



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2024
OF THE CONDITION AND AFFAIRS OF THE

CONSUMERS INSURANCE USA, INC.

NAIC Group Code 0291 0291 NAIC Company Code 10204 Employer's ID Number 62-1590861

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

Country of Domicile United States of America

Incorporated/Organized 07/27/1994 Commenced Business 04/21/1995

Statutory Home Office 471 EAST BROAD STREET, COLUMBUS, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 471 EAST BROAD STREET, COLUMBUS, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

614-225-8211

(Area Code) (Telephone Number)

Mail Address 471 EAST BROAD STREET, COLUMBUS, OH, US 43215
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

614-225-8211

(Area Code) (Telephone Number)

Primary Location of Books and Records 471 EAST BROAD STREET, COLUMBUS, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

614-225-8211

(Area Code) (Telephone Number)

Internet Website Address ENCOVA.COM

614-225-8285

Statutory Statement Contact AMY E KUHLMAN, 614-225-8330
(Name) (Area Code) (Telephone Number)

614-225-8330

(FAX Number)

OFFICERS

PRESIDENT & CHIEF EXECUTIVE OFFICER THOMAS JOSEPH OBROKTA JR. TREASURER JAMES CHRISTOPHER HOWAT
SECRETARY WILLIAM JOSEPH MCGEE JR.

OTHER

DIRECTORS OR TRUSTEES

JAMES CHRISTOPHER HOWAT

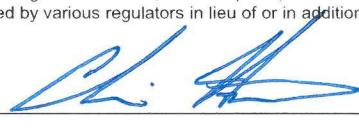
JEFFREY LEIGH BENINTENDI
THOMAS JOSEPH OBROKTA JR.
GRADY BRENDAN CAMPBELL
MATTHEW CARL WILCOX

State of OH SS:
County of FRANKLIN

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

THOMAS JOSEPH OBROKTA JR.
PRESIDENT & CHIEF EXECUTIVE OFFICER

WILLIAM JOSEPH MCGEE JR.
SECRETARY



JAMES CHRISTOPHER HOWAT
TREASURER

Subscribed and sworn to before me this
6th day of November 2024

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




CHRISTINE LYNN YONUT
Notary Public
State of Ohio
My Comm. Expires
January 16, 2025

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	62,364,008		62,364,008	61,312,389
2. Stocks:				0
2.1 Preferred stocks			0	0
2.2 Common stocks	20,012,599	0	20,012,599	16,938,572
3. Mortgage loans on real estate:				0
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				0
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0		0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ 1,076,348), cash equivalents (\$ 3,046,496) and short-term investments (\$)	4,122,844		4,122,844	3,628,636
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	2,233,206		2,233,206	0
10. Securities lending reinvested collateral assets	0		0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	88,732,657	0	88,732,657	81,879,596
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued .....	.430,705		.430,705	478,495
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,322,571	0	1,322,571	1,291,831
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 625,250 earned but unbilled premiums)	625,250	0	625,250	339,182
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	750,654	0	750,654	598,712
16.2 Funds held by or deposited with reinsured companies	10,083,809		10,083,809	9,172,950
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0	0
18.2 Net deferred tax asset	263,800	0	263,800	929,617
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$)	0	0	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	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	21,406	0	21,406	28,329
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	102,230,852	0	102,230,852	94,718,712
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	102,230,852	0	102,230,852	94,718,712
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. Misc Other Assets	21,406		21,406	28,329
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)	21,406	0	21,406	28,329

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 8,623,025)	36,291,291	33,880,000
2. Reinsurance payable on paid losses and loss adjustment expenses	1,445,268	1,381,520
3. Loss adjustment expenses	5,628,862	5,257,110
4. Commissions payable, contingent commissions and other similar charges	451,862	381,759
5. Other expenses (excluding taxes, licenses and fees)	1,257,836	2,887,448
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	132,005	190,190
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	132,667	61,098
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$.0	.0	0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$.0 for medical loss ratio rebate per the Public Health Service Act)	12,380,006	11,248,387
10. Advance premium	.0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	.0	0
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	2,116	21,822
13. Funds held by company under reinsurance treaties	19,432	(24,406)
14. Amounts withheld or retained by company for account of others	.0	23,560
15. Remittances and items not allocated	(41,760)	77,964
16. Provision for reinsurance (including \$ certified)	.0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	.0	0
19. Payable to parent, subsidiaries and affiliates	1,314,713	191,144
20. Derivatives	.0	0
21. Payable for securities	491,604	0
22. Payable for securities lending	.0	0
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	77,574	164,607
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	59,583,476	55,742,204
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	59,583,476	55,742,204
29. Aggregate write-ins for special surplus funds	.0	0
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock	.0	0
32. Aggregate write-ins for other than special surplus funds	.0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	18,246,000	18,246,000
35. Unassigned funds (surplus)	21,401,376	17,730,508
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	42,647,376	38,976,508
38. Totals (Page 2, Line 28, Col. 3)	102,230,852	94,718,712
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	77,574	164,607
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	.0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	77,574	164,607
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	.0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	.0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ (3,504))	103,145	1,597,292	1,862,042
1.2 Assumed (written \$ 20,620,654)	19,489,035	17,216,362	23,292,058
1.3 Ceded (written \$ (3,504))	103,145	1,597,292	1,862,042
1.4 Net (written \$ 20,620,654)	19,489,035	17,216,362	23,292,058
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 11,973,944):			
2.1 Direct (339,046)	1,248,825	1,653,675	
2.2 Assumed 10,756,966	10,314,890	13,277,285	
2.3 Ceded (339,045)	1,248,825	1,653,675	
2.4 Net 10,756,965	10,314,890	13,277,285	
3. Loss adjustment expenses incurred 3,021,000	2,757,519	3,325,337	
4. Other underwriting expenses incurred 5,752,718	5,441,381	7,366,790	
5. Aggregate write-ins for underwriting deductions 0	0	0	0
6. Total underwriting deductions (Lines 2 through 5) 19,530,683	18,513,790	23,969,412	
7. Net income of protected cells 0			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7) (41,648)	(1,297,428)	(677,354)	
INVESTMENT INCOME			
9. Net investment income earned 1,763,733	1,463,565	2,055,348	
10. Net realized capital gains (losses) less capital gains tax of \$ (18,953)	(98,678)	(14,826)	(1,869)
11. Net investment gain (loss) (Lines 9 + 10) 1,665,055	1,448,739	2,053,479	
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 95,207)	(95,207)	(64,891)	(94,838)
13. Finance and service charges not included in premiums 45,394	32,658	45,406	
14. Aggregate write-ins for miscellaneous income 69,198	(6,042)	(6,042)	
15. Total other income (Lines 12 through 14) 19,385	(38,275)	(55,474)	
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) 1,642,792	113,036	1,320,651	
17. Dividends to policyholders 60,182	57,309	76,630	
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) 1,582,610	55,727	1,244,022	
19. Federal and foreign income taxes incurred 151,620	4,112	62,772	
20. Net income (Line 18 minus Line 19)(to Line 22) 1,430,990	51,615	1,181,250	
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year 38,976,506	35,471,494	35,471,493	
22. Net income (from Line 20) 1,430,990	51,615	1,181,250	
23. Net transfers (to) from Protected Cell accounts 0			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ 565,708	2,340,073	1,069,226	2,390,379
25. Change in net unrealized foreign exchange capital gain (loss) 0	(83)	0	(83)
26. Change in net deferred income tax 0	(100,109)	50,729	(156,514)
27. Change in nonadmitted assets 0	0	89,981	89,981
28. Change in provision for reinsurance 0	0	0	0
29. Change in surplus notes 0	0	0	0
30. Surplus (contributed to) withdrawn from protected cells 0	0	0	0
31. Cumulative effect of changes in accounting principles 0	0	0	0
32. Capital changes:			
32.1 Paid in 0	0	0	0
32.2 Transferred from surplus (Stock Dividend) 0	0	0	0
32.3 Transferred to surplus 0	0	0	0
33. Surplus adjustments:			
33.1 Paid in 0	0	0	0
33.2 Transferred to capital (Stock Dividend) 0	0	0	0
33.3 Transferred from capital 0	0	0	0
34. Net remittances from or (to) Home Office 0	0	0	0
35. Dividends to stockholders 0	0	0	0
36. Change in treasury stock 0	0	0	0
37. Aggregate write-ins for gains and losses in surplus 0	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37) 3,670,871	1,261,551	3,505,013	
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38) 42,647,377	36,733,045	38,976,506	
DETAILS OF WRITE-INS			
0501. 0	0	0	0
0502. 0	0	0	0
0503. 0	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page 0	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above) 0	0	0	0
1401. Miscellaneous income or expenses 69,198	(6,042)	(6,042)	
1402. Penalties and assessments 0	0	0	0
1403. Gain/(loss) on equipment disposals 0	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page 0	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above) 69,198	(6,042)	(6,042)	
3701. Miscellaneous gains/losses 0	0	0	0
3702. 0	0	0	0
3703. 0	0	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page 0	0	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above) 0	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	19,582,450	17,309,955	23,566,922
2. Net investment income	1,919,565	1,633,826	2,197,449
3. Miscellaneous income	19,385	(38,275)	(55,474)
4. Total (Lines 1 to 3)	21,521,401	18,905,506	25,708,897
5. Benefit and loss related payments	8,849,549	8,998,317	11,493,450
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	9,579,554	8,256,423	10,705,567
8. Dividends paid to policyholders	60,182	57,309	76,630
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	61,098	(47,332)	(85,501)
10. Total (Lines 5 through 9)	18,550,383	17,264,717	22,190,146
11. Net cash from operations (Line 4 minus Line 10)	2,971,018	1,640,789	3,518,751
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	10,355,967	4,229,115	4,771,912
12.2 Stocks	15,318	79,882	182,767
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	491,605	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	10,862,890	4,308,997	4,954,679
13. Cost of investments acquired (long-term only):			
13.1 Bonds	11,630,932	4,958,734	6,434,569
13.2 Stocks	184,440	163,482	528,761
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	2,233,206	1,002,445	1,002,445
13.7 Total investments acquired (Lines 13.1 to 13.6)	14,048,578	6,124,661	7,965,775
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,185,689)	(1,815,664)	(3,011,097)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	708,879	(276,426)	(993,621)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	708,879	(276,426)	(993,621)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	494,209	(451,301)	(485,966)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	3,628,649	4,114,615	4,114,615
19.2 End of period (Line 18 plus Line 19.1)	4,122,858	3,663,314	3,628,649

