)		16,985	0	0	0	16,985
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		16,985	0	0	0	16,985
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,956,515				2,956,515
10. Matured endowments		6,570				6,570
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		974,820				974,820
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		926				926
15. Totals		3,938,831	0	0	0	3,938,831
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	116	724,360	0	0	0	0	0	0	116	724,360
17. Incurred during current year	274	2,741,052							274	2,741,052
Settled during current year:										
18.1 By payment in full	292	2,963,085							292	2,963,085
18.2 By payment on compromised claims									0	0
18.3 Totals paid	292	2,963,085	0	0	0	0	0	0	292	2,963,085
18.4 Reduction by compromise									0	0
18.5 Amount rejected	4	46,583							4	46,583
18.6 Total settlements	296	3,009,668	0	0	0	0	0	0	296	3,009,668
19. Unpaid Dec. 31, current year (16+17-18.6)	94	455,744	0	0	0	0	0	0	94	455,744
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7,586	258,952,859	0	(a)	0	0	0	0	7,586	258,952,859
21. Issued during year	108	8,008,567							108	8,008,567
22. Other changes to in force (Net)	(550)	27,409,203							(550)	27,409,203
23. In force December 31 of current year	7,144	294,370,629	0	(a)	0	0	0	0	7,144	294,370,629

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	212,223					212,223
2. Annuity considerations	225					225
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	212,448	0	0	0	0	212,448
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,394					3,394
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,394	0	0	0	0	3,394
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,394	0	0	0	0	3,394
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	140,000					140,000
10. Matured endowments						0
11. Annuity benefits	1,907					1,907
12. Surrender values and withdrawals for life contracts	50,424					50,424
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	192,331	0	0	0	0	192,331
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year	2	115,000							2	115,000
Settled during current year:										
18.1 By payment in full	3	140,000							3	140,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	140,000	0	0	0	0	0	0	3	140,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	140,000	0	0	0	0	0	0	3	140,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	141	28,239,406	0	(a)	0	0	0	0	141	28,239,406
21. Issued during year	2	150,000							2	150,000
22. Other changes to in force (Net)	(5)	(4,967,434)							(5)	(4,967,434)
23. In force December 31 of current year	138	23,421,972	0	(a)	0	0	0	0	138	23,421,972

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	39,139					39,139
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	39,139	0		0	0	39,139
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	199					199
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	199	0		0	0	199
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	199	0	0	0	0	199
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	11,384					11,384
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts	10,720					10,720
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	22,104	0	0	0	0	22,104
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	2,937	0	0	0	0	0	0	2	2,937
17. Incurred during current year	4	27,000							4	27,000
Settled during current year:										
18.1 By payment in full	3	11,384							3	11,384
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	11,384	0	0	0	0	0	0	3	11,384
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	11,384	0	0	0	0	0	0	3	11,384
19. Unpaid Dec. 31, current year (16+17-18.6)	3	18,553	0	0	0	0	0	0	3	18,553
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	90	4,276,140	0	(a)	0	0	0	0	90	4,276,140
21. Issued during year									0	0
22. Other changes to in force (Net)	(3)	(204,047)							(3)	(204,047)
23. In force December 31 of current year	87	4,072,093	0	(a)	0	0	0	0	87	4,072,093

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		38,751				38,751
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		38,751	0	0	0	38,751
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		556				556
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		556	0	0	0	556
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		556	0	0	0	556
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		38,000				38,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		38,000	0	0	0	38,000
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	38,000							2	38,000
Settled during current year:										
18.1 By payment in full	2	38,000							2	38,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	38,000	0	0	0	0	0	0	2	38,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	38,000	0	0	0	0	0	0	2	38,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.70	8,472,256	0	(a)	0	0	0	0	.70	8,472,256
21. Issued during year									0	0
22. Other changes to in force (Net)	1	(739,944)							1	(739,944)
23. In force December 31 of current year	71	7,732,312	0	(a)	0	0	0	0	71	7,732,312

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		6,808				6,808
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		6,808	0	0	0	6,808
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	8	1,218,590	0	(a)	0	0	0	0	8	1,218,590
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	(1)	(10,649)							(1)	(10,649)
23. In force December 31 of current year	8	1,217,941	0	(a)	0	0	0	0	8	1,217,941

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		45,490				45,490
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		45,490	0	0	0	45,490
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		159				159
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		159	0	0	0	159
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		159	0	0	0	159
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	53	10,333,540	0	(a)	0	0	0	0	53	10,333,540
21. Issued during year	6	7,280,000							6	7,280,000
22. Other changes to in force (Net)	(4)	1,741,031							(4)	1,741,031
23. In force December 31 of current year	55	19,354,571	0	(a)	0	0	0	0	55	19,354,571

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	27,076					27,076
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	27,076	0		0	0	27,076
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	980					980
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	980	0		0	0	980
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	980	0	0	0	0	980
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	1,584					1,584
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts	9,758					9,758
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	1,274					1,274
15. Totals	12,616	0	0	0	0	12,616
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	1,584	0	0	0	0	0	0	1	1,584
17. Incurred during current year	1	20,000							1	20,000
Settled during current year:										
18.1 By payment in full	1	1,584							1	1,584
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	1,584	0	0	0	0	0	0	1	1,584
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	1,584	0	0	0	0	0	0	1	1,584
19. Unpaid Dec. 31, current year (16+17-18.6)	1	20,000	0	0	0	0	0	0	1	20,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.49	1,884,726	0	(a) 0	0	0	0	0	.49	1,884,726
21. Issued during year									0	0
22. Other changes to in force (Net)	5	244,583							5	244,583
23. In force December 31 of current year	54	2,129,309	0	(a) 0	0	0	0	0	54	2,129,309

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Hampshire

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,195				3,195
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,195	0	0	0	3,195
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments		5,000				5,000
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		5,000	0	0	0	5,000
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	5,000							1	5,000
Settled during current year:										
18.1 By payment in full	1	5,000							1	5,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	5,000	0	0	0	0	0	0	1	5,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	5,000	0	0	0	0	0	0	1	5,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	11	350,000	0	(a)	0	0	0	0	11	350,000
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(5,000)							(1)	(5,000)
23. In force December 31 of current year	10	345,000	0	(a)	0	0	0	0	10	345,000

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	51,761					51,761
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	51,761	0		0	0	51,761
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,227					2,227
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,227	0		0	0	2,227
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,227	0	0	0	0	2,227
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	38,051					38,051
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	556					556
15. Totals	38,607	0	0	0	0	38,607
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	72	0	0	0	0	0	0	1	72
17. Incurred during current year	4	51,078							4	51,078
Settled during current year:										
18.1 By payment in full	3	38,051							3	38,051
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	38,051	0	0	0	0	0	0	3	38,051
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	38,051	0	0	0	0	0	0	3	38,051
19. Unpaid Dec. 31, current year (16+17-18.6)	2	13,099	0	0	0	0	0	0	2	13,099
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.77	3,493,521	0	(a)	0	0	0	0	.77	3,493,521
21. Issued during year	7	4,140,000							7	4,140,000
22. Other changes to in force (Net)	(7)	(326,257)							(7)	(326,257)
23. In force December 31 of current year	77	7,307,264	0	(a)	0	0	0	0	77	7,307,264

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		12,364				12,364
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		12,364	0	0	0	12,364
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		53				53
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		53	0	0	0	53
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		53	0	0	0	53
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		33,840				33,840
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		33,840	0	0	0	33,840
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	30	3,110,109	0	(a)	0	0	0	0	30	3,110,109
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	(82,217)							(2)	(82,217)
23. In force December 31 of current year	28	3,027,892	0	(a)	0	0	0	0	28	3,027,892

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		64,815				64,815
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		64,815	0	0	0	64,815
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums		948				948
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,392				1,392
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		2,340	0	0	0	2,340
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		2,340	0	0	0	2,340
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		4,991				4,991
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		4,991	0	0	0	4,991
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	7,654							2	7,654
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,654	0	0	0	0	0	0	2	7,654
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	133	12,246,219	0	(a)	0	0	0	0	133	12,246,219
21. Issued during year									0	0
22. Other changes to in force (Net)	(5)	(255,156)							(5)	(255,156)
23. In force December 31 of current year	128	11,991,063	0	(a)	0	0	0	0	128	11,991,063

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	154,818					154,818
2. Annuity considerations	7,100					7,100
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	161,918	0		0	0	161,918
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums	25					25
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,250					3,250
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,275	0		0	0	3,275
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,275	0	0	0	0	3,275
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	52,000					52,000
10. Matured endowments						0
11. Annuity benefits	8,347					8,347
12. Surrender values and withdrawals for life contracts	43,755					43,755
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	679					679
15. Totals	104,781	0	0	0	0	104,781
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	3	15,607	0	0	0	0	0	0	3	15,607
17. Incurred during current year	5	37,000							5	37,000
Settled during current year:										
18.1 By payment in full	7	52,000							7	52,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	52,000	0	0	0	0	0	0	7	52,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	52,000	0	0	0	0	0	0	7	52,000
19. Unpaid Dec. 31, current year (16+17-18.6)	1	607	0	0	0	0	0	0	1	607
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	306	31,383,387	0	(a)	0	0	0	0	306	31,383,387
21. Issued during year	5	1,083,336							5	1,083,336
22. Other changes to in force (Net)	2	(393,139)							2	(393,139)
23. In force December 31 of current year	313	32,073,584	0	(a)	0	0	0	0	313	32,073,584

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,373				3,373
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,373	0	0	0	3,373
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		50,000				50,000
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		50,000	0	0	0	50,000
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	50,000			0	0	0	0	1	50,000
Settled during current year:										
18.1 By payment in full	1	50,000							1	50,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	50,000	0	0	0	0	0	0	1	50,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	50,000	0	0	0	0	0	0	1	50,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5	179,694	0	(a)	0	0	0	0	5	179,694
21. Issued during year									0	0
22. Other changes to in force (Net)		10,793							0	10,793
23. In force December 31 of current year	5	190,487	0	(a)	0	0	0	0	5	190,487

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		18,542,559		737,827		19,280,386
2. Annuity considerations		2,950,980				2,950,980
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		21,493,539	0	737,827	0	22,231,366
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		5,906				5,906
6.2 Applied to pay renewal premiums		71,304				71,304
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		516,640				516,640
6.4 Other		1,715				1,715
6.5 Totals (Sum of Lines 6.1 to 6.4)		595,565	0	0	0	595,565
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		595,565	0	0	0	595,565
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		16,609,229		135,000		16,744,229
10. Matured endowments		16,140				16,140
11. Annuity benefits		2,944,802				2,944,802
12. Surrender values and withdrawals for life contracts		11,251,582				11,251,582
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		42,801		10,665		53,466
15. Totals		30,864,554	0	145,665	0	31,010,219
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	168	4,374,707	0	0	0	0	0	0	168	4,374,707
17. Incurred during current year	611	14,026,615		3	135,000				614	14,161,615
Settled during current year:										
18.1 By payment in full	610	16,625,369		3	135,000				613	16,760,369
18.2 By payment on compromised claims									0	0
18.3 Totals paid	610	16,625,369	0	0	3	135,000	0	0	613	16,760,369
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	610	16,625,369	0	0	3	135,000	0	0	613	16,760,369
19. Unpaid Dec. 31, current year (16+17-18.6)	169	1,775,953	0	0	0	0	0	0	169	1,775,953
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	29,967	3,054,815,429	0	(a) 0	3	279,552,735	0	0	29,970	3,334,368,164
21. Issued during year	845	158,565,036							845	158,565,036
22. Other changes to in force (Net)	(1,803)	183,429,443				6,904,500			(1,803)	190,333,943
23. In force December 31 of current year	29,009	3,396,809,908	0	(a) 0	3	286,457,235	0	0	29,012	3,683,267,143

