



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE
CONSUMERS INSURANCE USA, INC.

NAIC Group Code 0291 (Current) 0291 (Prior) 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)

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

Statutory Statement Contact AMY E. KUHLMAN, ACCOUNTING@ENCOVA.COM, 614-225-8285
(Name) (E-mail Address) (Area Code) (Telephone Number) (FAX Number)

OFFICERS

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

OTHER

DIRECTORS OR TRUSTEES

JEFFREY LEIGH BENINTENDI, THOMAS JOSEPH OBROKTA JR., MELISSA DIANE PRYOR, MATTHEW CARL WILCOX, JAMES CHRISTOPHER HOWAT

State of OH County of FRANKLIN SS

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

Signatures of Thomas Joseph Obrokta Jr., William Joseph McGee Jr., and James Christopher Howat with titles: President & Chief Executive Officer, Secretary, and Treasurer.

Subscribed and sworn to before me this 3rd day of February 2026

Signature of Christine Lynn Yonut

- 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 01/16/2030



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19AL



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19AZ



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 AR



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, etc., and a 'Total (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 CO



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 GA



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.1D



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, etc., and a total row at the bottom.

19.1L

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, etc., and a 'Total (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.IN



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

191A



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 KY



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MS



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 MO



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and Total (a).

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 NC



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 OH



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 OR



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 SC



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19.TN



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 UT



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19 VA



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$

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

19/WA



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0291

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2025

NAIC Company Code 10204

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., and a 'Total (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

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

19GT

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
31-4259550	.14621	Motorists Mutual Insurance Company	OH	26,870	1,813	22,608	24,421	259	2,670	12,093	9,118			
0199999		Affiliates - U.S. intercompany pooling		26,870	1,813	22,608	24,421	259	2,670	12,093	9,118	0	0	0
0499999		Total - U.S. non-pool		0	0	0	0	0	0	0	0	0	0	0
0799999		Total - other (non-U.S.)		0	0	0	0	0	0	0	0	0	0	0
0899999		Total - affiliates		26,870	1,813	22,608	24,421	259	2,670	12,093	9,118	0	0	0
1299999		Total - pools and associations		0	0	0	0	0	0	0	0	0	0	0
9999999		Totals		26,870	1,813	22,608	24,421	259	2,670	12,093	9,118	0	0	0

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
NONE					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
31-4259550	14621	Motorists Mutual Insurance Company	OH		0	321	0	253	54	25	10	0	0	663	0	0	0	663	0
0199999. Total authorized - affiliates - U.S. intercompany pooling					0	321	0	253	54	25	10	0	0	663	0	0	0	663	0
0499999. Total authorized - affiliates - U.S. non-pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0799999. Total authorized - affiliates - other (non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999. Total authorized - affiliates					0	321	0	253	54	25	10	0	0	663	0	0	0	663	0
38-0855585	22012	Motors Insurance Corporation	MI		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13-4924125	10227	Munich Reinsurance America, Inc	DE		0	151	0	50	0	0	0	0	0	200	0	0	0	200	0
13-2918573	42439	Toa Reinsurance Company of America	DE		0	54	0	17	0	0	0	0	0	71	0	0	0	71	0
13-5616275	19453	Transatlantic Reinsurance Company	NY		0	(2)	0	0	0	0	0	0	0	(2)	0	0	0	(2)	0
0999999. Total authorized - other U.S. unaffiliated insurers					0	203	0	66	0	0	0	0	0	269	0	0	0	269	0
1499999. Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					0	524	0	319	54	25	10	0	0	932	0	0	0	932	0
1899999. Total unauthorized - affiliates - U.S. non-pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999. Total unauthorized - affiliates - other (non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total unauthorized - affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999. Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3299999. Total certified - affiliates - U.S. non-pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999. Total certified - affiliates - other (non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total certified - affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999. Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4699999. Total reciprocal jurisdiction - affiliates - U.S. non-pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4999999. Total reciprocal jurisdiction - affiliates - other (non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999. Total reciprocal jurisdiction - affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5699999. Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5799999. Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					0	524	0	319	54	25	10	0	0	932	0	0	0	932	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 Totals					0	524	0	319	54	25	10	0	0	932	0	0	0	932	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
31-4259550	Motorists Mutual Insurance Company	0	0		0	663	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total authorized - affiliates - U.S. intercompany pooling	0	0	XXX	0	663	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
0899999	Total authorized - affiliates	0	0	XXX	0	663	0	0	0	0	0	0	0	0	XXX	0	
38-085585	Motors Insurance Corporation	0	0		0	0	0	0	0	0	0	0	0	0	3	0	
13-4924125	Munich Reinsurance America, Inc	0	0		0	200	0	200	241	0	241	0	241	2	0	5	
13-2918573	Toa Reinsurance Company of America	0	0		0	71	0	71	85	0	85	0	85	3	0	2	
13-5616275	Transatlantic Reinsurance Company	0	0		0	(2)	0	0	0	0	0	0	0	1	0	0	
0999999	Total authorized - other U.S. unaffiliated insurers	0	0	XXX	0	(2)	271	271	325	0	325	0	325	XXX	0	7	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	(2)	934	271	325	0	325	0	325	XXX	0	7	
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
2299999	Total unauthorized - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
3299999	Total certified - affiliates - U.S. non-pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total certified - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
3699999	Total certified - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
5099999	Total reciprocal jurisdiction - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	XXX	0	(2)	934	271	325	0	325	0	325	XXX	0	7	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9999999	Totals	0	0	XXX	0	(2)	934	271	325	0	325	0	325	XXX	0	7	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
31-4259550	Motorists Mutual Insurance Company	321	0	0	0	0	321	0	0	321	0	0.0	0.0	0.0	0.0	XXX	0
0199999	Total authorized - affiliates - U.S. intercompany pooling	321	0	0	0	0	321	0	0	321	0	0.0	0.0	0.0	0.0	XXX	0
0499999	Total authorized - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0799999	Total authorized - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999	Total authorized - affiliates	321	0	0	0	0	321	0	0	321	0	0.0	0.0	0.0	0.0	XXX	0
38-0855585	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-4924125	Munich Reinsurance America, Inc	151	0	0	0	0	151	0	0	151	0	0.0	0.0	0.0	0.0	YES	0
13-2918573	Toa Reinsurance Company of America	54	0	0	0	0	54	0	0	54	0	0.0	0.0	0.0	0.0	YES	0
13-5616275	Transatlantic Reinsurance Company	(2)	0	0	0	0	(2)	0	0	(2)	0	0.0	0.0	0.0	0.0	YES	0
0999999	Total authorized - other U.S. unaffiliated insurers	203	0	0	0	0	203	0	0	203	0	0.0	0.0	0.0	0.0	XXX	0
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	524	0	0	0	0	524	0	0	524	0	0.0	0.0	0.0	0.0	XXX	0
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999	Total unauthorized - affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3299999	Total certified - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3599999	Total certified - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3699999	Total certified - affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5099999	Total reciprocal jurisdiction - affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	524	0	0	0	0	524	0	0	524	0	0.0	0.0	0.0	0.0	XXX	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
9999999	Totals	524	0	0	0	0	524	0	0	524	0	0.0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54	55	56	57	58	59	60	61	62	63	64	65	Complete if Col. 52 = "No"; Otherwise Enter 0			69
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66	67	68	Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
31-4259550	Motorists Mutual Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total authorized - affiliates - U.S. intercompany pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total authorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-0855585	Motors Insurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-4924125	Munich Reinsurance America, Inc	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2918573	Toa Reinsurance Company of America	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	Transatlantic Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total authorized - other U.S. unaffiliated insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total unauthorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total unauthorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total unauthorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total certified - affiliates - U.S. non-pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	
3599999	Total certified - affiliates - other (non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	
3699999	Total certified - affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total reciprocal jurisdiction - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
31-4259550	Motorists Mutual Insurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999	Total authorized - affiliates - U.S. intercompany pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total authorized - affiliates - U.S. non-pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total authorized - affiliates - other (non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total authorized - affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
38-0855585	Motors Insurance Corporation	0	XXX	XXX	0	0	0	XXX	XXX	0
13-4924125	Munich Reinsurance America, Inc	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2918573	Toa Reinsurance Company of America	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275	Transatlantic Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999	Total authorized - other U.S. unaffiliated insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total unauthorized - affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	XXX	XXX	XXX	0	XXX	0
3299999	Total certified - affiliates - U.S. non-pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total certified - affiliates - other (non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total certified - affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	XXX	XXX	0	0	0	XXX	XXX	0
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
5099999	Total reciprocal jurisdiction - affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	XXX	XXX	0	0	0	XXX	XXX	0
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	0	0	0	0	0	0	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0
9999999	Totals	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
NONE				
Total				

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.
2.
3.
4.
5.

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	Motorists Mutual Insurance Company	663	0	Yes [X] No []
7.	Munich Reinsurance America, Inc	200	0	Yes [] No [X]
8.	Toa Reinsurance Company of America	71	0	Yes [] No [X]
9.			Yes [] No []
10.			Yes [] No []

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	96,990,234	0	96,990,234
2. Premiums and considerations (Line 15)	2,666,978	0	2,666,978
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	523,895	(523,895)	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	9,117,937	0	9,117,937
5. Other assets	638,218	385,644	1,023,861
6. Net amount recoverable from reinsurers		1,244,314	1,244,314
7. Protected cell assets (Line 27)	0	0	0
8. Totals (Line 28)	109,937,262	1,106,063	111,043,325
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	45,644,443	407,876	46,052,319
10. Taxes, expenses, and other obligations (Lines 4 through 8)	3,706,737	26,829	3,733,566
11. Unearned premiums (Line 9)	12,092,958	0	12,092,958
12. Advance premiums (Line 10)	0	0	0
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	(156)	156	0
15. Funds held by company under reinsurance treaties (Line 13)	(106)	106	0
16. Amounts withheld or retained by company for account of others (Line 14)	0	0	0
17. Provision for reinsurance (Line 16)	0	0	0
18. Other liabilities	777,736	671,097	1,448,833
19. Total liabilities excluding protected cell business (Line 26)	62,221,612	1,106,063	63,327,675
20. Protected cell liabilities (Line 27)			0
21. Surplus as regards policyholders (Line 37)	47,715,650	XXX	47,715,650
22. Totals (Line 38)	109,937,262	1,106,063	111,043,325

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [X] No []

If yes, give full explanation: The company cedes to its affiliate, Motorists Mutual Insurance Company, through a 100% intercompany pooling arrangement. Refer to Note 26 in the Notes to Financial Statements for more information.

