



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

QUARTERLY STATEMENT

AS OF JUNE 30, 2023

OF THE CONDITION AND AFFAIRS OF THE

ENCOVA LIFE INSURANCE COMPANY

NAIC Group Code 0291 (Current) 0291 (Prior) NAIC Company Code 66311 Employer's ID Number 31-0717055

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 [ X ] Fraternal Benefit Societies [ ]

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

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

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

Mail Address 471 East Broad Street (Street and Number or P.O. Box), Columbus, OH, US 43215 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 471 East Broad Street (Street and Number), Columbus, OH, US 43215 (City or Town, State, Country and Zip Code), (Area Code) (Telephone Number)

Internet Website Address ENCOVA.COM

Statutory Statement Contact Amy E Kuhlman (Name), 614-225-8285 (Area Code) (Telephone Number), accounting@encova.com (E-mail Address), 614-225-8330 (FAX Number)

OFFICERS

Chief Executive Officer Thomas Joseph Obrokta Jr

Treasurer James Christopher Howat

Secretary William Joseph McGee Jr

President Michael Joseph Agan

OTHER

DIRECTORS OR TRUSTEES

Michael Joseph Agan

Jeffrey Leigh Benintendi

Grady Brendan Campbell

James Christopher Howat

Thomas Joseph Obrokta Jr

Matthew Carl Wilcox

State of OH

County of US

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 9th day of August, 2023

a. Is this an original filing? Yes [ X ] No [ ]

b. If no, 1. State the amendment number..... 2. Date filed ..... 3. Number of pages attached.....

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	483,048,308		483,048,308	478,498,407
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	131,187		131,187	177,880
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....2,300,888 ), cash equivalents (\$ ..... 12,252,212 ) and short-term investments (\$ .....0 ) .....	14,553,099		14,553,099	36,863,045
6. Contract loans (including \$ ..... premium notes) .....	17,303,504	89,464	17,214,040	16,870,629
7. Derivatives .....			0	0
8. Other invested assets .....	55,875,860	133,718	55,742,142	39,659,072
9. Receivables for securities .....	122,370		122,370	125,721
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	571,034,328	223,182	570,811,146	572,194,755
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	5,051,538		5,051,538	5,120,434
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(755,449)	4,821	(760,269)	(922,332)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	17,323,756	482,365	16,841,391	16,731,690
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	537,356	102,000	435,356	633,784
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	206,948		206,948	243,176
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	670,287		670,287	45,451
18.2 Net deferred tax asset .....	6,840,560	193,815	6,646,745	6,991,586
19. Guaranty funds receivable or on deposit .....	76,964		76,964	76,964
20. Electronic data processing equipment and software .....	418,687	418,687	0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	2,557	2,557	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	0
24. Health care (\$ ..... ) and other amounts receivable .....	338,311	271,606	66,704	66,705
25. Aggregate write-ins for other than invested assets .....	10,915	0	10,915	24,245
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	601,756,758	1,699,034	600,057,724	601,206,459
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	601,756,758	1,699,034	600,057,724	601,206,459
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Receivable .....	10,915		10,915	24,245
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	10,915	0	10,915	24,245

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ .....493,655,429 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	493,655,429	500,164,311
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		0
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	593,643	619,621
4. Contract claims:		
4.1 Life .....	4,327,363	4,547,653
4.2 Accident and health .....		0
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....		0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....	1,338,271	1,317,855
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) ...		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums .....	265,258	219,312
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	0	0
9.4 Interest Maintenance Reserve .....	3,290,051	3,438,276
10. Commissions to agents due or accrued-life and annuity contracts \$ .....706,948 , accident and health \$ ..... and deposit-type contract funds \$ ..... .....	706,948	709,340
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	1,332,189	2,233,796
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	22,714	213,484
15.1 Current federal and foreign income taxes, including \$ .....356,696 on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	24,268	7,217
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	1,176,884	601,831
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	5,302,053	4,885,689
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	7,221,465	1,863,891
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	0	0
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	486,497	815,696
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	519,743,033	521,637,972
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	519,743,033	521,637,972
29. Common capital stock .....	1,200,000	1,200,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....		
33. Gross paid in and contributed surplus .....	23,018,060	23,018,060
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	56,096,631	55,350,427
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	79,114,691	78,368,487
38. Totals of Lines 29, 30 and 37 .....	80,314,691	79,568,487
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	600,057,724	601,206,459
<b>DETAILS OF WRITE-INS</b>		
2501. Interest Due on Death Claims .....	223,715	212,973
2502. Miscellaneous Liabilities .....	262,782	602,723
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	486,497	815,696
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	23,936,447	19,779,385	37,572,226
2. Considerations for supplementary contracts with life contingencies .....	91,035	1,039,374	1,217,345
3. Net investment income .....	12,749,914	11,029,072	22,636,889
4. Amortization of Interest Maintenance Reserve (IMR) .....	(32,502)	59,784	(100,700)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			0
6. Commissions and expense allowances on reinsurance ceded .....	1,176,085	1,148,730	2,363,092
7. Reserve adjustments on reinsurance ceded .....			0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			0
8.2 Charges and fees for deposit-type contracts .....			0
8.3 Aggregate write-ins for miscellaneous income .....	1,520	9,580	10,520
9. Totals (Lines 1 to 8.3) .....	37,922,499	33,065,925	63,699,372
10. Death benefits .....	11,392,078	11,541,504	22,667,624
11. Matured endowments (excluding guaranteed annual pure endowments) .....	(7,333)	13,208	42,832
12. Annuity benefits .....	2,061,074	3,172,836	5,204,331
13. Disability benefits and benefits under accident and health contracts .....	93,559	89,488	191,477
14. Coupons, guaranteed annual pure endowments and similar benefits .....			0
15. Surrender benefits and withdrawals for life contracts .....	20,691,884	10,965,985	23,598,459
16. Group conversions .....	0		0
17. Interest and adjustments on contract or deposit-type contract funds .....	41,083	54,528	32,568
18. Payments on supplementary contracts with life contingencies .....	628,743	509,133	1,002,330
19. Increase in aggregate reserves for life and accident and health contracts .....	(6,508,879)	(1,894,542)	(4,972,246)
20. Totals (Lines 10 to 19) .....	28,392,209	24,452,140	47,767,374
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	2,085,010	2,179,192	4,101,578
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses and fraternal expenses .....	4,262,338	4,409,729	8,822,830
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	789,490	934,279	1,302,123
25. Increase in loading on deferred and uncollected premiums .....	278,689	(3,134)	281,929
26. Net transfers to or (from) Separate Accounts net of reinsurance .....			0
27. Aggregate write-ins for deductions .....	(2,013)	0	(307)
28. Totals (Lines 20 to 27) .....	35,805,723	31,972,206	62,275,528
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	2,116,776	1,093,719	1,423,844
30. Dividends to policyholders and refunds to members .....	651,718	632,707	1,294,045
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	1,465,058	461,012	129,799
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	170,468	457,423	1,193,646
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	1,294,590	3,589	(1,063,846)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... (1,071) (excluding taxes of \$ ..... (48,042) transferred to the IMR) .....	(4,031)	(1,102)	(154,794)
35. Net income (Line 33 plus Line 34) .....	1,290,559	2,487	(1,218,640)
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year .....	79,568,489	79,077,034	79,077,034
37. Net income (Line 35) .....	1,290,559	2,487	(1,218,640)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 64,181	73,438	(176,988)	(84,926)
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	(149,836)	(1,098,756)	615,064
41. Change in nonadmitted assets .....	(51,594)	43,733	830,135
42. Change in liability for reinsurance in unauthorized and certified companies .....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			0
44. Change in asset valuation reserve .....	(416,365)	(805,784)	(812,994)
45. Change in treasury stock .....			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....			
48. Change in surplus notes .....			
49. Cumulative effect of changes in accounting principles .....			
50. Capital changes:			
50.1 Paid in .....			
50.2 Transferred from surplus (Stock Dividend) .....			
50.3 Transferred to surplus .....			
51. Surplus adjustment:			
51.1 Paid in .....	0	0	0
51.2 Transferred to capital (Stock Dividend) .....			
51.3 Transferred from capital .....			
51.4 Change in surplus as a result of reinsurance .....			
52. Dividends to stockholders .....			
53. Aggregate write-ins for gains and losses in surplus .....	0	0	1,162,816
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	746,202	(2,035,308)	491,454
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	80,314,691	77,041,726	79,568,489
<b>DETAILS OF WRITE-INS</b>			
08.301. Miscellaneous Income .....	1,520	9,580	10,520
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	1,520	9,580	10,520
2701. Penalties and Assessments .....	(2,013)	0	(307)
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	(2,013)	0	(307)
5301. Change in Surplus-Prior Period Adjustments .....			1,162,816
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	0	0	1,162,816