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		19,598				19,598
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		19,598	0	0	0	19,598
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		176				176
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		176	0	0	0	176
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		176	0	0	0	176
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		1,686				1,686
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		1,686	0	0	0	1,686
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	525	0	0	0	0	0	0	1	525
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	525	0	0	0	0	0	0	1	525
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.25	3,658,857	0	(a) 0	0	0	0	0	.25	3,658,857
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(16,737)							(1)	(16,737)
23. In force December 31 of current year	24	3,642,120	0	(a) 0	0	0	0	0	24	3,642,120

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		8,324				8,324
2. Annuity considerations		600				600
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		8,924	0	0	0	8,924
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		102				102
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		199				199
6.4 Other		20				20
6.5 Totals (Sum of Lines 6.1 to 6.4)		321	0	0	0	321
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		321	0	0	0	321
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		29,682				29,682
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		29,682	0	0	0	29,682
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	29,682							1	29,682
Settled during current year:										
18.1 By payment in full	1	29,682							1	29,682
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	29,682	0	0	0	0	0	0	1	29,682
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	29,682	0	0	0	0	0	0	1	29,682
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	20	1,467,771	0	(a)	0	0	0	0	20	1,467,771
21. Issued during year									0	0
22. Other changes to in force (Net)		(17,676)							0	(17,676)
23. In force December 31 of current year	20	1,450,095	0	(a)	0	0	0	0	20	1,450,095

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		7,674,244				7,674,244
2. Annuity considerations		476,273				476,273
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		8,150,517	0	0	0	8,150,517
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		9,336				9,336
6.2 Applied to pay renewal premiums		34,460				34,460
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		267,235				267,235
6.4 Other		3,351				3,351
6.5 Totals (Sum of Lines 6.1 to 6.4)		314,382	0	0	0	314,382
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		314,382	0	0	0	314,382
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		5,370,253			338,000	
10. Matured endowments						0
11. Annuity benefits		784,176				784,176
12. Surrender values and withdrawals for life contracts		3,438,147				3,438,147
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		29,256				29,256
15. Totals		9,621,832	0	338,000	0	9,959,832
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	82	1,591,110	0	0	0	0	0	0	82	1,591,110
17. Incurred during current year	256	4,748,397			2	613,000			258	5,361,397
Settled during current year:										
18.1 By payment in full	272	5,370,253			1	338,000			273	5,708,253
18.2 By payment on compromised claims									0	0
18.3 Totals paid	272	5,370,253	0	0	1	338,000	0	0	273	5,708,253
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	15,000							1	15,000
18.6 Total settlements	273	5,385,253	0	0	1	338,000	0	0	274	5,723,253
19. Unpaid Dec. 31, current year (16+17-18.6)	65	954,254	0	0	1	275,000	0	0	66	1,229,254
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13,084	1,007,739,839	0	(a)	0	0	0	0	13,084	1,007,739,839
21. Issued during year	368	82,473,110							368	82,473,110
22. Other changes to in force (Net)	(691)	160,987,021							(691)	160,987,021
23. In force December 31 of current year	12,761	1,251,199,970	0	(a)	0	0	0	0	12,761	1,251,199,970

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		67				67
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		67	0	0	0	67
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		2,126				2,126
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		2,126	0	0	0	2,126
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2	47,900	0	(a)	0	0	0	0	2	47,900
21. Issued during year									0	0
22. Other changes to in force (Net)		(7,900)							0	(7,900)
23. In force December 31 of current year	2	40,000	0	(a)	0	0	0	0	2	40,000

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Carolina

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	531,025					531,025
2. Annuity considerations	5,395					5,395
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	536,420	0	0	0	0	536,420
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	232					232
6.2 Applied to pay renewal premiums	2,745					2,745
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,064					8,064
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,041	0	0	0	0	11,041
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	11,041	0	0	0	0	11,041
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	278,634					278,634
10. Matured endowments						0
11. Annuity benefits	7,946					7,946
12. Surrender values and withdrawals for life contracts	310,698					310,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	5,202					5,202
15. Totals	602,480	0	0	0	0	602,480
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	12	330,972	0	0	0	0	0	0	12	330,972
17. Incurred during current year	28	223,654							28	223,654
Settled during current year:										
18.1 By payment in full	26	278,634							26	278,634
18.2 By payment on compromised claims									0	0
18.3 Totals paid	26	278,634	0	0	0	0	0	0	26	278,634
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	240,000							1	240,000
18.6 Total settlements	27	518,634	0	0	0	0	0	0	27	518,634
19. Unpaid Dec. 31, current year (16+17-18.6)	13	35,992	0	0	0	0	0	0	13	35,992
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,227	54,131,738	0	(a)	0	0	0	0	1,227	54,131,738
21. Issued during year	38	1,446,411							38	1,446,411
22. Other changes to in force (Net)	(45)	6,451,242							(45)	6,451,242
23. In force December 31 of current year	1,220	62,029,391	0	(a)	0	0	0	0	1,220	62,029,391

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Dakota

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,015				1,015
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		1,015	0	0	0	1,015
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	5	62,464	0	(a)	0	0	0	0	5	62,464
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	35,367							(1)	35,367
23. In force December 31 of current year	4	97,831	0	(a)	0	0	0	0	4	97,831

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,418,497				1,418,497
2. Annuity considerations		238,294				238,294
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		1,656,791	0	0	0	1,656,791
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		106				106
6.2 Applied to pay renewal premiums		265				265
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		6,246				6,246
6.4 Other		20				20
6.5 Totals (Sum of Lines 6.1 to 6.4)		6,637	0	0	0	6,637
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		6,637	0	0	0	6,637
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,179,685				1,179,685
10. Matured endowments						0
11. Annuity benefits		45,202				45,202
12. Surrender values and withdrawals for life contracts		269,683				269,683
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		9,921				9,921
15. Totals		1,504,491	0	0	0	1,504,491
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	37	225,048	0	0	0	0	0	0	37	225,048
17. Incurred during current year .....	.99	1,095,121							.99	1,095,121
Settled during current year:										
18.1 By payment in full	104	1,179,685							104	1,179,685
18.2 By payment on compromised claims									0	0
18.3 Totals paid	104	1,179,685	0	0	0	0	0	0	104	1,179,685
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	104	1,179,685	0	0	0	0	0	0	104	1,179,685
19. Unpaid Dec. 31, current year (16+17-18.6)	32	140,484	0	0	0	0	0	0	32	140,484
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,976	143,545,384	0	(a)	0	0	0	0	2,976	143,545,384
21. Issued during year	120	26,282,148							120	26,282,148
22. Other changes to in force (Net)	(234)	3,438,969							(234)	3,438,969
23. In force December 31 of current year	2,862	173,266,501	0	(a)	0	0	0	0	2,862	173,266,501

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	102,350					102,350
2. Annuity considerations	100					100
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	102,450	0	0	0	0	102,450
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,623					2,623
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,623	0	0	0	0	2,623
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,623	0	0	0	0	2,623
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	387,756					387,756
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts	26,795					26,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	414,551	0	0	0	0	414,551
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	4	387,756							4	387,756
Settled during current year:										
18.1 By payment in full	4	387,756							4	387,756
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	387,756	0	0	0	0	0	0	4	387,756
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	387,756	0	0	0	0	0	0	4	387,756
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	235	19,637,903	0	(a)	0	0	0	0	235	19,637,903
21. Issued during year	1	400,000							1	400,000
22. Other changes to in force (Net)		(643,367)							0	(643,367)
23. In force December 31 of current year	236	19,394,536	0	(a)	0	0	0	0	236	19,394,536

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,933				3,933
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,933	0	0	0	3,933
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	7	814,015	0	(a)	0	0	0	0	7	.814,015
21. Issued during year									0	0
22. Other changes to in force (Net)		44,429							0	44,429
23. In force December 31 of current year	7	858,444	0	(a)	0	0	0	0	7	858,444

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		847				847
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		847	0	0	0	847
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		15,219				15,219
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		15,219	0	0	0	15,219
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4	50,000	0	(a)	0	0	0	0	4	50,000
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(20,000)							(1)	(20,000)
23. In force December 31 of current year	3	30,000	0	(a)	0	0	0	0	3	30,000

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	503,810					503,810
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	503,810	0		0	0	503,810
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		187				187
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		5,730				5,730
6.4 Other		569				569
6.5 Totals (Sum of Lines 6.1 to 6.4)		6,486	0	0	0	6,486
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		6,486	0	0	0	6,486
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		107,713				107,713
10. Matured endowments						0
11. Annuity benefits		128,177				128,177
12. Surrender values and withdrawals for life contracts		155,228				155,228
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		3,885				3,885
15. Totals		395,003	0	0	0	395,003
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	582	0	0	0	0	0	0	2	582
17. Incurred during current year	12	640,495							12	640,495
Settled during current year:										
18.1 By payment in full	7	107,713							7	107,713
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	107,713	0	0	0	0	0	0	7	107,713
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	107,713	0	0	0	0	0	0	7	107,713
19. Unpaid Dec. 31, current year (16+17-18.6)	7	533,364	0	0	0	0	0	0	7	533,364
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	847	42,978,648	0	(a)	0	0	0	0	847	42,978,648
21. Issued during year	35	2,096,491							35	2,096,491
22. Other changes to in force (Net)	(31)	1,814,658							(31)	1,814,658
23. In force December 31 of current year	851	46,889,797	0	(a)	0	0	0	0	851	46,889,797

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	24,904					24,904
2. Annuity considerations						0
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	24,904	0		0	0	24,904
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums	381					381
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	433					433
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)	814	0		0	0	814
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	814	0	0	0	0	814
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts	3,610					3,610
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals	3,610	0	0	0	0	3,610
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	43	4,199,784	0	(a)	0	0	0	0	43	4,199,784
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(404,165)							(1)	(404,165)
23. In force December 31 of current year	42	3,795,619	0	(a)	0	0	0	0	42	3,795,619