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

20.0001. Non-cash investment exchanges	79,110	84,927	107,208
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NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern
A. Accounting Practices

This statement has been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio. A reconciliation of the company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below.

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,430,990	\$ 1,181,250
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 42,647,376	\$ 38,976,508
(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	\$ 42,647,376	\$ 38,976,508

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

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

C. Accounting Policy
(1) Basis for Short-Term Investments

No significant changes

(2) Basis for Bonds and Amortization Schedule

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

(3) - (5) No significant changes

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

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

(7) - (13) No significant changes

D. Going Concern

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

NOTE 2 Accounting Changes and Corrections of Errors

Not Applicable

NOTE 3 Business Combinations and Goodwill

Not Applicable

NOTE 4 Discontinued Operations

Not Applicable

NOTE 5 Investments

A. - C. Not Applicable

D. Loan-Backed Securities

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

(2) - (3) Not Applicable

(4) At September 30, 2024, the estimated fair value and gross unrealized losses for loan-backed securities, aggregated by length of time the securities have been in a continuous loss position were as follows:

a) The aggregate amount of unrealized losses:

1. Less than 12 Months \$ 771

2. 12 Months or Longer \$ 961,814

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

1. Less than 12 Months \$ 744,976

2. 12 Months or Longer \$ 10,439,611

(5) The Company performed an analysis of loan-backed securities and determined that exposure to credit risk was not a factor and did not warrant any other-than-temporary impairments.

E. - K. Not Applicable

L. Restricted Assets

No significant changes

M. - R. Not Applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable

NOTES TO FINANCIAL STATEMENTS

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

A. - D. Not Applicable

E. Defined Contribution Plan
No Significant ChangesF. Multiemployer Plans
Not Applicable

G. - H. No Significant Changes

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not Applicable
NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations
 No significant changes

NOTE 14 Liabilities, Contingencies and Assessments
 No significant changes

NOTE 15 Leases
 No significant changes

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

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

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

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

NOTE 20 Fair Value Measurements
A. Fair Value Measurements
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 hierarchy 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.

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 market activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances.

NOTES TO FINANCIAL STATEMENTS

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 stock, unaffiliated	\$ 20,012,599				\$ 20,012,599
Total assets at fair value/NAV	\$ 20,012,599	\$ -	\$ -	\$ -	\$ 20,012,599

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

C. Fair Value Level

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 59,704,201	\$ 62,364,008	\$ 803,041	\$ 58,901,160			
Common stock, unaffiliated	\$ 20,012,599	\$ 20,012,599	\$ 20,012,599				

D. - E. Not Applicable
NOTE 21 Other Items

No significant changes

NOTE 22 Events Subsequent

Subsequent events have been considered through November 8, 2024 for these statutory financial statements which are to be issued on November 12, 2024.

NOTE 23 Reinsurance

No significant changes

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not Applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses (after intercompany pooling) attributable to insured events of prior years reflect favorable development totaling \$756,113. The development can be attributed primarily to the re-estimation of unpaid losses and loss adjustment expenses in the workers' compensation, commercial auto liability, auto physical damage, products liability, and other lines of business. The favorable development in these lines was slightly offset by losses in commercial multi perils, other liability, homeowners and farmowners, and private passenger auto liability. The changes reflected in these lines were generally the result of recent development trends. There were not any premium adjustments made as a result of this loss and loss adjustment expense development.

NOTE 26 Intercompany Pooling Arrangements
A. Identification of the Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

Motorists Mutual Insurance Company is the lead company in the Encova Pool. Each member contributes 100% of its applicable results to the Encova Pool through the reinsurance pooling agreement.

Effective January 1, 2022, the reinsurance pooling agreement was revised to adjust the percentages assumed back by each member of the Encova Pool. The companies in the Encova Pool and their portion assumed during 2024 and 2023 are:

Lead Entity and all Affiliated Entities	NAIC Company Code	Pooling Percentage
Motorists Mutual Insurance Company (Lead Entity)	14621	24.1%
BrickStreet Mutual Insurance Company	12372	48.2%
Motorists Commercial Mutual Insurance Company	13331	13.4%
Consumers Insurance USA, Inc.	10204	1.9%
Iowa Mutual Insurance Company	14338	1.9%
PinnaclePoint Insurance Company	15137	1.7%
SummitPoint Insurance Company	15136	1.7%
MICO Insurance Company	40932	1.7%
Phenix Mutual Fire Insurance Company	23175	1.4%
AlleghenyPoint Insurance Company	13016	1.4%
Wilson Mutual Insurance Company	19950	1.3%
NorthStone Insurance Company	13045	1.3%
Iowa American Insurance Company	31577	0.0%

B. - G. No significant changes
NOTE 27 Structured Settlements

Not Applicable

NOTE 28 Health Care Receivables

Not Applicable

NOTE 29 Participating Policies

Not Applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 30 Premium Deficiency Reserves

As of September 30, 2024 the Company reported no premium deficiency reserves.