Schedule H - Part 1 - Analysis of Underwriting Operations

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

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

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	2,466.....	123.....	2,343.....	1,132.....	0.....	20.....	0.....	158.....	0.....	15.....	1,310.....	139.....
3. 2017.....	2,221.....	69.....	2,152.....	1,610.....	98.....	26.....	0.....	233.....	0.....	13.....	1,771.....	166.....
4. 2018.....	2,061.....	76.....	1,985.....	1,008.....	3.....	20.....	0.....	174.....	0.....	18.....	1,200.....	175.....
5. 2019.....	1,885.....	68.....	1,817.....	1,109.....	20.....	42.....	0.....	176.....	0.....	15.....	1,306.....	194.....
6. 2020.....	1,686.....	76.....	1,611.....	1,209.....	64.....	5.....	0.....	221.....	0.....	17.....	1,370.....	119.....
7. 2021.....	1,545.....	74.....	1,471.....	721.....	0.....	7.....	0.....	213.....	0.....	19.....	941.....	68.....
8. 2022.....	1,433.....	65.....	1,368.....	853.....	1.....	47.....	0.....	212.....	0.....	5.....	1,111.....	81.....
9. 2023.....	1,406.....	70.....	1,336.....	954.....	2.....	49.....	0.....	119.....	0.....	4.....	1,119.....	108.....
10. 2024.....	1,888.....	57.....	1,831.....	861.....	5.....	43.....	0.....	119.....	0.....	6.....	1,018.....	64.....
11. 2025.....	2,408.....	46.....	2,362.....	897.....	5.....	41.....	0.....	118.....	0.....	1.....	1,050.....	76.....
12. Totals.....	XXX.....	XXX.....	XXX.....	10,353.....	200.....	301.....	0.....	1,743.....	0.....	113.....	12,196.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	3.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	3.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	4.....	0.....
7. 2021.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2022.....	11.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	12.....	0.....
9. 2023.....	13.....	0.....	0.....	0.....	3.....	0.....	0.....	0.....	0.....	0.....	0.....	16.....	1.....
10. 2024.....	47.....	0.....	34.....	0.....	1.....	0.....	2.....	0.....	4.....	0.....	0.....	88.....	1.....
11. 2025.....	203.....	0.....	337.....	0.....	1.....	0.....	24.....	0.....	60.....	0.....	0.....	625.....	10.....
12. Totals.....	280.....	0.....	372.....	0.....	6.....	0.....	26.....	0.....	65.....	0.....	0.....	749.....	12.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2016.....	1,310.....	0.....	1,310.....	53.1.....	0.0.....	55.9.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	1,869.....	98.....	1,771.....	84.1.....	141.3.....	82.3.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	1,203.....	3.....	1,200.....	58.4.....	4.3.....	60.5.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	1,327.....	20.....	1,306.....	70.4.....	30.0.....	71.9.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	1,439.....	64.....	1,374.....	85.3.....	85.3.....	85.3.....	0.....	0.....	0.0.....	3.....	1.....
7. 2021.....	942.....	0.....	941.....	61.0.....	0.1.....	64.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	1,124.....	1.....	1,123.....	78.4.....	1.9.....	82.1.....	0.....	0.....	0.0.....	11.....	1.....
9. 2023.....	1,137.....	2.....	1,135.....	80.9.....	3.0.....	84.9.....	0.....	0.....	0.0.....	13.....	3.....
10. 2024.....	1,111.....	5.....	1,106.....	58.8.....	8.9.....	60.4.....	0.....	0.....	0.0.....	81.....	7.....
11. 2025.....	1,681.....	5.....	1,675.....	69.8.....	11.6.....	70.9.....	0.....	0.....	0.0.....	540.....	85.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	652.....	97.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	47	46	1	0	0	0	0	1	XXX
2. 2016.....	1,990	26	1,964	1,162	0	67	0	236	0	43	1,465	254
3. 2017.....	1,719	0	1,720	967	0	47	0	141	0	32	1,155	207
4. 2018.....	1,472	0	1,472	847	0	45	0	130	0	29	1,022	334
5. 2019.....	1,294	0	1,294	731	1	58	0	147	0	24	935	270
6. 2020.....	1,091	0	1,091	490	(1)	18	0	139	0	18	648	77
7. 2021.....	935	0	935	525	0	24	0	119	0	13	668	43
8. 2022.....	893	1	892	472	0	49	0	135	0	12	656	49
9. 2023.....	978	1	976	532	0	39	0	85	0	17	656	59
10. 2024.....	1,323	1	1,323	615	0	36	0	66	0	15	716	74
11. 2025.....	1,384	0	1,384	334	0	22	0	49	0	10	406	68
12. Totals	XXX	XXX	XXX	6,721	46	407	0	1,248	0	214	8,329	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	491	396	8	0	0	0	2	0	0	0	0	105	3
2. 2016.....	3	0	1	0	0	0	0	0	0	0	0	3	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	3	0	0	0	0	0	0	0	0	0	0	3	0
5. 2019.....	3	0	0	0	1	0	0	0	0	0	0	4	0
6. 2020.....	3	0	0	0	1	0	0	0	0	0	0	4	0
7. 2021.....	2	0	0	0	1	0	0	0	0	0	0	3	0
8. 2022.....	27	0	6	0	4	0	1	0	2	0	0	41	0
9. 2023.....	84	0	13	0	12	0	2	0	6	0	0	118	2
10. 2024.....	254	0	54	0	7	0	17	0	26	0	0	359	6
11. 2025.....	382	0	181	0	2	0	76	0	44	0	0	684	21
12. Totals	1,252	396	264	0	27	0	99	0	79	0	0	1,325	33

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2016.....	1,469	0	1,469	73.8	0.0	74.8	0	0	0.0	3	0
3. 2017.....	1,156	0	1,156	67.2	0.0	67.2	0	0	0.0	0	0
4. 2018.....	1,025	0	1,025	69.6	0.0	69.6	0	0	0.0	3	0
5. 2019.....	941	1	939	72.7	0.0	72.5	0	0	0.0	3	1
6. 2020.....	651	(1)	653	59.7	0.0	59.8	0	0	0.0	3	1
7. 2021.....	671	0	671	71.8	0.0	71.8	0	0	0.0	2	1
8. 2022.....	697	0	697	78.1	0.0	78.1	0	0	0.0	34	7
9. 2023.....	773	0	773	79.1	0.0	79.2	0	0	0.0	97	20
10. 2024.....	1,075	0	1,075	81.2	0.0	81.3	0	0	0.0	308	50
11. 2025.....	1,090	0	1,090	78.7	0.0	78.7	0	0	0.0	563	121
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,120	205

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	6	1	3	0	1	0	0	9	XXX.....
2. 2016.....	1,769.....	28.....	1,741.....	1,252	38	104	2	175	0	15	1,491	154
3. 2017.....	1,939.....	1.....	1,938.....	1,300	38	150	17	178	0	14	1,572	160
4. 2018.....	2,060.....	0.....	2,059.....	1,517	39	157	7	185	0	24	1,813	887
5. 2019.....	2,143.....	1.....	2,142.....	1,459	32	196	1	231	0	24	1,852	852
6. 2020.....	2,311.....	5.....	2,306.....	1,253	30	121	6	247	1	21	1,584	53
7. 2021.....	2,481.....	80.....	2,402.....	1,132	67	117	8	264	0	23	1,437	120
8. 2022.....	2,450.....	190.....	2,260.....	1,073	53	149	2	295	0	20	1,463	111
9. 2023.....	2,464.....	154.....	2,311.....	794	16	103	0	148	0	19	1,029	103
10. 2024.....	2,469.....	80.....	2,389.....	633	2	65	0	117	0	20	813	62
11. 2025.....	2,393.....	4.....	2,389.....	240	0	24	0	53	0	11	317	53
12. Totals	XXX	XXX	XXX	10,658	316	1,188	44	1,895	1	191	13,380	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	25	4	2	0	2	0	0	0	0	0	0	26	1
2. 2016.....	39	35	1	0	0	0	0	0	0	0	0	6	0
3. 2017.....	11	0	1	0	2	0	0	0	1	0	0	14	0
4. 2018.....	20	0	2	0	2	0	0	0	1	0	0	25	0
5. 2019.....	53	0	19	0	4	0	0	0	0	0	0	76	0
6. 2020.....	293	246	1	0	5	0	0	0	0	0	0	54	0
7. 2021.....	155	0	13	0	11	0	3	0	3	0	0	186	1
8. 2022.....	264	18	59	0	25	0	2	0	2	0	0	334	2
9. 2023.....	489	5	140	0	34	0	43	0	49	0	0	748	3
10. 2024.....	618	0	383	0	23	0	91	0	97	0	0	1,213	5
11. 2025.....	546	0	686	0	13	0	150	0	141	0	0	1,536	18
12. Totals	2,514	308	1,307	0	122	1	289	0	294	0	0	4,218	30

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	26	27	28	29	30	31	32	33			
	26	27	28	29	30	31	32	33			
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	24	2
2. 2016.....	1,572.....	75.....	1,497.....	88.9	265.9	86.0	0	0	0.0	5	1
3. 2017.....	1,642.....	55.....	1,587.....	84.7	5,727.5	81.9	0	0	0.0	12	3
4. 2018.....	1,884.....	47.....	1,837.....	91.5	12,900.6	89.2	0	0	0.0	22	3
5. 2019.....	1,962.....	34.....	1,928.....	91.6	4,848.7	90.0	0	0	0.0	71	5
6. 2020.....	1,920.....	282.....	1,638.....	83.1	6,166.5	71.0	0	0	0.0	49	5
7. 2021.....	1,698.....	75.....	1,623.....	68.4	94.3	67.6	0	0	0.0	169	17
8. 2022.....	1,870.....	73.....	1,797.....	76.3	38.4	79.5	0	0	0.0	305	29
9. 2023.....	1,799.....	22.....	1,777.....	73.0	14.3	76.9	0	0	0.0	623	125
10. 2024.....	2,027.....	2.....	2,026.....	82.1	2.2	84.8	0	0	0.0	1,002	211
11. 2025.....	1,853.....	0.....	1,853.....	77.4	0.0	77.6	0	0	0.0	1,232	304
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,514	705