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,583,450					2,583,450
2. Annuity considerations	93,590					93,590
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	2,677,040	0	0	0	0	2,677,040
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	27					27
6.2 Applied to pay renewal premiums	925					925
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	82,009					82,009
6.4 Other	221					221
6.5 Totals (Sum of Lines 6.1 to 6.4)	83,182	0	0	0	0	83,182
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	83,182	0	0	0	0	83,182
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	1,240,912			340,000		1,580,912
10. Matured endowments						0
11. Annuity benefits	275,708					275,708
12. Surrender values and withdrawals for life contracts	924,866					924,866
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	16,189					16,189
15. Totals	2,457,675	0	340,000	0	0	2,797,675
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.27	276,151	0	0	0	0	0	0	.27	276,151
17. Incurred during current year .....	.90	1,277,849			2	340,000			.92	1,617,849
Settled during current year:										
18.1 By payment in full .....	.92	1,240,912			2	340,000			.94	1,580,912
18.2 By payment on compromised claims									0	0
18.3 Totals paid .....	.92	1,240,912	0	0	2	340,000	0	0	.94	1,580,912
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	35,000							2	35,000
18.6 Total settlements .....	.94	1,275,912	0	0	2	340,000	0	0	.96	1,615,912
19. Unpaid Dec. 31, current year (16+17-18.6)	23	278,088	0	0	0	0	0	0	23	278,088
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,398	313,637,599	0	(a)	0	0	0	0	3,398	313,637,599
21. Issued during year	192	34,668,964							192	34,668,964
22. Other changes to in force (Net)	(201)	35,996,234							(201)	35,996,234
23. In force December 31 of current year	3,389	384,302,797	0	(a)	0	0	0	0	3,389	384,302,797

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,341,374					1,341,374
2. Annuity considerations	6,500					6,500
3. Deposit-type contract funds		XXX			XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)	1,347,874	0		0	0	1,347,874
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	406					406
6.2 Applied to pay renewal premiums	1,573					1,573
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	27,627					27,627
6.4 Other	153					153
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,759	0		0	0	29,759
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	29,759	0	0	0	0	29,759
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	488,488					488,488
10. Matured endowments						0
11. Annuity benefits	128,279					128,279
12. Surrender values and withdrawals for life contracts	163,390					163,390
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0	0
14. All other benefits, except accident and health	765					765
15. Totals	780,922	0	0	0	0	780,922
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	13	111,024	0	0	0	0	0	0	13	.111,024
17. Incurred during current year	38	485,170							.38	.485,170
Settled during current year:										
18.1 By payment in full	30	488,488							.30	.488,488
18.2 By payment on compromised claims									0	0
18.3 Totals paid	30	488,488	0	0	0	0	0	0	.30	.488,488
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	30	488,488	0	0	0	0	0	0	.30	.488,488
19. Unpaid Dec. 31, current year (16+17-18.6)	21	107,706	0	0	0	0	0	0	21	107,706
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,076	216,089,364	0	(a)	0	0	0	0	2,076	216,089,364
21. Issued during year .....	.59	20,917,395							.59	20,917,395
22. Other changes to in force (Net)	(76)	17,859,733							(76)	17,859,733
23. In force December 31 of current year	2,059	254,866,492	0	(a)	0	0	0	0	2,059	254,866,492

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,480				3,480
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		3,480	0	0	0	3,480
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	8	803,000	0	(a)	0	0	0	0	8	803,000
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	8	803,000	0	(a)	0	0	0	0	8	803,000

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)						
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,505				2,505
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		2,505	0	0	0	2,505
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	8	47,930	0	(a)	0	0	0	0	8	47,930
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	8	47,930	0	(a)	0	0	0	0	8	47,930

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2022

NAIC Group Code 0291

LIFE INSURANCE

NAIC Company Code 66311

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		407				407
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		407	0	0	0	407
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period						0
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	1	5,000	0	(a)	0	0	0	0	1	5,000
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	1	5,000	0	(a)	0	0	0	0	1	5,000

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,844				2,844
2. Annuity considerations						0
3. Deposit-type contract funds			XXX		XXX	0
4. Other considerations						0
5. Totals (Sum of Lines 1 to 4)		2,844	0	0	0	2,844
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit						0
6.2 Applied to pay renewal premiums						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		295				295
6.4 Other						0
6.5 Totals (Sum of Lines 6.1 to 6.4)		295	0	0	0	295
Annuites:						
7.1 Paid in cash or left on deposit						0
7.2 Applied to provide paid-up annuities						0
7.3 Other						0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		295	0	0	0	295
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						0
10. Matured endowments						0
11. Annuity benefits						0
12. Surrender values and withdrawals for life contracts		50,285				50,285
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health						0
15. Totals		50,285	0	0	0	50,285
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13	629,321	0	(a) 0	0	0	0	0	13	629,321
21. Issued during year									0	0
22. Other changes to in force (Net)	1	149,844							1	149,844
23. In force December 31 of current year	14	779,165	0	(a) 0	0	0	0	0	14	779,165

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		402	0	0	0	402
2. Annuity considerations		0	0	0	0	0
3. Deposit-type contract funds		0	XXX	0	XXX	0
4. Other considerations		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)		402	0	0	0	402
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		0	0	0	0	0
6.2 Applied to pay renewal premiums		0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		0	0	0	0	0
6.4 Other		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit		0	0	0	0	0
7.2 Applied to provide paid-up annuities		0	0	0	0	0
7.3 Other		0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		0	0	0	0	0
10. Matured endowments		0	0	0	0	0
11. Annuity benefits		0	0	0	0	0
12. Surrender values and withdrawals for life contracts		0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		0	0	0	0	0
15. Totals		0	0	0	0	0
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT				No. of Policies						
20. In force December 31, prior year	3	89,345	0		0	0	0	0	3	89,345
21. Issued during year	0	0	0		0	0	0	0	0	0
22. Other changes to in force (Net)	2	34,238	0		0	0	0	0	2	34,238
23. In force December 31 of current year	5	123,583	0		0	0	0	0	5	123,583

(a) Includes Individual Credit Life Insurance prior year \$0 , current year \$0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$0 , current year \$0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$0 , current year \$0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0291

DURING THE YEAR 2022

NAIC Company Code 66311

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	46,267,999		0	737,827	0	47,005,826
2. Annuity considerations	4,445,299		0	0	0	4,445,299
3. Deposit-type contract funds	0		XXX	0	XXX	0
4. Other considerations	0		0	0	0	0
5. Totals (Sum of Lines 1 to 4)	50,713,298		0	737,827	0	51,451,125
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	22,053		0	0	0	22,053
6.2 Applied to pay renewal premiums	136,530		0	0	0	136,530
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,077,380		0	0	0	1,077,380
6.4 Other	8,293		0	0	0	8,293
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,244,256		0	0	0	1,244,256
Annuites:						
7.1 Paid in cash or left on deposit	0		0	0	0	0
7.2 Applied to provide paid-up annuities	0		0	0	0	0
7.3 Other	0		0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,244,256		0	0	0	1,244,256
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	37,462,572		0	828,000	0	38,290,572
10. Matured endowments	42,832		0	0	0	42,832
11. Annuity benefits	5,204,333		0	0	0	5,204,333
12. Surrender values and withdrawals for life contracts	23,857,421		0	0	0	23,857,421
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0		0	0	0	0
14. All other benefits, except accident and health	144,331		0	10,665	0	154,996
15. Totals	66,711,489		0	838,665	0	67,550,154
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	565	9,182,122	0	0	1	15,000	0	0	566	9,197,122
17. Incurred during current year	1,997	34,597,528	0	0	9	1,120,500	0	0	1,946	35,718,028
Settled during current year:										
18.1 By payment in full	1,917	37,505,404	0	0	7	828,000	0	0	1,924	38,333,404
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1,917	37,505,404	0	0	7	828,000	0	0	1,924	38,333,404
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	9	356,583	0	0	0	0	0	0	9	356,583
18.6 Total settlements	1,926	37,861,987	0	0	7	828,000	0	0	1,933	38,689,987
19. Unpaid Dec. 31, current year (16+17-18.6)	576	5,917,663	0	0	3	307,500	0	0	579	6,225,163
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	80,411	6,565,175,022	0	(a) 0	3	279,552,735	0	0	80,414	6,844,727,757
21. Issued during year	2,123	393,504,247	0	0	0	0	0	0	2,123	393,504,247
22. Other changes to in force (Net)	(4,577)	566,107,824	0	0	0	6,904,500	0	0	(4,577)	573,012,324
23. In force December 31 of current year	77,957	7,524,787,093	0	(a) 0	3	286,457,235	0	0	77,960	7,811,244,328

(a) Includes Individual Credit Life Insurance prior year \$0 , current year \$0
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$0 , current year \$0 , current year \$0
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$0 , current year \$0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
					Direct Premiums
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	5,602,257
2. Current year's realized pre-tax capital gains/(losses) of \$ (2,866,684) transferred into the reserve net of taxes of \$ (602,004)	(2,264,681)
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	3,337,576
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(100,700)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	3,438,276

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2022	453,788	(554,488)	0	(100,700)
2. 2023	380,501	(407,244)	0	(26,743)
3. 2024	339,397	(326,531)	0	12,866
4. 2025	306,265	(248,967)	0	57,298
5. 2026	314,744	(169,486)	0	145,258
6. 2027	319,126	(86,414)	0	232,712
7. 2028	321,067	(41,398)	0	279,669
8. 2029	301,982	(37,435)	0	264,547
9. 2030	269,418	(32,954)	0	236,464
10. 2031	241,946	(28,244)	0	213,702
11. 2032	222,471	(23,325)	0	199,146
12. 2033	221,891	(21,597)	0	200,294
13. 2034	223,992	(22,024)	0	201,968
14. 2035	214,412	(23,045)	0	191,367
15. 2036	209,023	(23,578)	0	185,445
16. 2037	201,643	(24,779)	0	176,864
17. 2038	194,475	(24,305)	0	170,170
18. 2039	183,702	(22,856)	0	160,846
19. 2040	163,365	(21,588)	0	141,777
20. 2041	139,447	(19,989)	0	119,458
21. 2042	110,885	(18,389)	0	92,496
22. 2043	94,092	(16,583)	0	77,509
23. 2044	72,834	(15,084)	0	57,750
24. 2045	46,334	(12,891)	0	33,443
25. 2046	35,098	(11,182)	0	23,916
26. 2047	14,148	(9,170)	0	4,978
27. 2048	2,685	(7,451)	0	(4,766)
28. 2049	1,918	(5,930)	0	(4,012)
29. 2050	1,227	(4,258)	0	(3,031)
30. 2051	384	(2,584)	0	(2,200)
31. 2052 and Later		(912)	0	(912)
32. Total (Lines 1 to 31)	5,602,258	(2,264,681)	0	3,337,576

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	3,887,306	0	3,887,306	0	185,389	185,389	4,072,695
2. Realized capital gains/(losses) net of taxes - General Account	(154,457)		(154,457)		0	0	(154,457)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(2,389)		(2,389)	(90,588)	219,974	129,386	126,997
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	964,697	0	964,697	0	158,636	158,636	1,123,333
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	4,695,157	0	4,695,157	(90,588)	563,999	473,411	5,168,568
9. Maximum reserve	4,597,776	0	4,597,776	28,105	590,920	619,025	5,216,801
10. Reserve objective	2,798,094	0	2,798,094	28,105	452,113	480,218	3,278,312
11. 20% of (Line 10 - Line 8)	(379,413)	0	(379,413)	23,739	(22,377)	1,361	(378,051)
12. Balance before transfers (Lines 8 + 11)	4,315,744	0	4,315,744	(66,849)	541,622	474,773	4,790,517
13. Transfers			0			0	0
14. Voluntary contribution	28,323		28,323			0	28,323
15. Adjustment down to maximum/up to zero			0	66,849		66,849	66,849
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	4,344,067	0	4,344,067	0	541,622	541,622	4,885,689