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	23,554,165	22,908,979	41,348,290
2. Net investment income .....	13,001,497	11,677,315	23,526,924
3. Miscellaneous income .....	1,177,605	1,158,310	2,373,612
4. Total (Lines 1 to 3) .....	37,733,267	35,744,603	67,248,826
5. Benefit and loss related payments .....	34,964,203	27,954,416	52,792,662
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	8,229,595	7,793,547	14,296,755
8. Dividends paid to policyholders .....	631,302	605,744	1,244,255
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	551,185	1,775,249	604,099
10. Total (Lines 5 through 9) .....	44,376,285	38,128,956	68,937,770
11. Net cash from operations (Line 4 minus Line 10) .....	(6,643,018)	(2,384,353)	(1,688,944)
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	17,785,455	20,731,867	55,469,270
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	273,192	624,412	662,018
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	3,351	157,279	88,079
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	18,061,997	21,513,558	56,219,367
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	22,742,989	6,856,168	33,483,296
13.2 Stocks .....	0	0	292,548
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	16,121,638	1,445,679	7,715,591
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	38,864,627	8,301,847	41,491,435
14. Net increase (or decrease) in contract loans and premium notes .....	340,569	(203,968)	(172,040)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(21,143,200)	13,415,679	14,899,972
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(25,978)	(30,544)	(50,311)
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	5,502,250	294,934	2,852,642
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	5,476,272	264,390	2,802,331
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .	(22,309,946)	11,295,716	16,013,359
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	36,863,041	20,849,682	20,849,682
19.2 End of period (Line 18 plus Line 19.1)	14,553,095	32,145,398	36,863,041

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

20.0001. Non-Cash Investments Exchanges .....	112	41,400	41,400
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life .....			0
2. Ordinary life insurance .....	24,642,999	23,925,637	46,769,987
3. Ordinary individual annuities .....	6,108,567	2,742,981	4,445,298
4. Credit life (group and individual) .....			0
5. Group life insurance .....	340,235	368,123	737,827
6. Group annuities .....			0
7. A & H - group .....			0
8. A & H - credit (group and individual) .....			0
9. A & H - other .....			0
10. Aggregate of all other lines of business .....	0	0	0
11. Subtotal (Lines 1 through 10) .....	31,091,800	27,036,741	51,953,112
12. Fraternal (Fraternal Benefit Societies Only) .....			0
13. Subtotal (Lines 11 through 12) .....	31,091,800	27,036,741	51,953,112
14. Deposit-type contracts .....	0	0	0
15. Total (Lines 13 and 14)	31,091,800	27,036,741	51,953,112
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,290,559	\$ (1,218,640)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,290,559	\$ (1,218,640)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 80,314,691	\$ 79,568,487
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 80,314,691	\$ 79,568,487

- B. Use of Estimates in the Preparation of the Financial Statements  
No significant changes.
- C. Accounting Policy  
No significant changes.
- D. Going Concern  
Management has concluded that there is no substantial doubt of the company's ability to continue as a going concern.

NOTE 2 Accounting Changes and Corrections of Errors

No significant changes.

NOTE 3 Business Combinations and Goodwill

No significant changes.

NOTE 4 Discontinued Operations

No significant changes.

NOTE 5 Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans  
No significant changes.
- B. Debt Restructuring  
No significant changes.
- C. Reverse Mortgages  
No significant changes.
- D. Loan-Backed Securities
- (1) Prepayment assumptions for mortgage-backed / loan-backed and structured securities were obtained from market data vendors or broker dealer values.

(2) - (3) Not applicable

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months

\$ 1,489,847

2. 12 Months or Longer

\$ 6,638,510

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

1. Less than 12 Months

\$ 28,777,282

2. 12 Months or Longer

\$ 47,340,205

(5) The company performed an analysis of loan-backed securities and determine than exposure to credit risk was not a factor and did not warrant any other-than-temporary impairments.
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions  
Not applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing  
Not applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing  
Not applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale  
Not applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale  
Not applicable
- J. Real Estate

NOTES TO FINANCIAL STATEMENTS

- Not applicable
- K. Low Income Housing tax Credits (LIHTC)  
Not applicable
- L. Restricted Assets  
No significant changes.
- M. Working Capital Finance Investments  
Not applicable
- N. Offsetting and Netting of Assets and Liabilities  
Not applicable
- O. 5GI Securities  
Not applicable
- P. Short Sales  
Not applicable
- Q. Prepayment Penalty and Acceleration Fees  
No significant changes.
- R. Reporting Entity's Share of Cash Pool by Asset Type  
Not applicable

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**  
No significant changes.

**NOTE 7 Investment Income**  
No significant changes.

**NOTE 8 Derivative Instruments**  
Not applicable

**NOTE 9 Income Taxes**  
No significant changes.

**NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**  
No significant changes.

**NOTE 11 Debt**  
Not applicable

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**  
No significant changes.

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**  
No significant changes.

**NOTE 14 Liabilities, Contingencies and Assessments**  
No significant changes.

**NOTE 15 Leases**  
Not applicable

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**  
Not applicable

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**  
Not applicable

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**  
Not applicable

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

**NOTE 20 Fair Value Measurements**

- A. **Fair Value Measurements**  
SSAP No. 100, Fair Value Measurements, clarifies the definition of estimated fair value and establishes a hierarchy for measuring estimated fair value. The hierarchy established by this standard consists of three levels to indicate the quality of the estimated fair value measurements as described below.  
  
Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable.  
  
Level 2 - Significant Other Observable Inputs: Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1.  
  
Level 3 - Significant Unobservable Inputs: Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimates of the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes, comparative trades, and independent third-party providers.  
  
The Company reviews its fair value heirarchy classifications for assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications in or out of Level 3. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.  
  
The estimated fair values for substantially all bonds, including loan-backed and structured securities, unaffiliated common stock and certain short-term investments are based on quoted prices or quotations on comparable securities in active markets that are readily and regularly obtainable. Valuation of these securities does not involve management's judgement.



NOTES TO FINANCIAL STATEMENTS

When quoted prices in active markets are not available, the determination of estimated fair value is based on market standard valuation methodologies, giving priority to observable inputs. The significant inputs to the market standard valuation methodologies for certain types of securities with reasonable levels of price transparency are inputs that are observable in the market or can be derived principally from or corroborated by observable market data.

When observable inputs are not available, the market standard valuation methodologies for determining the estimated fair value of certain types of securities that trade infrequently, and therefore have little or no price transparency, rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from or corroborated by observable market data. These observable inputs can be based in large part on management's judgement or estimation, and cannot be supported by reference or maket activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stocks, unaffiliated	\$ 131,187				\$ 131,187
Total assets at fair value/NAV	\$ 131,187	\$ -	\$ -	\$ -	\$ 131,187

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 435,387,622	\$ 483,048,308		\$ 435,387,622			
Common Stocks, unaffiliated	\$ 131,187	\$ 131,187	\$ 131,187				

D. Not Practicable to Estimate Fair Value  
Not Applicable

E. NAV Practical Expedient Investments  
Not applicable

NOTE 21 Other Items  
No significant changes.

NOTE 22 Events Subsequent  
Not applicable

NOTE 23 Reinsurance  
No significant changes.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination  
Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses  
No significant changes.