(1) Liability carried for premium deficiency reserves	\$	-
(2) Date of the most recent evaluation of this liability		08/31/2024
(3) Was anticipated investment income utilized in the calculation?		Yes [] No [X]

NOTE 31 High Deductibles

Not Applicable

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

Not Applicable

NOTE 33 Asbestos/Environmental Reserves

No significant changes

NOTE 34 Subscriber Savings Accounts

Not Applicable

NOTE 35 Multiple Peril Crop Insurance

Not Applicable

NOTE 36 Financial Guaranty Insurance

Not Applicable

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

2.2 If yes, date of change: _____

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

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

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

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

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

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

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

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

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

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022

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. 12/31/2022

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). 04/09/2024

6.4 By what department or departments?
Ohio Department of Insurance

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

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

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

7.2 If yes, give full information: _____

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

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

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

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

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

Yes [] No [X]

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$

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

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 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	\$ 0	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 0	\$
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ 0	\$

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, 2024 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

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

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

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

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

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

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

17.4 If yes, give full information relating thereto:

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

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

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

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
105900	New England Asset Management, Inc.	KUR85E5PS4G0FZTF130	Sec	NO
105780	Northern Trust Investments, Inc	BEL4B8XEHJU845Y2N39	Sec	NO

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

18.2 If no, list exceptions:
.....

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

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

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

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

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

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.
GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

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

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

6.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

6.2 If yes, please provide the amount of custodial funds held as of the reporting date \$.....

6.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

6.4 If yes, please provide the balance of the funds administered as of the reporting date \$.....

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

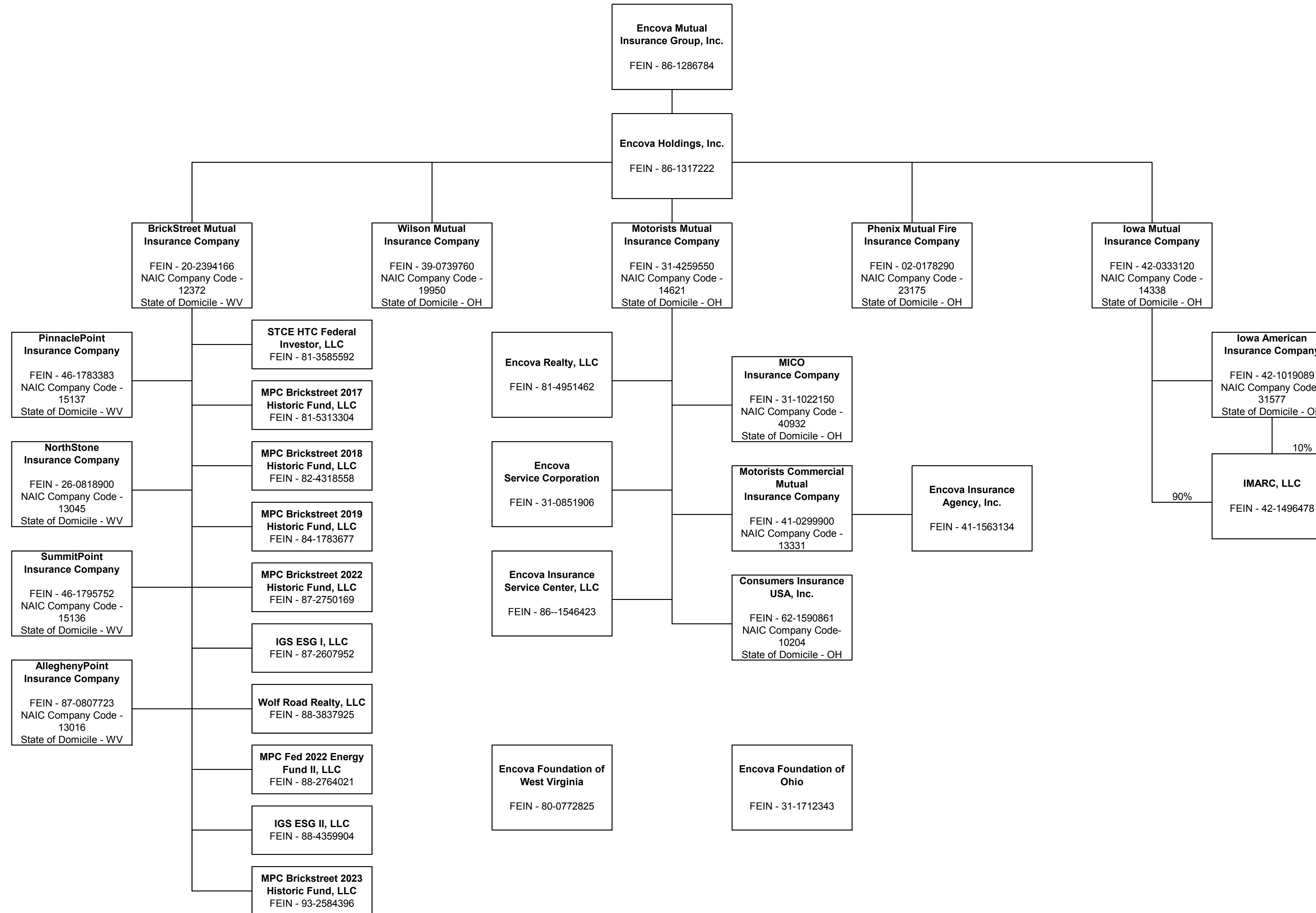
Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	.....L	0	.....79,950	.....499,164	.....163,571	.....266,561
2. Alaska	AK	.....N	0	.....0	.....0	.....0	.....0
3. Arizona	AZ	.....L	0	.....0	.....0	.....0	.....0
4. Arkansas	AR	.....L	0	.....460	.....(1,418)	.....1,775	.....1,891
5. California	CA	.....N	0	.....0	.....0	.....0	.....0
6. Colorado	CO	.....L	0	.....0	.....0	.....0	.....0
7. Connecticut	CT	.....N	0	.....0	.....0	.....0	.....0
8. Delaware	DE	.....N	0	.....0	.....0	.....0	.....0
9. District of Columbia	DC	.....N	0	.....0	.....0	.....0	.....0
10. Florida	FL	.....N	0	.....0	.....0	.....0	.....0
11. Georgia	GA	.....L	0	.....0	.....0	.....0	.....0
12. Hawaii	HI	.....N	0	.....0	.....0	.....0	.....0
13. Idaho	ID	.....L	0	.....0	.....0	.....0	.....0
14. Illinois	IL	.....L	0	.....(4,025)	.....(640)	.....353	.....352
15. Indiana	IN	.....L	0	.....0	.....0	.....315	.....487
16. Iowa	IA	.....L	0	.....0	.....0	.....0	.....0
17. Kansas	KS	.....N	0	.....0	.....0	.....0	.....0
18. Kentucky	KY	.....L	0	.....0	.....0	.....0	.....0
19. Louisiana	LA	.....N	0	.....0	.....0	.....0	.....0
20. Maine	ME	.....N	0	.....0	.....0	.....0	.....0
21. Maryland	MD	.....N	0	.....0	.....0	.....0	.....0
22. Massachusetts	MA	.....N	0	.....0	.....0	.....0	.....0
23. Michigan	MI	.....N	0	.....0	.....0	.....0	.....0
24. Minnesota	MN	.....N	0	.....0	.....0	.....0	.....0
25. Mississippi	MS	.....L	0	.....0	.....0	.....0	.....0
26. Missouri	MO	.....L	0	.....23,107	.....4,617	.....234,390	.....512,511
27. Montana	MT	.....N	0	.....0	.....0	.....0	.....0
28. Nebraska	NE	.....N	0	.....0	.....0	.....0	.....0
29. Nevada	NV	.....N	0	.....0	.....0	.....0	.....0
30. New Hampshire	NH	.....N	0	.....0	.....0	.....0	.....0
31. New Jersey	NJ	.....N	0	.....0	.....0	.....0	.....0
32. New Mexico	NM	.....N	0	.....0	.....0	.....0	.....0
33. New York	NY	.....N	0	.....0	.....0	.....0	.....0
34. North Carolina	NC	.....L	0	.....0	.....0	.....0	.....0
35. North Dakota	ND	.....N	0	.....0	.....0	.....0	.....0
36. Ohio	OH	.....L	0	.....0	.....0	.....0	.....0
37. Oklahoma	OK	.....N	0	.....0	.....0	.....0	.....0
38. Oregon	OR	.....L	0	.....0	.....0	.....0	.....0
39. Pennsylvania	PA	.....N	0	.....0	.....0	.....0	.....0
40. Rhode Island	RI	.....N	0	.....0	.....0	.....0	.....0
41. South Carolina	SC	.....L	0	.....0	.....0	.....0	.....0
42. South Dakota	SD	.....N	0	.....0	.....0	.....0	.....0
43. Tennessee	TN	.....L	(3,504)	.....1,302,637	.....262,961	.....1,134,452	.....778,216
44. Texas	TX	.....N	0	.....0	.....0	.....0	.....0
45. Utah	UT	.....L	0	.....0	.....0	.....0	.....0
46. Vermont	VT	.....N	0	.....0	.....0	.....0	.....0
47. Virginia	VA	.....L	0	.....(48)	.....(2,158)	.....113,921	.....66,554
48. Washington	WA	.....L	0	.....0	.....0	.....0	.....0
49. West Virginia	WV	.....N	0	.....0	.....0	.....0	.....0
50. Wisconsin	WI	.....N	0	.....0	.....0	.....0	.....0
51. Wyoming	WY	.....N	0	.....0	.....0	.....0	.....0
52. American Samoa	AS	.....N	0	.....0	.....0	.....0	.....0
53. Guam	GU	.....N	0	.....0	.....0	.....0	.....0
54. Puerto Rico	PR	.....N	0	.....0	.....0	.....0	.....0
55. U.S. Virgin Islands	VI	.....N	0	.....0	.....0	.....0	.....0
56. Northern Mariana Islands	MP	.....N	0	.....0	.....0	.....0	.....0
57. Canada	CAN	.....N	0	.....0	.....0	.....0	.....0
58. Aggregate Other Alien OT	.....XXX	.....0	.....0	.....0	.....0	.....0	.....0
59. Totals	.....XXX	(3,504)	.....1,302,589	.....360,295	.....1,750,096	.....1,245,174	.....2,068,380
DETAILS OF WRITE-INS		.....XXX	.....	.....	.....	.....	.....
58001.	.....XXX	.....	.....	.....	.....	.....	.....
58002.	.....XXX	.....	.....	.....	.....	.....	.....
58003.	.....XXX	.....	.....	.....	.....	.....	.....
58998. Summary of remaining write-ins for Line 58 from overflow page	.....XXX	.....0	.....0	.....0	.....0	.....0	.....0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	.....XXX	.....0	.....0	.....0	.....0	.....0	.....0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....20 4. Q - Qualified - Qualified or accredited reinsurer.....0
 2. R - Registered - Non-domiciled RRGs.....0 5. D - Domestic Surplus Lines Insurer (DSL) - Reporting entities
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
 (other than their state of domicile - see DSL).....0 6. N - None of the above - Not allowed to write business in the state.....37

