

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

AS OF SEPTEMBER 30, 2023  
OF THE CONDITION AND AFFAIRS OF THE  
**ENCOVA LIFE INSURANCE COMPANY**

NAIC Group Code 0291 0291 (Current) (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)

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)

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)

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 SS: OH  
County of US

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. William Joseph McGee Jr. James Christopher Howat  
Chief Executive Officer Secretary Treasurer

Subscribed and sworn to before me this 6th day of November, 2023

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

Deborah Dailey



Deborah Dailey  
Notary Public, State of Ohio  
My Commission Expires 11-26-2027

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

ASSETS

	Current Statement Date			4
	1	2	3	December 31
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Prior Year Net Admitted Assets
1. Bonds .....	473,412,420		473,412,420	478,498,407
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	146,751		146,751	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 (\$ .....2,892,858 ), cash equivalents (\$ ..... 12,526,987 ) and short-term investments (\$ .....2,055,186 ) .....	17,475,032		17,475,032	36,863,045
6. Contract loans (including \$ ..... premium notes) .....	17,394,170	98,124	17,296,046	16,870,629
7. Derivatives .....			0	0
8. Other invested assets .....	57,038,996	114,586	56,924,410	39,659,072
9. Receivables for securities .....	211,120		211,120	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) .....	565,678,489	212,710	565,465,780	572,194,755
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	5,171,507		5,171,507	5,120,434
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(755,665)	5,861	(761,526)	(922,332)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	17,271,123	494,398	16,776,725	16,731,690
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	965,871	365,866	600,005	633,784
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	195,418		195,418	243,176
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....			0	45,451
18.2 Net deferred tax asset .....	6,950,324	193,815	6,756,509	6,991,586
19. Guaranty funds receivable or on deposit .....	76,964		76,964	76,964
20. Electronic data processing equipment and software .....	318,647	318,647	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 .....	210,323	143,619	66,704	66,705
25. Aggregate write-ins for other than invested assets .....	17,268	0	17,268	24,245
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	596,102,828	1,737,473	594,365,355	601,206,459
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	596,102,828	1,737,473	594,365,355	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 .....	17,268		17,268	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)	17,268	0	17,268	24,245

STATEMENT AS OF SEPTEMBER 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 \$ .....492,173,226 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	492,173,226	500,164,311
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		0
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	578,151	619,621
4. Contract claims:		
4.1 Life .....	3,642,962	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) .....	1,354,444	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 .....	207,778	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 .....	3,065,571	3,438,276
10. Commissions to agents due or accrued-life and annuity contracts \$ .....728,170 , accident and health \$ ..... and deposit-type contract funds \$ ..... .....	728,170	709,340
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	1,475,375	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 .....	232,932	213,484
15.1 Current federal and foreign income taxes, including \$ .....555,540 on realized capital gains (losses) .....	183,373	
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	9,333	7,217
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	1,453,327	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 .....	5,266,387	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 .....	2,510,126	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 .....	328,210	815,696
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	513,209,366	521,637,972
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	513,209,366	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) .....	56,937,930	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) .....	79,955,990	78,368,487
38. Totals of Lines 29, 30 and 37 .....	81,155,990	79,568,487
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	594,365,356	601,206,459
<b>DETAILS OF WRITE-INS</b>		
2501. Interest Due on Death Claims .....	221,938	212,973
2502. Miscellaneous Liabilities .....	106,272	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)	328,210	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 SEPTEMBER 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 .....	33,364,771	28,868,699	37,572,226
2. Considerations for supplementary contracts with life contingencies .....	143,025	1,090,662	1,217,345
3. Net investment income .....	19,299,253	16,825,267	22,636,889
4. Amortization of Interest Maintenance Reserve (IMR) .....	(61,036)	71,704	(100,700)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			0
6. Commissions and expense allowances on reinsurance ceded .....	1,720,977	1,687,655	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 .....	2,220	10,020	10,520
9. Totals (Lines 1 to 8.3) .....	54,469,210	48,554,007	63,699,372
10. Death benefits .....	15,428,849	17,492,203	22,667,624
11. Matured endowments (excluding guaranteed annual pure endowments) .....	1,649	20,778	42,832
12. Annuity benefits .....	3,193,033	4,134,865	5,204,331
13. Disability benefits and benefits under accident and health contracts .....	147,157	144,968	191,477
14. Coupons, guaranteed annual pure endowments and similar benefits .....			0
15. Surrender benefits and withdrawals for life contracts .....	27,758,257	16,913,680	23,598,459
16. Group conversions .....			0
17. Interest and adjustments on contract or deposit-type contract funds .....	41,876	119,513	32,568
18. Payments on supplementary contracts with life contingencies .....	856,114	755,850	1,002,330
19. Increase in aggregate reserves for life and accident and health contracts .....	(7,991,083)	(3,358,970)	(4,972,246)
20. Totals (Lines 10 to 19) .....	39,435,853	36,222,888	47,767,374
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	2,992,859	3,091,684	4,101,578
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses and fraternal expenses .....	6,364,696	6,508,974	8,822,830
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,159,990	1,280,343	1,302,123
25. Increase in loading on deferred and uncollected premiums .....	478,780	407,648	281,929
26. Net transfers to or (from) Separate Accounts net of reinsurance .....			0
27. Aggregate write-ins for deductions .....	2,459	0	(307)
28. Totals (Lines 20 to 27) .....	50,434,637	47,511,538	62,275,528
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	4,034,574	1,042,469	1,423,844
30. Dividends to policyholders and refunds to members .....	1,001,458	957,081	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) .....	3,033,116	85,388	129,799
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	1,222,971	358,114	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) .....	1,810,144	(272,726)	(1,063,846)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... (1,072) (excluding taxes of \$ ..... (115,298)	127,556	(154,794)	(154,794)
35. Net income (Line 33 plus Line 34) .....	1,937,701	(427,521)	(1,218,640)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year .....	79,568,489	79,077,034	79,077,034
37. Net income (Line 35) .....	1,937,701	(427,521)	(1,218,640)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 67,579	157,206	(109,511)	(84,926)
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	447,886	(1,187,419)	615,064
41. Change in nonadmitted assets .....	(574,592)	447,488	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 .....	(380,700)	(841,943)	(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) .....	1,587,501	(2,118,905)	491,454
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	81,155,990	76,958,129	79,568,489
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income .....	2,220	10,020	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) .....	2,220	10,020	10,520
2701. Penalties and Assessments .....	2,459	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) .....	2,459	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 SEPTEMBER 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 .....	32,841,286	31,869,933	41,348,290
2. Net investment income .....	19,510,430	17,356,788	23,526,924
3. Miscellaneous income .....	1,723,197	1,697,675	2,373,612
4. Total (Lines 1 to 3) .....	54,074,913	50,924,397	67,248,826
5. Benefit and loss related payments .....	48,602,966	39,631,612	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 .....	11,240,147	11,107,753	14,296,755
8. Dividends paid to policyholders .....	964,869	917,339	1,244,255
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	194,815	2,380,431	604,099
10. Total (Lines 5 through 9) .....	61,002,797	54,037,135	68,937,770
11. Net cash from operations (Line 4 minus Line 10) .....	(6,927,884)	(3,112,739)	(1,688,944)
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	28,731,890	28,269,424	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 .....	350,767	1,241,762	662,018
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	0	1,556,748	88,079
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	29,082,657	31,067,934	56,219,367
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	24,453,369	14,995,453	33,483,296
13.2 Stocks .....	0	292,548	292,548
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	17,290,748	1,659,320	7,715,591
13.6 Miscellaneous applications .....	85,399	1,068,382	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	41,829,517	18,015,704	41,491,435
14. Net increase (or decrease) in contract loans and premium notes .....	431,235	(150,904)	(172,040)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(13,178,095)	13,203,135	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 .....	(41,470)	(47,278)	(50,311)
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	759,435	1,764,252	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) .....	717,966	1,716,974	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) .	(19,388,013)	11,807,370	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)	17,475,027	32,657,052	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 .....	36,434,106	35,515,486	46,769,987
3. Ordinary individual annuities .....	7,640,415	3,534,779	4,445,298
4. Credit life (group and individual) .....			0
5. Group life insurance .....	518,304	553,524	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) .....	44,592,825	39,603,789	51,953,112
12. Fraternal (Fraternal Benefit Societies Only) .....			0
13. Subtotal (Lines 11 through 12) .....	44,592,825	39,603,789	51,953,112
14. Deposit-type contracts .....	0	0	0
15. Total (Lines 13 and 14)	44,592,825	39,603,789	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	\$ 1,937,701	\$ (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	\$ 1,937,701	\$ (1,218,640)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 81,155,990	\$ 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	\$ 81,155,990	\$ 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 \$ 1,366,539  
2. 12 Months or Longer \$ 8,245,916  
b)The aggregate related fair value of securities with unrealized losses:  
1. Less than 12 Months \$ 23,815,211  
2. 12 Months or Longer \$ 55,532,652  
(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  
Not applicable