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.		LONG-TERM BONDS	1,295,980	XXX	XXX	1,295,980	0.0000	0	0.0000	0	0.0000	0
2.1	1	Exempt Obligations	1,295,980	XXX	XXX	1,295,980	0.0002	0	0.0007	0	0.0013	0
2.2	1	NAIC Designation Category 1.A	56,321,150	XXX	XXX	56,321,150	0.0004	11,264	0.0011	39,425	0.0023	73,217
2.3	1	NAIC Designation Category 1.B	24,036,988	XXX	XXX	24,036,988	0.0006	9,615	0.0018	26,441	0.0035	55,285
2.4	1	NAIC Designation Category 1.C	48,197,984	XXX	XXX	48,197,984	0.0007	28,919	0.0022	86,756	0.0044	168,693
2.5	1	NAIC Designation Category 1.D	74,128,533	XXX	XXX	74,128,533	0.0009	51,890	0.0027	163,083	0.0055	326,166
2.6	1	NAIC Designation Category 1.E	34,292,434	XXX	XXX	34,292,434	0.0011	30,863	0.0034	92,590	0.0068	188,608
2.7	1	NAIC Designation Category 1.F	52,850,711	XXX	XXX	52,850,711	0.0014	58,136	0.0042	179,692	0.0085	359,385
2.8	1	NAIC Designation Category 1.G	55,447,471	XXX	XXX	55,447,471	0.0014	77,626	0.0042	232,879	0.0085	471,304
		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	345,275,271	XXX	XXX	345,275,271	XXX	268,313	XXX	820,866	XXX	1,642,658
3.1	2	NAIC Designation Category 2.A	43,258,375	XXX	XXX	43,258,375	0.0021	90,843	0.0063	272,528	0.0105	454,213
3.2	2	NAIC Designation Category 2.B	32,202,502	XXX	XXX	32,202,502	0.0025	80,506	0.0076	244,739	0.0127	408,972
3.3	2	NAIC Designation Category 2.C	16,164,571	XXX	XXX	16,164,571	0.0036	58,192	0.0108	174,577	0.0180	290,962
		Subtotal NAIC 2 (3.1+3.2+3.3)	91,625,448	XXX	XXX	91,625,448	XXX	229,541	XXX	691,844	XXX	1,154,147
4.1	3	NAIC Designation Category 3.A	15,187,115	XXX	XXX	15,187,115	0.0069	104,791	0.0183	277,924	0.0262	397,902
4.2	3	NAIC Designation Category 3.B	8,161,553	XXX	XXX	8,161,553	0.0099	80,799	0.0264	215,465	0.0377	307,691
4.3	3	NAIC Designation Category 3.C	9,771,175	XXX	XXX	9,771,175	0.0131	128,002	0.0350	341,991	0.0500	488,559
		Subtotal NAIC 3 (4.1+4.2+4.3)	33,119,843	XXX	XXX	33,119,843	XXX	313,593	XXX	835,380	XXX	1,194,152
5.1	4	NAIC Designation Category 4.A	2,929,707	XXX	XXX	2,929,707	0.0184	53,907	0.0430	125,977	0.0615	180,177
5.2	4	NAIC Designation Category 4.B	3,468,336	XXX	XXX	3,468,336	0.0238	82,546	0.0555	192,493	0.0793	275,039
5.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
		Subtotal NAIC 4 (5.1+5.2+5.3)	6,398,043	XXX	XXX	6,398,043	XXX	136,453	XXX	318,470	XXX	455,216
6.1	5	NAIC Designation Category 5.A	355,858	XXX	XXX	355,858	0.0472	16,796	0.0846	30,106	0.1410	50,176
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
		Subtotal NAIC 5 (6.1+6.2+6.3)	355,858	XXX	XXX	355,858	XXX	16,796	XXX	30,106	XXX	50,176
7.	6	NAIC 6	427,965	XXX	XXX	427,965	0.0000	0	0.2370	101,428	0.2370	101,428
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	478,498,408	XXX	XXX	478,498,408	XXX	964,697	XXX	2,798,094	XXX	4,597,776
		PREFERRED STOCKS										
10.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
18.		SHORT-TERM BONDS	1,564,267	XXX	XXX	1,564,267	0.0000	0	0.0000	0	0.0000	0
19.1	1	Exempt Obligations	1,564,267	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.A		XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.B		XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.D		XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.E		XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.F		XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A		XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B		XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C		XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A		XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B		XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C		XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A		XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B		XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C		XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A		XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B		XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C		XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	1,564,267	XXX	XXX	1,564,267	XXX	0	XXX	0	XXX	0
		DERIVATIVE INSTRUMENTS										
26.		Exchange Traded		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	480,062,675	XXX	XXX	480,062,675	XXX	964,697	XXX	2,798,094	XXX	4,597,776
34.		Total (Lines 9 + 17 + 25 + 33)										

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
32		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality				XXX	0	0.0011	0	0.0057	0	0.0074
36.		Farm Mortgages - CM2 - High Quality				XXX	0	0.0040	0	0.0114	0	0.0149
37.		Farm Mortgages - CM3 - Medium Quality				XXX	0	0.0069	0	0.0200	0	0.0257
38.		Farm Mortgages - CM4 - Low Medium Quality				XXX	0	0.0120	0	0.0343	0	0.0428
39.		Farm Mortgages - CM5 - Low Quality				XXX	0	0.0183	0	0.0486	0	0.0628
40.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0003	0	0.0007	0	0.0011
41.		Residential Mortgages - All Other				XXX	0	0.0015	0	0.0034	0	0.0046
42.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0003	0	0.0007	0	0.0011
43.		Commercial Mortgages - All Other - CM1 - Highest Quality				XXX	0	0.0011	0	0.0057	0	0.0074
44.		Commercial Mortgages - All Other - CM2 - High Quality				XXX	0	0.0040	0	0.0114	0	0.0149
45.		Commercial Mortgages - All Other - CM3 - Medium Quality				XXX	0	0.0069	0	0.0200	0	0.0257
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality				XXX	0	0.0120	0	0.0343	0	0.0428
47.		Commercial Mortgages - All Other - CM5 - Low Quality				XXX	0	0.0183	0	0.0486	0	0.0628
Overdue, Not in Process:												
48.		Farm Mortgages				XXX	0	0.0480	0	0.0868	0	0.1371
49.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0006	0	0.0014	0	0.0023
50.		Residential Mortgages - All Other				XXX	0	0.0029	0	0.0066	0	0.0103
51.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0006	0	0.0014	0	0.0023
52.		Commercial Mortgages - All Other				XXX	0	0.0480	0	0.0868	0	0.1371
In Process of Foreclosure:												
53.		Farm Mortgages				XXX	0	0.0000	0	0.1942	0	0.1942
54.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0000	0	0.0046	0	0.0046
55.		Residential Mortgages - All Other				XXX	0	0.0000	0	0.0149	0	0.0149
56.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0000	0	0.0046	0	0.0046
57.		Commercial Mortgages - All Other				XXX	0	0.0000	0	0.1942	0	0.1942
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
59.		Schedule DA Mortgages				XXX	0	0.0034	0	0.0114	0	0.0149
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
33		COMMON STOCK	177,880	XXX	XXX	177,880	0.0000	0	0.1580 (a)	28,105	0.1580 (a)	28,105
		Unaffiliated - Public	177,880	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated - Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated - Investment Subsidiary:										
		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
		Fixed Income - High Quality				0	XXX		XXX		XXX	
		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
		Fixed Income - Low Quality				0	XXX		XXX		XXX	
		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
		Unaffiliated Common Stock - Public				0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
		Unaffiliated Common Stock - Private				0	0.0000	0	0.1945	0	0.1945	0
		Real Estate				0	(b)	0	(b)	0	(b)	0
		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
		Total Common Stock (Sum of Lines 1 through 16)	177,880	0	0	177,880	XXX	0	XXX	28,105	XXX	28,105
		REAL ESTATE										
		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	0
		Investment Properties				0	0.0000	0	0.0912	0	0.0912	0
		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
		High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
		Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
		Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
		Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
		In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality		XXX	0	0.0011	0	0.0057	0	0.0074	0	
39.		Mortgages - CM2 - High Quality	39,659,072	XXX	39,659,072	0.0040	158,636	0.0114	452,113	0.0149	590,920	
40.		Mortgages - CM3 - Medium Quality		XXX	0	0.0069	0	0.0200	0	0.0257	0	
41.		Mortgages - CM4 - Low Medium Quality		XXX	0	0.0120	0	0.0343	0	0.0428	0	
42.		Mortgages - CM5 - Low Quality		XXX	0	0.0183	0	0.0486	0	0.0628	0	
43.		Residential Mortgages - Insured or Guaranteed		XXX	0	0.0003	0	0.0007	0	0.0011	0	
44.		Residential Mortgages - All Other		XXX	0	0.0015	0	0.0034	0	0.0046	0	
45.		Commercial Mortgages - Insured or Guaranteed		XXX	0	0.0003	0	0.0007	0	0.0011	0	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages		XXX	0	0.0480	0	0.0868	0	0.1371	0	
47.		Residential Mortgages - Insured or Guaranteed		XXX	0	0.0006	0	0.0014	0	0.0023	0	
48.		Residential Mortgages - All Other		XXX	0	0.0029	0	0.0066	0	0.0103	0	
49.		Commercial Mortgages - Insured or Guaranteed		XXX	0	0.0006	0	0.0014	0	0.0023	0	
50.		Commercial Mortgages - All Other		XXX	0	0.0480	0	0.0868	0	0.1371	0	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages		XXX	0	0.0000	0	0.1942	0	0.1942	0	
52.		Residential Mortgages - Insured or Guaranteed		XXX	0	0.0000	0	0.0046	0	0.0046	0	
53.		Residential Mortgages - All Other		XXX	0	0.0000	0	0.0149	0	0.0149	0	
54.		Commercial Mortgages - Insured or Guaranteed		XXX	0	0.0000	0	0.0046	0	0.0046	0	
55.		Commercial Mortgages - All Other		XXX	0	0.0000	0	0.1942	0	0.1942	0	
56.		Total Affiliated (Sum of Lines 38 through 55)	39,659,072	0	XXX	39,659,072	XXX	158,636	XXX	452,113	XXX	590,920
57.		Unaffiliated - In Good Standing With Covenants		XXX	0	(c)	0	(c)	0	(c)	0	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities		XXX	0	0.0011	0	0.0057	0	0.0074	0	
59.		Unaffiliated - In Good Standing Primarily Senior		XXX	0	0.0040	0	0.0114	0	0.0149	0	
60.		Unaffiliated - In Good Standing All Other		XXX	0	0.0069	0	0.0200	0	0.0257	0	
61.		Unaffiliated - Overdue, Not in Process		XXX	0	0.0480	0	0.0868	0	0.1371	0	
62.		Unaffiliated - In Process of Foreclosure		XXX	0	0.0000	0	0.1942	0	0.1942	0	
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	39,659,072	0	XXX	39,659,072	XXX	158,636	XXX	452,113	XXX	590,920