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



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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- ciliary Loca- tion	10 Rela- tionship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Per- centage	14 Ultimate Controlling Entity(es)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
.0291	Encova Mutual Insurance Group	10204	62-1590861	.....	.....	Consumers Insurance USA, Inc. ....	.. OH....	...RE.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	42-1496478	.....	.....	IMARC, LLC .....	.. IA....	...NIA.....	Iowa Mutual Insurance Company	Ownership.....	.90.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	31577	42-1019089	.....	.....	Iowa American Insurance Company .....	.. OH....	...IA.....	Iowa Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	14338	42-0333120	.....	.....	Iowa Mutual Insurance Company .....	.. OH....	...IA.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	41-1563134	.....	.....	.....	.....	.....	Motorists Commercial Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	40932	31-1022150	.....	.....	.....	.....	.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	
.0291	Encova Mutual Insurance Group	13331	41-0299900	.....	.....	.....	.....	.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	14621	31-4259550	.....	.....	.....	.....	.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	31-0851906	.....	.....	.....	.....	.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	23175	02-0178290	.....	.....	.....	.....	.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	19950	39-0739760	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	81-4951462	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	31-1712343	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	12372	20-2394166	.....	.....	.....	.....	.....	.....	Board	0.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	15137	46-1783383	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	13045	26-0818900	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	15136	46-1795752	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.0291	Encova Mutual Insurance Group	13016	87-0807723	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	88-3837925	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	80-0772825	.....	.....	.....	.....	.....	.....	Board	0.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	81-3585592	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	81-5313304	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	82-4318558	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	84-1783677	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	87-2750169	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	87-2607952	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	86-1546423	.....	.....	.....	.....	.....	.....	Ownership.....	.50.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	86-1286784	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	86-1371222	.....	.....	.....	.....	.....	.....	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	88-2764021	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....
.....	.....	.....	93-2584396	.....	.....	.....	.....	.....	.....	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	... NO.....	.....

Asterisk	Explanation

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire		(776)	0.0	0.0
2.1 Allied Lines		0	0.0	0.0
2.2 Multiple peril crop			0.0	0.0
2.3 Federal flood			0.0	0.0
2.4 Private crop			0.0	0.0
2.5 Private flood			0.0	0.0
3. Farmowners multiple peril			0.0	0.0
4. Homeowners multiple peril	88,851	31,735	35.7	122.1
5.1 Commercial multiple peril (non-liability portion)			0.0	0.0
5.2 Commercial multiple peril (liability portion)			0.0	0.0
6. Mortgage guaranty			0.0	0.0
8. Ocean marine			0.0	0.0
9.1 Inland marine	634	0	0.0	
9.2 Pet insurance			0.0	
10. Financial guaranty			0.0	0.0
11.1 Medical professional liability - occurrence			0.0	0.0
11.2 Medical professional liability - claims-made			0.0	0.0
12. Earthquake	824		0.0	0.0
13.1 Comprehensive (hospital and medical) individual			0.0	0.0
13.2 Comprehensive (hospital and medical) group			0.0	0.0
14. Credit accident and health			0.0	0.0
15.1 Vision only			0.0	0.0
15.2 Dental only			0.0	0.0
15.3 Disability income			0.0	0.0
15.4 Medicare supplement			0.0	0.0
15.5 Medicaid Title XIX			0.0	0.0
15.6 Medicare Title XVIII			0.0	0.0
15.7 Long-term care			0.0	0.0
15.8 Federal employees health benefits plan			0.0	0.0
15.9 Other health			0.0	0.0
16. Workers' compensation			0.0	0.0
17.1 Other liability - occurrence	1,945	0	0.0	0.0
17.2 Other liability - claims-made			0.0	0.0
17.3 Excess workers' compensation			0.0	0.0
18.1 Products liability - occurrence			0.0	0.0
18.2 Products liability - claims-made			0.0	0.0
19.1 Private passenger auto no-fault (personal injury protection)			0.0	0.0
19.2 Other private passenger auto liability	6,091	(227,205)	(3,730.2)	78.1
19.3 Commercial auto no-fault (personal injury protection)			0.0	0.0
19.4 Other commercial auto liability		(807)	0.0	0.0
21.1 Private passenger auto physical damage	4,800	(139,238)	(2,900.8)	59.1
21.2 Commercial auto physical damage		(2,755)	0.0	0.0
22. Aircraft (all perils)			0.0	0.0
23. Fidelity			0.0	0.0
24. Surety			0.0	0.0
26. Burglary and theft			0.0	0.0
27. Boiler and machinery			0.0	0.0
28. Credit			0.0	0.0
29. International			0.0	0.0
30. Warranty			0.0	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0.0	0.0
35. Totals	103,145	(339,046)	(328.7)	78.2
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	0		
2.1 Allied Lines	0		
2.2 Multiple peril crop	0		
2.3 Federal flood	0		
2.4 Private crop	0		
2.5 Private flood	0		
3. Farmowners multiple peril	0		
4. Homeowners multiple peril	(81)	(2,245)	283,337
5.1 Commercial multiple peril (non-liability portion)	0		
5.2 Commercial multiple peril (liability portion)	0		
6. Mortgage guaranty	0		
8. Ocean marine	0		
9.1 Inland marine	0		2,236
9.2 Pet insurance	0		
10. Financial guaranty	0		
11.1 Medical professional liability - occurrence	0		
11.2 Medical professional liability - claims-made	0		
12. Earthquake	0	28	3,116
13.1 Comprehensive (hospital and medical) individual	0		
13.2 Comprehensive (hospital and medical) group	0		
14. Credit accident and health	0		
15.1 Vision only	0		
15.2 Dental only	0		
15.3 Disability income	0		
15.4 Medicare supplement	0		
15.5 Medicaid Title XIX	0		
15.6 Medicare Title XVIII	0		
15.7 Long-term care	0		
15.8 Federal employees health benefits plan	0		
15.9 Other health	0		
16. Workers' compensation	0		
17.1 Other liability - occurrence	0	(29)	7,375
17.2 Other liability - claims-made	0		
17.3 Excess workers' compensation	0		
18.1 Products liability - occurrence	0		
18.2 Products liability - claims-made	0		
19.1 Private passenger auto no-fault (personal injury protection)	0		
19.2 Other private passenger auto liability	0	(592)	572,096
19.3 Commercial auto no-fault (personal injury protection)	0		
19.4 Other commercial auto liability	0		
21.1 Private passenger auto physical damage	0	(666)	434,429
21.2 Commercial auto physical damage	0		
22. Aircraft (all perils)	0		
23. Fidelity	0		
24. Surety	0		
26. Burglary and theft	0		
27. Boiler and machinery	0		
28. Credit	0		
29. International	0		
30. Warranty	0		
31. Reinsurance - Nonproportional Assumed Property	XXX.	XXX.	XXX.
32. Reinsurance - Nonproportional Assumed Liability	XXX.	XXX.	XXX.
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX.	XXX.	XXX.
34. Aggregate write-ins for other lines of business	0	0	0
35. Totals	(81)	(3,504)	1,302,589
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