NOTES TO FINANCIAL STATEMENTS

- 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	\$ 146,751				\$ 146,751
Total assets at fair value/NAV	\$ 146,751	\$ -	\$ -	\$ -	\$ 146,751

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	\$ 405,425,094	\$ 473,412,420		\$ 405,425,094			
Common Stocks, unaffiliated	\$ 146,751	\$ 146,751	\$ 146,751				

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

B. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of: \$ 2,572,797

That is reflected as:

a. Claims incurred \$ 80,766  
b. Claims adjustment expenses incurred  
c. Premiums earned \$ 2,492,031  
d. Other

e. Company Amount  
Scottish Re (U.S.) Inc. \$ 2,572,797

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.

NOTES TO FINANCIAL STATEMENTS

**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

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 Departement 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 SEPTEMBER 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: .....

\$ .....56,834,292

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	\$ .....114,586
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....186,419	\$ .....114,586
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 SEPTEMBER 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107423 .....	Conning Asset Management Co. ....	254900312299B6776G77 .....	SEC .....	NO.....
105900 .....	New England Asset Management, Inc. ....	KUR85E5PS4GQFZTFC130 .....	SEC .....	NO.....
106494 .....	Voya Investment Management LLC .....	L1XJE5NM4QE6WXS12J24 .....	SEC .....	NO.....

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

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

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

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

GENERAL INTERROGATORIES

PART 2 - 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

[ X ]

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

Showing All New Reinsurance Treaties - Current Year to Date

[illegible]