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	453.....	12.....	52.....	1.....	33.....	0.....	5.....	524.....	XXX.....
2. 2016.....	8,910.....	1,748.....	7,162.....	3,539.....	684.....	627.....	119.....	696.....	101.....	53.....	3,957.....	363.....
3. 2017.....	9,495.....	1,023.....	8,472.....	3,465.....	172.....	587.....	30.....	842.....	87.....	46.....	4,604.....	365.....
4. 2018.....	8,388.....	91.....	8,297.....	3,475.....	6.....	504.....	0.....	674.....	0.....	66.....	4,646.....	1,611.....
5. 2019.....	8,563.....	77.....	8,486.....	3,424.....	7.....	573.....	1.....	857.....	0.....	57.....	4,845.....	2,865.....
6. 2020.....	8,904.....	82.....	8,822.....	3,593.....	(1).....	433.....	0.....	1,220.....	0.....	56.....	5,247.....	366.....
7. 2021.....	9,180.....	132.....	9,048.....	4,025.....	0.....	488.....	0.....	1,256.....	0.....	67.....	5,768.....	408.....
8. 2022.....	10,163.....	74.....	10,089.....	3,551.....	0.....	764.....	0.....	1,228.....	0.....	75.....	5,543.....	422.....
9. 2023.....	11,152.....	101.....	11,051.....	3,782.....	0.....	547.....	0.....	480.....	(1).....	61.....	4,810.....	421.....
10. 2024.....	11,736.....	146.....	11,590.....	3,358.....	0.....	429.....	0.....	358.....	0.....	12.....	4,145.....	439.....
11. 2025.....	11,317.....	76.....	11,241.....	1,478.....	0.....	156.....	0.....	176.....	0.....	1.....	1,810.....	421.....
12. Totals.....	XXX.....	XXX.....	XXX.....	34,143.....	881.....	5,160.....	152.....	7,818.....	188.....	498.....	45,900.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	4,975.....	234.....	3,150.....	1,247.....	157.....	5.....	441.....	178.....	128.....	0.....	0.....	7,188.....	46.....
2. 2016.....	393.....	9.....	490.....	0.....	12.....	0.....	72.....	0.....	15.....	0.....	0.....	973.....	20.....
3. 2017.....	384.....	0.....	443.....	0.....	13.....	0.....	58.....	0.....	22.....	0.....	0.....	920.....	23.....
4. 2018.....	344.....	58.....	461.....	0.....	19.....	0.....	58.....	0.....	20.....	0.....	0.....	844.....	29.....
5. 2019.....	296.....	0.....	513.....	0.....	9.....	0.....	64.....	0.....	19.....	0.....	0.....	901.....	28.....
6. 2020.....	394.....	0.....	541.....	0.....	14.....	0.....	66.....	0.....	36.....	0.....	0.....	1,052.....	28.....
7. 2021.....	515.....	0.....	601.....	0.....	25.....	0.....	73.....	0.....	54.....	0.....	0.....	1,268.....	33.....
8. 2022.....	591.....	0.....	719.....	0.....	33.....	0.....	85.....	0.....	64.....	0.....	0.....	1,492.....	32.....
9. 2023.....	1,165.....	0.....	950.....	0.....	71.....	0.....	137.....	0.....	143.....	0.....	0.....	2,466.....	35.....
10. 2024.....	1,921.....	38.....	1,295.....	0.....	150.....	0.....	196.....	0.....	209.....	0.....	0.....	3,732.....	50.....
11. 2025.....	2,515.....	0.....	2,565.....	0.....	250.....	0.....	408.....	0.....	398.....	0.....	0.....	6,137.....	119.....
12. Totals.....	13,493.....	338.....	11,729.....	1,247.....	754.....	6.....	1,659.....	178.....	1,108.....	0.....	0.....	26,973.....	442.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	6,644.....	544.....
2. 2016.....	5,844.....	914.....	4,930.....	65.6.....	52.3.....	68.8.....	0.....	0.....	0.0.....	874.....	99.....
3. 2017.....	5,814.....	290.....	5,524.....	61.2.....	28.4.....	65.2.....	0.....	0.....	0.0.....	827.....	93.....
4. 2018.....	5,554.....	64.....	5,490.....	66.2.....	70.5.....	66.2.....	0.....	0.....	0.0.....	747.....	97.....
5. 2019.....	5,755.....	9.....	5,746.....	67.2.....	11.5.....	67.7.....	0.....	0.....	0.0.....	810.....	92.....
6. 2020.....	6,297.....	(1).....	6,298.....	70.7.....	(1.4).....	71.4.....	0.....	0.....	0.0.....	935.....	117.....
7. 2021.....	7,037.....	0.....	7,037.....	76.7.....	0.0.....	77.8.....	0.....	0.....	0.0.....	1,116.....	152.....
8. 2022.....	7,035.....	0.....	7,035.....	69.2.....	0.0.....	69.7.....	0.....	0.....	0.0.....	1,310.....	182.....
9. 2023.....	7,275.....	(1).....	7,276.....	65.2.....	(0.9).....	65.8.....	0.....	0.....	0.0.....	2,115.....	351.....
10. 2024.....	7,915.....	38.....	7,877.....	67.4.....	26.2.....	68.0.....	0.....	0.....	0.0.....	3,178.....	554.....
11. 2025.....	7,947.....	0.....	7,947.....	70.2.....	0.0.....	70.7.....	0.....	0.....	0.0.....	5,080.....	1,057.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	23,636.....	3,337.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	13	0	21	0	0	0	0	34	XXX
2. 2016.....	1,689	108	1,581	728	18	45	0	109	0	44	863	58
3. 2017.....	1,708	78	1,630	884	66	24	0	164	0	40	1,006	65
4. 2018.....	1,734	68	1,666	913	77	35	0	130	0	40	1,000	109
5. 2019.....	2,050	99	1,951	1,440	143	114	2	101	0	35	1,509	123
6. 2020.....	2,899	144	2,755	1,647	92	171	3	324	0	41	2,046	31
7. 2021.....	3,475	212	3,263	1,498	84	223	6	378	1	59	2,009	70
8. 2022.....	3,579	270	3,309	2,023	14	343	1	482	0	63	2,833	77
9. 2023.....	4,042	273	3,768	1,539	49	204	0	312	0	45	2,006	75
10. 2024.....	4,821	226	4,595	1,745	76	159	0	310	1	53	2,137	64
11. 2025.....	5,096	185	4,912	1,211	0	61	0	155	0	10	1,427	53
12. Totals	XXX	XXX	XXX	13,640	620	1,399	12	2,465	3	430	16,868	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	23 Direct and Assumed	24 Ceded					
1. Prior.....	17	0	7	0	7	0	0	0	1	0	0	31	0
2. 2016.....	0	0	1	0	3	0	0	0	0	0	0	4	0
3. 2017.....	5	0	1	0	3	0	0	0	1	0	0	10	0
4. 2018.....	15	0	0	0	5	0	0	0	1	0	0	22	0
5. 2019.....	57	0	8	0	9	0	0	0	4	0	0	78	0
6. 2020.....	107	0	29	0	25	0	0	0	17	0	0	179	0
7. 2021.....	188	0	44	0	30	0	0	0	21	0	0	283	1
8. 2022.....	370	0	60	0	53	0	0	0	17	0	0	501	2
9. 2023.....	671	10	198	0	80	1	0	0	91	0	0	1,031	4
10. 2024.....	766	29	474	0	58	0	0	0	249	0	0	1,517	9
11. 2025.....	1,056	0	1,112	0	18	0	0	0	729	0	0	2,915	22
12. Totals	3,253	39	1,935	0	291	1	0	0	1,131	0	0	6,571	39

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
							29 Direct and Assumed	30 Ceded		31 Net	
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	24	7
2. 2016.....	884	18	866	52.4	16.7	54.8	0	0	0.0	1	3
3. 2017.....	1,083	67	1,016	63.4	85.6	62.3	0	0	0.0	7	4
4. 2018.....	1,100	78	1,022	63.4	114.4	61.4	0	0	0.0	15	7
5. 2019.....	1,732	146	1,586	84.5	146.4	81.3	0	0	0.0	65	13
6. 2020.....	2,321	96	2,224	80.1	66.8	80.7	0	0	0.0	137	42
7. 2021.....	2,382	90	2,291	68.5	42.5	70.2	0	0	0.0	231	51
8. 2022.....	3,349	15	3,334	93.6	5.5	100.8	0	0	0.0	431	70
9. 2023.....	3,096	59	3,036	76.6	21.7	80.6	0	0	0.0	860	171
10. 2024.....	3,760	106	3,654	78.0	46.9	79.5	0	0	0.0	1,211	306
11. 2025.....	4,342	0	4,342	85.2	0.0	88.4	0	0	0.0	2,168	747
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,149	1,422

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

N O N E

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
**SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
 BOILER AND MACHINERY)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX
2. 2016.....	94	68	26	31	26	1	0	1	0	0	0	0	6
3. 2017.....	100	74	26	33	30	1	0	8	0	0	0	0	12
4. 2018.....	103	77	25	26	24	0	0	7	0	0	0	0	10
5. 2019.....	100	79	21	23	21	1	0	4	0	0	2	0	6
6. 2020.....	106	88	18	25	22	0	0	9	0	0	0	0	12
7. 2021.....	107	97	10	33	30	1	0	11	0	0	0	0	15
8. 2022.....	105	101	4	36	39	2	0	10	0	0	0	0	8
9. 2023.....	115	114	1	130	126	4	0	8	0	0	0	0	16
10. 2024.....	126	130	(4)	30	30	3	0	8	0	0	0	0	11
11. 2025.....	126	147	(21)	15	14	2	0	5	0	0	0	0	8
12. Totals	XXX	XXX	XXX	381	363	16	0	70	0	0	2	0	104

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023.....	5	5	0	0	0	0	0	0	0	0	0	0	0
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0	1
11. 2025.....	8	0	0	0	0	0	0	0	0	0	0	0	9
12. Totals	14	5	1	0	0	0	0	0	0	0	0	0	10

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016.....	32	26	6	34.4	38.8	22.8	0	0	0.0	0	0
3. 2017.....	42	30	12	42.4	40.6	47.5	0	0	0.0	0	0
4. 2018.....	33	24	10	32.6	31.0	37.7	0	0	0.0	0	0
5. 2019.....	27	21	6	27.0	26.8	27.8	0	0	0.0	0	0
6. 2020.....	34	22	12	32.3	25.5	64.4	0	0	0.0	0	0
7. 2021.....	45	30	15	42.1	31.1	143.9	0	0	0.0	0	0
8. 2022.....	48	39	8	45.2	38.9	191.3	0	0	0.0	0	0
9. 2023.....	148	132	16	129.1	115.8	1,864.0	0	0	0.0	0	0
10. 2024.....	42	30	12	33.1	23.0	(278.5)	0	0	0.0	0	0
11. 2025.....	31	14	17	24.7	9.8	(78.8)	0	0	0.0	9	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	9	(14)	8	(1)	0	0	0	33	XXX
2. 2016.....	1,798	168	1,629	817	56	266	12	125	0	4	1,140	60
3. 2017.....	1,953	171	1,782	1,125	277	256	4	130	0	5	1,229	66
4. 2018.....	1,947	151	1,797	1,186	257	187	5	113	0	5	1,225	545
5. 2019.....	1,723	157	1,565	1,110	408	167	8	81	0	7	942	497
6. 2020.....	1,100	107	993	334	98	35	1	122	0	1	392	11
7. 2021.....	937	65	872	576	154	17	1	110	0	0	548	4
8. 2022.....	980	24	956	507	172	35	0	128	0	0	498	3
9. 2023.....	1,107	29	1,079	194	20	27	0	64	0	0	265	2
10. 2024.....	1,216	22	1,193	212	8	11	0	27	0	0	242	2
11. 2025.....	1,208	52	1,156	44	0	2	0	5	0	0	50	1
12. Totals	XXX	XXX	XXX	6,113	1,437	1,013	29	904	0	22	6,563	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	99	0	121	0	13	0	1	0	19	0	0	252	1
2. 2016.....	44	2	2	0	9	0	0	0	0	0	0	54	0
3. 2017.....	64	0	2	0	8	0	0	0	5	0	0	80	0
4. 2018.....	66	0	27	0	8	0	0	0	5	0	0	106	1
5. 2019.....	50	0	26	0	7	0	1	0	1	0	0	84	0
6. 2020.....	0	0	8	0	2	0	1	0	3	0	0	14	0
7. 2021.....	21	0	29	0	1	0	2	0	3	0	0	57	0
8. 2022.....	171	67	20	0	2	0	12	0	10	0	0	147	0
9. 2023.....	236	0	113	0	1	0	23	0	19	0	0	393	1
10. 2024.....	162	0	248	0	3	0	34	0	24	0	0	470	1
11. 2025.....	134	0	322	0	1	0	55	0	36	0	0	549	0
12. Totals	1,047	70	916	0	57	0	130	0	125	0	0	2,205	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
							29	30		31	
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	220	32
2. 2016.....	1,264	70	1,193	70.3	41.7	73.2	0	0	0.0	44	9
3. 2017.....	1,591	282	1,309	81.4	164.3	73.4	0	0	0.0	66	14
4. 2018.....	1,592	261	1,330	81.7	173.4	74.0	0	0	0.0	93	13
5. 2019.....	1,442	416	1,026	83.7	264.5	65.6	0	0	0.0	75	9
6. 2020.....	506	99	406	46.0	92.6	40.9	0	0	0.0	8	6
7. 2021.....	761	155	605	81.2	239.2	69.4	0	0	0.0	50	7
8. 2022.....	884	239	644	90.1	983.7	67.4	0	0	0.0	123	24
9. 2023.....	678	20	658	61.2	69.6	61.0	0	0	0.0	349	44
10. 2024.....	720	8	712	59.2	36.8	59.6	0	0	0.0	410	61
11. 2025.....	599	0	598	49.6	0.3	51.8	0	0	0.0	456	93
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,894	312

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	5	0	5	1	0	0	0	0	0	0	0	1
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	3	0	3	3	0	0	0	0	0	0	0	3
5. 2019.....	20	3	17	2	0	0	0	0	0	0	0	3
6. 2020.....	71	32	39	14	0	2	0	6	0	0	0	23
7. 2021.....	93	58	35	9	0	3	0	10	0	0	0	22
8. 2022.....	90	13	78	16	0	6	0	12	0	0	0	34
9. 2023.....	83	13	70	14	0	4	0	4	0	0	0	22
10. 2024.....	80	6	73	5	0	3	0	2	0	0	0	9
11. 2025.....	68	0	68	5	0	1	0	1	0	0	0	6
12. Totals	XXX	XXX	XXX	69	0	18	0	36	0	1	122	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	6	0	0	0	1	0	0	0	0	0	0	7	0
7. 2021.....	1	0	1	0	1	0	0	0	0	0	0	2	0
8. 2022.....	1	0	1	0	0	0	0	0	0	0	0	2	0
9. 2023.....	11	0	8	0	1	0	1	0	1	0	0	21	0
10. 2024.....	12	0	17	0	2	0	1	0	1	0	0	33	0
11. 2025.....	17	0	17	0	2	0	3	0	2	0	0	41	1
12. Totals	47	0	43	0	7	0	6	0	5	0	0	108	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016.....	1	0	1	25.9	0.0	25.9	0	0	0.0	0	0
3. 2017.....	0	0	0	35.3	0.0	35.3	0	0	0.0	0	0
4. 2018.....	3	0	3	80.1	0.0	80.1	0	0	0.0	0	0
5. 2019.....	3	0	3	13.3	1.5	15.0	0	0	0.0	0	0
6. 2020.....	29	0	29	41.3	0.0	75.6	0	0	0.0	6	1
7. 2021.....	24	0	24	26.3	0.0	70.0	0	0	0.0	1	1
8. 2022.....	36	0	36	40.1	0.0	46.7	0	0	0.0	1	1
9. 2023.....	43	0	43	51.9	0.0	61.5	0	0	0.0	18	3
10. 2024.....	43	0	43	53.4	0.0	58.1	0	0	0.0	29	4
11. 2025.....	47	0	47	70.0	0.0	70.0	0	0	0.0	34	7
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	90	17