PART 3 (\$000 OMITTED)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	4 2024 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2024 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2024 Loss and LAE Payments (Cols. 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4+7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2021 + Prior	11,937	9,555	21,493	2,031	415	2,446	10,097	261	9,070	19,428	190	191	381
2. 2022	3,161	2,847	6,008	1,387	(62)	1,325	2,365	160	1,559	4,083	.591	(1,191)	(600)
3. Subtotals 2022 + Prior	15,098	12,403	27,501	3,418	353	3,771	12,461	.420	10,629	23,511	.781	(1,000)	(219)
4. 2023	5,315	6,322	11,636	3,187	14	3,201	3,921	.278	3,699	7,898	1,793	(2,330)	(537)
5. Subtotals 2023 + Prior	20,413	18,725	39,137	6,605	368	6,972	16,382	.698	14,328	31,409	2,574	(3,330)	(756)
6. 2024	XXX	XXX	XXX	XXX	4,023	4,023	XXX	4,574	5,937	10,511	XXX	XXX	XXX
7. Totals	20,413	18,725	39,137	6,605	4,390	10,995	16,382	5,273	20,266	41,920	2,574	(3,330)	(756)
8. Prior Year-End Surplus As Regards Policyholders		38,977									Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 12.6	2. (17.8)	3. (1.9)
													4. (1.9)

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

AUGUST FILING

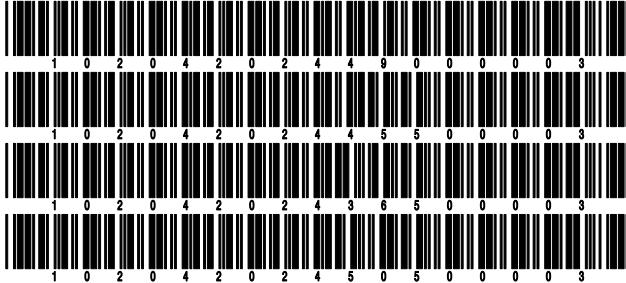
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting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

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

Bar Codes:

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



OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

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

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

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

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

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

NONE**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	78,250,960	73,404,143
2. Cost of bonds and stocks acquired	11,894,482	7,070,538
3. Accrual of discount	64,958	70,354
4. Unrealized valuation increase/(decrease)	2,905,416	3,025,774
5. Total gain (loss) on disposals	(117,663)	(2,352)
6. Deduct consideration for bonds and stocks disposed of	10,450,395	5,061,887
7. Deduct amortization of premium	171,433	255,528
8. Total foreign exchange change in book/adjusted carrying value	282	(83)
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	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	82,376,607	78,250,960
12. Deduct total nonadmitted amounts	0	
13. Statement value at end of current period (Line 11 minus Line 12)	82,376,607	78,250,960

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	56,445,436	5,135,747	5,916,624	(278,751)	55,551,761	56,445,436	55,385,808	56,368,838
2. NAIC 2 (a)	5,728,450	1,247,278	250,001	252,474	5,944,470	5,728,450	6,978,200	4,943,550
3. NAIC 3 (a)	0	0	0	0	0	0	0	0
4. NAIC 4 (a)	0	0	0	0	0	0	0	0
5. NAIC 5 (a)	0	0	0	0	0	0	0	0
6. NAIC 6 (a)	0	0	0	0	0	0	0	0
7. Total Bonds	62,173,886	6,383,025	6,166,624	(26,278)	61,496,231	62,173,886	62,364,008	61,312,388
PREFERRED STOCK								
8. NAIC 1	0	0	0	0	0	0	0	0
9. NAIC 2	0	0	0	0	0	0	0	0
10. NAIC 3	0	0	0	0	0	0	0	0
11. NAIC 4	0	0	0	0	0	0	0	0
12. NAIC 5	0	0	0	0	0	0	0	0
13. NAIC 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	62,173,886	6,383,025	6,166,624	(26,278)	61,496,231	62,173,886	62,364,008	61,312,388

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

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

SI02

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,444,179	2,895,945
2. Cost of cash equivalents acquired	14,625,585	11,268,891
3. Accrual of discount	0	0
4. Unrealized valuation increase/(decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	14,023,268	11,720,657
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,046,496	2,444,179
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	3,046,496	2,444,179

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

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

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
3140XG-TV-1	FN FS1463 - RMBS		08/22/2024	Wells Fargo Securities, LLC	497,462	515,755		1,261	1.A
34074M-8J-3	FLORIDA HSG FIN CORP REV		09/05/2024	RAYMOND JAMES & ASSOCIATES	262,903	250,000		0	1.A FE
917437-NE-1	UTAH HSG CORP SINGLE FAMILY MTG REV		07/24/2024	Jefferies	262,610	250,000		0	1.C FE
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,022,975	1,015,755	1,261	XXX
03466J-AA-7	ADMIT 249 A1 - RMBS		09/17/2024	J P MORGAN SECURITIES	499,994	500,000		1,713	1.G FE
03768C-AN-9	APID 30R A1R - CDO		08/15/2024	RBC CAPITAL MARKETS	250,000	250,000		1,949	1.A FE
05685N-AA-8	BCC 2023-1 AN - CDO	C.	08/15/2024	Wells Fargo Securities, LLC	251,050	250,000		1,532	1.A FE
12510H-AZ-3	CAUTO 243 A1 - ABS		09/27/2024	MORGAN STANLEY & COMPANY	491,604	500,000		0	1.E FE
25179M-BG-7	DEVON ENERGY CORP		08/19/2024	Citigroup (SSB)	249,915	250,000		0	2.B FE
38013K-AD-2	GMCAR 243 A3 - ABS		07/02/2024	RBC CAPITAL MARKETS	499,923	500,000		0	1.A FE
46647P-EJ-1	JPMORGAN CHASE & CO		09/24/2024	J P MORGAN SECURITIES	516,065	500,000		4,371	1.E FE
46647P-EK-8	JPMORGAN CHASE & CO		07/15/2024	J P MORGAN SECURITIES	250,000	250,000		0	1.E FE
46649T-AA-4	JPMUT 2018-3 A1 - RMBS		09/03/2024	J P MORGAN SECURITIES	244,571	266,563		78	1.A FE
609207-BE-4	MONDELEZ INTERNATIONAL INC		08/22/2024	Wells Fargo Securities, LLC	449,006	450,000		0	2.B FE
67116M-AN-1	OBX 23J1 A13 - RMBS		07/23/2024	J P MORGAN SECURITIES	615,190	671,593		1,931	1.B FE
682680-CC-5	ONEOK INC		09/10/2024	GOLDMAN	299,682	300,000		0	2.B FE
753917-AB-9	RATE 24J2 A2 - RMBS		08/07/2024	J P MORGAN SECURITIES	494,375	500,000		3,285	1.A FE
863667-BF-7	STRYKER CORP		09/04/2024	Citigroup (SSB)	248,675	250,000		0	2.A FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						5,360,050	5,438,156	14,858	XXX
2509999997. Total - Bonds - Part 3						6,383,025	6,453,912	16,118	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						6,383,025	6,453,912	16,118	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
007903-10-7	ADVANCED MICRO DEVICES ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	4,000	630		0	.....
023939-10-1	JACOBS SOLUTIONS ORD		09/30/2024	GOLDMAN	30,000	405		0	.....
03831W-10-8	APPLVIN CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	12,000	1,059		0	.....
146869-10-2	CARVANA CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	28,000	4,390		0	.....
148929-10-2	CAVA GROUP ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	6,000	604		0	.....
18915M-10-7	CLOUDFLARE CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25,000	2,037		0	.....
19247G-10-7	COHERENT ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	32,000	2,514		0	.....
192600-10-7	COINBASE GLOBAL CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13,000	2,616		0	.....
22788C-10-5	CROWDSTRIKE HOLDINGS CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7,000	1,887		0	.....
26603R-10-6	DUOLINGO CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	9,000	1,863		0	.....
26701L-10-0	DUTCH BROS CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	25,000	770		0	.....
31488V-10-7	FERGUSON ENTERPRISES ORD		08/01/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	106,000	18,551		0	.....
44267T-10-2	HOWARD HUGHES HOLDINGS ORD		08/01/2024	GOLDMAN	10,000	1,134		0	.....
46116X-10-1	INTRA CELLULAR THERAPIES ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7,000	533		0	.....
46982L-10-8	JACOBS SOLUTIONS ORD		09/30/2024	GOLDMAN	30,000	1,895		0	.....
50155Q-10-0	KYNDRYL HOLDINGS ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	23,000	533		0	.....
67066G-10-4	NVIDIA ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	70,000	8,963		0	.....
679295-10-5	OKTA CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	8,000	782		0	.....
69608A-10-8	PALANTIR TECHNOLOGIES CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	74,000	2,376		0	.....
707569-10-9	PENN ENTERTAINMENT ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	39,000	784		0	.....
71424F-10-5	PERMIAN RESOURCES CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	166,000	2,371		0	.....
784730-10-3	SSR MINING ORD		08/01/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	(53,000)	(614)		0	.....