NOTE 26 Intercompany Pooling Arrangements  
Not applicable

NOTE 27 Structured Settlements  
Not applicable

NOTE 28 Health Care Receivables  
Not applicable

NOTE 29 Participating Policies  
No significant changes.

NOTE 30 Premium Deficiency Reserves  
No significant changes.

NOTE 31 Reserves for Life Contracts and Annuity Contracts  
No significant changes.

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics  
No significant changes.

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics  
No significant changes.

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected  
No significant changes.

NOTE 35 Separate Accounts  
Not applicable

NOTE 36 Loss/Claim Adjustment Expenses  
Not applicable

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [ ] No [ X ]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [ ] No [ ]
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [ ] No [ X ]
- 2.2

If yes, date of change:
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?  
If yes, complete Schedule Y, Parts 1 and 1A.

Yes [ X ] No [ ]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [ ] No [ X ]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [ ] No [ X ]
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [ ] No [ X ]
- 4.2

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

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
5.

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

Yes [ ] No [ ] N/A [ X ]
- 6.1

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

12/31/2018
- 6.2

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

12/31/2018
- 6.3

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

06/02/2020
- 6.4

By what department or departments?  
Ohio Department of Insurance
- 6.5

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

Yes [ ] No [ ] N/A [ X ]
- 6.6

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

Yes [ ] No [ ] N/A [ X ]
- 7.1

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

Yes [ ] No [ X ]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [ ] No [ X ]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ ] No [ X ]
- 8.4

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

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

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? .....  
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
(c) Compliance with applicable governmental laws, rules and regulations;  
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
(e) Accountability for adherence to the code.

Yes [ X ] No [ ]

9.11

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

9.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [ X ]

9.21

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

9.3

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

Yes [ ] No [ X ]

9.31

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

FINANCIAL

10.1

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

Yes [ ] No [ X ]

10.2

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

INVESTMENT

11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [ X ]

11.2

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

12.

Amount of real estate and mortgages held in other invested assets in Schedule BA: .....\$ .....55,742,142

13.

Amount of real estate and mortgages held in short-term investments: .....\$ .....

14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [ X ] No [ ]

14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ .....0	\$.....
14.22 Preferred Stock .....	\$ .....0	\$.....
14.23 Common Stock .....	\$ .....0	\$.....
14.24 Short-Term Investments .....	\$ .....0	\$.....
14.25 Mortgage Loans on Real Estate .....	\$ .....0	\$.....
14.26 All Other .....	\$ .....186,419	\$ .....133,718
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....186,419	\$ .....133,718
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$.....

15.1

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

Yes [ ] No [ X ]

15.2

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

16.

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

16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....

\$ .....0

16.2

Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....

\$ .....0

16.3

Total payable for securities lending reported on the liability page. ....

\$ .....0

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [ ] No [ X ]
- 17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Conning Asset Management Co. ....	U.....
New England Asset Management, Inc. ....	U.....
Voya Investment Management LLC .....	U.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ X ] No [ ]
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
107423 .....	Conning Asset Management Co. ....	254900312299B6776G77 .....	SEC .....	NO.....
105900 .....	New England Asset Management, Inc. ....	KUR85E5PS4GQFZTFC130 .....	SEC .....	NO.....
2882 .....	Voya Investment Management LLC .....	MZJU01BGQ7J1KULQSB89 .....	SEC .....	NO.....

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

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

0

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

%

2.2

A&H cost containment percent

%

2.3

A&H expense percent excluding cost containment expenses

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[ ]

No

[ X ]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[ ]

No

[ X ]

3.4

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

\$

4.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes

[ X ]

No

[ ]

4.1

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

Yes

[ ]

No

[ ]

Fraternal Benefit Societies Only:

5.1

In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?

Yes

[ ]

No

[ ]

N/A

[ ]

5.2

If no, explain:

6.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes

[ ]

No

[ X ]

6.2

If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount

## SCHEDULE S - CEDED REINSURANCE

[illegible]