STATEMENT AS OF SEPTEMBER 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	47,266	0	0	47,266	0
2.	Alaska .....	AK	N	2,463	0	0	2,463	0
3.	Arizona .....	AZ	N	57,829	5,006	0	62,835	0
4.	Arkansas .....	AR	L	5,881	0	0	5,881	0
5.	California .....	CA	N	60,910	6,000	0	66,910	0
6.	Colorado .....	CO	N	18,936	0	0	18,936	0
7.	Connecticut .....	CT	N	10,538	0	0	10,538	0
8.	Delaware .....	DE	N	17,087	0	0	17,087	0
9.	District of Columbia .....	DC	N	2,019	0	0	2,019	0
10.	Florida .....	FL	L	706,777	374,778	0	1,081,555	0
11.	Georgia .....	GA	L	674,140	66,673	0	740,813	0
12.	Hawaii .....	HI	N	8,593	0	0	8,593	0
13.	Idaho .....	ID	N	1,028	0	0	1,028	0
14.	Illinois .....	IL	L	180,284	450	0	180,734	0
15.	Indiana .....	IN	L	2,197,590	60,820	0	2,258,410	0
16.	Iowa .....	IA	L	76,201	0	0	76,201	0
17.	Kansas .....	KS	N	9,036	0	0	9,036	0
18.	Kentucky .....	KY	L	2,623,421	355,367	0	2,978,788	0
19.	Louisiana .....	LA	N	7,687	0	0	7,687	0
20.	Maine .....	ME	N	3,756	0	0	3,756	0
21.	Maryland .....	MD	N	66,028	0	0	66,028	0
22.	Massachusetts .....	MA	L	17,698	0	0	17,698	0
23.	Michigan .....	MI	L	2,609,468	5,320	0	2,614,788	0
24.	Minnesota .....	MN	L	156,628	0	0	156,628	0
25.	Mississippi .....	MS	N	26,759	0	0	26,759	0
26.	Missouri .....	MO	L	30,778	0	0	30,778	0
27.	Montana .....	MT	N	4,712	0	0	4,712	0
28.	Nebraska .....	NE	L	37,142	0	0	37,142	0
29.	Nevada .....	NV	N	22,769	0	0	22,769	0
30.	New Hampshire .....	NH	L	1,960	0	0	1,960	0
31.	New Jersey .....	NJ	N	41,087	0	0	41,087	0
32.	New Mexico .....	NM	N	10,810	0	0	10,810	0
33.	New York .....	NY	N	46,317	0	0	46,317	0
34.	North Carolina .....	NC	N	117,213	359,301	0	476,514	0
35.	North Dakota .....	ND	N	2,061	0	0	2,061	0
36.	Ohio .....	OH	L	14,744,268	5,627,957	0	20,372,225	0
37.	Oklahoma .....	OK	N	13,399	0	0	13,399	0
38.	Oregon .....	OR	N	6,596	450	0	7,046	0
39.	Pennsylvania .....	PA	L	6,007,318	389,349	0	6,396,667	0
40.	Rhode Island .....	RI	L	912	0	0	912	0
41.	South Carolina .....	SC	L	447,549	81,258	0	528,807	0
42.	South Dakota .....	SD	N	648	0	0	648	0
43.	Tennessee .....	TN	L	1,056,385	131,163	0	1,187,548	0
44.	Texas .....	TX	N	85,774	0	0	85,774	0
45.	Utah .....	UT	N	3,867	0	0	3,867	0
46.	Vermont .....	VT	N	270	0	0	270	0
47.	Virginia .....	VA	L	383,116	10,041	0	393,157	0
48.	Washington .....	WA	N	17,647	0	0	17,647	0
49.	West Virginia .....	WV	L	2,644,094	77,221	0	2,721,315	0
50.	Wisconsin .....	WI	L	1,087,917	89,261	0	1,177,178	0
51.	Wyoming .....	WY	N	2,610	0	0	2,610	0
52.	American Samoa .....	AS	N				0	
53.	Guam .....	GU	N				0	
54.	Puerto Rico .....	PR	N	1,612	0	0	1,612	0
55.	U.S. Virgin Islands .....	VI	N	189	0	0	189	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		36,409,950	7,640,415	0	44,050,365	0
90.	Reporting entity contributions for employee benefits plans.....	XXX					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		863,641			863,641	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX		114,417			114,417	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX					0	
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0
95.	Totals (Direct Business).....	XXX		37,388,008	7,640,415	0	45,028,423	0
96.	Plus Reinsurance Assumed.....	XXX					0	
97.	Totals (All Business).....	XXX		37,388,008	7,640,415	0	45,028,423	0
98.	Less Reinsurance Ceded.....	XXX		10,448,693			10,448,693	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		26,939,315	7,640,415	0	34,579,730	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

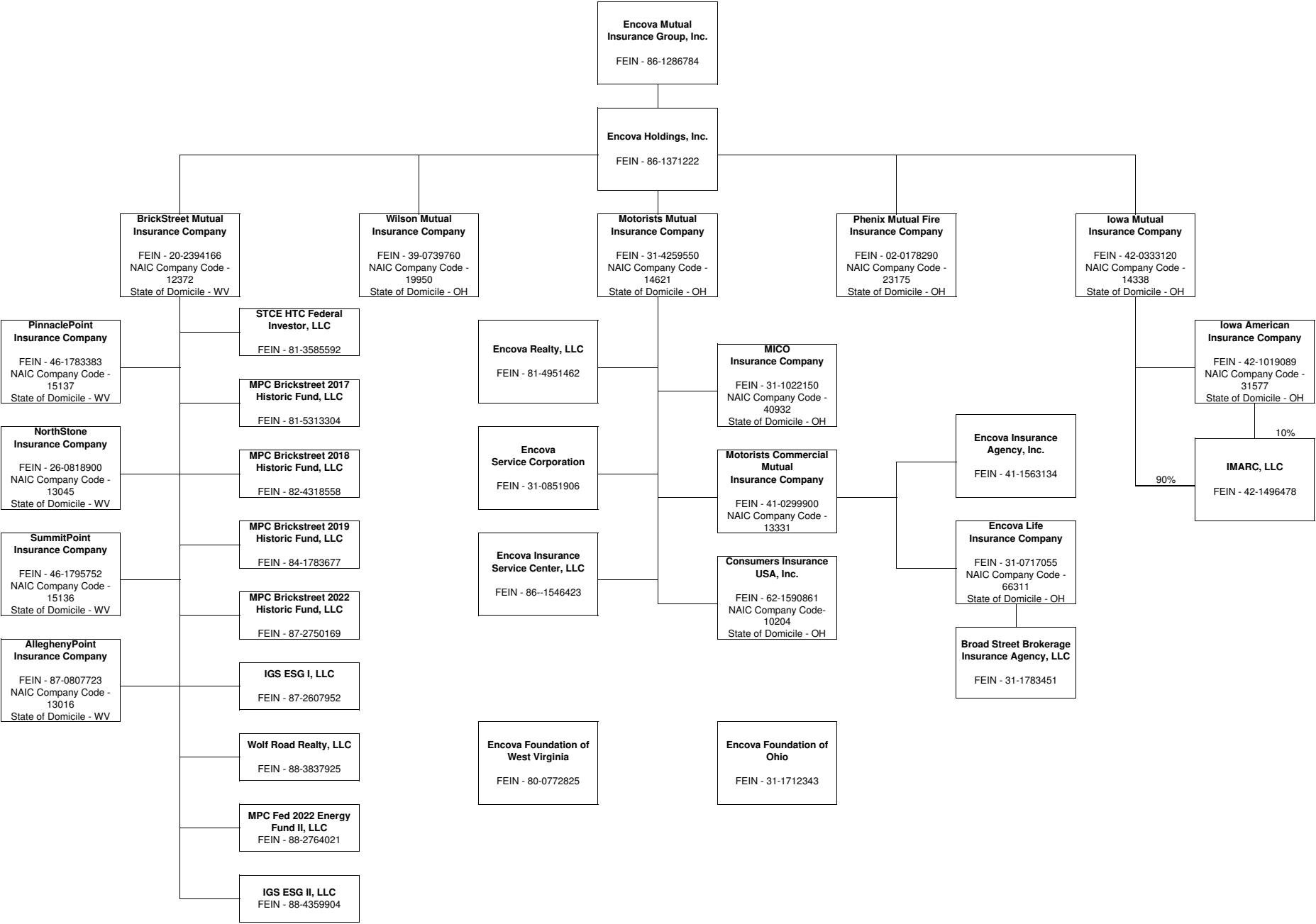
(a) Active Status Counts:

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 SEPTEMBER 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 SEPTEMBER 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.	OH	NIA	Encova Life Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	31577	42-1019089				IMARC, LLC	IA	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	14338	42-0333120				Iowa American Insurance Company	OH	IA	Iowa Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
							Iowa Mutual Insurance Company	OH	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
							Encova Insurance Agency, Inc.	MN	NIA	Motorists Commercial Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.		
0291	Encova Mutual Insurance Group	40932	31-1022150				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	
0291	Encova Mutual Insurance Group	66311	31-0717055				Encova Life Insurance Company	OH	RE	Motorists Commercial Mutual 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		Ownership	100.000		NO	
			88-2764021				MPC Fed 2022 Energy Fund II, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.		
			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 SEPTEMBER 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. ....	N/A

AUGUST FILING

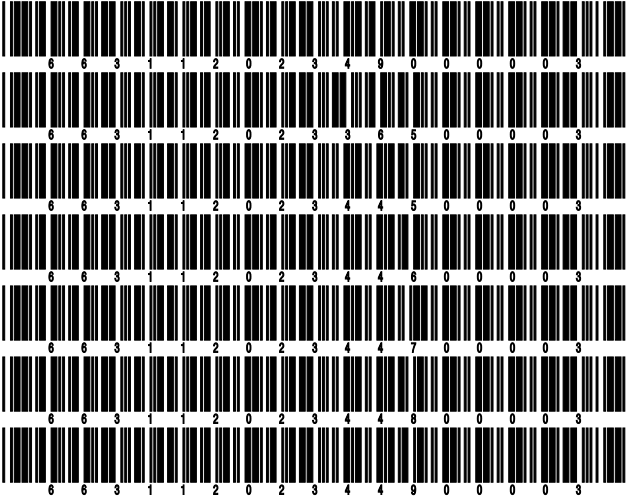
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting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

Explanation:

1.
2.
3.
4.
5.
6.
7.

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 .....	17,290,748	7,715,591
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....	253,524	28,667
6. Total gain (loss) on disposals .....		0
7. Deduct amounts received on disposals .....	350,767	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) .....	57,038,996	39,845,491
12. Deduct total nonadmitted amounts .....	114,586	186,419
13. Statement value at end of current period (Line 11 minus Line 12)	56,924,410	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 .....	24,453,481	33,817,244
3. Accrual of discount .....	551,717	422,749
4. Unrealized valuation increase (decrease) .....	(28,104)	(117,693)
5. Total gain (loss) on disposals .....	(548,242)	(3,062,199)
6. Deduct consideration for bonds and stocks disposed of .....	28,732,002	55,935,064
7. Deduct amortization of premium .....	813,966	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) .....	473,559,170	478,676,287
12. Deduct total nonadmitted amounts .....	0	
13. Statement value at end of current period (Line 11 minus Line 12)	473,559,170	478,676,287

STATEMENT AS OF SEPTEMBER 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) .....	353,436,722	3,755,296	10,599,523	2,401,624	360,148,411	353,436,722	348,994,119	364,974,294
2. NAIC 2 (a) .....	91,013,981	0	45,071	(3,457,563)	93,161,877	91,013,981	87,511,347	91,625,448
3. NAIC 3 (a) .....	32,235,688	0	0	(2,949)	30,850,858	32,235,688	32,232,739	33,119,843
4. NAIC 4 (a) .....	6,361,917	0	622,111	989,596	6,382,878	6,361,917	6,729,401	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	483,048,308	3,755,296	11,266,706	(69,292)	490,544,024	483,048,308	475,467,606	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	483,048,308	3,755,296	11,266,706	(69,292)	490,544,024	483,048,308	475,467,606	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 \$ 2,055,186 ; 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	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals	2,055,186	xxx	2,044,916	0	0