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016	7	0	6	2	(4)	0	0	0	0	0	0	7
3. 2017	7	0	6	7	6	2	0	1	0	0	0	3
4. 2018	7	0	6	(1)	(2)	0	0	1	0	0	5	3
5. 2019	707	19	688	307	46	8	0	35	0	18	303	XXX
6. 2020	624	18	606	267	3	1	0	58	0	7	323	XXX
7. 2021	561	16	546	222	1	2	0	56	0	23	279	XXX
8. 2022	574	24	550	339	59	13	0	57	0	5	350	XXX
9. 2023	589	30	559	185	0	14	0	34	0	16	233	XXX
10. 2024	630	23	607	170	0	13	0	33	0	2	215	XXX
11. 2025	633	34	600	202	1	10	0	25	0	1	236	XXX
12. Totals	XXX	XXX	XXX	1,699	110	62	0	302	0	77	1,953	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	0	0	0	0	0	0	0	0	0	0	0	1	0
4. 2018	0	0	0	0	0	0	0	0	0	0	0	1	0
5. 2019	0	0	1	0	0	0	0	0	0	0	0	1	0
6. 2020	3	0	1	0	0	0	0	0	1	0	0	5	0
7. 2021	0	0	1	0	0	0	0	0	0	0	0	1	0
8. 2022	0	0	1	0	0	0	0	0	0	0	0	2	0
9. 2023	0	0	1	0	0	0	0	0	1	0	0	2	0
10. 2024	1	0	43	0	0	0	1	0	2	0	0	47	0
11. 2025	88	0	56	0	0	0	10	0	28	0	0	182	1
12. Totals	92	0	104	0	1	0	11	0	33	0	0	240	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016	3	(4)	7	49.5	(1,035.0)	114.5	0	0	0.0	0	0
3. 2017	9	6	4	141.0	3,070.0	55.3	0	0	0.0	1	0
4. 2018	2	(2)	4	26.6	(981.3)	59.6	0	0	0.0	0	0
5. 2019	350	46	304	49.5	246.2	44.2	0	0	0.0	1	0
6. 2020	331	3	328	53.0	19.2	54.0	0	0	0.0	4	1
7. 2021	281	1	280	50.0	4.3	51.3	0	0	0.0	1	0
8. 2022	411	59	352	71.6	248.1	64.0	0	0	0.0	1	1
9. 2023	235	0	234	39.9	0.6	42.0	0	0	0.0	1	1
10. 2024	262	0	262	41.6	1.9	43.1	0	0	0.0	44	3
11. 2025	419	1	418	66.1	1.7	69.7	0	0	0.0	143	38
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	195	44

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(2)	0	0	0	1	0	2	(1)	XXX
2. 2016.....	0	0	0	(3)	0	0	0	1	0	2	(2)	1
3. 2017.....	0	0	0	(3)	0	2	0	3	0	3	3	2
4. 2018.....	0	0	0	1	0	5	0	7	0	6	13	1
5. 2019.....	2,153	47	2,106	1,333	59	47	0	209	0	212	1,529	3
6. 2020.....	1,892	80	1,811	997	43	7	0	214	0	184	1,175	393
7. 2021.....	1,693	50	1,644	962	2	9	0	184	0	232	1,153	304
8. 2022.....	1,633	29	1,604	1,123	1	44	0	196	0	225	1,362	313
9. 2023.....	1,742	26	1,716	1,097	0	58	0	145	0	207	1,300	346
10. 2024.....	2,255	15	2,240	1,242	4	62	0	153	0	241	1,454	286
11. 2025.....	2,437	4	2,432	1,131	0	53	0	130	0	157	1,313	277
12. Totals	XXX	XXX	XXX	7,877	109	289	0	1,242	0	1,472	9,299	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
									13	14			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	4
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	1	0	0	0	0	0	0	0	0	0	0	2	0
7. 2021.....	1	0	0	0	0	0	0	0	0	0	0	1	1
8. 2022.....	2	0	0	0	2	0	0	0	0	0	0	4	1
9. 2023.....	1	0	0	0	0	0	0	0	0	0	0	1	3
10. 2024.....	3	0	6	0	1	0	2	0	4	0	0	17	10
11. 2025.....	56	0	119	0	1	0	36	0	88	0	0	300	45
12. Totals	64	0	126	0	5	0	38	0	92	0	0	325	66

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016.....	(2)	0	(2)	0.0	0.0	0.0	0	0	0.0	0	0
3. 2017.....	3	0	3	0.0	0.0	0.0	0	0	0.0	0	0
4. 2018.....	13	0	13	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019.....	1,589	59	1,529	73.8	126.4	72.6	0	0	0.0	0	0
6. 2020.....	1,219	43	1,177	64.5	53.2	65.0	0	0	0.0	1	0
7. 2021.....	1,156	2	1,154	68.3	4.3	70.2	0	0	0.0	1	0
8. 2022.....	1,367	1	1,366	83.7	2.5	85.1	0	0	0.0	3	2
9. 2023.....	1,301	0	1,301	74.6	0.0	75.8	0	0	0.0	1	0
10. 2024.....	1,474	4	1,471	65.4	24.8	65.6	0	0	0.0	10	7
11. 2025.....	1,613	0	1,613	66.2	0.0	66.3	0	0	0.0	175	125
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	190	135

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2019.....	16	0	16	5	0	0	0	0	0	0	0	XXX
6. 2020.....	5	0	5	6	0	0	0	0	0	0	0	XXX
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2023.....	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2025.....	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	11	0	0	0	1	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2025.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019.....	6	0	6	35.5	0.0	35.5	0	0	0.0	0	0
6. 2020.....	6	0	6	130.0	0.0	130.0	0	0	0.0	0	0
7. 2021.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2022.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2023.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2024.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2025.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 1M - International

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1	0	0	0	1	0	0	2	XXX
2. 2016.....	108	0	108	73	0	4	0	0	0	0	77	XXX
3. 2017.....	90	0	90	59	0	3	0	1	0	0	64	XXX
4. 2018.....	86	0	86	118	0	3	0	1	0	0	122	XXX
5. 2019.....	114	0	114	98	0	1	0	1	0	0	100	XXX
6. 2020.....	128	0	128	149	0	0	0	3	0	0	152	XXX
7. 2021.....	152	0	152	106	0	0	0	3	0	0	109	XXX
8. 2022.....	167	0	167	188	0	0	0	4	0	0	192	XXX
9. 2023.....	173	0	173	82	0	0	0	2	0	0	84	XXX
10. 2024.....	167	0	167	61	0	0	0	2	0	0	63	XXX
11. 2025.....	197	0	197	35	0	0	0	1	0	0	36	XXX
12. Totals	XXX	XXX	XXX	969	0	11	0	20	0	0	1,000	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	3	2	26	16	0	0	0	0	0	0	0	11	XXX
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2017.....	1	0	0	0	0	0	0	0	0	0	0	1	XXX
4. 2018.....	7	0	0	0	1	0	0	0	0	0	0	8	XXX
5. 2019.....	1	0	1	0	0	0	0	0	0	0	0	2	XXX
6. 2020.....	2	0	1	0	0	0	0	0	0	0	0	3	XXX
7. 2021.....	2	0	1	0	0	0	0	0	0	0	0	3	XXX
8. 2022.....	3	0	2	0	0	0	0	0	0	0	0	5	XXX
9. 2023.....	6	0	3	0	0	0	0	0	0	0	0	10	XXX
10. 2024.....	18	0	8	0	1	0	0	0	0	0	0	26	XXX
11. 2025.....	59	0	39	0	1	0	0	0	0	0	0	99	XXX
12. Totals	102	2	81	16	4	0	0	0	0	0	0	169	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11	0
2. 2016.....	77	0	77	70.9	0.0	70.9	0	0	0.0	0	0
3. 2017.....	65	0	65	72.2	0.0	72.2	0	0	0.0	1	0
4. 2018.....	130	0	130	151.8	0.0	151.8	0	0	0.0	7	1
5. 2019.....	102	0	102	89.8	0.0	89.8	0	0	0.0	2	0
6. 2020.....	155	0	155	120.4	0.0	120.4	0	0	0.0	3	0
7. 2021.....	112	0	112	73.8	0.0	73.8	0	0	0.0	3	0
8. 2022.....	198	0	198	118.1	0.0	118.1	0	0	0.0	5	0
9. 2023.....	94	0	94	54.5	0.0	54.5	0	0	0.0	9	0
10. 2024.....	89	0	89	53.4	0.0	53.4	0	0	0.0	26	1
11. 2025.....	135	0	135	68.5	0.0	68.5	0	0	0.0	98	1
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	165	4

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	5	0	0	0	1	0	0	6	XXX
2. 2016.....	36	0	36	46	0	3	0	1	0	0	50	XXX
3. 2017.....	50	0	50	34	0	2	0	9	0	0	45	XXX
4. 2018.....	70	0	70	48	0	1	0	8	0	0	56	XXX
5. 2019.....	136	0	136	114	0	0	0	22	0	0	136	XXX
6. 2020.....	176	0	176	89	0	0	0	17	0	0	106	XXX
7. 2021.....	223	0	223	130	0	0	0	17	0	0	147	XXX
8. 2022.....	248	0	248	129	0	0	0	10	0	0	139	XXX
9. 2023.....	240	0	240	60	0	0	0	5	0	0	65	XXX
10. 2024.....	178	0	178	20	0	0	0	1	0	0	21	XXX
11. 2025.....	190	0	190	1	0	0	0	0	0	0	1	XXX
12. Totals	XXX	XXX	XXX	677	0	6	0	90	0	0	773	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	29	0	24	0	2	0	0	0	0	0	0	55	XXX
2. 2016.....	2	0	3	0	0	0	0	0	0	0	0	5	XXX
3. 2017.....	10	0	8	0	2	0	0	0	0	0	0	20	XXX
4. 2018.....	12	0	10	0	3	0	0	0	0	0	0	26	XXX
5. 2019.....	8	0	23	0	1	0	0	0	0	0	0	32	XXX
6. 2020.....	22	0	32	0	2	0	0	0	0	0	0	56	XXX
7. 2021.....	35	0	68	0	6	0	0	0	0	0	0	109	XXX
8. 2022.....	67	0	99	0	8	0	0	0	0	0	0	175	XXX
9. 2023.....	48	0	98	0	3	0	0	0	0	0	0	150	XXX
10. 2024.....	38	0	95	0	3	0	0	0	0	0	0	136	XXX
11. 2025.....	16	0	131	0	0	0	0	0	0	0	0	146	XXX
12. Totals	289	0	589	0	31	0	0	0	0	0	0	908	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	53	2
2. 2016.....	55	0	55	152.3	0.0	152.3	0	0	0.0	5	0
3. 2017.....	65	0	65	129.6	0.0	129.6	0	0	0.0	18	2
4. 2018.....	82	0	82	116.5	0.0	116.5	0	0	0.0	22	3
5. 2019.....	168	0	168	123.8	0.0	123.8	0	0	0.0	31	1
6. 2020.....	162	0	162	92.2	0.0	92.2	0	0	0.0	53	2
7. 2021.....	256	0	256	115.2	0.0	115.2	0	0	0.0	103	6
8. 2022.....	313	0	313	126.6	0.0	126.6	0	0	0.0	167	8
9. 2023.....	215	0	215	89.4	0.0	89.4	0	0	0.0	146	3
10. 2024.....	157	0	157	88.0	0.0	88.0	0	0	0.0	133	3
11. 2025.....	148	0	148	77.6	0.0	77.6	0	0	0.0	146	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	877	31

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2016.....												XXX
3. 2017.....												XXX
4. 2018.....												XXX
5. 2019.....												XXX
6. 2020.....												XXX
7. 2021.....												XXX
8. 2022.....												XXX
9. 2023.....												XXX
10. 2024.....												XXX
11. 2025.....												XXX
12. Totals	XXX	XXX	XXX									XXX