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
784730-10-3	SSR MINING ORD		08/01/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	53,000	835		0	0
812215-20-0	SEAPORT ENTERTAINMENT GROUP ORD		08/01/2024	GOLDMAN	1,111	56		0	0
86800U-10-4	SUPER MICRO COMPUTER ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	13,000	8,022		0	0
92537N-10-8	VERTIV HOLDINGS CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	24,000	1,863		0	0
92686J-10-6	VIKING THERAPEUTICS ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	27,000	1,751		0	0
94419L-10-1	WAYFAIR CL A ORD		08/21/2024	MERRILL LYNCH PIERCE FENNER & SMITH INC.	16,000	686		0	0
G8267P-10-8	SMURFIT WESTROCK ORD	C.	07/05/2024	VARIOUS	60,000	2,714		0	0
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					72,012	XXX	0	XXX	
04314H-66-7	ARTISAN: INTL VAL ADV		09/11/2024	Not Available	648,272	32,874		0	0
04314H-85-7	ARTISAN: INTL VAL INST		09/11/2024	Not Available	688,911	35,114		0	0
5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO					67,998	XXX	0	XXX	
5989999997. Total - Common Stocks - Part 3					139,999	XXX	0	XXX	
5989999998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	
5989999999. Total - Common Stocks					139,999	XXX	0	XXX	
5999999999. Total - Preferred and Common Stocks					139,999	XXX	0	XXX	
6009999999 - Totals					6,523,024	XXX	16,118	XXX	