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 .....	5,210,239	1,553,349
3. Accrual of discount .....	69,460	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) .....	2,055,186	1,564,267
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,055,186	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 .....	74,847,268	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 .....	90,229,093	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) .....	12,526,987	27,859,408
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	12,526,987	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 SEPTEMBER 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 ...	.....		1,169,110		0	5.160
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated									0	1,169,110	0	XXX
6099999. Total - Unaffiliated									0	1,169,110	0	XXX
6199999. Total - Affiliated									0	0	0	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
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6299999 - Totals									0	1,169,110	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	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment 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 ...	07/01/3120 ...	39,659,072	615				615		56,834,292	77,575			0	1,091,535
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated								39,659,072	615	0	0	615	0	56,834,292	77,575	0	0	0	1,091,535
6099999. Total - Unaffiliated								39,659,072	615	0	0	615	0	56,834,292	77,575	0	0	0	1,091,535

STATEMENT AS OF SEPTEMBER 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	615	0	0	615	0	56,834,292	77,575	0	0	0	1,091,535

## STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

## SCHEDULE D - PART 3

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

[illegible]

STATEMENT AS OF SEPTEMBER 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 MA5330 - RMBS		09/01/2023	Paydown		4,152	4,152	4,248	4,374	0	(222)	0	(222)	0	4,152	0	0	0	110	07/20/2048	1.A
..36200K-NJ-2	GN 603493 - RMBS		09/01/2023	Paydown		8,639	8,639	8,846	8,778	0	(138)	0	(138)	0	8,639	0	0	0	339	03/15/2033	1.A
..36200N-AC-5	GN 604903 - RMBS		09/01/2023	Paydown		1,373	1,373	1,400	1,391	0	(18)	0	(18)	0	1,373	0	0	0	49	01/15/2034	1.A
..36201S-VT-3	GN 592026 - RMBS		09/01/2023	Paydown		601	601	615	610	0	(9)	0	(9)	0	601	0	0	0	22	06/15/2033	1.A
..36201Y-LG-9	GN 607027 - RMBS		09/01/2023	Paydown		4,465	4,465	4,586	4,542	0	(77)	0	(77)	0	4,465	0	0	0	165	01/15/2034	1.A
..36205X-D5-0	GN 403424 - RMBS		09/01/2023	Paydown		1,326	1,326	1,358	1,349	0	(23)	0	(23)	0	1,326	0	0	0	49	10/15/2033	1.A
..3620A2-KL-9	GN 716799 - RMBS		09/01/2023	Paydown		1,257	1,257	1,303	1,319	0	(63)	0	(63)	0	1,257	0	0	0	42	04/15/2039	1.A
..3620AD-NY-4	GN 726807 - RMBS		09/01/2023	Paydown		1,385	1,385	1,419	1,431	0	(46)	0	(46)	0	1,385	0	0	0	46	09/15/2039	1.A
..36241K-V8-8	GN 782439 - RMBS		09/01/2023	Paydown		370	370	384	388	0	(18)	0	(18)	0	370	0	0	0	12	10/15/2038	1.A
..36290R-V3-4	GN 615434 - RMBS		09/01/2023	Paydown		3,416	3,416	3,482	3,489	0	(74)	0	(74)	0	3,416	0	0	0	121	08/15/2033	1.A
..36290S-P5-4	GN 616144 - RMBS		09/01/2023	Paydown		2,060	2,060	2,116	2,098	0	(38)	0	(38)	0	2,060	0	0	0	75	12/15/2033	1.A
..36291B-D5-3	GN 623024 - RMBS		09/01/2023	Paydown		956	956	982	975	0	(19)	0	(19)	0	956	0	0	0	35	01/15/2034	1.A
..36291K-BU-0	GN 630151 - RMBS		09/01/2023	Paydown		479	479	488	487	0	(8)	0	(8)	0	479	0	0	0	18	07/15/2034	1.A
..36291P-BC-9	GN 633735 - RMBS		09/01/2023	Paydown		4,348	4,348	4,422	4,411	0	(63)	0	(63)	0	4,348	0	0	0	160	10/15/2034	1.A
..36291T-AQ-1	GN 637315 - RMBS		09/01/2023	Paydown		1,196	1,196	1,223	1,223	0	(27)	0	(27)	0	1,196	0	0	0	44	12/15/2034	1.A
..36295Q-DN-8	GN 676977 - RMBS		09/01/2023	Paydown		2,628	2,628	2,721	2,748	0	(119)	0	(119)	0	2,628	0	0	0	96	05/15/2038	1.A