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	
67.		Unaffiliated Private		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	
68.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
70.		Affiliated Other - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	
73.		Investment Properties				0	0.0000	0	0.0912	0	0.0912	
74.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	
77.		Non-guaranteed Federal Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	
78.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	
79.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	
80.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	
		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	
81.		RESIDUAL TRANCES OR INTERESTS										
82.		Fixed Income Instruments - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
83.		Fixed Income Instruments - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
84.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
85.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
86.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
87.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
88.		Real Estate - Unaffiliated	0			0	0.0000	0	0.1580	0	0.1580	
89.		Real Estate - Affiliated	0			0	0.0000	0	0.1580	0	0.1580	
90.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
91.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
92.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
93.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	
		Total Residual Trances or Interests (Sum of Lines 81 through 92)	0	0	0	0	XXX	0	XXX	0	XXX	
94.		ALL OTHER INVESTMENTS										
95.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	
96.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	
97.		Other Invested Assets - Schedule BA		XXX		0	0.0000	0	0.1580	0	0.1580	
98.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1580	0	0.1580	
		Total All Other (Sum of Lines 94, 95, 96 and 97)	0	XXX	0	0	XXX	0	XXX	0	XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	39,659,072	0	0	39,659,072	XXX	158,636	XXX	452,113	XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

Schedule H - Part 1 - Analysis of Underwriting Operations
N O N E

Schedule H - Part 2 - Reserves and Liabilities
N O N E

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities
N O N E

Schedule H - Part 4 - Reinsurance
N O N E

Schedule H - Part 5 - Health Claims
N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates							0	0	0	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							0	0	0	0	0	0
.... 65056 .. 38-1659835 .. 10/02/1996 .. Jackson National Life Insurance Company	MI	YRT/I	OL	25,000	2,934	0	0	0	0	0	0	0
.... 65056 .. 38-1659835 .. 10/02/1996 .. Jackson National Life Insurance Company	MI	CO/G	DIS	15,500	0	0	0	0	0	0	0	0
0899999. General Account - U.S. Non-Affiliates							40,500	2,934	0	0	0	0
1099999. Total General Account - Non-Affiliates							40,500	2,934	0	0	0	0
1199999. Total General Account							40,500	2,934	0	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							40,500	2,934	0	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
.....
.....
.....
9999999 - Totals							40,500	2,934	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
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9999999 - Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
.....86231	39-0989781	05/01/2003	Transamerica Life Ins Co	IA.....	.....67,500	
.....86231	39-0989781	05/01/2003	Transamerica Life Ins Co	IA.....	.....112,500	
.....86231	39-0989781	05/01/2003	Transamerica Life Ins Co	IA.....	.....22,500	
.....86231	39-0989781	05/01/2003	Transamerica Life Ins Co	IA.....	.....43,316	
.....86231	39-0989781	05/01/2003	Transamerica Life Ins Co	IA.....	.....30,167	
.....86231	39-0989781	05/01/2003	Transamerica Life Ins Co	IA.....	.....79,200	.....45,000
.....86231	39-0989781	06/01/2007	Transamerica Life Ins Co	IA.....	.....63,418	
.....86231	39-0989781	06/01/2007	Transamerica Life Ins Co	IA.....	.....30,167	
.....86231	39-0989781	01/01/1986	Transamerica Life Ins Co	IA.....		.....99,099
.....82627	06-0839705	01/01/1987	Swiss Re Life & Health Am	MO.....		.....272,500
.....82627	06-0839705	06/15/2000	Swiss Re Life & Health Am	MO.....	.....214,390	.....261,461
.....82627	06-0839705	11/01/1999	Swiss Re Life & Health Am	MO.....	.....10,000	
.....82627	06-0839705	01/01/1987	Swiss Re Life & Health Am	MO.....	.....29,573	
.....66346	58-0828824	05/01/2003	Munich Am Reassurance Co	GA.....		.....112,500
.....66346	58-0828824	05/01/2003	Munich Am Reassurance Co	GA.....		.....43,316
.....66346	58-0828824	04/01/2006	Munich Am Reassurance Co	GA.....	.....17,623	.....124,633
.....87572	23-2038295	07/01/2005	Scottish RE (U.S.), INC	DE.....		.....36,450
.....87572	23-2038295	07/01/2005	Scottish RE (U.S.), INC	DE.....		.....12,150
.....66133	41-1760577	07/01/2005	Wilton Reassurance Company	MN.....		.....31,050
.....66133	41-1760577	07/01/2005	Wilton Reassurance Company	MN.....		.....10,350
.....93572	43-1235868	07/01/2011	RGA Reinsurance Co	MO.....	.....67,041	.....168,250
.....93572	43-1235868	07/01/2011	RGA Reinsurance Co	MO.....	.....2,500	.....10,000
.....93572	43-1235868	05/01/2012	RGA Reinsurance Co	MO.....		.....162,000
.....93572	43-1235868	05/01/2012	RGA Reinsurance Co	MO.....	.....9,000	
.....93572	43-1235868	07/01/2011	RGA Reinsurance Co	MO.....	.....6,000	.....8,500
.....64688	75-6020048	09/02/2012	SCOR Global Life Americas	DE.....		.....243,000
.....64688	75-6020048	09/02/2012	SCOR Global Life Americas	DE.....	.....13,500	
.....64688	75-6020048	12/21/2017	SCOR Global Life Americas	DE.....	.....60,000	
.....64688	75-6020048	09/02/2012	SCOR Global Life Americas	DE.....		.....347,225
.....64688	75-6020048	01/01/2020	SCOR Global Life Americas	DE.....	.....1,205	
0899999. Life and Annuity - U.S. Non-Affiliates					633,784	2,233,298
1099999. Total Life and Annuity - Non-Affiliates					633,784	2,233,298
1199999. Total Life and Annuity					633,784	2,233,298
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					0	0
2299999. Total Accident and Health					0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					633,784	2,233,298
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
.....	.....	.....	9999999 Totals - Life, Annuity and Accident and Health		633,784	2,233,298

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999.			Total General Account - Authorized U.S. Affiliates				0	0	0	0	0	0	0	0
0699999.			Total General Account - Authorized Non-U.S. Affiliates				0	0	0	0	0	0	0	0
0799999.			Total General Account - Authorized Affiliates				0	0	0	0	0	0	0	0
60895	35-0145825	08/13/1984	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	CO/I..	OL	4,925,183	39,501	44,810	51,277				
60895	35-0145825	08/13/1984	AMERICAN UNITED LIFE INSURANCE COMPANY	IN.	CO/I..	DIS..	20,000	393	372	0				
66346	58-0828824	11/01/1999	MUNICH AMERICAN REASSURANCE COMPANY	GA.	CO/I..	XXXL	56,944,984	270,899	478,890	96,963				
66346	58-0828824	01/01/2002	MUNICH AMERICAN REASSURANCE COMPANY	GA.	YRT/I..	OL	954,397	5,214	3,337	4,038				
66346	58-0828824	05/01/2003	MUNICH AMERICAN REASSURANCE COMPANY	GA.	CO/I..	XXXL	191,353,556	5,786,498	6,645,301	327,200				
66346	58-0828824	05/01/2003	MUNICH AMERICAN REASSURANCE COMPANY	GA.	CO/I..	DIS..	22,218,615	52,080	57,106	4,940				
66346	58-0828824	03/01/2005	MUNICH AMERICAN REASSURANCE COMPANY	GA.	YRT/I..	OL	24,469,524	11,010	12,235	213,094				
66346	58-0828824	04/01/2006	MUNICH AMERICAN REASSURANCE COMPANY	GA.	YRT/I..	OL	142,796,924	507,355	495,078	715,350				
66346	58-0828824	04/01/2006	MUNICH AMERICAN REASSURANCE COMPANY	GA.	CO/I..	DIS..	511,930	6,690	6,086	0				
66346	58-0828824	01/01/2008	MUNICH AMERICAN REASSURANCE COMPANY	GA.	YRT/I..	OL	58,384,350	184,717	180,720	170,696				
86231	39-0989781	05/01/1972	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	YRT/I..	OL	9,425	139	134	0				
86231	39-0989781	10/01/1984	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	YRT/I..	OL	461,336	953	945	3,730				
86231	39-0989781	10/01/1984	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	CO/I..	OL	4,093,091	28,565	26,080	46,236				
86231	39-0989781	01/01/1986	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	YRT/I..	OL	9,815,572	5,433	5,757	272,667				
86231	39-0989781	05/01/2003	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	CO/I..	XXXL	435,529,236	12,298,334	13,734,882	717,578				
86231	39-0989781	05/01/2003	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	CO/I..	DIS..	57,142,855	139,008	146,328	12,803				
86231	39-0989781	06/01/2007	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	CO/I..	XXXL	1,004,750,525	29,278,062	29,677,014	2,259,257				
86231	39-0989781	06/01/2007	TRANSAMERICA LIFE INSURANCE COMPANY	IA.	CO/I..	DIS..	90,207,250	199,836	196,423	24,667				
82627	06-0839705	01/01/1986	SWISS RE LIFE & HEALTH AMERICA	MO.	YRT/I..	OL	365,955	272	308	5,158				
82627	06-0839705	01/01/1987	SWISS RE LIFE & HEALTH AMERICA	MO.	YRT/G..	OL	253,503,235	691,997	729,770	536,447				
82627	06-0839705	01/01/1987	SWISS RE LIFE & HEALTH AMERICA	MO.	YRT/I..	XXXL	1,575,248	73,073	71,791	73,775				
82627	06-0839705	01/01/1996	SWISS RE LIFE & HEALTH AMERICA	MO.	CAT/I..	OL	0	0	0	21,800				
82627	06-0839705	04/15/1994	SWISS RE LIFE & HEALTH AMERICA	MO.	YRT/I..	OL	6,363,738	23,390	23,593	29,384				
82627	06-0839705	03/15/1996	SWISS RE LIFE & HEALTH AMERICA	MO.	YRT/I..	OL	143,084	1,697	2,248	5,973				
82627	06-0839705	03/15/1999	SWISS RE LIFE & HEALTH AMERICA	MO.	CO/I..	OL	3,876,702	42,207	41,179	66,806				
82627	06-0839705	11/01/1999	SWISS RE LIFE & HEALTH AMERICA	MO.	CO/I..	XXXL	54,198,969	294,465	517,004	105,507				
82627	06-0839705	06/15/2000	SWISS RE LIFE & HEALTH AMERICA	MO.	CO/I..	OL	17,204,553	7,888,275	8,470,955	553,360				
82627	06-0839705	06/15/2000	SWISS RE LIFE & HEALTH AMERICA	MO.	CO/I..	ADB..	64,579,938	66,837	68,586	43,595				
82627	06-0839705	10/01/2004	SWISS RE LIFE & HEALTH AMERICA	MO.	CO/I..	ADB..	40,896,927	57,530	61,625	13,211				
86258	13-2572994	04/01/1994	GENERAL RE LIFE CORP	CT.	YRT/I..	OL	4,556,882	21,878	22,461	33,060				
88099	75-1608507	06/01/1966	OPTIMUM RE INSURANCE COMPANY	TX.	YRT/I..	OL	71,284	1,268	1,248	4,860				
88099	75-1608507	06/01/1966	OPTIMUM RE INSURANCE COMPANY	TX.	CO/I..	DIS..	2,000	551	4	0				
88099	75-1608507	06/01/1966	OPTIMUM RE INSURANCE COMPANY	TX.	CO/I..	ADB..	110,105,710	1,465,500	1,509,623	91,835				
88099	75-1608507	09/01/1980	OPTIMUM RE INSURANCE COMPANY	TX.	CO/I..	OL	49,000	728	666	0				
88099	75-1608507	10/01/1984	OPTIMUM RE INSURANCE COMPANY	TX.	CO/I..	OL	118,869	3,850	2,563	10,436				
87572	23-2038295	07/01/2005	SCOTTISH RE (U.S.), INC.	DE.	CO/I..	XXXL	106,774,888	2,982,371	3,267,498	189,851				
87572	23-2038295	07/01/2005	SCOTTISH RE (U.S.), INC.	DE.	CO/I..	DIS..	13,364,185	33,327	33,833	3,021				
66133	41-1760577	07/01/2005	WILTON REASSURANCE COMPANY	MN.	CO/I..	XXXL	90,956,395	2,540,538	2,783,424	162,157				
66133	41-1760577	07/01/2005	WILTON REASSURANCE COMPANY	MN.	CO/I..	DIS..	11,384,306	33,984	28,821	2,574				
93572	43-1235868	07/01/2011	RGA REINSURANCE COMPANY	MO.	CO/I..	OL	34,332,976	6,511,654	6,016,764	1,705,489				
93572	43-1235868	05/01/2012	RGA REINSURANCE COMPANY	MO.	CO/I..	XXXL	876,819,213	10,519,892	10,443,816	2,205,981				
93572	43-1235868	05/01/2012	RGA REINSURANCE COMPANY	MO.	CO/I..	DIS..	58,434,383	49,420	39,849	16,169				
93572	43-1235868	11/02/2013	RGA REINSURANCE COMPANY	MO.	YRT/I..	OL	10,652,998	31,075	26,215	154,224				
64688	75-6020048	09/01/2012	SCOR GLOBAL LIFE AMERICAS	DE.	CO/I..	XXXL	428,915,416	9,462,854	8,934,460	1,219,099				
64688	75-6020048	09/01/2012	SCOR GLOBAL LIFE AMERICAS	DE.	CO/I..	DIS..	48,294,554	65,710	58,824	13,565				
64688	75-6020048	12/15/2015	SCOR GLOBAL LIFE AMERICAS	DE.	CO/I..	XXXL	31,697,385	247,366	205,870	130,956				
64688	75-6020048	02/21/2017	SCOR GLOBAL LIFE AMERICAS	DE.	CO/I..	XXXL	833,754,437	7,267,159	7,722,233	1,990,992				
64688	75-6020048	02/21/2017	SCOR GLOBAL LIFE AMERICAS	DE.	CO/I..	DIS..	58,438,421	34,245	24,117	16,899				
64688	75-6020048	01/01/2020	SCOR GLOBAL LIFE AMERICAS	DE.	YRT/I..	OL	49,522,184	63,534	52,299	54,205				
0899999.			General Account - Authorized U.S. Non-Affiliates				5,315,542,588	99,291,333	102,873,142	14,380,886	0	0	0	0
1099999.			Total General Account - Authorized Non-Affiliates				5,315,542,588	99,291,333	102,873,142	14,380,886	0	0	0	0
1199999.			Total General Account Authorized				5,315,542,588	99,291,333	102,873,142	14,380,886	0	0	0	0
1499999.			Total General Account - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							5,315,542,588	99,291,333	102,873,142	14,380,886	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							5,315,542,588	99,291,333	102,873,142	14,380,886	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0	0
9999999 - Totals							5,315,542,588	99,291,333	102,873,142	14,380,886	0	0	0	0