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													XXX
2. 2016.....													XXX
3. 2017.....													XXX
4. 2018.....													XXX
5. 2019.....													XXX
6. 2020.....													XXX
7. 2021.....													XXX
8. 2022.....													XXX
9. 2023.....													XXX
10. 2024.....													XXX
11. 2025.....													XXX
12. Totals													XXX

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2016.....											
3. 2017.....											
4. 2018.....											
5. 2019.....											
6. 2020.....											
7. 2021.....											
8. 2022.....											
9. 2023.....											
10. 2024.....											
11. 2025.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	132	2	130	13	0	22	0	8	0	0	42	3
3. 2017.....	140	0	140	34	0	18	0	10	0	0	62	4
4. 2018.....	138	0	138	49	0	23	0	12	0	0	84	53
5. 2019.....	95	1	93	15	0	40	0	9	0	0	63	47
6. 2020.....	33	0	33	10	0	5	0	2	0	0	17	1
7. 2021.....	8	0	8	3	0	1	0	5	0	0	8	0
8. 2022.....	11	0	11	7	0	3	0	0	0	0	10	0
9. 2023.....	12	0	12	19	0	1	0	0	0	0	20	0
10. 2024.....	16	0	16	1	0	1	0	0	0	0	2	0
11. 2025.....	15	0	15	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	151	0	112	0	46	0	1	309	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	1	0	0	0	0	0	0	0	0	1	0
5. 2019.....	3	0	0	0	0	0	0	0	0	0	0	4	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	1	0
7. 2021.....	1	0	0	0	0	0	0	0	0	0	0	2	0
8. 2022.....	2	0	0	0	1	0	0	0	0	0	0	3	0
9. 2023.....	0	0	6	0	0	0	1	0	1	0	0	8	0
10. 2024.....	3	0	4	0	0	0	0	0	0	0	0	8	0
11. 2025.....	1	0	3	0	0	0	1	0	0	0	0	5	0
12. Totals	10	0	16	0	2	0	2	0	2	0	0	31	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	
2. 2016.....	42	0	42	31.6	0.0	32.2	0	0	0.0	0	0	
3. 2017.....	62	0	62	44.5	0.0	44.5	0	0	0.0	0	0	
4. 2018.....	86	0	86	62.1	0.0	62.1	0	0	0.0	1	0	
5. 2019.....	67	0	67	70.6	0.0	71.7	0	0	0.0	3	0	
6. 2020.....	18	0	18	53.2	0.0	53.6	0	0	0.0	0	0	
7. 2021.....	10	0	10	123.8	0.0	124.4	0	0	0.0	1	0	
8. 2022.....	13	0	13	119.5	0.0	120.8	0	0	0.0	2	1	
9. 2023.....	28	0	28	228.7	0.0	231.2	0	0	0.0	6	2	
10. 2024.....	9	0	9	58.1	0.0	58.4	0	0	0.0	7	1	
11. 2025.....	5	0	5	36.5	0.0	36.5	0	0	0.0	4	1	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25	6	

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

NONE

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

Schedule P - Part 1U - Pet Insurance Plans

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	76	107	81	84	138	139	144	145	126	126	0	(19)
2. 2016.....	1,146	1,186	1,159	1,155	1,158	1,152	1,153	1,153	1,152	1,152	0	(1)
3. 2017.....	XXX	1,604	1,555	1,541	1,528	1,530	1,530	1,540	1,539	1,539	0	(1)
4. 2018.....	XXX	XXX	1,027	1,023	1,024	1,019	1,024	1,031	1,031	1,026	(6)	(5)
5. 2019.....	XXX	XXX	XXX	1,188	1,144	1,132	1,133	1,131	1,130	1,130	0	(1)
6. 2020.....	XXX	XXX	XXX	XXX	1,123	1,157	1,154	1,152	1,154	1,153	(1)	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	716	746	737	736	728	(7)	(8)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	858	923	918	911	(7)	(13)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,010	1,029	1,016	(13)	6
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,060	982	(78)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,497	XXX	XXX
12. Totals											(112)	(41)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	812	806	736	721	760	782	779	784	838	840	2	56
2. 2016.....	1,399	1,330	1,278	1,252	1,237	1,238	1,234	1,233	1,233	1,233	0	0
3. 2017.....	XXX	1,144	1,086	1,065	1,029	1,022	1,032	1,022	1,016	1,015	(1)	(7)
4. 2018.....	XXX	XXX	915	903	904	896	893	894	893	895	2	1
5. 2019.....	XXX	XXX	XXX	807	805	800	795	798	791	792	0	(6)
6. 2020.....	XXX	XXX	XXX	XXX	572	551	521	517	517	514	(3)	(3)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	557	546	572	561	552	(10)	(21)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	559	582	563	559	(4)	(24)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	685	678	683	4	(2)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,029	983	(46)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	996	XXX	XXX
12. Totals											(55)	(6)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	1,034	1,310	1,280	1,290	1,325	1,343	1,346	1,345	1,288	1,303	14	(42)
2. 2016.....	1,113	1,382	1,404	1,393	1,382	1,349	1,328	1,322	1,321	1,321	0	(1)
3. 2017.....	XXX	1,586	1,533	1,466	1,430	1,379	1,388	1,432	1,404	1,408	4	(24)
4. 2018.....	XXX	XXX	1,728	1,777	1,758	1,635	1,672	1,643	1,644	1,651	7	8
5. 2019.....	XXX	XXX	XXX	1,869	1,765	1,621	1,622	1,647	1,695	1,697	2	50
6. 2020.....	XXX	XXX	XXX	XXX	1,514	1,383	1,322	1,360	1,368	1,392	24	31
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,638	1,424	1,477	1,337	1,357	19	(120)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,503	1,569	1,503	1,500	(3)	(69)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,584	1,703	1,581	(122)	(4)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,005	1,811	(194)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,658	XXX	XXX
12. Totals											(247)	(170)

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	17,182	14,496	14,223	13,197	13,214	12,606	12,437	12,815	12,993	13,087	94	272
2. 2016.....	5,797	5,785	5,098	4,677	4,290	4,257	4,317	4,311	4,418	4,321	(98)	10
3. 2017.....	XXX	7,659	6,422	6,110	5,270	4,819	4,903	4,785	4,906	4,748	(159)	(38)
4. 2018.....	XXX	XXX	6,385	6,906	6,002	5,180	5,072	4,928	5,008	4,796	(212)	(132)
5. 2019.....	XXX	XXX	XXX	6,590	6,716	5,341	5,098	5,004	4,989	4,871	(119)	(133)
6. 2020.....	XXX	XXX	XXX	XXX	6,259	6,238	5,716	5,331	5,126	5,042	(84)	(288)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7,587	6,548	6,107	5,807	5,727	(80)	(380)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	6,856	6,322	5,737	5,743	6	(579)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,475	6,749	6,652	(97)	(823)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,752	7,310	(442)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,373	XXX	XXX
12. Totals											(1,189)	(2,090)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	279	318	291	299	294	219	201	172	192	222	30	50
2. 2016.....	736	754	741	728	722	722	721	721	735	758	22	37
3. 2017.....	XXX	866	847	840	837	838	838	843	847	852	5	9
4. 2018.....	XXX	XXX	851	841	840	849	887	878	871	891	19	13
5. 2019.....	XXX	XXX	XXX	1,263	1,271	1,302	1,364	1,458	1,447	1,482	35	24
6. 2020.....	XXX	XXX	XXX	XXX	1,702	1,702	1,739	1,798	1,826	1,884	57	86
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,840	1,869	1,871	1,862	1,893	32	22
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,120	2,451	2,698	2,836	138	384
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,734	2,781	2,633	(148)	(101)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,375	3,096	(279)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,458	XXX	XXX
12. Totals											(88)	523

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior.....	0	0	15	14	14	14	14	14	14	14	0	0
2. 2016.....	8	3	5	5	5	5	5	5	5	5	0	0
3. 2017.....	XXX	10	4	4	4	4	4	4	4	4	0	0
4. 2018.....	XXX	XXX	11	6	3	3	3	3	3	3	0	0
5. 2019.....	XXX	XXX	XXX	8	3	2	2	2	2	2	0	0
6. 2020.....	XXX	XXX	XXX	XXX	3	3	3	3	3	3	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7	3	4	4	4	1	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8	(2)	(2)	(2)	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	7	8	1	(9)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	4	(10)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	XXX	XXX
12. Totals											(8)	(9)

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior.....	1,397	1,533	1,670	1,708	1,745	1,866	1,895	1,957	1,993	2,049	57	93
2. 2016.....	787	893	952	978	991	968	1,031	1,048	1,069	1,069	0	21
3. 2017.....	XXX	966	1,025	1,018	1,054	1,024	1,086	1,125	1,198	1,174	(24)	49
4. 2018.....	XXX	XXX	1,063	1,097	1,178	1,169	1,227	1,263	1,252	1,213	(39)	(50)
5. 2019.....	XXX	XXX	XXX	918	959	913	916	942	938	945	7	3
6. 2020.....	XXX	XXX	XXX	XXX	633	503	290	288	217	281	64	(7)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	610	636	620	531	492	(39)	(128)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	601	504	506	507	2	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	649	575	(74)	67
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	721	661	(60)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558	XXX	XXX
12. Totals											(106)	51

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	1	1	1	1	1	1	1	1	1	1	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	5	5	8	5	3	3	3	3	0	0
5. 2019.....	XXX	XXX	XXX	12	12	4	4	3	3	3	0	0
6. 2020.....	XXX	XXX	XXX	XXX	44	39	33	29	23	23	0	(6)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	60	20	22	17	14	(3)	(8)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	27	36	22	23	1	(12)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	41	38	(2)	(4)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	0	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	XXX	XXX
12. Totals											(5)	(30)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	0	0	0	0	(4)	0	0	(2)	(20)	(20)	0	(19)
2. 2016.....	0	0	0	0	0	6	6	6	6	7	0	0
3. 2017.....	XXX	0	0	0	0	2	3	2	2	3	0	0
4. 2018.....	XXX	XXX	0	0	0	3	1	2	2	2	1	0
5. 2019.....	XXX	XXX	XXX	279	277	270	270	270	268	269	1	(1)
6. 2020.....	XXX	XXX	XXX	XXX	258	263	264	266	269	269	0	3
7. 2021.....	XXX	XXX	XXX	XXX	XXX	243	233	223	223	224	1	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	280	286	289	295	6	9
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	198	199	1	(22)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217	227	10	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	364	XXX	XXX
12. Totals											19	(28)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	0	1	179	(11)	(6)	(16)	(20)	(25)	(128)	(130)	(2)	(106)
2. 2016.....	0	0	0	0	0	(1)	(1)	(2)	(2)	(2)	0	0
3. 2017.....	XXX	0	0	0	0	0	(1)	(1)	(1)	(1)	1	1
4. 2018.....	XXX	XXX	0	0	0	1	1	4	3	6	3	3
5. 2019.....	XXX	XXX	XXX	1,389	1,328	1,323	1,320	1,319	1,319	1,321	2	2
6. 2020.....	XXX	XXX	XXX	XXX	996	969	963	962	963	963	(1)	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	995	983	967	970	970	(1)	3
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,176	1,188	1,170	1,170	0	(18)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,208	1,170	1,156	(14)	(53)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,389	1,313	(76)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,395	XXX	XXX
12. Totals											(88)	(168)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	0	0	0	0	13	1	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	7	5	5	5	5	5	5	0	0
6. 2020.....	XXX	XXX	XXX	XXX	6	6	6	6	6	6	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE P - PART 2N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	67	57	45	49	44	21	42	38	38	39	1	1
2. 2016.....	85	86	80	79	77	78	77	78	78	77	(1)	(1)
3. 2017.....	XXX	63	80	76	74	72	70	63	64	63	(1)	0
4. 2018.....	XXX	XXX	102	127	124	123	121	126	129	129	(1)	2
5. 2019.....	XXX	XXX	XXX	85	105	102	102	102	101	101	0	(1)
6. 2020.....	XXX	XXX	XXX	XXX	137	147	144	145	149	151	3	6
7. 2021.....	XXX	XXX	XXX	XXX	XXX	121	123	121	111	109	(2)	(12)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	193	197	194	193	(1)	(3)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	94	92	(2)	(21)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	87	(21)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	XXX	XXX
12. Totals											(26)	(28)