0109999999. Subtotal - Bonds - U.S. Governments						38,652	38,651	39,593	39,614	0	(962)	0	(962)	0	38,651	0	0	0	1,382	XXX	XXX
..718814-ZZ-2	PHOENIX ARIZ		07/03/2023	Call @ 100.00		50,000	50,000	55,798	54,634	0	(160)	0	(160)	0	54,474	0	(4,474)	(4,474)	2,635	07/01/2034	1.B FE
..83412P-CN-0	SOLANO CALIF CMNTY COLLEGE DIST		08/01/2023	Call @ 100.00		2,350,000	2,350,000	2,350,000	2,350,000	0	0	0	0	0	2,350,000	0	0	0	129,250	08/01/2040	1.C FE
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						2,400,000	2,400,000	2,405,798	2,404,634	0	(160)	0	(160)	0	2,404,474	0	(4,474)	(4,474)	131,885	XXX	XXX
..052414-ME-6	AUSTIN TEX ELEC UTIL SYS REV		09/14/2023	Call @ 100.00		200,000	200,000	200,000	200,000	0	0	0	0	0	200,000	0	0	0	5,086	11/15/2025	1.D FE
..3131WQ-ZW-6	FH ZJ0789 - RMBS		09/01/2023	Paydown		1,678	1,678	1,679	1,678	0	0	0	0	0	1,678	0	0	0	44	12/01/2040	1.A
..3131WQ-5C-7	FH ZJ0843 - RMBS		09/01/2023	Paydown		2,941	2,941	2,864	2,836	0	104	0	104	0	2,941	0	0	0	73	12/01/2040	1.A
..3131WR-K2-0	FH ZJ1213 - RMBS		09/01/2023	Paydown		1,824	1,824	1,918	1,968	0	(144)	0	(144)	0	1,824	0	0	0	47	02/01/2041	1.A
..3131X4-ZU-8	FH ZK1687 - RMBS		09/01/2023	Paydown		384	384	380	382	0	2	0	2	0	384	0	0	0	10	07/01/2024	1.A
..3131X5-D5-8	FH ZK1924 - RMBS		09/01/2023	Paydown		1,547	1,547	1,606	1,555	0	(8)	0	(8)	0	1,547	0	0	0	46	10/01/2024	1.A
..3131XG-ZM-9	FH ZL1680 - RMBS		09/01/2023	Paydown		10,038	10,038	10,417	10,513	0	(476)	0	(476)	0	10,038	0	0	0	267	07/01/2041	1.A
..3131XG-JU-3	FH ZL1175 - RMBS		09/01/2023	Paydown		366	366	371	376	0	(10)	0	(10)	0	366	0	0	0	11	04/01/2041	1.A
..3131XG-NZ-7	FH ZL1308 - RMBS		09/01/2023	Paydown		1,597	1,597	1,594	1,589	0	8	0	8	0	1,597	0	0	0	43	05/01/2041	1.A
..3131XG-ZE-1	FH ZL1641 - RMBS		09/01/2023	Paydown		1,713	1,713	1,778	1,784	0	(71)	0	(71)	0	1,713	0	0	0	51	07/01/2041	1.A
..3131XM-FM-2	FH ZL5572 - RMBS		09/01/2023	Paydown		3,675	3,675	3,830	3,826	0	(151)	0	(151)	0	3,675	0	0	0	98	04/01/2043	1.A
..3131XN-BU-2	FH ZL7183 - RMBS		09/01/2023	Paydown		635	635	668	682	0	(47)	0	(47)	0	635	0	0	0	17	10/01/2043	1.A
..31329K-VH-2	FH ZA2480 - RMBS		09/01/2023	Paydown		163,827	163,827	158,349	154,988	0	8,838	0	8,838	0	163,827	0	0	0	3,261	11/01/2037	1.A
..3132A1-UC-6	FH ZS1479 - RMBS		09/01/2023	Paydown		965	965	902	902	0	63	0	63	0	965	0	0	0	33	01/01/2035	1.A
..3132DN-Z4-8	FH SD1663 - RMBS		09/01/2023	Paydown		46,123	46,123	42,584	42,629	0	3,494	0	3,494	0	46,123	0	0	0	1,218	10/01/2052	1.A
..31371W-GC-5	FN 255895 - RMBS		09/01/2023	Paydown		1,200	1,200	1,086	1,077	0	123	0	123	0	1,200	0	0	0	36	09/01/2035	1.A
..3137A6-5E-8	FHR 3792 KL - CMO/RMBS		09/01/2023	Paydown		93,705	93,705	89,971	93,088	0	617	0	617	0	93,705	0	0	0	2,163	01/15/2026	1.A
..3137A6-SU-7	FHR 3812 AK - CMO/RMBS		09/01/2023	Paydown		45,203	45,203	43,692	44,916	0	287	0	287	0	45,203	0	0	0	1,051	02/15/2026	1.A
..3137FK-LM-6	FHR 4858 EK - CMO/RMBS		09/01/2023	Paydown		40,711	40,711	41,919	41,853	0	(1,142)	0	(1,142)	0	40,711	0	0	0	1,109	01/15/2049	1.A
..3138AE-MZ-3	FN A11275 - RMBS		09/01/2023	Paydown		333	333	338	343	0	(10)	0	(10)	0	333	0	0	0	10	05/01/2041	1.A
..3138AK-EK-1	FN A15537 - RMBS		09/01/2023	Paydown		1,032	1,032	1,075	1,081	0	(49)	0	(49)	0	1,032	0	0	0	31	06/01/2041	1.A
..31393R-TE-0	FHR 2631 DA - CMO/RMBS		09/01/2023	Paydown		1,520	1,520	1,507	1,514	0	6	0	6	0	1,520	0	0	0	37	06/15/2033	1.A
..31402C-V7-4	FN 725238 - RMBS		09/01/2023	Paydown		847	847	818	819	0	28	0	28	0	847	0	0	0	28	03/01/2034	1.A
..31407N-QM-8	FN 835760 - RMBS		09/01/2023	Paydown		371	371	348	345	0	26	0	26	0	371	0	0	0	11	09/01/2035	1.A
..3140HL-W9-3	FN BK6971 - RMBS		09/01/2023	Paydown		648	648	657	678	0	(30)	0	(30)	0	648	0	0	0	17	06/01/2048	1.A
..31400P-JA-6	FN CB3856 - RMBS		09/01/2023	Paydown		30,870	30,870	30,958	30,954	0	(83)	0	(83)	0	30,870	0	0	0	865	06/01/2052	1.A