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

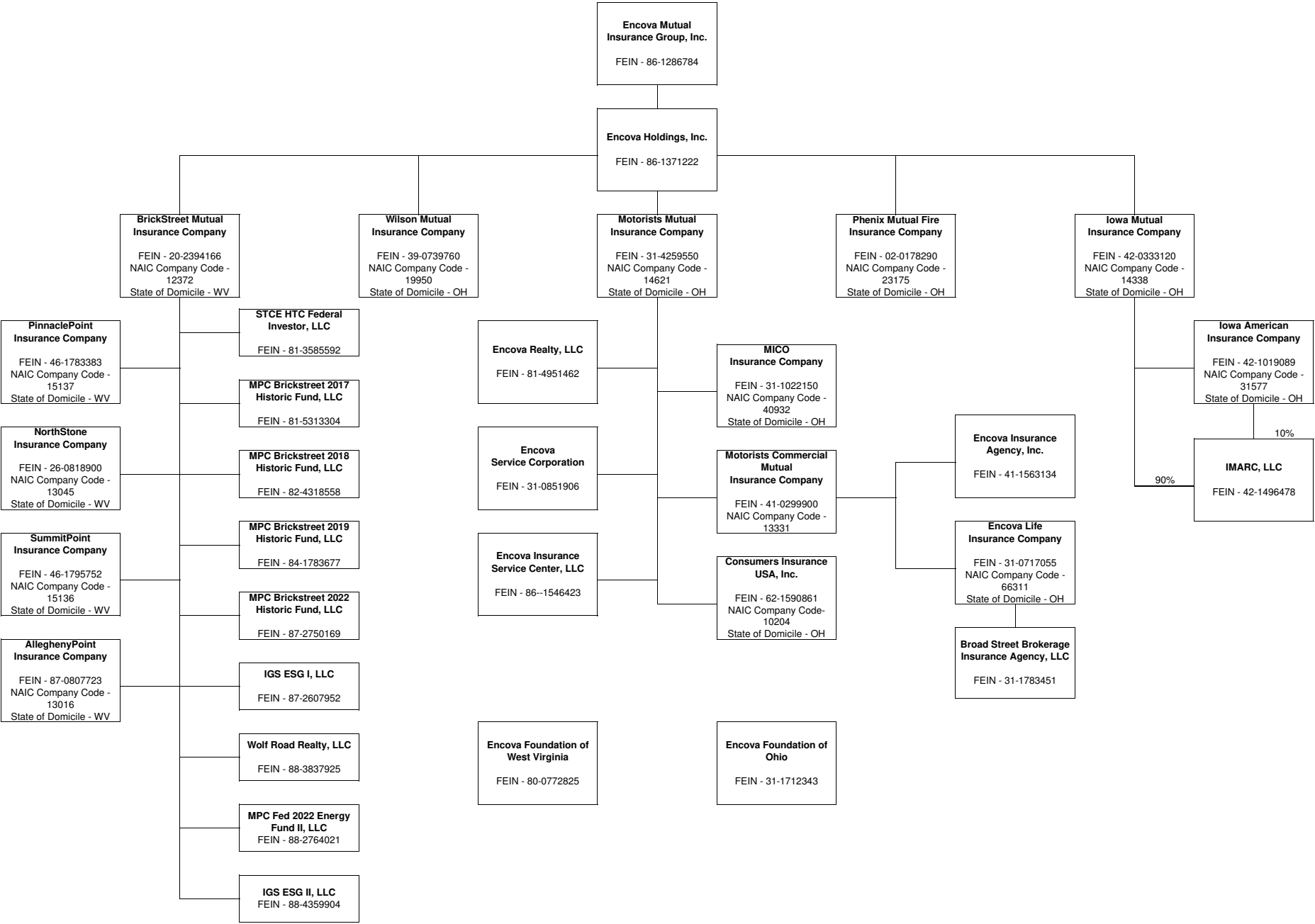
			Direct Business Only					
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
States, Etc.			1 Active Status (a)					
1.	Alabama .....	AL	N	33,124	0	0	33,124	0
2.	Alaska .....	AK	N	1,882	0	0	1,882	0
3.	Arizona .....	AZ	N	35,577	3,506	0	39,083	0
4.	Arkansas .....	AR	L	4,472	0	0	4,472	0
5.	California .....	CA	N	28,250	6,000	0	34,250	0
6.	Colorado .....	CO	N	12,548	0	0	12,548	0
7.	Connecticut .....	CT	N	7,618	0	0	7,618	0
8.	Delaware .....	DE	N	11,286	0	0	11,286	0
9.	District of Columbia .....	DC	N	1,334	0	0	1,334	0
10.	Florida .....	FL	L	472,157	374,178	0	846,335	0
11.	Georgia .....	GA	L	458,019	59,428	0	517,447	0
12.	Hawaii .....	HI	N	5,557	0	0	5,557	0
13.	Idaho .....	ID	N	683	0	0	683	0
14.	Illinois .....	IL	L	118,834	300	0	119,134	0
15.	Indiana .....	IN	L	1,461,460	48,865	0	1,510,325	0
16.	Iowa .....	IA	L	46,640	0	0	46,640	0
17.	Kansas .....	KS	N	5,924	0	0	5,924	0
18.	Kentucky .....	KY	L	1,758,277	256,606	0	2,014,883	0
19.	Louisiana .....	LA	N	5,538	0	0	5,538	0
20.	Maine .....	ME	N	2,572	0	0	2,572	0
21.	Maryland .....	MD	N	43,456	0	0	43,456	0
22.	Massachusetts .....	MA	L	13,150	0	0	13,150	0
23.	Michigan .....	MI	L	1,804,066	3,570	0	1,807,636	0
24.	Minnesota .....	MN	L	99,460	0	0	99,460	0
25.	Mississippi .....	MS	N	19,545	0	0	19,545	0
26.	Missouri .....	MO	L	22,153	0	0	22,153	0
27.	Montana .....	MT	N	3,325	0	0	3,325	0
28.	Nebraska .....	NE	L	21,480	0	0	21,480	0
29.	Nevada .....	NV	N	15,317	0	0	15,317	0
30.	New Hampshire .....	NH	L	1,524	0	0	1,524	0
31.	New Jersey .....	NJ	N	28,545	0	0	28,545	0
32.	New Mexico .....	NM	N	8,093	0	0	8,093	0
33.	New York .....	NY	N	32,258	0	0	32,258	0
34.	North Carolina .....	NC	N	79,311	359,301	0	438,612	0
35.	North Dakota .....	ND	N	1,436	0	0	1,436	0
36.	Ohio .....	OH	L	9,858,908	4,414,180	0	14,273,088	0
37.	Oklahoma .....	OK	N	9,223	0	0	9,223	0
38.	Oregon .....	OR	N	4,766	350	0	5,116	0
39.	Pennsylvania .....	PA	L	4,105,302	298,484	0	4,403,786	0
40.	Rhode Island .....	RI	L	623	0	0	623	0
41.	South Carolina .....	SC	L	323,548	81,183	0	404,731	0
42.	South Dakota .....	SD	N	468	0	0	468	0
43.	Tennessee .....	TN	L	721,765	130,863	0	852,628	0
44.	Texas .....	TX	N	55,281	0	0	55,281	0
45.	Utah .....	UT	N	2,113	0	0	2,113	0
46.	Vermont .....	VT	N	164	0	0	164	0
47.	Virginia .....	VA	L	264,462	0	0	264,462	0
48.	Washington .....	WA	N	11,762	0	0	11,762	0
49.	West Virginia .....	WV	L	1,926,401	68,703	0	1,995,104	0
50.	Wisconsin .....	WI	L	669,619	3,050	0	672,669	0
51.	Wyoming .....	WY	N	1,740	0	0	1,740	0
52.	American Samoa .....	AS	N		0		0	
53.	Guam .....	GU	N				0	
54.	Puerto Rico .....	PR	N	1,293	0	0	1,293	0
55.	U.S. Virgin Islands .....	VI	N	204	0	0	204	0
56.	Northern Mariana Islands .....	MP	N				0	
57.	Canada .....	CAN	N	2,528	0	0	2,528	0
58.	Aggregate Other Aliens .....	OT	XXX	379	0	0	379	0
59.	Subtotal .....	XXX		24,625,420	6,108,567	0	30,733,987	0
90.	Reporting entity contributions for employee benefits plans.....	XXX					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		564,755			564,755	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		72,179			72,179	
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0
95.	Totals (Direct Business).....	XXX		25,262,354	6,108,567	0	31,370,921	0
96.	Plus Reinsurance Assumed.....	XXX					0	
97.	Totals (All Business).....	XXX		25,262,354	6,108,567	0	31,370,921	0
98.	Less Reinsurance Ceded.....	XXX		7,302,950			7,302,950	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		17,959,404	6,108,567	0	24,067,971	0
DETAILS OF WRITE-INS								
58001.	United Kingdom .....	XXX		379			379	
58002.	.....	XXX						
58003.	.....	XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX		0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX		379	0	0	379	0
9401.	.....	XXX						
9402.	.....	XXX						
9403.	.....	XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page .....	XXX		0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX		0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	21	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. N - None of the above - Not allowed to write business in the state.....	36
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....	0		

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

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





STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Broad Street Brokerage Insurance Agency, LLC								
0291	Encova Mutual Insurance Group	10204	31-1783451 62-1590861 42-1496478				Consumers Insurance USA, Inc. IMARC, LLC	OH	NIA	Encova Life Insurance Company Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	31577	42-1019089				Iowa American Insurance Company	IA	NIA	Iowa Mutual Insurance Company	Ownership	90.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	14338	42-0333120				Iowa Mutual Insurance Company	OH	IA	Iowa Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
							Encova Holdings, Inc.			Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
							Motorists Commercial Mutual Insurance Company			Motorists Commercial Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	40932	41-1563134 31-1022150				Encova Insurance Agency, Inc.	MN	NIA	Encova Insurance Agency, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
							MICO Insurance Company	OH	IA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	13331	41-0299900				Motorists Commercial Mutual Insurance Company	OH	UDP	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
							Motorists Commercial Mutual Insurance Company			Motorists Commercial Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	66311	31-0717055				Encova Life Insurance Company	OH	RE	Encova Life Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	14621	31-4259550				Motorists Mutual Insurance Company	OH	UIP	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
							Encova Service Corporation	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	23175	02-0178290				Phenix Mutual Fire Insurance Company	OH	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	19950	39-0739760				Wilson Mutual Insurance Company	OH	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
							Encova Realty, LLC	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
							Encova Foundation of Ohio	OH	NIA	Motorists Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	12372	20-2394166				BrickStreet Mutual Insurance Company	WV	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	15137	46-1783383				PinnaclePoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	13045	26-0818900				NorthStone Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	15136	46-1795752				SummitPoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
0291	Encova Mutual Insurance Group	13016	87-0807723				AlleghenyPoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			88-3837925				Wolf Road Realty, LLC	IL	NIA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			80-0772825				Encova Foundation of West Virginia, Inc	WV	NIA	BrickStreet Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc.	NO	
			81-3585592				STCE HTC Federal Investor, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			81-5313304				MPC Brickstreet 2017 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			82-4318558				MPC Brickstreet 2018 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			84-1783677				MPC Brickstreet 2019 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			87-2750169				MPC Brickstreet 2022 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			87-2607952				IGS ESG I, LLC	OH	NIA	BrickStreet Mutual Insurance Company	Ownership	50.000	Encova Mutual Insurance Group, Inc.	NO	
			86-1546423				Encova Insurance Service Center, LLC	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			86-1371222				Encova Holdings, Inc.	OH	UIP	Encova Mutual Insurance Group, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			86-1286784				Encova Mutual Insurance Group, Inc.	OH	UIP	Encova Mutual Insurance Group, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			88-2764021				MPC Fed 2022 Energy Fund II, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			88-4359904				IGS ESG II, LLC	OH	NIA	BrickStreet Mutual Insurance Company	Ownership	80.000	Encova Mutual Insurance Group, Inc.	NO	