Schedule S - Part 3 - Section 2

N O N E

Schedule S - Part 4

N O N E

Schedule S - Part 4 - Bank Footnote

N O N E

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2022	2 2021	3 2020	4 2019	5 2018
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	14,381	14,403	14,125	14,005	(93,125)
2. Commissions and reinsurance expense allowances	2,363	2,426	2,465	2,785	4,646
3. Contract claims	12,603	13,113	9,289	8,801	15,202
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(3,582)	2,665	2,180	3,291	(112,633)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	1,457	1,373	1,286	1,301	1,226
9. Aggregate reserves for life and accident and health contracts	99,291	102,873	100,208	98,028	94,736
10. Liability for deposit-type contracts					
11. Contract claims unpaid	2,233	3,651	1,949	1,565	1,420
12. Amounts recoverable on reinsurance	634	2,230	971	1,171	1,234
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due	243	229	216	223	230
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers			0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust			0	0	0
23. Funds deposited by and withheld from (F)			0	0	0
24. Letters of credit (L)			0	0	0
25. Trust agreements (T)			0	0	0
26. Other (O)			0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	572,194,755		572,194,755
2. Reinsurance (Line 16)	876,960	(876,960)	0
3. Premiums and considerations (Line 15)	15,809,358	1,457,062	17,266,420
4. Net credit for ceded reinsurance	XXX	100,944,529	100,944,529
5. All other admitted assets (balance)	12,325,385		12,325,385
6. Total assets excluding Separate Accounts (Line 26)	601,206,459	101,524,631	702,731,090
7. Separate Account assets (Line 27)	0		0
8. Total assets (Line 28)	601,206,459	101,524,631	702,731,090
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	500,164,311	99,291,333	599,455,644
10. Liability for deposit-type contracts (Line 3)	619,621		619,621
11. Claim reserves (Line 4)	4,547,653	2,233,298	6,780,951
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	1,317,855		1,317,855
13. Premium & annuity considerations received in advance (Line 8)	219,312		219,312
14. Other contract liabilities (Line 9)	3,438,276		3,438,276
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	11,330,944		11,330,944
20. Total liabilities excluding Separate Accounts (Line 26)	521,637,972	101,524,631	623,162,603
21. Separate Account liabilities (Line 27)			0
22. Total liabilities (Line 28)	521,637,972	101,524,631	623,162,603
23. Capital & surplus (Line 38)	79,568,487	XXX	79,568,487
24. Total liabilities, capital & surplus (Line 39)	601,206,459	101,524,631	702,731,090
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	99,291,333		
26. Claim reserves	2,233,298		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	876,960		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	102,401,591		
34. Premiums and considerations	1,457,062		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	1,457,062		
41. Total net credit for ceded reinsurance	100,944,529		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL	58,133	0			0	58,133
2. Alaska	AK	6,921	0			0	6,921
3. Arizona	AZ	76,099	6,906			0	83,005
4. Arkansas	AR	8,653	0			0	8,653
5. California	CA	78,521	6,000			0	84,521
6. Colorado	CO	33,397	0			0	33,397
7. Connecticut	CT	10,545	0			0	10,545
8. Delaware	DE	24,304	0			0	24,304
9. District of Columbia	DC	2,742	0			0	2,742
10. Florida	FL	942,199	7,350			0	949,549
11. Georgia	GA	930,034	38,995			0	969,029
12. Hawaii	HI	11,396	0			0	11,396
13. Idaho	ID	1,121	0			0	1,121
14. Illinois	IL	240,816	600			0	241,416
15. Indiana	IN	2,924,030	280,431			0	3,204,461
16. Iowa	IA	87,545	0			0	87,545
17. Kansas	KS	10,417	0			0	10,417
18. Kentucky	KY	3,599,763	283,731			0	3,883,494
19. Louisiana	LA	12,306	0			0	12,306
20. Maine	ME	4,120	0			0	4,120
21. Maryland	MD	81,009	0			0	81,009
22. Massachusetts	MA	22,802	0			0	22,802
23. Michigan	MI	3,675,678	42,229			0	3,717,907
24. Minnesota	MN	212,223	225			0	212,448
25. Mississippi	MS	39,139	0			0	39,139
26. Missouri	MO	38,751	0			0	38,751
27. Montana	MT	6,808	0			0	6,808
28. Nebraska	NE	45,490	0			0	45,490
29. Nevada	NV	27,076	0			0	27,076
30. New Hampshire	NH	3,195	0			0	3,195
31. New Jersey	NJ	51,761	0			0	51,761
32. New Mexico	NM	12,364	0			0	12,364
33. New York	NY	64,815	0			0	64,815
34. North Carolina	NC	154,818	7,100			0	161,918
35. North Dakota	ND	3,373	0			0	3,373
36. Ohio	OH	19,280,386	2,950,980			0	22,231,366
37. Oklahoma	OK	19,598	0			0	19,598
38. Oregon	OR	8,324	600			0	8,924
39. Pennsylvania	PA	7,674,244	476,273			0	8,150,517
40. Rhode Island	RI	67	0			0	67
41. South Carolina	SC	531,025	5,395			0	536,420
42. South Dakota	SD	1,015	0			0	1,015
43. Tennessee	TN	1,418,497	238,294			0	1,656,791
44. Texas	TX	102,350	100			0	102,450
45. Utah	UT	3,933	0			0	3,933
46. Vermont	VT	847	0			0	847
47. Virginia	VA	503,810	0			0	503,810
48. Washington	WA	24,904	0			0	24,904
49. West Virginia	WV	2,583,450	93,590			0	2,677,040
50. Wisconsin	WI	1,341,374	6,500			0	1,347,874
51. Wyoming	WY	3,480	0			0	3,480
52. American Samoa	AS	0	0			0	0
53. Guam	GU	0	0			0	0
54. Puerto Rico	PR	2,505	0			0	2,505
55. U.S. Virgin Islands	VI	407	0			0	407
56. Northern Mariana Islands	MP	0	0			0	0
57. Canada	CAN	2,844	0			0	2,844
58. Aggregate Other Alien	OT	402	0			0	402
59. Total		47,005,826	4,445,299	0	0	0	51,451,125