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 4

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

1	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	Foreign	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 Recognized	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 Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol			
..36179T-4P-7	G2 MA5330 - RMBS		09/01/2024	Paydown			2,933	2,933	3,001	0	(164)	0	(164)	0	2,933	0	0	0	0	0	78	07/20/2048	1.A	
..36179T-7L-3	G2 MA5399 - RMBS		09/01/2024	Paydown			4,770	4,770	4,955	5,253	0	(484)	0	(484)	0	4,770	0	0	0	0	0	142	08/20/2048	1.A
..38378K-ZD-4	GNR 2013-101 AD - CMBS		09/01/2024	Paydown			1,314	1,314	1,263	1,281	0	33	0	33	0	1,314	0	0	0	0	0	23	12/16/2053	1.A
..38379R-NF-6	GNR 2017-029 A - CMBS		09/01/2024	Paydown			1,842	1,842	1,753	1,792	0	50	0	50	0	1,842	0	0	0	0	0	29	01/16/2058	1.A
..38380J-PZ-5	GNR 2018-026 AD - CMBS		09/01/2024	Paydown			1,182	1,182	1,143	1,165	0	17	0	17	0	1,182	0	0	0	0	0	20	03/16/2052	1.A
0109999999. Subtotal - Bonds - U.S. Governments					12,041	12,041	12,115	12,589	0	(547)	0	(547)	0	0	12,041	0	0	0	0	0	293	XXX	XXX	
..3132A5-G3-3	FH ZS4718 - RMBS		09/01/2024	Paydown			3,016	3,016	3,184	3,405	0	(389)	0	(389)	0	3,016	0	0	0	0	0	81	05/01/2047	1.A
..3132A5-HB-4	FH ZS4726 - RMBS		09/01/2024	Paydown			3,398	3,398	3,509	3,655	0	(258)	0	(258)	0	3,398	0	0	0	0	0	78	07/01/2047	1.A
..3132DN-VE-0	FH SD1513 - RMBS		09/01/2024	Paydown			10,467	10,467	10,352	10,467	0	114	0	114	0	10,467	0	0	0	0	0	305	08/01/2052	1.A
..3132DN-Z4-8	FH SD1663 - RMBS		09/01/2024	Paydown			10,115	10,115	9,339	9,363	0	752	0	752	0	10,115	0	0	0	0	0	277	10/01/2052	1.A
..3132DP-S9-0	FH SD2344 - RMBS		09/01/2024	Paydown			15,621	15,621	15,721	15,718	0	(97)	0	(97)	0	15,621	0	0	0	0	0	533	02/01/2053	1.A
..3132DV-7B-5	FH SD8090 - RMBS		09/01/2024	Paydown			2,450	2,450	2,525	2,531	0	(81)	0	(81)	0	2,450	0	0	0	0	0	33	09/01/2050	1.A
..3133KY-U6-4	FH RB5105 - RMBS		09/01/2024	Paydown			16,149	16,149	16,684	16,629	0	(480)	0	(480)	0	16,149	0	0	0	0	0	214	03/01/2041	1.A
..3133KY-VK-2	FH RB5118 - RMBS		09/01/2024	Paydown			8,922	8,922	9,163	9,140	0	(218)	0	(218)	0	8,922	0	0	0	0	0	119	07/01/2041	1.A
..3136A6T-SG-5	FNA 2016-M11 AL - CMBS		09/01/2024	Paydown			1,034	1,034	993	1,003	0	31	0	31	0	1,034	0	0	0	0	0	20	07/25/2039	1.A
..3136AY-6U-2	FNA 2017-M15 AS2 - CMBS		09/01/2024	Paydown			2,097	2,097	2,039	2,078	0	19	0	19	0	2,097	0	0	0	0	0	44	11/25/2027	1.A
..31376K-KS-4	FN 357705 - RMBS		09/01/2024	Paydown			5,575	5,575	6,105	6,076	0	(501)	0	(501)	0	5,575	0	0	0	0	0	208	02/01/2035	1.A
..3137F1-G3-6	FNMS K-065 A1 - CMBS		09/01/2024	Paydown			19,814	19,814	20,210	19,886	0	(72)	0	(72)	0	19,814	0	0	0	0	0	377	10/25/2026	1.A
..3138A4-BF-1	FN AH2737 - RMBS		09/01/2024	Paydown			452	452	452	465	0	(13)	0	(13)	0	452	0	0	0	0	0	12	01/01/2041	1.A
..3138AF-F4-7	FN A11986 - RMBS		09/01/2024	Paydown			2,486	2,486	2,610	2,530	0	(44)	0	(44)	0	2,486	0	0	0	0	0	65	05/01/2026	1.A
..3138WH-RL-8	FN AS7690 - RMBS		09/01/2024	Paydown			13,083	13,083	13,144	13,180	0	(97)	0	(97)	0	13,083	0	0	0	0	0	307	08/01/2046	1.A
..3140FP-C9-8	FN BE3695 - RMBS		09/01/2024	Paydown			6,466	6,466	6,605	6,826	0	(360)	0	(360)	0	6,466	0	0	0	0	0	148	06/01/2047	1.A
..3140GY-GZ-6	FN BH9215 - RMBS		09/01/2024	Paydown			2,083	2,083	2,138	2,204	0	(121)	0	(121)	0	2,083	0	0	0	0	0	48	01/01/2048	1.A
..3140KP-JP-9	FN B03869 - RMBS		09/01/2024	Paydown			5,195	5,195	5,372	5,371	0	(175)	0	(175)	0	5,195	0	0	0	0	0	69	09/01/2050	1.A
..3140Q9-NW-9	FN CA2204 - RMBS		09/01/2024	Paydown			1,980	1,980	2,059	2,245	0	(265)	0	(265)	0	1,980	0	0	0	0	0	60	08/01/2048	1.A
..3140QA-NN-6	FN CA3096 - RMBS		09/01/2024	Paydown			3,401	3,401	3,566	3,960	0	(559)	0	(559)	0	3,401	0	0	0	0	0	97	02/01/2049	1.A
..3140QE-S6-0	FN CA6840 - RMBS		09/01/2024	Paydown			14,871	14,871	15,588	15,500	0	(630)	0	(630)	0	14,871	0	0	0	0	0	196	09/01/2035	1.A
..3140QN-BZ-4	FN CB2755 - RMBS		09/01/2024	Paydown			8,127	8,127	7,572	7,591	0	536	0	536	0	8,127	0	0	0	0	0	158	02/01/2052	1.A
..3140QP-2F-3	FN CB4373 - RMBS		09/01/2024	Paydown			10,413	10,413	10,122	10,133	0	281	0	281	0	10,413	0	0	0	0	0	278	08/01/2052	1.A
..3140QQ-2H-7	FN CB5275 - RMBS		09/01/2024	Paydown			7,646	7,646	7,643	7,643	0	4	0	4	0	7,646	0	0	0	0	0	256	12/01/2052	1.A
..3140QQ-DW-2	FN CB4616 - RMBS		09/01/2024	Paydown			7,385	7,385	7,039	0	0	346	0	346	0	7,385	0	0	0	0	0	138	09/01/2052	1.A
..3140QT-CQ-9	FN CB7267 - RMBS		09/01/2024	Paydown			6,599	6,599	6,450	6,451	0	149	0	149	0	6,599	0	0	0	0	0	258	10/01/2053	1.A
..3140X4-H2-5	FN FM1148 - RMBS		09/01/2024	Paydown			5,524	5,524	5,671	5,922	0	(397)	0	(397)	0	5,524	0	0	0	0	0	131	12/01/2048	1.A
..3140X4-M4-5	FN FM1278 - RMBS		09/01/2024	Paydown			2,787	2,787	2,925	2,950	0	(163)	0	(163)	0	2,787	0	0	0	0	0	54	07/01/2034	1.A
..3140XG-TV-1	FN FS1463 - RMBS		09/01/2024	Paydown			4,368	4,368	4,213	0	0	155	0	155	0	4,368	0	0	0	0	0	15	05/01/2051	1.A
..3140XH-2V-8	FN FS2587 - RMBS		09/01/2024	Paydown			8,064	8,064	7,956	7,961	0	104	0	104	0	8,064	0	0	0	0	0	242	08/01/2052	1.A
..3140XK-RW-2	FN FS4100 - RMBS		09/01/2024	Paydown			9,430	9,430	9,473	9,472	0	(42)	0	(42)	0	9,430	0	0	0	0	0	335	03/01/2053	1.A
..31417Y-4D-6	FN MA0819 - RMBS		09/01/2024	Paydown			1,717	1,717	1,743	1,750	0	(33)	0	(33)	0	1,717	0	0	0	0	0	45	07/01/2041	1.A
..31418C-GJ-7	FN MA2900 - RMBS		09/01/2024	Paydown			983	983	978	977	0	6	0	6	0	983	0	0	0	0	0	20	01/01/2047	1.A
..31418D-6L-1	FN MA4474 - RMBS		09/01/2024	Paydown			11,036	11,036	11,281	11,252	0	(216)	0	(216)	0	11,036	0	0	0	0	0	147	11/01/2041	1.A
..31418U-5D-2	FN AD7143 - RMBS		09/01/2024	Paydown			671	671	689	673	0	(2)	0	(2)	0	671	0	0	0	0	0	15	07/01/2025	1.A
..3142GR-KX-7	FH RJ1209 - RMBS		09/01/2024	Paydown			6,327	6,327	6,191	0	0	136	0	136	0	6,327	0	0	0	0	0	132	04/01/2054	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues					239,755	239,755	241,312	214,539	0	(2,580)	0	(2,580)	0	0	239,755	0	0	0	0	0	5,517	XXX	XXX	
..08181V-AN-5	BSF XVI 1A1 - CDO		07/17/2024	Paydown			59,249	59,249	59,249	0	0	0	0	0	59,249	0	0	0	0	0	2,993	01/20/2032	1.A FE	
..124166-AQ-2	BMLK 1R1 1A1 - CDO	C.	07/15/2024	Paydown			29,780	29,780	0	0	0	0	0	0	29,780	0	0	0	0	0	207	10/15/2031	1.A FE	
..22546Q-AP-2	UBS AG NEW YORK (ELEVEN MADISON AVENUE)		09/09/2024	Maturity @ 100.00			500,000	500,000	524,195	503,408	0	(3,408)	0	(3,408)	0	500,000	0	0	0	0	0	18,125	09/09/2024	1.E FE