**SCHEDULE P - PART 2O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	329	318	292	274	271	271	240	219	174	165	(9)	(55)
2. 2016.....	38	41	45	56	55	54	54	53	53	53	0	1
3. 2017.....	XXX	52	55	60	61	60	59	58	58	56	(2)	(1)
4. 2018.....	XXX	XXX	69	71	73	68	65	71	80	74	(5)	3
5. 2019.....	XXX	XXX	XXX	91	89	90	95	114	133	146	13	32
6. 2020.....	XXX	XXX	XXX	XXX	119	118	115	124	154	145	(9)	21
7. 2021.....	XXX	XXX	XXX	XXX	XXX	179	196	202	237	239	2	37
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	206	223	289	303	14	80
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	196	210	14	21
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	156	3	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148	XXX	XXX
12. Totals											22	138

**SCHEDULE P - PART 2P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	328	451	253	282	293	240	274	173	168	168	(1)	(5)
2. 2016.....	55	123	62	53	40	36	38	34	34	34	0	0
3. 2017.....	XXX	159	79	79	56	70	63	54	53	52	0	(2)
4. 2018.....	XXX	XXX	87	86	75	82	94	75	73	73	0	(1)
5. 2019.....	XXX	XXX	XXX	68	52	62	78	59	56	58	2	(1)
6. 2020.....	XXX	XXX	XXX	XXX	19	16	14	12	9	16	7	3
7. 2021.....	XXX	XXX	XXX	XXX	XXX	9	4	5	4	5	1	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5	11	16	13	(3)	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	23	28	5	3
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	9	2	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	XXX	XXX
12. Totals											12	0

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
7. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											XXX	XXX

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
7. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											XXX	XXX

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
7. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											XXX	XXX

SCHEDULE P - PART 2U - PET INSURANCE PLANS

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
7. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	000.....	67.....	98.....	120.....	126.....	132.....	133.....	138.....	123.....	123.....	5.....	0.....
2. 2016.....	889.....	1,112.....	1,141.....	1,148.....	1,149.....	1,149.....	1,150.....	1,152.....	1,152.....	1,152.....	103.....	36.....
3. 2017.....	XXX.....	1,301.....	1,501.....	1,510.....	1,517.....	1,523.....	1,524.....	1,536.....	1,539.....	1,539.....	126.....	40.....
4. 2018.....	XXX.....	XXX.....	785.....	972.....	996.....	1,005.....	1,010.....	1,015.....	1,027.....	1,025.....	87.....	88.....
5. 2019.....	XXX.....	XXX.....	XXX.....	950.....	1,103.....	1,117.....	1,131.....	1,129.....	1,130.....	1,130.....	88.....	106.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	933.....	1,104.....	1,144.....	1,144.....	1,148.....	1,149.....	92.....	27.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	525.....	716.....	722.....	727.....	728.....	50.....	18.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	647.....	875.....	899.....	899.....	62.....	19.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	801.....	969.....	1,000.....	81.....	27.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	694.....	899.....	41.....	21.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	933.....	44.....	21.....

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	000.....	438.....	594.....	662.....	714.....	746.....	759.....	763.....	734.....	735.....	28.....	0.....
2. 2016.....	559.....	933.....	1,100.....	1,165.....	1,199.....	1,212.....	1,225.....	1,227.....	1,227.....	1,229.....	190.....	64.....
3. 2017.....	XXX.....	457.....	765.....	899.....	962.....	989.....	1,002.....	1,011.....	1,014.....	1,015.....	157.....	50.....
4. 2018.....	XXX.....	XXX.....	387.....	645.....	781.....	828.....	857.....	878.....	889.....	892.....	140.....	195.....
5. 2019.....	XXX.....	XXX.....	XXX.....	370.....	593.....	680.....	726.....	783.....	785.....	788.....	111.....	159.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	215.....	345.....	439.....	490.....	501.....	510.....	62.....	15.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	223.....	377.....	478.....	534.....	549.....	29.....	13.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	239.....	407.....	483.....	520.....	35.....	13.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	266.....	469.....	571.....	43.....	14.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	357.....	651.....	55.....	13.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	356.....	39.....	8.....

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	000.....	633.....	973.....	1,132.....	1,208.....	1,259.....	1,291.....	1,303.....	1,269.....	1,277.....	22.....	0.....
2. 2016.....	302.....	601.....	920.....	1,100.....	1,213.....	1,288.....	1,298.....	1,312.....	1,314.....	1,315.....	111.....	42.....
3. 2017.....	XXX.....	310.....	630.....	918.....	1,050.....	1,200.....	1,255.....	1,357.....	1,390.....	1,395.....	118.....	42.....
4. 2018.....	XXX.....	XXX.....	405.....	773.....	1,096.....	1,271.....	1,458.....	1,562.....	1,614.....	1,628.....	211.....	675.....
5. 2019.....	XXX.....	XXX.....	XXX.....	441.....	772.....	1,020.....	1,263.....	1,441.....	1,538.....	1,621.....	90.....	762.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	257.....	578.....	868.....	1,090.....	1,236.....	1,338.....	31.....	22.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	313.....	561.....	911.....	1,030.....	1,173.....	70.....	48.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	317.....	692.....	941.....	1,168.....	80.....	30.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	292.....	617.....	881.....	69.....	31.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	284.....	696.....	35.....	22.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	264.....	21.....	14.....

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	000.....	1,489.....	2,374.....	3,147.....	3,713.....	4,212.....	4,649.....	5,092.....	5,536.....	6,028.....	423.....	0.....
2. 2016.....	1,013.....	2,241.....	2,806.....	3,016.....	3,126.....	3,192.....	3,230.....	3,285.....	3,323.....	3,363.....	295.....	48.....
3. 2017.....	XXX.....	1,236.....	2,669.....	3,232.....	3,441.....	3,593.....	3,668.....	3,737.....	3,794.....	3,850.....	277.....	64.....
4. 2018.....	XXX.....	XXX.....	1,312.....	2,781.....	3,315.....	3,590.....	3,713.....	3,855.....	3,926.....	3,972.....	45.....	1,537.....
5. 2019.....	XXX.....	XXX.....	XXX.....	1,270.....	2,599.....	3,216.....	3,536.....	3,782.....	3,901.....	3,988.....	115.....	2,723.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	1,131.....	2,691.....	3,333.....	3,672.....	3,874.....	4,027.....	287.....	50.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,362.....	3,121.....	3,906.....	4,296.....	4,513.....	314.....	61.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,513.....	3,198.....	3,995.....	4,315.....	327.....	63.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,489.....	3,426.....	4,330.....	323.....	63.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,652.....	3,787.....	316.....	73.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,635.....	225.....	78.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	79.....	119.....	123.....	126.....	131.....	136.....	133.....	157.....	191.....	4.....	0.....
2. 2016.....	520.....	700.....	715.....	718.....	716.....	722.....	721.....	721.....	734.....	754.....	39.....	19.....
3. 2017.....	XXX.....	608.....	786.....	810.....	819.....	822.....	830.....	842.....	839.....	842.....	45.....	20.....
4. 2018.....	XXX.....	XXX.....	592.....	749.....	796.....	821.....	828.....	856.....	850.....	870.....	36.....	72.....
5. 2019.....	XXX.....	XXX.....	XXX.....	844.....	1,081.....	1,162.....	1,221.....	1,321.....	1,377.....	1,408.....	30.....	93.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	855.....	1,149.....	1,314.....	1,492.....	1,622.....	1,722.....	16.....	15.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	688.....	1,044.....	1,267.....	1,462.....	1,632.....	38.....	31.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	995.....	1,640.....	1,945.....	2,351.....	44.....	30.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	952.....	1,419.....	1,694.....	41.....	30.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,181.....	1,827.....	29.....	26.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,272.....	16.....	15.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000												
2. 2016.....													
3. 2017.....	XXX												
4. 2018.....	XXX	XXX											
5. 2019.....	XXX	XXX	XXX										
6. 2020.....	XXX	XXX	XXX	XXX									
7. 2021.....	XXX	XXX	XXX	XXX	XXX								
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior.....	000												
2. 2016.....													
3. 2017.....	XXX												
4. 2018.....	XXX	XXX											
5. 2019.....	XXX	XXX	XXX										
6. 2020.....	XXX	XXX	XXX	XXX									
7. 2021.....	XXX	XXX	XXX	XXX	XXX								
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior.....	000	0	14	14	14	14	14	14	14	14	14	14	14	XXX	XXX
2. 2016.....	4	2	5	5	5	5	5	5	5	5	5	5	5	XXX	XXX
3. 2017.....	XXX	2	4	4	4	4	4	4	4	4	4	4	4	XXX	XXX
4. 2018.....	XXX	XXX	4	3	3	3	3	3	3	3	3	3	3	XXX	XXX
5. 2019.....	XXX	XXX	XXX	5	3	2	2	2	2	2	2	2	2	XXX	XXX
6. 2020.....	XXX	XXX	XXX	XXX	2	3	3	3	3	3	3	3	3	XXX	XXX
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2	2	4	4	4	5	5	5	XXX	XXX
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1	(2)	(2)	(2)	(2)	(2)	(2)	XXX	XXX
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	8	8	8	8	XXX	XXX
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	3	3	3	3	XXX	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3	3	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior.....	000	511	945	1,218	1,509	1,594	1,670	1,726	1,783	1,816	15	0
2. 2016.....	108	251	491	662	737	818	862	938	979	1,015	33	27
3. 2017.....	XXX	123	372	504	641	780	921	1,004	1,066	1,099	37	28
4. 2018.....	XXX	XXX	118	305	611	768	1,015	1,051	1,084	1,112	32	513
5. 2019.....	XXX	XXX	XXX	101	253	419	567	750	827	861	23	474
6. 2020.....	XXX	XXX	XXX	XXX	(80)	(26)	86	166	193	270	6	5
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6	176	338	370	438	2	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	18	209	218	370	1	1
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	92	201	1	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	215	1	1
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	0	0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....	000	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	1	1	1	1	1	1	1	1	1	1	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	2	3	3	3	3	3	3	3	0	1
5. 2019.....	XXX	XXX	XXX	0	2	2	2	2	2	2	0	7
6. 2020.....	XXX	XXX	XXX	XXX	1	9	14	15	16	16	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2	9	11	12	12	1	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4	16	19	21	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	14	18	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	7	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000	0	0	0	(4)	0	0	(2)	(20)	(20)	XXX	XXX
2. 2016	255	304	304	304	304	6	6	6	6	6	XXX	XXX
3. 2017	XXX	375	447	447	447	(1)	1	2	2	2	XXX	XXX
4. 2018	XXX	XXX	255	306	306	3	1	1	1	2	XXX	XXX
5. 2019	XXX	XXX	XXX	237	275	269	270	269	268	268	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	205	253	260	264	264	264	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	180	231	222	223	223	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	232	288	290	293	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	195	198	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	182	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	000	0	0	(4)	(19)	(16)	(20)	(25)	(129)	(131)	0	0
2. 2016	1,222	1,314	1,305	1,308	1,293	(1)	(1)	(2)	(2)	(2)	1	0
3. 2017	XXX	1,226	1,314	1,304	1,297	(1)	(1)	(1)	(1)	(1)	1	1
4. 2018	XXX	XXX	1,175	1,256	1,239	0	1	1	3	6	1	0
5. 2019	XXX	XXX	XXX	1,279	1,324	1,321	1,319	1,319	1,319	1,321	0	2
6. 2020	XXX	XXX	XXX	XXX	910	966	960	961	962	961	315	78
7. 2021	XXX	XXX	XXX	XXX	XXX	910	980	966	966	969	207	96
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,083	1,180	1,164	1,166	253	58
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094	1,162	1,155	275	68
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,224	1,301	214	62
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,183	183	48

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	000	0	0	0	13	0	0	0	0	0	XXX	XXX
2. 2016	3	7	7	7	7	0	0	0	0	0	XXX	XXX
3. 2017	XXX	1	1	1	1	0	0	0	0	0	XXX	XXX
4. 2018	XXX	XXX	1	2	2	0	0	0	0	0	XXX	XXX
5. 2019	XXX	XXX	XXX	5	5	5	5	5	5	5	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	6	6	6	6	6	6	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2016	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2017	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	000.....	17.....	22.....	27.....	26.....	28.....	28.....	26.....	26.....	27.....	XXX.....	XXX.....
2. 2016.....	38.....	64.....	72.....	76.....	76.....	77.....	77.....	78.....	78.....	77.....	XXX.....	XXX.....
3. 2017.....	XXX.....	18.....	57.....	66.....	67.....	67.....	69.....	62.....	63.....	63.....	XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....	13.....	93.....	112.....	115.....	116.....	120.....	120.....	121.....	XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....	15.....	70.....	85.....	91.....	99.....	98.....	99.....	XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	68.....	121.....	138.....	142.....	145.....	149.....	XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	33.....	85.....	101.....	103.....	106.....	XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	106.....	166.....	184.....	188.....	XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	39.....	72.....	82.....	XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24.....	61.....	XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	35.....	XXX.....	XXX.....

**SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	000.....	31.....	50.....	64.....	79.....	89.....	96.....	100.....	105.....	110.....	XXX.....	XXX.....
2. 2016.....	2.....	15.....	22.....	29.....	31.....	33.....	39.....	39.....	43.....	48.....	XXX.....	XXX.....
3. 2017.....	XXX.....	3.....	13.....	23.....	26.....	30.....	32.....	35.....	37.....	37.....	XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....	7.....	23.....	31.....	36.....	38.....	42.....	47.....	49.....	XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....	1.....	7.....	25.....	46.....	58.....	88.....	114.....	XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	20.....	38.....	57.....	86.....	89.....	XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4.....	35.....	69.....	107.....	130.....	XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3.....	35.....	74.....	129.....	XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	26.....	60.....	XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2.....	20.....	XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	XXX.....	XXX.....

**SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	000.....	104.....	64.....	137.....	189.....	146.....	165.....	168.....	168.....	168.....	1.....	0.....
2. 2016.....	4.....	16.....	15.....	26.....	28.....	30.....	33.....	34.....	34.....	34.....	1.....	2.....
3. 2017.....	XXX.....	5.....	5.....	11.....	18.....	45.....	52.....	52.....	52.....	52.....	1.....	2.....
4. 2018.....	XXX.....	XXX.....	3.....	15.....	26.....	33.....	67.....	72.....	72.....	72.....	2.....	51.....
5. 2019.....	XXX.....	XXX.....	XXX.....	5.....	14.....	28.....	42.....	52.....	54.....	54.....	1.....	46.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	1.....	2.....	4.....	6.....	15.....	0.....	0.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	1.....	2.....	3.....	3.....	0.....	0.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	1.....	5.....	10.....	0.....	0.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	20.....	20.....	0.....	0.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	2.....	0.....	0.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....	000.....											
2. 2016.....												
3. 2017.....	XXX.....											
4. 2018.....	XXX.....	XXX.....										
5. 2019.....	XXX.....	XXX.....	XXX.....									
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

NONE

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior.....	000.....											
2. 2016.....												
3. 2017.....	XXX.....											
4. 2018.....	XXX.....	XXX.....										
5. 2019.....	XXX.....	XXX.....	XXX.....									
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

NONE

SCHEDULE P - PART 3U - PET INSURANCE PLANS

1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	14	2	(9)	(11)	4	0	1	1	0	0
2. 2016.....	85	23	7	4	3	1	1	1	0	0
3. 2017.....	XXX	100	23	4	4	0	1	1	0	0
4. 2018.....	XXX	XXX	94	13	11	2	2	2	0	0
5. 2019.....	XXX	XXX	XXX	113	19	4	2	2	0	0
6. 2020.....	XXX	XXX	XXX	XXX	40	7	2	4	1	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	51	4	5	2	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	72	10	4	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	9	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	36
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	361

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	279	127	25	(3)	9	4	3	3	1	10
2. 2016.....	364	162	65	32	12	5	2	2	1	1
3. 2017.....	XXX	262	119	65	18	6	12	3	1	0
4. 2018.....	XXX	XXX	216	114	32	7	6	3	1	0
5. 2019.....	XXX	XXX	XXX	175	56	26	15	4	1	0
6. 2020.....	XXX	XXX	XXX	XXX	114	50	19	5	2	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	99	42	9	4	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	119	23	12	7
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	35	16
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210	72
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	408	263	107	40	24	12	4	2	1	2
2. 2016.....	417	358	204	84	48	11	2	1	1	1
3. 2017.....	XXX	682	423	244	107	32	14	6	1	1
4. 2018.....	XXX	XXX	767	501	255	87	48	9	5	2
5. 2019.....	XXX	XXX	XXX	915	522	214	92	20	22	19
6. 2020.....	XXX	XXX	XXX	XXX	797	453	185	34	18	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	972	439	207	73	16
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	714	313	144	61
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	627	364	183
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	919	474
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	836

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	9,600	6,165	5,392	3,867	3,531	2,654	2,535	2,582	2,396	2,167
2. 2016.....	2,983	2,145	1,589	1,119	710	653	686	639	714	562
3. 2017.....	XXX	4,194	2,470	2,055	1,149	660	718	580	678	501
4. 2018.....	XXX	XXX	3,125	2,883	1,750	922	820	664	712	520
5. 2019.....	XXX	XXX	XXX	3,494	2,814	1,156	944	755	690	577
6. 2020.....	XXX	XXX	XXX	XXX	2,734	1,830	1,154	862	721	607
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,358	1,471	1,004	718	674
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,007	1,602	895	804
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,115	1,484	1,087
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,157	1,490
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,973

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	199	188	135	148	137	55	33	28	19	7
2. 2016.....	49	27	12	4	1	0	0	0	0	1
3. 2017.....	XXX	94	26	15	4	3	2	0	0	1
4. 2018.....	XXX	XXX	86	22	19	6	18	2	1	0
5. 2019.....	XXX	XXX	XXX	106	83	41	44	19	3	8
6. 2020.....	XXX	XXX	XXX	XXX	404	287	203	38	8	29
7. 2021.....	XXX	XXX	XXX	XXX	XXX	646	507	189	50	44
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	410	174	90	60
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	883	597	198
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,017	474
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,112

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XXX	XX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XX	XX					
8. 2022	XXX	XXX	XX	XX	XX	XX				
9. 2023	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	0	0	1	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	856	573	479	313	241	143	136	135	115	121
2. 2016	489	328	257	180	114	55	74	25	7	2
3. 2017	XXX	592	484	316	218	108	72	16	14	2
4. 2018	XXX	XXX	681	541	316	154	99	59	37	27
5. 2019	XXX	XXX	XXX	619	486	290	176	65	35	27
6. 2020	XXX	XXX	XXX	XXX	499	377	146	79	16	9
7. 2021	XXX	XXX	XXX	XXX	XXX	470	223	133	44	31
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	369	186	62	32
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344	214	136
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429	282
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	2	2	4	2	1	0	0	0
5. 2019	XXX	XXX	XXX	9	8	2	2	0	0	0
6. 2020	XXX	XXX	XXX	XXX	39	24	17	8	1	0
7. 2021	XXX	XXX	XXX	XXX	XXX	49	8	5	1	1
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	15	16	2	1
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	14	9
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	18
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
 EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	17	2	0	0	0	0	0	0	0	0
3. 2017.....	XXX	26	2	0	0	0	0	0	0	1
4. 2018.....	XXX	XXX	18	4	0	0	0	0	0	1
5. 2019.....	XXX	XXX	XXX	24	1	0	0	1	0	1
6. 2020.....	XXX	XXX	XXX	XXX	12	1	0	2	2	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	13	0	1	1	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	14	1	1	1
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	2	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	44
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	0	0	(51)	(53)	0	0	0	0	0	0
2. 2016.....	20	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	4	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	2	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	2	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	6	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7	1	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8	3	3	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	3	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	8
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	1	1	1	0	0	0	0	0	0
3. 2017.....	XXX	1	1	1	0	0	0	0	0	0
4. 2018.....	XXX	XXX	2	1	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	25	20	10	11	10	(10)	10	10	10	10
2. 2016.....	14	5	1	0	0	0	0	0	0	0
3. 2017.....	XXX	9	1	1	0	0	0	0	0	0
4. 2018.....	XXX	XXX	13	1	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	16	2	0	0	1	1	1
6. 2020.....	XXX	XXX	XXX	XXX	9	1	1	1	1	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	30	5	4	2	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	26	3	2	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	5	3
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	8
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

**SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	239	201	167	147	136	131	101	76	32	24
2. 2016.....	19	14	13	13	10	9	7	7	3	3
3. 2017.....	XXX	27	15	15	12	11	10	8	10	8
4. 2018.....	XXX	XXX	34	27	21	18	14	8	11	10
5. 2019.....	XXX	XXX	XXX	70	41	24	23	19	23	23
6. 2020.....	XXX	XXX	XXX	XXX	85	51	35	24	41	32
7. 2021.....	XXX	XXX	XXX	XXX	XXX	116	86	63	77	68
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	131	90	109	99
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	113	98
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	95
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131

**SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	228	222	119	111	58	38	57	5	1	0
2. 2016.....	42	84	30	15	6	2	2	0	0	0
3. 2017.....	XXX	145	65	56	17	8	5	2	0	0
4. 2018.....	XXX	XXX	74	52	20	10	9	3	1	1
5. 2019.....	XXX	XXX	XXX	57	27	19	12	2	0	0
6. 2020.....	XXX	XXX	XXX	XXX	16	13	5	3	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7	3	1	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4	3	2	1
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	2	7
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	4
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4T - WARRANTY