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- iliary Loca- tion	10 Rela- tion- ship to Report- ing Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
							Broad Street Brokerage Insurance Agency, LLC								
.0291	Encova Mutual Insurance Group	10204	31-1783451	62-1590861			.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. NO.....
							Consumers Insurance USA, Inc.	Motorists Mutual Insurance Company .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. NO.....
							IMARC, LLC	Iowa Mutual Insurance Company .....	.. IA.....	.. NIA.....	.. IA.....	.. NIA.....	.. IA.....	.. NIA.....	.. NO.....
.0291	Encova Mutual Insurance Group	31577	42-1019089				Iowa American Insurance Company .....	.. OH.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	14338	42-0333120				Iowa Mutual Insurance Company .....	.. OH.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Holdings, Inc.	Motorists Commercial Mutual Insurance Company .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. NO.....
							Encova Insurance Agency, Inc. ....	.. MN.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	40932	41-1563134	31-1022150			MICO Insurance Company	Motorists Mutual Insurance Company .....	.. OH.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. NO.....
							Motorists Commercial Mutual Insurance Company .....	.. OH.....	.. UDP.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Life Insurance Company .....	.. OH.....	.. RE.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	13331	66311	31-0717055			Motorists Mutual Insurance Company	Motorists Commercial Mutual Insurance Company .....	.. OH.....	.. RE.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. NO.....
							Motorists Mutual Insurance Company .....	.. OH.....	.. UIP.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Service Corporation .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	23175	31-0851906				Phenix Mutual Fire Insurance Company .....	.. OH.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	19950	31-02178290				Wilson Mutual Insurance Company .....	.. OH.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Realty, LLC .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Foundation of Ohio .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	12372	31-1712343	20-2394166			Motorists Mutual Insurance Company .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	15137	46-1783383				BrickStreet Mutual Insurance Company .....	.. WV.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	13045	46-0818900				PinnaclePoint Insurance Company .....	.. WV.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	15136	46-1795752				NorthStone Insurance Company .....	.. WV.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
.0291	Encova Mutual Insurance Group	13016	46-1795752	87-0807723			SummitPoint Insurance Company .....	.. WV.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							AlleghenyPoint Insurance Company .....	.. WV.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Wolf Road Realty, LLC .....	.. IL.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Foundation of West Virginia, Inc .....	.. WV.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							STCE HTC Federal Investor, LLC .....	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							81-3585592	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							81-5313304	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							82-4318558	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							84-1783677	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							87-2750169	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							87-2607952	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							IGS ESG I, LLC .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Insurance Service Center, LLC .....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Holdings, Inc. ....	.. OH.....	.. UIP.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							Encova Mutual Insurance Group, Inc. ....	.. OH.....	.. UIP.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							MPC Fed 2022 Energy Fund II, LLC .....	.. GA.....	.. IA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							86-1371222	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							86-1286784	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....
							88-2764021	.. GA.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....	.. OH.....	.. NIA.....

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE Y
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
											Totals	
.....	41-1563134	Encova Insurance Agency, Inc.		693,876			779,393				1,473,269	
....13331	41-0299900	Motorists Commercial Mutual Insurance Co.		(98,566)			110,935,330				110,836,764	
.....	31-1783451	Broad Street Brokerage Ins. Agency, LLC					45,084				45,084	
....10204	62-1590891	Consumers Insurance USA, Inc.					871,327				871,327	
.....	42-1496478	IMARC, LLC									0	
....31577	42-1019089	Iowa American Insurance Company					(2,290)				6,268,611	6,266,321
....14338	42-0333120	Iowa Mutual Insurance Company					3,527,740				(6,268,611)	(2,740,871)
....40932	31-1022150	MICO Insurance Company					7,353,850				7,353,850	
....66311	31-0717055	Encova Life Insurance Company					2,508,163				2,508,163	
....14621	31-4259550	Motorists Mutual Insurance Company		(693,876)			(416,388,619)				3,415,648	(413,666,847)
....	31-0851906	Encova Service Corporation					159,471,496				3,740,314	163,211,810
....23175	02-0178290	Phenix Mutual Fire Insurance Company					1,060,204				1,060,204	
....19950	39-0739760	Wilson Mutual Insurance Company					5,179,838				5,179,838	
....	81-4951462	Encova Realty, LLC									(7,155,962)	(7,155,962)
....12372	20-2394166	BrickStreet Mutual Insurance Company					26,051,891				26,051,891	
....15136	46-1795752	SummitPoint Insurance Company					16,480,071				16,480,071	
....15137	46-1783383	PinnaclePoint Insurance Company					43,816,451				43,816,451	
....13045	26-0818900	NorthStone Insurance Company					30,916,242				30,916,242	
....13016	87-0807723	AlleghenyPoint Insurance Company					7,287,653				7,287,653	
....	86-1546423	Encova Insurance Service Center		98,566			106,176				204,742	
	9999999	Control Totals		0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE Y**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control\\ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 5)	8 Granted Disclaimer of Control\\ Affiliation of Column 5 Over Column 6 (Yes/No)
BrickStreet Mutual Insurance Company	Encova Holdings, Inc.	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
PinnaclePoint Insurance Company	BrickStreet Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
NorthStone Insurance Company	BrickStreet Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
SummitPoint Insurance Company	BrickStreet Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
AlleghenyPoint Insurance Company	BrickStreet Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Wilson Mutual Insurance Company	Encova Holdings, Inc.	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Motorists Mutual Insurance Company	Encova Holdings, Inc.	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Consumers Insurance USA, Inc.	Motorists Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
MICO Insurance Company	Motorists Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Motorists Commercial Mutual Insurance Company	Motorists Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Encova Life Insurance Company	Motorists Commercial Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Phenix Mutual Fire Insurance Company	Encova Holdings, Inc.	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Iowa Mutual Insurance Company	Encova Holdings, Inc.	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
Iowa American Insurance Company	Iowa Mutual Insurance Company	100.000	.....NO.....	Encova Mutual Insurance Group, Inc.	Encova Mutual Insurance Group	100.000	.....NO.....
.....
.....
.....
.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**REQUIRED FILINGS**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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.

		Responses
MARCH FILING		
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
APRIL FILING		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING		
8.	Will an audited financial report be filed by June 1?	YES
9.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
SUPPLEMENTAL FILINGS		
The following supplemental reports are required to be filed as part of your annual statement filing <u>if your company is engaged in the type of business covered by the supplement. 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.</u> 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.		
MARCH FILING		
10.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?

27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?

28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)

29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?

30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?

32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?

33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?

34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?

35. Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1?

APRIL FILING

- | | | | |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|
| 36. | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? | ..... | YES |
| 37. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | ..... | NO |
| 38. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) | .. | NO |
| 39. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | ..... | NO |
| 40. | Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | ..... | NO |
| 41. | Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | ..... | NO |
| 42. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | ..... | YES |
| 43. | Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | ..... | YES |
| 44. | Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | ..... | NO |
| 45. | Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | ..... | WAIVED |
| 46. | Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | ..... | WAIVED |
| 47. | Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | ..... | WAIVED |

AUGUST FILING

48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES
Explanations:

10. Explanations.

11. 12. 16. 17. 18. 19. 20. 21. 22. 24. 25. 26. 27. 28. 30. 31. 32. 33. 35. 37. 38. 39. 40. 41. 44

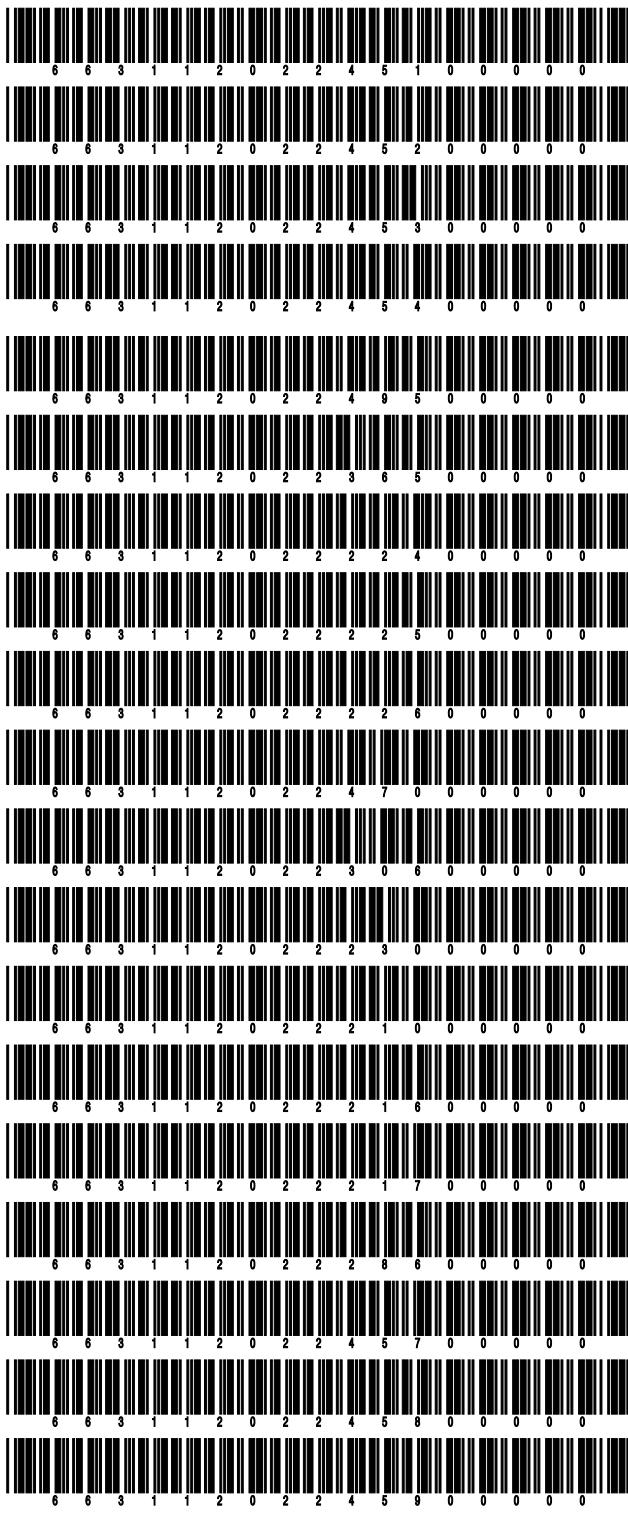
10. Bar Codes:
SIS Stock#

11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
 12. Trusted Surplus Statement [Document Identifier 490]
 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
 19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
 22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
30. Medicare Part D Coverage Supplement [Document Identifier 365]
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
33. Relief from the Requirements for Audit Committees [Document Identifier 226]
35. Health Care Receivables Supplement [Document Identifier 470]
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]
38. Credit Insurance Experience Exhibit [Document Identifier 230]
39. Accident and Health Policy Experience Exhibit [Document Identifier 210]
40. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
41. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
44. Variable Annuities Supplement [Document Identifier 286]
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE



SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

VM-20 RESERVES SUPPLEMENT – PART 1A

Life Insurance Reserves Valued According to VM-20 by Product Type

For The Year Ended December 31, 2022

(To Be Filed by March 1)