Asterisk	Explanation

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. 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? .....	NO
5. 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? .....	NO
6. 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? .....	NO
7. 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? .....	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption. ....	SEE EXPLANATION

AUGUST FILING

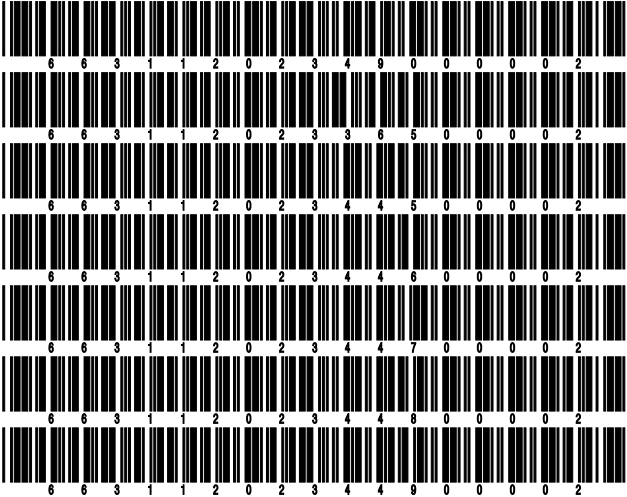
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting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

Explanation:

1.
2.
3.
4.
5.
6.
7.
8. The company is utilizing an ongoing statement of exemption.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



**NONE**

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	39,845,491	32,763,251
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		0
2.2 Additional investment made after acquisition .....	16,121,638	7,715,591
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....	181,923	28,667
6. Total gain (loss) on disposals .....		0
7. Deduct amounts received on disposals .....	273,192	662,018
8. Deduct amortization of premium and depreciation .....		0
9. Total foreign exchange change in book/adjusted carrying value .....		0
10. Deduct current year's other than temporary impairment recognized .....		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	55,875,860	39,845,491
12. Deduct total nonadmitted amounts .....	133,718	186,419
13. Statement value at end of current period (Line 11 minus Line 12)	55,742,142	39,659,072

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	478,676,287	504,363,427
2. Cost of bonds and stocks acquired .....	22,743,101	33,817,244
3. Accrual of discount .....	376,588	422,749
4. Unrealized valuation increase (decrease) .....	(43,669)	(117,693)
5. Total gain (loss) on disposals .....	(227,972)	(3,062,199)
6. Deduct consideration for bonds and stocks disposed of .....	17,785,566	55,935,064
7. Deduct amortization of premium .....	559,275	1,236,571
8. Total foreign exchange change in book/adjusted carrying value .....	0	
9. Deduct current year's other than temporary impairment recognized .....	0	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	0	424,394
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	483,179,494	478,676,287
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12)	483,179,494	478,676,287

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1B**

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	360,148,411	1,499,452	12,457,359	4,246,218	360,148,411	353,436,722	0	364,974,294
2. NAIC 2 (a) .....	93,161,877	0	1,246,493	(901,403)	93,161,877	91,013,981	0	91,625,448
3. NAIC 3 (a) .....	30,850,858	6,981,175	2,198,064	(3,398,281)	30,850,858	32,235,688	0	33,119,843
4. NAIC 4 (a) .....	6,382,878	0	9,262	(11,699)	6,382,878	6,361,917	0	6,398,043
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	355,858
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	427,965
7. Total Bonds	490,544,024	8,480,627	15,911,178	(65,166)	490,544,024	483,048,308	0	496,901,451
PREFERRED STOCK								
8. NAIC 1 .....	0	0	0	0	0	0	0	
9. NAIC 2 .....	0	0	0	0	0	0	0	
10. NAIC 3 .....	0	0	0	0	0	0	0	
11. NAIC 4 .....	0	0	0	0	0	0	0	
12. NAIC 5 .....	0	0	0	0	0	0	0	
13. NAIC 6 .....	0	0	0	0	0	0	0	
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	490,544,024	8,480,627	15,911,178	(65,166)	490,544,024	483,048,308	0	496,901,451

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

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

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Prior Year Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals		XX			

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	1,564,267	
2. Cost of short-term investments acquired .....	3,165,323	1,553,349
3. Accrual of discount .....	59,191	10,918
4. Unrealized valuation increase (decrease) .....	0	0
5. Total gain (loss) on disposals .....	(29)	0
6. Deduct consideration received on disposals .....	4,788,751	0
7. Deduct amortization of premium .....	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	1,564,267
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	1,564,267

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	27,859,408	14,620,721
2. Cost of cash equivalents acquired .....	54,776,860	134,314,457
3. Accrual of discount .....	55,275	60,501
4. Unrealized valuation increase (decrease) .....	0	0
5. Total gain (loss) on disposals .....	(5,871)	0
6. Deduct consideration received on disposals .....	70,433,461	121,136,270
7. Deduct amortization of premium .....	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	12,252,212	27,859,408
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	12,252,212	27,859,408



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

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

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

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

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	2	Location		5	6	7	8	9	10	11	12	13
		3	4									
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership
Joint Venture Interests - Mortgage Loans - Unaffiliated												
.....	Voya Commercial Mortgage Lending Fund L.P. ....	Wilmington .....	DE.....	Voya Commercial Mortgage Lending Fund L.P. ....	.....	10/15/2019 ...			9,174,996		0	4.390
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated									0	9,174,996	0	XXX
6099999. Total - Unaffiliated									0	9,174,996	0	XXX
6199999. Total - Affiliated									0	0	0	XXX
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6299999 - Totals									0	9,174,996	0	XXX

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book/Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest-ment Income
Joint Venture Interests - Mortgage Loans - Unaffiliated																			
.....	Voya Commercial Mortgage Lending Fund L.P. .	Wilmington .....	DE.....	Voya Commercial Mortgage Lending Fund L.P. ....	10/16/2019 ...	04/30/2023 ...	39,659,072	227,534				227,534		55,742,142	72,270			0	1,007,488
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated								39,659,072	227,534	0	0	227,534	0	55,742,142	72,270	0	0	0	1,007,488
6099999. Total - Unaffiliated								39,659,072	227,534	0	0	227,534	0	55,742,142	72,270	0	0	0	1,007,488

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Unrealized Valuation Increase (De- crease)	Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	Current Year's Other Than Temporary Impair- ment Recog- nized	Capital- ized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encum- brances on Disposal	Consid- eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest- ment Income
6199999. Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0	0
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6299999 - Totals								39,659,072	227,534	0	0	227,534	0	55,742,142	72,270	0	0	0	1,007,488

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
00109L-AA-1 .....	ADT SECURITY CORP .....	.....	.....06/08/2023 .....	RBC CAPITAL MARKETS .....	.....	.....965,250 .....	.....1,100,000 .....	.....16,511 .....	3.C FE .....
058498-AZ-9 .....	BALL CORP .....	.....	.....05/08/2023 .....	Citigroup (SSB) .....	.....	.....1,100,156 .....	.....1,100,000 .....	.....0 .....	3.A FE .....
143658-BQ-4 .....	CARNIVAL CORP .....	.....	.....06/08/2023 .....	RBC CAPITAL MARKETS .....	.....	.....974,050 .....	.....1,100,000 .....	.....16,011 .....	3.C FE .....
165167-DF-1 .....	CHESAPEAKE ENERGY CORP .....	.....	.....06/12/2023 .....	RBC CAPITAL MARKETS .....	.....	.....1,075,250 .....	.....1,100,000 .....	.....22,351 .....	3.B FE .....
680665-AJ-5 .....	OLIN CORP .....	.....	.....06/12/2023 .....	RBC CAPITAL MARKETS .....	.....	.....1,058,750 .....	.....1,100,000 .....	.....13,937 .....	3.A FE .....
716973-AC-6 .....	PFIZER INVESTMENT ENTERPRISES PTE LTD .....	C.....	.....05/16/2023 .....	BANC OF AMERICA/FIXED INCOME .....	.....	.....1,498,200 .....	.....1,500,000 .....	.....0 .....	1.E FE .....
73316P-CL-2 .....	POPLR 2005-2 M2 - RMBS .....	.....	.....06/01/2023 .....	Direct .....	.....	.....1,252 .....	.....1,252 .....	.....0 .....	1.A FM .....
88033G-DT-4 .....	TENET HEALTHCARE CORP .....	.....	.....05/02/2023 .....	BARCLAYS CAPITAL INC .....	.....	.....1,102,719 .....	.....1,100,000 .....	.....0 .....	3.C FE .....
988498-AL-5 .....	YUM! BRANDS INC .....	.....	.....06/09/2023 .....	RBC CAPITAL MARKETS .....	.....	.....705,000 .....	.....750,000 .....	.....14,646 .....	3.C FE .....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						8,480,627	8,851,252	83,457	XXX
2509999997. Total - Bonds - Part 3						8,480,627	8,851,252	83,457	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						8,480,627	8,851,252	83,457	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						0	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	XXX
6009999999 - Totals						8,480,627	XXX	83,457	XXX