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation, NAIC Design- ation Modifier and SVO Adminis- trative Symbol						
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value													
..233869-AC-0	DTRT 221 A3 - ABS	.....	09/15/2024	Paydown MARKETAXESS CORPORATION	.....	56,248	.....	56,248	.....	56,248	.....	0	.....	2	.....	0	.....	0	.....	0	.....	1,959	02/17/2026	1.A FE
..30231G-BH-4	EXXON MOBIL CORP	.....	09/30/2024	.....	744,323	.....	750,000	.....	750,000	.....	0	.....	0	.....	0	.....	0	.....	0	.....	(5,678)	03/19/2025	1.D FE	
..30303K-AE-6	FRESB 2017-SB35 A1F - CMBS	.....	09/01/2024	Paydown	.....	1,001	.....	1,006	.....	1,001	.....	0	.....	(2)	.....	0	.....	0	.....	0	.....	19	07/25/2027	1.A FE
..31573E-AA-9	EFMT 223 A1 - CMIO/RMBS	.....	09/01/2024	Paydown	.....	14,935	.....	14,772	.....	14,862	.....	0	.....	74	.....	0	.....	0	.....	0	.....	509	08/25/2067	1.A FE
..36267B-AB-3	GSMB 226R2 A2 - CMIO/RMBS	.....	09/01/2024	Paydown	.....	15,828	.....	15,828	.....	13,078	.....	0	.....	0	.....	2,750	.....	0	.....	0	.....	77	08/26/2052	1.A FE
..404280-CJ-6	HSBC HOLDINGS PLC	C.....	09/30/2024	GOLDMAN	245,375	.....	250,000	.....	253,733	.....	251,287	.....	0	.....	(741)	.....	0	.....	0	.....	250,545	04/18/2026	1.G FE	
..43283J-AA-4	HGVT 242 A - ABS	.....	09/25/2024	Paydown	.....	45,191	.....	45,183	.....	45,191	.....	0	.....	8	.....	0	.....	0	.....	0	.....	598	03/25/2038	1.A FE
..43284B-AA-0	HGVT 18A A - ABS	.....	09/25/2024	Paydown	.....	8,282	.....	8,281	.....	8,281	.....	0	.....	0	.....	0	.....	0	.....	0	.....	195	02/25/2032	1.A FE
..438516-BW-5	HONEYWELL INTERNATIONAL INC	08/15/2024	Maturity @ 100.00	250,000	249,483	249,933	0	67	0	0	0	250,000	0	5,750	08/15/2024	1.F FE	
..46647P-BT-2	JPMORGAN CHASE & CO	08/01/2024	Wells Fargo Securities, LLC	237,268	250,000	250,000	0	0	0	0	0	250,000	0	(12,733)	08/19/2026	1.F FE	
..55284T-AA-5	MFRA 22INV1 A1 - RMBS	.....	09/01/2024	Paydown	.....	10,199	.....	10,199	.....	10,127	.....	0	.....	71	.....	0	.....	0	.....	0	.....	10,199	04/25/2066	1.A FE
..55389T-AA-9	MIVOT 21IW A - ABS	09/20/2024	Paydown MARKETAXESS CORPORATION	14,715	14,712	14,712	0	4	0	0	0	0	111	01/22/2041	1.A FE	
..641062-AE-4	NESTLE HOLDINGS INC	09/30/2024	248,385	250,000	260,623	252,802	0	(1,323)	0	0	251,479	0	(3,094)	09/24/2025	1.D FE	
..64831M-AA-0	NR2T 2022-NQM2 A1 - CMIO/RMBS	.....	09/01/2024	Paydown	.....	19,237	.....	19,237	.....	19,165	.....	0	.....	(89)	.....	0	.....	0	.....	0	.....	19,237	03/27/2062	1.A
..67116M-AN-1	OBX 23J1 A13 - RMBS	.....	09/01/2024	Paydown MORGAN STANLEY & COMPANY	.....	11,364	.....	11,364	.....	10,410	.....	0	.....	954	.....	0	.....	0	.....	0	.....	11,364	01/27/2053	1.B FE
..68902V-AH-0	OTIS WORLDWIDE CORP	08/01/2024	244,438	250,000	249,998	250,002	0	(1)	0	0	250,001	0	(5,563)	04/05/2025	2.B FE	
..693475-AX-3	PNC FINANCIAL SERVICES GROUP INC	08/12/2024	MARKETAXESS CORPORATION	480,005	500,000	517,380	508,794	0	(2,246)	0	0	506,548	0	(26,543)	07/23/2026	1.G FE	
..713448-EQ-7	PEPSICO INC	09/30/2024	MARKETAXESS CORPORATION	742,140	750,000	749,468	749,865	0	83	0	0	749,948	0	(7,808)	03/19/2025	1.E FE	
..74153W-CM-9	PRICOA GLOBAL FUNDING I	08/01/2024	PERSHING DIV OF DLJ SEC LNDING	477,610	500,000	496,110	498,427	0	548	0	0	498,975	0	(21,365)	09/01/2025	1.D FE	
..753917-AB-9	RATE 24J2 A2 - RMBS	.....	09/01/2024	Paydown	.....	8,359	.....	8,359	.....	8,265	.....	0	.....	94	.....	0	.....	0	.....	0	.....	8,359	08/25/2054	1.A FE
..826935-AA-6	SRFC 2024-1 A - ABS	.....	09/20/2024	Paydown	.....	30,970	.....	30,970	.....	30,961	.....	0	.....	8	.....	0	.....	0	.....	0	.....	30,970	01/20/2043	1.A FE
..828807-DG-9	SIMON PROPERTY GROUP LP	.....	09/13/2024	Maturity @ 100.00	.....	500,000	.....	500,000	.....	499,505	.....	499,928	.....	0	.....	72	.....	0	.....	0	.....	500,000	09/13/2024	1.G FE
..89231C-AD-9	TAOT 2022-C A3 - ABS	.....	09/15/2024	Paydown MITSUBISHI UFJ SECURITIES	31,885	.....	31,880	.....	31,882	.....	0	.....	3	.....	0	.....	0	.....	0	.....	31,885	04/15/2027	1.A FE	
..89237J-AA-4	TALNT 2020-1 A - ABS	.....	08/01/2024	SECURITIES	484,629	.....	500,000	.....	499,971	.....	499,988	.....	0	.....	3,142	.....	0	.....	0	.....	503,130	05/25/2033	1.A FE	
..92826C-AD-4	VISA INC	09/30/2024	GOLDMAN	247,300	250,000	266,350	255,252	0	(2,290)	0	0	252,962	0	(5,662)	12/14/2025	1.D FE	
..981630-AD-1	WOART 2022-B A3 - ABS	09/15/2024	Paydown	43,998	43,992	43,998	0	2	0	0	43,998	0	0	952	07/15/2027	1.A FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						5,802,712	5,901,241	5,963,917	5,779,370	0	(2,219)	0	(2,219)	0	(2,219)	0	5,914,828	0	(112,116)	(112,116)	131,106	XXX	XXX				
2509999997. Total - Bonds - Part 4						6,054,508	6,153,037	6,217,344	6,006,497	0	(5,346)	0	(5,346)	0	(5,346)	0	6,166,624	0	(112,116)	(112,116)	136,916	XXX	XXX				
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2509999999. Total - Bonds						6,054,508	6,153,037	6,217,344	6,006,497	0	(5,346)	0	(5,346)	0	(5,346)	0	6,166,624	0	(112,116)	(112,116)	136,916	XXX	XXX				
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
..03750L-10-9	APARTMENT INCOME REIT ORD	07/01/2024	Not Available	41,000	1,604	1,556	1,424	132	0	1,556	0	48	0	18	
..084423-10-2	IR BERKLEY ORD	07/11/2024	Not Available	0.50027	10	10	0	0	0	10	0	17	0	0	
..11135F-10-1	BROADCOM ORD	07/02/2024	VARIOUS	0.041	0	10	46	(36)	0	0	10	0	(10)	0	0	
..37611X-20-9	GINGKO BIWORKS HOLD CL A ORD	08/20/2024	Not Available	0.950	98181	0	0	081	0	(73)	0	0	
..384747-10-1	GRAIL ORD	.....	07/08/2024	Not Available	.....	0.167	.....	3	.....	8	.....	0</												

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	For- eign	Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admi- nistrative Symbol			
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value										
.46982L-10-8	JACOBS SOLUTIONS ORD		09/30/2024	VARIOUS	30,000	2,300	2,300	3,894	(1,594)	0	0	0	(1,594)	0	2,300	0	0	0	26					
.784730-10-3	SSR MINING ORD		08/01/2024		0.000	0	0	0	(45)	.62	0	0	0	.62	(17)	0	0	0	0	(8)				
.812215-20-0	SEAPORT ENTERTAINMENT GROUP ORD		08/01/2024	Not Available	0.111	3	6	0	0	0	0	0	0	0	0	6	0	0	(2)	0				
.961450-10-5	WESTROCK ORD		07/05/2024	VARIOUS	60,000	3,014	2,714	2,491	223	0	0	0	223	0	2,714	0	300	300	36					
.G3421J-10-6	FERGUSON ENTERPRISES ORD		08/01/2024	VARIOUS	106,000	18,551	18,551	20,465	(1,914)	0	0	0	(1,914)	0	18,551	0	0	0	209					
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded									26,702	XXX	26,428	29,223	(2,792)	0	0	(2,792)	(17)	26,428	0	274	274	282	XXX	XXX
5989999997. Total - Common Stocks - Part 4									26,702	XXX	26,428	29,223	(2,792)	0	0	(2,792)	(17)	26,428	0	274	274	282	XXX	XXX
5989999998. Total - Common Stocks - Part 5									XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5989999999. Total - Common Stocks									26,702	XXX	26,428	29,223	(2,792)	0	0	(2,792)	(17)	26,428	0	274	274	282	XXX	XXX
5999999999. Total - Preferred and Common Stocks									26,702	XXX	26,428	29,223	(2,792)	0	0	(2,792)	(17)	26,428	0	274	274	282	XXX	XXX
6009999999 - Totals									6,081,210	XXX	6,243,772	6,035,720	(2,792)	(5,346)	0	(8,138)	(17)	6,193,052	0	(111,842)	(111,842)	137,198	XXX	XXX

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

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Capstar	Brentwood, TN		9		157,086	142,531	133,218	XXX.
Central Bank	Jefferson City, MO	SD...			756,064	756,044	756,024	XXX.
United Bank	Charleston, WV				(9,967)	(13,913)	(5,211)	XXX.
0199998. Deposits in ...	3 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			192,564	192,317	192,317
0199999. Totals - Open Depositories		XXX	XXX	9	0	1,095,747	1,076,979	1,076,348
0299998. Deposits in ...	depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX					XXX.
0299999. Totals - Suspended Depositories		XXX	XXX	0	0	0	0	0
0399999. Total Cash on Deposit		XXX	XXX	9	0	1,095,747	1,076,979	1,076,348
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX			XXX.
.....
.....
.....
.....
.....
0599999. Total - Cash		XXX	XXX	9	0	1,095,747	1,076,979	1,076,348

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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