STATEMENT AS OF SEPTEMBER 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
..3140XH-2V-8	FN FS2587 - RMBS		09/01/2023	Paydown		16,355	16,355	16,135	16,138	0	217	0	217	0	16,355	0	0	0	453	08/01/2052	1.A
..31410G-CW-1	FN 888485 - RMBS		09/01/2023	Paydown		162	162	152	151	0	10	0	10	0	162	0	0	0	5	06/01/2037	1.A
..31412U-AJ-9	FN 934809 - RMBS		09/01/2023	Paydown		859	859	890	862	0	(2)	0	(2)	0	859	0	0	0	26	03/01/2024	1.A
..31412U-L7-3	FN 935150 - RMBS		09/01/2023	Paydown		665	665	692	669	0	(4)	0	(4)	0	665	0	0	0	20	04/01/2024	1.A
..31413E-XV-2	FN 943592 - RMBS		09/01/2023	Paydown		356	356	334	345	0	11	0	11	0	356	0	0	0	11	07/01/2037	1.A
..31416T-JN-0	FN AA9268 - RMBS		09/01/2023	Paydown		1,502	1,502	1,489	1,496	0	6	0	6	0	1,502	0	0	0	40	07/01/2024	1.A
..31418C-WW-0	FN MA3360 - RMBS		09/01/2023	Paydown		4,861	4,861	4,896	4,896	0	(35)	0	(35)	0	4,861	0	0	0	116	05/01/2038	1.A
..48542B-ZY-5	KANSAS ST DEV FIN AUTH REV		07/05/2023	BARCLAYS CAPITAL INC PERSHING DIV OF DLJ SEC		1,377,252	1,340,000	1,509,416	1,475,128	0	(4,802)	0	(4,802)	0	1,470,326	0	(93,074)	(93,074)	50,371	05/01/2034	1.D FE
..593791-EM-4	MIAMI UNIV OHIO GEN ROPTS		07/05/2023	LINDING		885,320	800,000	1,022,168	950,192	0	(4,481)	0	(4,481)	0	945,712	0	(60,392)	(60,392)	46,050	09/01/2035	1.D FE
..64972H-RB-0	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		06/16/2023	Call @ 100.00 PERSHING DIV OF DLJ SEC		0	0	0	0	0	0	0	0	0	0	0	0	0	1,024	07/15/2040	1.C FE
..73358W-TZ-7	PORT AUTH N Y & N J		07/05/2023	LINDING		998,666	1,050,000	1,050,000	1,050,000	0	0	0	0	0	1,050,000	0	(51,335)	(51,335)	33,822	10/15/2034	1.D FE
..92812U-04-3	VIRGINIA ST HSG DEV AUTH COMWLTH MTG		09/01/2023	Redemption @ 100.00		3,138	3,138	3,138	3,138	0	0	0	0	0	3,138	0	0	0	65	10/25/2037	1.A FE
0909999999	Subtotal - Bonds - U.S. Special Revenues					3,942,886	3,871,649	4,250,606	4,145,392	0	2,295	0	2,295	0	4,147,687	0	(204,800)	(204,800)	147,665	XXX	XXX
..00176B-AA-4	AMF FLORENCE LLC		06/30/2023	Call @ 100.00		0	0	0	0	0	0	0	0	0	0	0	0	0	333	12/31/2035	2.C PL
..05568U-AA-0	HGVGI 19A A - RMBS		09/25/2023	Paydown		10,811	10,811	10,809	10,809	0	2	0	2	0	10,811	0	0	0	236	09/26/2033	1.F FE
..10568M-AB-0	BRAVO 23NQM1 A2 - CMO/RMBS		09/01/2023	Paydown		34,909	34,909	34,899	34,909	0	10	0	10	0	34,909	0	0	0	1,317	01/25/2063	1.C FE
..12510H-AD-2	CAUTO 2020-1 A4 - ABS		09/15/2023	Paydown		625	625	625	625	0	0	0	0	0	625	0	0	0	13	02/15/2050	1.E FE
..19665W-AA-9	COLT 2021-2 A1 - CMO/RMBS		09/01/2023	Paydown		16,928	16,928	13,749	0	0	3,179	0	3,179	0	16,928	0	0	0	89	08/25/2066	1.A FE
..208251-AE-8	CONOCOPHILLIPS CO		07/05/2023			2,194,300	2,000,000	2,555,000	2,205,857	0	(14,492)	0	(14,492)	0	2,191,364	0	2,936	2,936	101,161	04/15/2029	1.F FE
..24381Y-AB-0	DRMT 223 A2 - CMO/RMBS		09/01/2023	Paydown		41,652	41,652	40,711	0	0	941	0	941	0	41,652	0	0	0	1,160	06/25/2067	1.C FE
..25755T-AL-4	DPABS 2019-1 A2 - RMBS		07/25/2023	Paydown		2,500	2,500	2,500	2,500	0	0	0	0	0	2,500	0	0	0	69	10/25/2049	2.A FE
..30306V-A#-6	FLNG LIQUEFACTION 3 LLC		06/30/2023	Paydown		0	0	0	0	0	0	0	0	0	0	0	0	0	656	06/30/2039	2.C FE
..33851G-AU-9	FSMT 2161NV A18 - CMO/RMBS		09/01/2023	Paydown		26,674	26,674	21,031	21,039	0	5,635	0	5,635	0	26,674	0	0	0	441	08/25/2051	1.B FE
..36262J-AD-7	GSMB 21GR2 A4 - CMO/RMBS		09/01/2023	Paydown		15,420	15,420	12,143	12,144	0	3,276	0	3,276	0	15,420	0	0	0	256	02/26/2052	1.B FE
..36262Q-AD-1	GSMB 2021-GR1 A4 - CMO/RMBS		09/01/2023	Paydown		19,288	19,288	15,219	15,218	0	4,069	0	4,069	0	19,288	0	0	0	312	11/27/2051	1.A FE
..43283G-AA-0	HGVT 2022-2 A - RMBS		09/25/2023	Paydown		79,610	79,610	79,595	79,596	0	14	0	14	0	79,610	0	0	0	2,272	01/26/2037	1.A FE
..444454-AF-9	HUGHES SATELLITE SYSTEMS CORP		08/08/2023	RBC CAPITAL MARKETS		500,175	585,000	646,537	623,662	0	(6,140)	0	(6,140)	0	617,521	0	(117,346)	(117,346)	39,725	08/01/2026	4.B FE
..46639N-AV-3	JPMB 2013-C12 B - CMBS		07/17/2023	Paydown		124,212	124,212	123,904	124,022	0	190	0	190	0	124,212	0	0	0	2,975	07/17/2045	1.A
..46653P-BM-8	JPMIT 216 A15 - CMO/RMBS		09/01/2023	Paydown		19,293	19,293	15,710	0	0	3,584	0	3,584	0	19,293	0	0	0	357	10/25/2051	1.A FE
..50247B-AA-4	LV STADIUM EVENTS COMPANY, LLC		06/30/2023	Redemption @ 100.00		15,048	15,048	15,048	15,048	0	0	0	0	0	15,048	0	0	0	506	06/30/2045	2.A PL
..52523K-AG-9	LXS 2006-17 F41 - RMBS		09/01/2023	Paydown		21,042	21,042	9,969	16,372	0	4,669	0	4,669	0	21,042	0	0	0	640	11/25/2036	1.A FM
..55037L-AA-2	LUNRR 2020-1 A - ABS	C	09/15/2023	Paydown		23,222	23,222	23,222	23,222	0	0	0	0	0	23,222	0	0	0	533	02/15/2045	2.A FE
..62877C-AA-1	NAC AVIATION 29 DAC	C	09/12/2023	Call @ 100.00		4,590	4,590	4,590	4,590	0	0	0	0	0	4,590	0	0	0	238	06/30/2026	4.B FE
..705322-A#-4	PEDENALES ELECTRIC COOPERATIVE, INC.		09/15/2023	Redemption @ 100.00		33,333	33,333	33,333	33,333	0	0	0	0	0	33,333	0	0	0	791	09/15/2051	1.D
..75575R-AA-5	RMT 23FL11 A - CMBS		08/25/2023	Paydown		49,059	49,059	48,936	0	0	123	0	123	0	49,059	0	0	0	1,660	10/25/2039	1.A FE
..82652N-AA-6	SPFC 2019-3 A - RMBS		09/20/2023	Paydown		20,095	20,095	20,095	20,095	0	0	0	0	0	20,095	0	0	0	310	08/20/2036	1.A FE
..85573Q-AA-8	STAR 215 A1 - CMO/RMBS		09/25/2023	Paydown		33,935	25,587	21,817	0	0	3,770	0	3,770	0	25,587	0	8,348	8,348	288	09/25/2066	1.A FE
..87267T-AB-7	TRK 2021-1NV2 A2 - CMO/RMBS		09/01/2023	Paydown		35,717	35,717	30,638	0	0	5,079	0	5,079	0	35,717	0	0	0	436	11/27/2056	1.C FE
..88576N-AB-4	HENDR 2006-1 A2 - RMBS		09/15/2023	Paydown		55,144	55,144	54,795	55,321	0	(177)	0	(177)	0	55,144	0	0	0	2,091	03/15/2047	1.B FE
..911312-BY-1	UNITED PARCEL SERVICE INC		07/05/2023	GOLDMAN		992,360	1,000,000	996,230	997,119	0	175	0	175	0	997,294	0	(4,934)	(4,934)	34,117	04/01/2030	1.F FE
..92538H-AA-8	VERUS 2021-4 A1 - CMO/RMBS		09/01/2023	Paydown		31,847	31,847	26,155	0	0	5,692	0	5,692	0	31,847	0	0	0	182	07/26/2060	1.A FE
..92539B-AB-8	VERUS 231 A2 - CMO/RMBS		09/01/2023	Paydown		33,326	33,326	33,326	0	0	1	0	1	0	33,326	0	0	0	1,302	12/26/2067	1.C FE
..92838B-AA-1	VISTA RIDGE LLC AND CENTRAL TEXAS REGION		06/30/2023	Redemption @ 100.00		6,234	6,234	6,234	6,234	0	0	0	0	0	6,234	0	0	0	80	10/14/2049	1.F PL
..95001R-AW-9	WFCM 2018-C4B A4 - CMBS		09/01/2023	Paydown		104,099	104,099	105,139	104,657	0	(558)	0	(558)	0	104,099	0	0	0	2,799	01/17/2052	1.A