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..36179T-4P-7	G2 IAS5330 - RMBS		06/01/2023	Paydown		3,571	3,571	3,653	3,762	0	(191)	0	(191)	0	3,571	0	0	0	60	07/20/2048	1.A
..36200K-NJ-2	GN 603493 - RMBS		06/01/2023	Paydown		3,640	3,640	3,727	3,698	0	(58)	0	(58)	0	3,640	0	0	0	82	03/15/2033	1.A
..36200N-AC-5	GN 604903 - RMBS		06/01/2023	Paydown		1,225	1,225	1,249	1,241	0	(16)	0	(16)	0	1,225	0	0	0	28	01/15/2034	1.A
..36201S-VT-3	GN 592026 - RMBS		06/01/2023	Paydown		600	600	614	609	0	(9)	0	(9)	0	600	0	0	0	14	06/15/2033	1.A
..36201Y-LG-9	GN 607027 - RMBS		06/01/2023	Paydown		5,364	5,364	5,509	5,456	0	(92)	0	(92)	0	5,364	0	0	0	117	01/15/2034	1.A
..36205X-D5-0	GN 403424 - RMBS		06/01/2023	Paydown		3,766	3,766	3,856	3,831	0	(64)	0	(64)	0	3,766	0	0	0	86	10/15/2033	1.A
..3620A2-KL-9	GN 716799 - RMBS		06/01/2023	Paydown		1,035	1,035	1,073	1,087	0	(52)	0	(52)	0	1,035	0	0	0	19	04/15/2039	1.A
..3620AD-NY-4	GN 726807 - RMBS		06/01/2023	Paydown		1,331	1,330	1,363	1,375	0	(44)	0	(44)	0	1,330	0	0	0	28	09/15/2039	1.A
..36241K-V8-8	GN 782439 - RMBS		06/01/2023	Paydown		192	192	199	201	0	(9)	0	(9)	0	192	0	0	0	4	10/15/2038	1.A
..36290R-V3-4	GN 615434 - RMBS		06/01/2023	Paydown		3,365	3,365	3,431	3,438	0	(73)	0	(73)	0	3,365	0	0	0	80	08/15/2033	1.A
..36290S-P5-4	GN 616144 - RMBS		06/01/2023	Paydown		7,715	7,715	7,925	7,857	0	(142)	0	(142)	0	7,715	0	0	0	169	12/15/2033	1.A
..36291B-D5-3	GN 623024 - RMBS		06/01/2023	Paydown		962	962	988	982	0	(19)	0	(19)	0	962	0	0	0	22	01/15/2034	1.A
..36291K-BU-0	GN 630151 - RMBS		06/01/2023	Paydown		477	477	487	486	0	(8)	0	(8)	0	477	0	0	0	11	07/15/2039	1.A
..36291P-BC-9	GN 633735 - RMBS		06/01/2023	Paydown		4,207	4,207	4,279	4,268	0	(61)	0	(61)	0	4,207	0	0	0	96	10/15/2034	1.A
..36291T-AQ-1	GN 637315 - RMBS		06/01/2023	Paydown		1,189	1,189	1,215	1,215	0	(27)	0	(27)	0	1,189	0	0	0	27	12/15/2034	1.A
..36295Q-QN-8	GN 676977 - RMBS		06/01/2023	Paydown		2,300	2,300	2,381	2,405	0	(104)	0	(104)	0	2,300	0	0	0	46	05/15/2038	1.A
0109999999 Subtotal - Bonds - U.S. Governments						40,937	40,937	41,948	41,908	0	(971)	0	(971)	0	40,937	0	0	0	890	XXX	XXX
..13079S-26-7	CALIFORNIA STATEWIDE CMNTYS DEV AUTH REV		04/18/2023	Call @ 100.00		15,000	15,000	19,978	18,848	0	(51)	0	(51)	0	18,798	0	(3,798)	(3,798)	20	05/15/2040	1.C FE
..3131WQ-2W-6	FH ZJ0789 - RMBS		06/01/2023	Paydown		1,279	1,279	1,280	1,279	0	0	0	0	0	1,279	0	0	0	21	12/01/2040	1.A
..3131WQ-5C-7	FH ZJ0843 - RMBS		06/01/2023	Paydown		1,999	1,999	1,947	1,928	0	71	0	71	0	1,999	0	0	0	35	12/01/2040	1.A
..3131WR-K2-0	FH ZJ1213 - RMBS		06/01/2023	Paydown		1,995	1,995	2,098	2,153	0	(158)	0	(158)	0	1,995	0	0	0	33	02/01/2041	1.A
..3131X4-2U-8	FH ZK1687 - RMBS		06/01/2023	Paydown		339	339	336	339	0	2	0	2	0	339	0	0	0	6	07/01/2024	1.A
..3131X5-D5-8	FH ZK1924 - RMBS		06/01/2023	Paydown		2,128	2,128	2,209	2,139	0	(11)	0	(11)	0	2,128	0	0	0	42	10/01/2024	1.A
..3131XG-2M-9	FH ZL1680 - RMBS		06/01/2023	Paydown		1,143	1,143	1,186	1,197	0	(54)	0	(54)	0	1,143	0	0	0	21	07/01/2041	1.A
..3131XG-JU-3	FH ZL1175 - RMBS		06/01/2023	Paydown		362	362	367	367	0	(10)	0	(10)	0	362	0	0	0	7	04/01/2041	1.A
..3131XG-NZ-7	FH ZL1308 - RMBS		06/01/2023	Paydown		1,597	1,597	1,594	1,590	0	8	0	8	0	1,597	0	0	0	27	05/01/2041	1.A
..3131XG-ZE-1	FH ZL1641 - RMBS		06/01/2023	Paydown		1,686	1,686	1,749	1,756	0	(70)	0	(70)	0	1,686	0	0	0	32	07/01/2041	1.A
..3131XM-FM-2	FH ZL5572 - RMBS		06/01/2023	Paydown		3,694	3,694	3,850	3,846	0	(152)	0	(152)	0	3,694	0	0	0	53	04/01/2043	1.A
..3131XN-6U-2	FH ZL7183 - RMBS		06/01/2023	Paydown		627	627	659	673	0	(47)	0	(47)	0	627	0	0	0	10	10/01/2043	1.A
..31329K-XH-2	FH ZA2480 - RMBS		06/01/2023	Paydown		123,540	123,540	119,409	116,875	0	6,665	0	6,665	0	123,540	0	0	0	1,576	11/01/2037	1.A
..3132A1-UC-6	FH ZS1479 - RMBS		06/01/2023	Paydown		1,237	1,237	1,157	1,156	0	81	0	81	0	1,237	0	0	0	26	01/01/2035	1.A
..3132A6-HV-8	FH ZS5644 - RMBS		06/26/2023	Paydown		192	192	184	191	0	1	0	1	0	192	0	0	0	3	07/01/2023	1.A
..3132DN-Z4-8	FH SD1663 - RMBS		06/01/2023	Paydown		30,207	30,207	27,890	27,919	0	2,288	0	2,288	0	30,207	0	0	0	486	10/01/2052	1.A
..31371M-GC-5	FN 255895 - RMBS		06/01/2023	Paydown		1,106	1,106	1,000	992	0	114	0	114	0	1,106	0	0	0	21	09/01/2035	1.A
..3137A6-5E-8	FHR 3792 KL - CMO/RMBS		06/01/2023	Paydown		117,390	117,390	112,712	116,617	0	773	0	773	0	117,390	0	0	0	1,665	01/15/2026	1.A
..3137A6-SU-7	FHR 3812 AK - CMO/RMBS		06/01/2023	Paydown		55,977	55,977	54,105	55,621	0	355	0	355	0	55,977	0	0	0	802	02/15/2026	1.A
..3137FK-LM-6	FHR 4858 EK - CMO/RMBS		06/01/2023	Paydown		41,399	41,399	42,628	42,560	0	(1,161)	0	(1,161)	0	41,399	0	0	0	691	01/15/2049	1.A
..3138AE-MZ-3	FN A11275 - RMBS		06/01/2023	Paydown		334	334	339	344	0	(10)	0	(10)	0	334	0	0	0	6	05/01/2041	1.A
..3138AK-EK-1	FN A15537 - RMBS		06/01/2023	Paydown		10,028	10,028	10,451	10,504	0	(476)	0	(476)	0	10,028	0	0	0	222	06/01/2041	1.A
..31393R-TE-0	FHR 2631 DA - CMO/RMBS		06/01/2023	Paydown		1,240	1,240	1,229	1,235	0	5	0	5	0	1,240	0	0	0	19	06/15/2033	1.A
..31402C-V7-4	FN 725238 - RMBS		06/01/2023	Paydown		1,044	1,044	1,008	1,009	0	34	0	34	0	1,044	0	0	0	22	03/01/2034	1.A
..31407N-QM-8	FN 835760 - RMBS		06/01/2023	Paydown		693	693	652	645	0	49	0	49	0	693	0	0	0	13	09/01/2035	1.A
..3140HL-W9-3	FN BK6971 - RMBS		06/01/2023	Paydown		683	683	692	715	0	(32)	0	(32)	0	683	0	0	0	11	06/01/2048	1.A
..3140QP-JA-6	FN C83856 - RMBS		06/01/2023	Paydown		17,788	17,788	17,839	17,836	0	(48)	0	(48)	0	17,788	0	0	0	324	06/01/2052	1.A
..3140XH-ZV-8	FN FS2587 - RMBS		06/01/2023	Paydown		18,214	18,214	17,969	17,972	0	242	0	242	0	18,214	0	0	0	341	08/01/2052	1.A
..31410G-CW-1	FN 888485 - RMBS		06/01/2023	Paydown		433	433	406	405	0	28	0	28	0	433	0	0	0	9	06/01/2037	1.A