NAIC Group Code 0291

NAIC Company Code 66311

| | | Prior Year | Current Year | |
|-----------------------------|----------------------------------------------------------------------|-----------------------|-----------------------|-------------------------------------|
| | | 1
Reported Reserve | 2
Reported Reserve | 3
Due and Deferred Premium Asset |
| 1. | Post-Reinsurance-Ceded Reserve | | | |
| 1.1. | Term Life Insurance..... | | | |
| 1.2. | Universal Life With Secondary Guarantee | | | |
| 1.3. | Non-Participating Whole Life | | | |
| 1.4. | Participating Whole Life | | | |
| 1.5. | Universal Life Without Secondary Guarantee | | | |
| 1.6. | Variable Universal Life Without Secondary Guarantee | | | |
| 1.7. | Variable Life Without Secondary Guarantee | | | |
| 1.8. | Indexed Life Without Secondary Guarantee | | | |
| 1.9. | Aggregate Write-Ins for Other Products | 0 | 0 | 0 |
| 2. | Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9) | 0 | 0 | XXX |
| 3. | Pre-Reinsurance-Ceded Reserve | | | |
| 3.1. | Term Life Insurance..... | | | |
| 3.2. | Universal Life With Secondary Guarantee | | | |
| 3.3. | Non-Participating Whole Life | | | |
| 3.4. | Participating Whole Life | | | |
| 3.5. | Universal Life Without Secondary Guarantee | | | |
| 3.6. | Variable Universal Life Without Secondary Guarantee | | | |
| 3.7. | Variable Life Without Secondary Guarantee | | | |
| 3.8. | Indexed Life Without Secondary Guarantee | | | |
| 3.9. | Aggregate Write-Ins for Other Products | 0 | 0 | 0 |
| 4. | Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9) | 0 | 0 | XXX |
| 5. | Total Reserves Ceded (Line 4 minus Line 2) | 0 | 0 | XXX |
| DETAILS OF WRITE-INS | | | | |
| 1.901. | | | | |
| 1.902. | | | | |
| 1.903. | | | | |
| 1.998. | Summary of remaining write-ins for Line 1.9 from overflow page | 0 | 0 | 0 |
| 1.999. | Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above) | 0 | 0 | 0 |
| 3.901. | | | | |
| 3.902. | | | | |
| 3.903. | | | | |
| 3.998. | Summary of remaining write-ins for Line 3.9 from overflow page | 0 | 0 | 0 |
| 3.999. | Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above) | 0 | 0 | 0 |

SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

VM-20 RESERVES SUPPLEMENT – PART 1B

Life Insurance Reserves Valued According to VM-20 by Product Type

For The Year Ended December 31, 2022

(To Be Filed by March 1)

(\$000 Omitted for Face Amounts)

| | Current Year | | | | | | | | | | | |
|--------------------------------------------------------------------------------|-----------------------------|-------------------------------|----------------------------|----------------------------|------------------|-----------------------------|-------------------------------|----------------------------|------------------|------------------------------|-----------------------------|-------------------|
| | SECTION A | | | | | SECTION B | | | | SECTION C | | |
| | 1
Net Premium
Reserve | 2
Deterministic
Reserve | 3
Stochastic
Reserve | 4
Number of
Policies | 5
Face Amount | 6
Net Premium
Reserve | 7
Deterministic
Reserve | 8
Number of
Policies | 9
Face Amount | 10
Net Premium
Reserve | 11
Number of
Policies | 12
Face Amount |
| 1. Post-Reinsurance-Ceded Reserve | | | | | | | | | | | | |
| 1.1. Term Life Insurance | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.2. Universal Life With Secondary Guarantee | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.3. Non-Participating Whole Life | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.4. Participating Whole Life | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.5. Universal Life Without Secondary Guarantee | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.6. Variable Universal Life Without Secondary
Guarantee | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.7. Variable Life Without Secondary Guarantee | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.8. Indexed Life Without Secondary Guarantee | | | | XXX | XXX | | | XXX | XXX | XXX | XXX | XXX |
| 1.9. Aggregate Write-Ins for Other Products | 0 | 0 | 0 | XXX | XXX | 0 | 0 | XXX | XXX | 0 | XXX | XXX |
| 2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines
1.1 through 1.9) | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Pre-Reinsurance-Ceded Reserve | | | | | | | | | | | | |
| 3.1. Term Life Insurance | | | | | | | | | | | XXX | |
| 3.2. Universal Life With Secondary Guarantee | | | | | | | | | | | | |
| 3.3. Non-Participating Whole Life | | | | | | | | | | | | |
| 3.4. Participating Whole Life | | | | | | | | | | | | |
| 3.5. Universal Life Without Secondary Guarantee | | | | | | | | | | | | |
| 3.6. Variable Universal Life Without Secondary
Guarantee | | | | | | | | | | | | |
| 3.7. Variable Life Without Secondary Guarantee | | | | | | | | | | | | |
| 3.8. Indexed Life Without Secondary Guarantee | | | | | | | | | | | | |
| 3.9. Aggregate Write-Ins for Other Products | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines
3.1 through 3.9) | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 5. Total Reserves Ceded (Line 4 minus Line 2) | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| DETAILS OF WRITE-INS | | | | | | | | | | | | |
| 1.901. | | | | XXX | XXX | | | XXX | XXX | | XXX | XXX |
| 1.902. | | | | XXX | XXX | | | XXX | XXX | | XXX | XXX |
| 1.903. | | | | XXX | XXX | | | XXX | XXX | | XXX | XXX |
| 1.998. Summary of remaining write-ins for Line 1.9 from
overflow page | 0 | 0 | 0 | XXX | XXX | 0 | 0 | XXX | XXX | 0 | XXX | XXX |
| 1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9
above) | 0 | 0 | 0 | XXX | XXX | 0 | 0 | XXX | XXX | 0 | XXX | XXX |
| 3.901. | | | | | | | | | | | | |
| 3.902. | | | | | | | | | | | | |
| 3.903. | | | | | | | | | | | | |
| 3.998. Summary of remaining write-ins for Line 3.9 from
overflow page | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.999. Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9
above) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

VM-20 RESERVES SUPPLEMENT – PART 2

Life PBR Exemption

For The Year Ended December 31, 2022

(To Be Filed by March 1)

Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)

1. Has the company been allowed a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? Yes [] No []
2. If the response to Question 1 is "Yes", then check the source of the "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)
 - 2.1 NAIC Adopted VM []
 - 2.2 State Statute (SVL) [] Complete items "a" and "b" as appropriate.
 - a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM? Yes [] No []
 - b. If the answer to "a" above is "Yes", provide the criteria the state has used to allow the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):
.....
- 2.3 State Regulation [] Complete items "a" and "b" as appropriate.
 - a. Is the criteria in the State Regulation different from the NAIC adopted VM? Yes [] No []
 - b. If the answer to "a" above is "Yes", provide the criteria of the state's Life PBR Exemption that the company has met and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):
.....
3. If the criteria for the "Life PBR Exemption" is the same as or substantially similar to the NAIC adopted VM (i.e., Question 2.1 is checked or Question 2.2.a is "No" or Question 2.3.a is "No"), then provide the most recent year that the company filed a statement of exemption that was allowed. If such calendar year is not the current calendar year for this statement, also provide confirmation that the company meets the criteria for utilizing an ongoing statement of exemption, meaning that none of the following apply:
 - 1) the company fails to meet either of the conditions in VM Section II, Subsection 1.G.2,
 - 2) the policies exempted contain those in VM Section II, Subsection 1.G.3, or
 - 3) the domiciliary commissioner contacted the company prior to Sept. 1 and notified them that the statement of exemption was not allowed:

2021

Company continues to meet the criteria for utilizing an ongoing statement of exemption

VM-20 RESERVES SUPPLEMENT – PART 3

Other Exclusions from Life PBR
For The Year Ended December 31, 2022
(To Be Filed by March 1)

- 1A. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? Yes [] No []
- 1B. If the answer to question 1A is "Yes" please discuss any business not covered under the Single State Exemption.
.....
- 2A. If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? Yes [] No []
- 2B. If the answer to question 2A is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.
.....
3. Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? Yes [] No []



SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2022
(To Be Filed by March 1)

Of The ENCOVA LIFE INSURANCE COMPANY
ADDRESS (City, State and Zip Code) Columbus, OH 43215
NAIC Group Code 0291 NAIC Company Code 66311 Employer's Identification Number (FEIN) 31-0717055

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | Cumulative Net Amounts Paid Policyholders | | | | |
|-------------------------------------|-------------------------------------------|-----------|-----------|-----------|--------------|
| | 1
2018 | 2
2019 | 3
2020 | 4
2021 | 5
2022(a) |
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section C - Credit Accident and Health

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | .0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | Net Amounts Paid for Cost Containment Expenses | | | | |
|-------------------------------------|------------------------------------------------|-----------|-----------|-----------|-----------|
| | 1
2018 | 2
2019 | 3
2020 | 4
2021 | 5
2022 |
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section C - Credit Accident and Health

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | |
|----------------|-----|-----|-----|-----|---|
| 1. Prior | 0 | 0 | 0 | 0 | 0 |
| 2. 2018 | | | | | |
| 3. 2019 | XXX | | | | |
| 4. 2020 | XXX | XXX | | | |
| 5. 2021 | XXX | XXX | XXX | | |
| 6. 2022 | XXX | XXX | XXX | XXX | |

SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

| Years in Which Losses
Were Incurred | Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year | | | | |
|----------------------------------------|------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|
| | 1
2018 | 2
2019 | 3
2020 | 4
2021 | 5
2022 |
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

Section B - Other Accident and Health

| | | | | | |
|---------------|----------|----------|----------|----------|----------|
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

Section C - Credit Accident and Health

| | | | | | |
|---------------|----------|----------|----------|----------|----------|
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

Section D -

| | | | | | |
|---------------|----------|----------|----------|----------|----------|
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

Section E -

| | | | | | |
|---------------|----------|----------|----------|----------|----------|
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

Section F -

| | | | | | |
|---------------|----------|----------|----------|----------|----------|
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

Section G -

| | | | | | |
|---------------|----------|----------|----------|----------|----------|
| 1. 2018 | | | | XXX..... | XXX..... |
| 2. 2019 | XXX..... | | | | XXX..... |
| 3. 2020 | XXX..... | XXX..... | | | |
| 4. 2021 | XXX..... | XXX..... | XXX..... | | |
| 5. 2022 | XXX | XXX | XXX | XXX | XXX |

SUPPLEMENT FOR THE YEAR 2022 OF THE ENCOVA LIFE INSURANCE COMPANY
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

| Years in Which Losses
Were Incurred | Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment
Liability and Reserve Outstanding at End of Year | | | | |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|
| | 1
2018 | 2
2019 | 3
2020 | 4
2021 | 5
2022 |
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

Section C - Credit Accident and Health

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2018 | | | | | |
| 2. 2019 | XXX | | | | |
| 3. 2020 | XXX | XXX | | | |
| 4. 2021 | XXX | XXX | XXX | | |
| 5. 2022 | XXX | XXX | XXX | XXX | |

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

| Line of Business | 1
Methodology | 2
Amount |
|-------------------------------------|------------------|-------------|
| 1. Industrial Life | | |
| 2. Ordinary Life | Other | 4,547 |
| 3. Individual Annuity | | |
| 4. Supplementary Contracts | | |
| 5. Credit Life | | |
| 6. Group Life | | |
| 7. Group Annuities | | |
| 8. Group Accident and Health | | |
| 9. Credit Accident and Health | | |
| 10. Other Accident and Health | | |
| 11. Total | | 4,547 |