STATEMENT AS OF SEPTEMBER 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
..95003A-AC-8	WFMB 211 A3 - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	9,593	9,593	8,325	8,327	0	1,266	0	1,266	0	9,593	0	0	0	165	12/26/2050	1.A FE ....
..95984*-AA-8	WESTERN VISTA SOLAR HL .....	.....	07/31/2023	Call @ 100.00 .....	.....	4,301	4,301	4,301	4,301	0	0	0	0	0	4,301	0	0	0	149	03/31/2040	2.C PL ....
..97314@-AB-1	WIND ENERGY TRANSMISSION TEXAS, LLC .....	.....	06/30/2023	Redemption @ 100.00 .....	.....	5,556	5,556	5,556	5,556	0	0	0	0	0	5,556	0	0	0	148	12/07/2040	1.F PL ....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,564,897	4,454,714	5,020,139	4,389,646	0	20,307	0	20,307	0	4,675,894	0	(110,997)	(110,997)	197,808	XXX	XXX
2509999997. Total - Bonds - Part 4						10,946,435	10,765,014	11,716,136	10,979,286	0	21,479	0	21,479	0	11,266,706	0	(320,270)	(320,270)	478,739	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						10,946,435	10,765,014	11,716,136	10,979,286	0	21,479	0	21,479	0	11,266,706	0	(320,270)	(320,270)	478,739	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
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						10,946,435	XXX	11,716,136	10,979,286	0	21,479	0	21,479	0	11,266,706	0	(320,270)	(320,270)	478,739	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

E13

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]