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..31412U-AJ-9	FN 934809 - RMBS		06/01/2023	Paydown		2,037	2,037	2,109	2,043	0	(6)	0	(6)	0	2,037	0	0	0	39	03/01/2024	1.A
..31412U-L7-3	FN 935150 - RMBS		06/01/2023	Paydown		657	657	684	661	0	(4)	0	(4)	0	657	0	0	0	12	04/01/2024	1.A
..31413E-XV-2	FN 943592 - RMBS		06/01/2023	Paydown		351	351	330	341	0	10	0	10	0	351	0	0	0	7	07/01/2037	1.A
..31414S-NF-6	FN 974790 - RMBS		04/01/2023	Various		292	292	291	291	0	1	0	1	0	292	0	0	0	4	04/01/2023	1.A
..31415P-D6-2	FN 984925 - RMBS		04/25/2023	Paydown		14	14	14	14	0	0	0	0	0	14	0	0	0	0	06/01/2023	1.A
..31416T-JN-0	FN AA9268 - RMBS		06/01/2023	Paydown		1,702	1,702	1,687	1,695	0	7	0	7	0	1,702	0	0	0	28	07/01/2024	1.A
..31418C-WM-0	FN MA3360 - RMBS		06/01/2023	Paydown		6,245	6,245	6,272	6,289	0	(45)	0	(45)	0	6,245	0	0	0	94	05/01/2038	1.A
..64972H-RB-0	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		06/16/2023	Call @ 100.00		30,000	30,000	39,018	37,604	0	(155)	0	(155)	0	37,450	0	(7,450)	(7,450)	1,024	07/15/2040	1.C FE
..92812U-Q4-3	VIRGINIA ST HSG DEV AUTH COMILTH MTG		06/01/2023	Redemption @ 100.00		3,892	3,892	3,892	3,892	0	0	0	0	0	3,892	0	0	0	48	10/25/2037	1.A FE
0909999999 Subtotal - Bonds - U.S. Special Revenues						498,545	498,545	501,222	501,547	0	8,245	0	8,245	0	509,792	0	(11,247)	(11,247)	7,800	XXX	XXX
..001768-AA-4	AMF FLORENCE LLC		06/30/2023	Call @ 100.00		59,071	59,071	59,071	59,071	0	0	0	0	0	59,071	0	0	0	940	12/31/2035	2.C PL
..04248N-AA-1	ARMYHW 2005 1A - RMBS		06/15/2023	Paydown		10,634	10,634	10,634	10,634	0	0	0	0	0	10,634	0	0	0	294	06/15/2050	1.D FE
..05588U-AA-0	HGVGI 19A A - RMBS		06/25/2023	Paydown		12,584	12,584	12,581	12,582	0	2	0	2	0	12,584	0	0	0	172	09/26/2033	1.F FE
..06051G-FX-2	BANK OF AMERICA CORP		05/23/2023			1,442,520	1,500,000	1,490,760	1,496,256	0	426	0	426	0	1,496,682	0	(54,162)	(54,162)	31,500	04/19/2026	1.G FE
..10568M-AB-0	BRAVO 23NQM1 A2 - CMO/RMBS		06/01/2023	Paydown		45,508	45,508	45,495	0	0	13	0	13	0	45,508	0	0	0	991	01/25/2063	1.C FE
..12510H-AD-2	CAUTO 2020-1 A4 - ABS		06/15/2023	Paydown		625	625	625	625	0	0	0	0	0	625	0	0	0	8	02/15/2050	1.E FE
..19685W-AA-9	COLT 2021-2 A1 - CMO/RMBS		06/01/2023	Paydown		15,929	15,929	12,937	0	0	2,992	0	2,992	0	15,929	0	0	0	49	08/25/2066	1.A FE
..24381Y-AB-0	DRMT 223 A2 - CMO/RMBS		06/01/2023	Paydown		52,435	52,435	51,251	0	0	1,184	0	1,184	0	52,435	0	0	0	841	06/25/2067	1.C FE
..25755T-AL-4	DPABS 2019-1 A2 - RMBS		04/25/2023	Paydown		2,500	2,500	2,500	2,500	0	0	0	0	0	2,500	0	0	0	46	10/25/2049	2.A FE
..30251G-AW-7	FMG RESOURCES (AUGUST 2006) PTY LTD	C	05/04/2023	RBC CAPITAL MARKETS		1,059,300	1,070,000	1,119,720	1,088,236	0	(5,651)	0	(5,651)	0	1,082,586	0	(23,286)	(23,286)	26,352	05/15/2024	3.A FE
..30306V-A#-6	FLNG LIQUEFACTION 3 LLC		06/30/2023	Paydown		42,600	42,600	42,600	42,600	0	0	0	0	0	42,600	0	0	0	656	06/30/2039	2.C FE
..33851G-AU-9	FSMT 2161NV A18 - CMO/RMBS		06/01/2023	Paydown		23,019	23,019	18,149	18,156	0	4,863	0	4,863	0	23,019	0	0	0	234	08/25/2051	1.B FE
..36262J-AD-7	GSMB 21GR2 A4 - CMO/RMBS		06/01/2023	Paydown		20,759	20,759	16,347	16,348	0	4,410	0	4,410	0	20,759	0	0	0	221	02/26/2052	1.B FE
..36262Q-AD-1	GSMB 2021-GR1 A4 - CMO/RMBS		06/01/2023	Paydown		26,739	26,739	21,099	21,097	0	5,641	0	5,641	0	26,739	0	0	0	274	11/27/2051	1.B FE
..43283G-AA-0	HGVT 2022-2 A - RMBS		06/25/2023	Paydown		49,677	49,677	49,668	49,669	0	9	0	9	0	49,677	0	0	0	934	01/26/2037	1.A FE
..45031U-CJ-8	SAFEHOLD INC		03/31/2023	Call @ 102.75		0	0	0	0	0	0	0	0	0	0	0	0	(169)	02/15/2026	3.B FE	
..46361T-AG-7	ICOT 2013-IRV B - CMBS		05/17/2023	Paydown		1,500,000	1,500,000	1,400,391	1,494,536	0	5,464	0	5,464	0	1,500,000	0	0	0	19,965	05/15/2048	1.A
..46361T-AJ-1	ICOT 2013-IRV C - CMBS		05/17/2023	Paydown		1,000,000	1,000,000	965,004	971,409	0	28,591	0	28,591	0	1,000,000	0	0	0	13,310	05/15/2048	1.A
..46639N-AV-3	JPMBB 2013-C12 B - CMBS		06/01/2023	Paydown		1,675,788	1,675,788	1,671,634	1,673,230	0	2,558	0	2,558	0	1,675,788	0	0	0	34,590	07/17/2045	1.A
..46653P-BM-8	JPMIT 216 A15 - CMO/RMBS		06/01/2023	Paydown		17,856	15,551	12,663	0	0	2,888	0	2,888	0	15,551	0	2,305	2,305	132	10/25/2051	1.A FE
..52523K-AG-9	LXS 2006-17 F41 - RMBS		06/01/2023	Paydown		25,899	25,899	12,270	20,152	0	5,747	0	5,747	0	25,899	0	0	0	449	11/25/2036	1.A FM
..55037L-AA-2	LUNRR 2020-1 A - ABS	C	06/15/2023	Paydown		21,306	21,306	21,306	21,306	0	0	0	0	0	21,306	0	0	0	323	02/15/2045	2.B FE
..582839-AH-9	MEAD JOHNSON NUTRITION CO		05/23/2023			983,970	1,000,000	999,580	999,867	0	18	0	18	0	999,884	0	(15,914)	(15,914)	21,771	11/15/2025	1.G FE
..62877C-AA-1	NAC AVIATION 29 DAC	C	06/09/2023	Call @ 100.00		9,262	9,262	9,262	9,262	0	0	0	0	0	9,262	0	0	0	259	06/30/2026	4.B FE
..65342Q-AK-8	NEXTERA ENERGY OPERATING PARTNERS LP		05/10/2023	Various		1,083,475	1,105,000	1,141,232	1,119,447	0	(3,969)	0	(3,969)	0	1,115,478	0	(32,003)	(32,003)	38,614	07/15/2024	3.A FE
..65480J-AC-4	NAROT 2022-B A3 - ABS		05/23/2023	USA INC		1,485,469	1,500,000	1,499,690	1,499,716	0	43	0	43	0	1,499,759	0	(14,291)	(14,291)	29,733	05/17/2027	1.A FE
..82652N-AA-6	SRFC 193 A - RMBS		06/20/2023	Paydown		21,206	21,206	21,206	21,206	0	0	0	0	0	21,206	0	0	0	205	08/20/2036	1.A FE
..85573Q-AA-8	STAR 215 A1 - CMO/RMBS		06/25/2023	Paydown		8,559	11,283	8,559	0	0	1,662	0	1,662	0	11,283	0	(2,724)	(2,724)	72	09/25/2066	1.A FE
..87054#-AA-6	W; SWEETWATER ROYALTIES L 5.32 30SEP40		03/31/2023	Call @ 100.00		7,592	7,592	7,592	7,592	0	0	0	0	0	7,592	0	0	0	0	09/30/2040	2.B PL
..87267T-AB-7	TRK 2021-INV2 A2 - CMO/RMBS		06/01/2023	Paydown		29,411	29,411	25,229	0	0	4,182	0	4,182	0	29,411	0	0	0	218	11/27/2056	1.C FE
..88576N-AB-4	HENDR 2006-1 A2 - RMBS		06/15/2023	Paydown		33,058	33,058	32,849	33,164	0	(106)	0	(106)	0	33,058	0	0	0	814	03/15/2047	1.B FE
..92211M-AE-3	VDC 2018-2 A2 - ABS		04/17/2023	Paydown		0	0	0	0	0	0	0	0	0	0	0	0	0	(279)	11/16/2043	1.G FE
..92538H-AA-8	VERUS 2021-4 A1 - CMO/RMBS		06/01/2023	Paydown		29,117	29,117	23,913	0	0	5,204	0	5,204	0	29,117	0	0	0	84	07/26/2066	1.A FE
..92539B-AB-8	VERUS 231 A2 - CMO/RMBS		06/01/2023	Paydown		55,505	55,505	55,505	0	0	1	0	1	0	55,505	0	0	0	1,341	12/26/2067	1.C FE

STATEMENT AS OF JUNE 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	22 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..92564R-AJ-4	VICI PROPERTIES LP .....	.....	.06/12/2023 .	GOLDMAN .....	.....	..... 1,027,611	..... 1,045,000	..... 1,164,000	..... 1,121,986	..... 0	..... (8,562)	..... 0	..... (8,562)	..... 0	..... 1,113,423	..... 0	..... (85,812)	..... (85,812)	..... 52,243	.02/01/2027 .	2.C FE ....
..928388-AA-1	VISTA RIDGE LLC AND CENTRAL TEXAS REGION ....	.....	.03/31/2023 .	Redemption @ 100.00 .....	.....	..... 6,082	..... 6,082	..... 6,082	..... 6,082	..... 0	..... 0	..... 0	..... 0	..... 0	..... 6,082	..... 0	..... 0	..... 0	..... 39	.10/14/2049 .	1.F PL ....
..95003A-AC-8	WFMB 211 A3 - CMO/RMBS .....	.....	.06/01/2023 .	Paydown .....	.....	..... 30,086	..... 30,086	..... 26,109	..... 26,117	..... 0	..... 3,970	..... 0	..... 3,970	..... 0	..... 30,086	..... 0	..... 0	..... 0	..... 301	.12/26/2050 .	1.A FE ....
..973148-AB-1	WIND ENERGY TRANSMISSION TEXAS, LLC .....	.....	.03/31/2023 .	Redemption @ 100.00 .....	.....	..... 5,630	..... 5,630	..... 5,630	..... 5,630	..... 0	..... 0	..... 0	..... 0	..... 0	..... 5,630	..... 0	..... 0	..... 0	..... 110	.12/07/2040 .	1.F PL ....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						11,920,782	12,058,856	12,064,201	11,848,475	0	61,582	0	61,582	0	12,146,668	0	(225,886)	(225,886)	277,640	XXX	XXX
2509999997. Total - Bonds - Part 4						12,460,264	12,598,338	12,607,372	12,391,929	0	68,857	0	68,857	0	12,697,398	0	(237,134)	(237,134)	286,330	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						12,460,264	12,598,338	12,607,372	12,391,929	0	68,857	0	68,857	0	12,697,398	0	(237,134)	(237,134)	286,330	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
..222070-20-3	COTY CL A ORD .....	.....	.05/01/2023 .	Adjustment .....	..... 0.000	..... 0	.....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	.....	.....
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals						12,460,264	XXX	12,607,372	12,391,929	0	68,857	0	68,857	0	12,697,398	0	(237,134)	(237,134)	286,330	XXX	XXX

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

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

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

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

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

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

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

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

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



## SCHEDULE E - PART 1 - CASH

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
BNY MELLON ..... Pittsburgh, PA .....	.....	.....	.....	.....	(796)	36,895	40,308	..XXX.
Huntington National Bank ..... Columbus, OH .....	.....	.....	.....	.....	1,931,427	(118,287)	2,260,579	..XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	1,930,631	(81,392)	2,300,887	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	1,930,631	(81,392)	2,300,887	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	1,930,631	(81,392)	2,300,887	XXX

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]