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4U - PET INSURANCE PLANS

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	21	3	1	0	0	0	0	0	0	0
2. 2016.....	86	100	102	102	102	102	102	102	102	103
3. 2017.....	XXX	97	123	125	125	125	125	125	125	126
4. 2018.....	XXX	XXX	72	85	86	86	87	87	87	87
5. 2019.....	XXX	XXX	XXX	71	86	87	88	88	88	88
6. 2020.....	XXX	XXX	XXX	XXX	74	90	91	91	91	92
7. 2021.....	XXX	XXX	XXX	XXX	XXX	35	48	49	49	50
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	40	51	61	62
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	80	81
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	41
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	4	2	1	0	1	0	0	0	0	0
2. 2016.....	13	2	1	0	0	0	0	0	0	0
3. 2017.....	XXX	26	2	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	10	0	1	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	2	8	1	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	7	2	1	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	10	1	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	9	1	1	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	5	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	1
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	10	2	0	0	1	0	0	0	0	0
2. 2016.....	130	137	138	138	138	138	138	138	139	139
3. 2017.....	XXX	157	164	165	165	165	165	166	166	166
4. 2018.....	XXX	XXX	166	172	175	174	174	174	174	175
5. 2019.....	XXX	XXX	XXX	175	198	193	193	193	193	194
6. 2020.....	XXX	XXX	XXX	XXX	104	117	117	117	118	119
7. 2021.....	XXX	XXX	XXX	XXX	XXX	60	66	67	68	68
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	63	68	81	81
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	112	108
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	64
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	71	15	8	2	1	0	0	0	0	2
2. 2016.....	134	180	187	188	189	189	189	189	189	190
3. 2017.....	XXX	115	148	153	155	156	156	156	157	157
4. 2018.....	XXX	XXX	104	132	137	138	138	139	139	140
5. 2019.....	XXX	XXX	XXX	81	105	108	109	109	110	111
6. 2020.....	XXX	XXX	XXX	XXX	49	58	60	61	62	62
7. 2021.....	XXX	XXX	XXX	XXX	XXX	16	23	26	28	29
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	18	27	34	35
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	41	43
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	55
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	19	10	4	0	2	1	1	1	1	3
2. 2016.....	61	11	4	0	1	0	0	0	0	0
3. 2017.....	XXX	45	7	1	2	1	0	0	0	0
4. 2018.....	XXX	XXX	34	1	3	1	1	0	0	0
5. 2019.....	XXX	XXX	XXX	5	5	2	1	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	15	3	1	1	1	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	12	3	1	1	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12	4	3	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	7	2
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	6
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	20	9	0	(1)	2	0	0	0	0	4
2. 2016.....	240	251	253	252	254	254	254	254	254	254
3. 2017.....	XXX	196	205	203	207	207	207	207	207	207
4. 2018.....	XXX	XXX	322	325	334	333	334	334	334	334
5. 2019.....	XXX	XXX	XXX	234	268	269	269	269	270	270
6. 2020.....	XXX	XXX	XXX	XXX	77	75	76	76	77	77
7. 2021.....	XXX	XXX	XXX	XXX	XXX	37	39	40	42	43
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	37	41	49	49
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	61	59
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	74
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	31	8	10	2	0	0	0	1	0	1
2. 2016.....	71	97	107	109	110	110	110	110	111	111
3. 2017.....	XXX	70	108	113	115	116	117	117	118	118
4. 2018.....	XXX	XXX	177	201	206	208	209	210	211	211
5. 2019.....	XXX	XXX	XXX	67	82	85	87	89	90	90
6. 2020.....	XXX	XXX	XXX	XXX	15	25	28	29	31	31
7. 2021.....	XXX	XXX	XXX	XXX	XXX	44	63	67	70	70
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	53	71	79	80
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	64	69
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	35
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	11	8	26	4	1	1	1	1	0	1
2. 2016.....	33	9	9	1	1	1	0	0	0	0
3. 2017.....	XXX	32	19	2	4	2	2	1	0	0
4. 2018.....	XXX	XXX	95	4	6	3	2	1	0	0
5. 2019.....	XXX	XXX	XXX	18	8	6	3	2	0	0
6. 2020.....	XXX	XXX	XXX	XXX	19	7	5	3	1	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	26	8	5	2	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	24	7	4	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	8	3
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	5
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	11	8	36	(14)	(1)	0	0	1	(1)	2
2. 2016.....	131	143	158	152	153	153	153	153	153	154
3. 2017.....	XXX	130	167	156	159	160	160	160	160	160
4. 2018.....	XXX	XXX	935	878	884	885	885	885	886	887
5. 2019.....	XXX	XXX	XXX	842	850	852	852	853	853	852
6. 2020.....	XXX	XXX	XXX	XXX	40	52	53	54	54	53
7. 2021.....	XXX	XXX	XXX	XXX	XXX	112	119	121	121	120
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	98	106	112	111
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	102	103
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	62
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	100	53	(970)	2	5	2	4	1,393	(68)	1
2. 2016.....	273	444	289	290	293	293	294	348	295	295
3. 2017.....	XXX	338	266	270	273	275	276	290	277	277
4. 2018.....	XXX	XXX	12	25	36	40	42	43	44	45
5. 2019.....	XXX	XXX	XXX	7	96	106	112	114	114	115
6. 2020.....	XXX	XXX	XXX	XXX	204	265	281	284	286	287
7. 2021.....	XXX	XXX	XXX	XXX	XXX	211	295	307	312	314
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	230	311	324	327
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	309	323
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225	316
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	639	640	9	57	52	56	49	50	48	46
2. 2016.....	52	57	3	23	19	22	21	20	20	20
3. 2017.....	XXX	59	6	28	24	25	24	24	23	23
4. 2018.....	XXX	XXX	17	42	33	33	31	30	29	29
5. 2019.....	XXX	XXX	XXX	98	40	36	31	29	28	28
6. 2020.....	XXX	XXX	XXX	XXX	72	48	34	31	29	28
7. 2021.....	XXX	XXX	XXX	XXX	XXX	98	49	39	35	33
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	95	46	35	32
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	47	35
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	50
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	73	66	(1,164)	(2)	60	11	1	1,736	(72)	4
2. 2016.....	483	539	336	335	357	361	361	422	362	363
3. 2017.....	XXX	558	333	332	360	363	364	378	365	365
4. 2018.....	XXX	XXX	1,561	1,561	1,604	1,609	1,609	1,610	1,611	1,611
5. 2019.....	XXX	XXX	XXX	2,732	2,857	2,863	2,864	2,865	2,865	2,865
6. 2020.....	XXX	XXX	XXX	XXX	326	361	363	365	365	366
7. 2021.....	XXX	XXX	XXX	XXX	XXX	370	404	406	407	408
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	391	419	421	422
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	418	421
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	406	439
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	421

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	11	2	1	0	0	0	0	0	0	1
2. 2016.....	29	37	38	38	39	39	39	39	39	39
3. 2017.....	XXX	33	43	44	45	45	45	45	45	45
4. 2018.....	XXX	XXX	27	33	35	36	36	36	36	36
5. 2019.....	XXX	XXX	XXX	22	29	30	31	32	32	30
6. 2020.....	XXX	XXX	XXX	XXX	5	12	15	17	18	16
7. 2021.....	XXX	XXX	XXX	XXX	XXX	19	31	34	36	38
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	23	37	42	44
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	35	41
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	29
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	4	2	1	0	1	1	1	1	0	0
2. 2016.....	9	1	0	0	0	0	0	0	0	0
3. 2017.....	XXX	10	1	0	1	0	0	0	0	0
4. 2018.....	XXX	XXX	6	0	2	1	0	0	0	0
5. 2019.....	XXX	XXX	XXX	1	10	3	2	2	1	0
6. 2020.....	XXX	XXX	XXX	XXX	8	7	5	4	2	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	17	7	6	4	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	20	10	8	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	8	4
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	9
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	5	1	1	0	1	0	0	0	0	1
2. 2016.....	52	57	57	57	58	58	58	58	58	58
3. 2017.....	XXX	59	64	64	65	65	65	65	65	65
4. 2018.....	XXX	XXX	102	104	110	109	109	109	109	109
5. 2019.....	XXX	XXX	XXX	110	132	126	127	128	128	123
6. 2020.....	XXX	XXX	XXX	XXX	17	34	37	38	39	31
7. 2021.....	XXX	XXX	XXX	XXX	XXX	59	69	72	73	70
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	63	75	79	77
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	67	75
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	64
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	13	6	4	2	1	1	1	1	0	0
2. 2016.....	19	26	29	31	31	32	32	33	33	33
3. 2017.....	XXX	21	29	31	33	34	35	36	37	37
4. 2018.....	XXX	XXX	17	24	27	28	30	31	31	32
5. 2019.....	XXX	XXX	XXX	13	17	19	20	21	22	23
6. 2020.....	XXX	XXX	XXX	XXX	3	4	4	5	5	6
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1	1	1	2	2
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	16	10	6	1	4	5	2	3	0	1
2. 2016.....	13	7	4	0	2	1	1	1	0	0
3. 2017.....	XXX	13	6	1	4	3	2	1	0	0
4. 2018.....	XXX	XXX	12	1	5	4	2	1	0	1
5. 2019.....	XXX	XXX	XXX	1	4	4	3	2	0	0
6. 2020.....	XXX	XXX	XXX	XXX	1	1	1	1	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	12	5	2	(2)	6	1	1	2	(2)	1
2. 2016.....	44	54	57	56	58	59	59	60	59	60
3. 2017.....	XXX	48	59	57	63	63	64	65	65	66
4. 2018.....	XXX	XXX	530	534	541	543	543	544	544	545
5. 2019.....	XXX	XXX	XXX	481	493	494	495	496	496	497
6. 2020.....	XXX	XXX	XXX	XXX	8	9	9	9	10	11
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2	2	2	2	4
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	2
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	1	1	1	1	1	1	1	1
5. 2019.....	XXX	XXX	XXX	7	7	7	7	7	7	7
6. 2020.....	XXX	XXX	XXX	XXX	0	1	1	1	1	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	1
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1	1	0	0	0	0	0	0	0	0
2. 2016.....	1	1	1	1	1	1	1	1	1	1
3. 2017.....	XXX	1	1	1	1	1	1	1	1	1
4. 2018.....	XXX	XXX	1	1	1	1	2	2	2	2
5. 2019.....	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	3	2	2	0	2	3	3	0	0	0
2. 2016.....	1	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	1	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	1	0	1	1	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	1	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1	1	(1)	0	3	2	0	(3)	0	0
2. 2016.....	2	3	3	3	3	3	3	3	3	3
3. 2017.....	XXX	2	3	3	3	4	4	4	4	4
4. 2018.....	XXX	XXX	52	52	52	53	53	53	53	53
5. 2019.....	XXX	XXX	XXX	45	46	47	47	47	47	47
6. 2020.....	XXX	XXX	XXX	XXX	0	0	1	1	1	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

NONE

Schedule P - Part 5T - Warranty - Section 1

NONE

Schedule P - Part 5T - Warranty - Section 2

NONE

Schedule P - Part 5T - Warranty - Section 3

NONE

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	10	2	0	0	0	0	0	0	0	0	0
2. 2016.....	1,829	1,839	1,842	1,841	1,841	1,841	1,841	1,841	1,841	1,841	0
3. 2017.....	XXX	2,005	2,016	2,018	2,018	2,018	2,018	2,018	2,018	2,018	0
4. 2018.....	XXX	XXX	2,046	2,062	2,062	2,062	2,062	2,062	2,062	2,062	0
5. 2019.....	XXX	XXX	XXX	2,124	2,134	2,134	2,134	2,134	2,134	2,134	0
6. 2020.....	XXX	XXX	XXX	XXX	2,302	2,302	2,302	2,302	2,302	2,302	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,481	2,481	2,481	2,481	2,481	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,450	2,450	2,450	2,450	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,464	2,464	2,464	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,469	2,469	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,393	2,393
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,393
13. Earned Premiums (Sch P-Pt. 1)	1,769	1,939	2,060	2,143	2,311	2,481	2,450	2,464	2,469	2,393	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	(3)	0	0	0	0	0	0	0	0	0	0
2. 2016.....	33	33	33	33	33	33	33	33	33	33	0
3. 2017.....	XXX	1	1	1	1	1	1	1	1	1	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	1	1	1	1	1	1	1	0
6. 2020.....	XXX	XXX	XXX	XXX	5	5	5	5	5	5	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	80	80	80	80	80	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	190	190	190	190	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	154	154	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	80	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4
13. Earned Premiums (Sch P-Pt. 1)	28	1	0	1	5	80	190	154	80	4	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	198	33	5	(3)	(3)	0	0	0	0	0	0
2. 2016.....	8,290	8,420	8,454	8,457	8,457	8,457	8,457	8,457	8,457	8,457	0
3. 2017.....	XXX	8,883	9,219	9,245	9,245	9,245	9,245	9,245	9,245	9,245	0
4. 2018.....	XXX	XXX	8,013	8,307	8,307	8,307	8,307	8,307	8,307	8,307	0
5. 2019.....	XXX	XXX	XXX	8,244	8,345	8,345	8,345	8,345	8,345	8,345	0
6. 2020.....	XXX	XXX	XXX	XXX	8,806	8,806	8,806	8,806	8,806	8,806	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	9,180	9,180	9,180	9,180	9,180	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	10,163	10,163	10,163	10,163	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,152	11,152	11,152	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,736	11,736	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,317	11,317
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,317
13. Earned Premiums (Sch P-Pt. 1)	8,910	9,495	8,388	8,563	8,904	9,180	10,163	11,152	11,736	11,317	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	50	8	0	0	0	0	0	0	0	0	0
2. 2016.....	1,598	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	1,577	0
3. 2017.....	XXX	978	978	978	978	978	978	978	978	978	0
4. 2018.....	XXX	XXX	156	156	174	174	174	174	174	174	0
5. 2019.....	XXX	XXX	XXX	77	86	86	86	86	86	86	0
6. 2020.....	XXX	XXX	XXX	XXX	55	55	55	55	55	55	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	132	132	132	132	132	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	74	74	74	74	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	101	101	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	146	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	76
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76
13. Earned Premiums (Sch P-Pt. 1)	1,748	1,023	91	77	82	132	74	101	146	76	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	16	0	0	0	0	0	0	0	0	0	0
2. 2016.....	2,351	2,351	2,351	2,351	2,351	2,351	2,351	2,351	2,351	2,351	0
3. 2017.....	XXX	2,393	2,393	2,393	2,393	2,393	2,393	2,393	2,393	2,393	0
4. 2018.....	XXX	XXX	1,734	1,734	1,734	1,734	1,734	1,734	1,734	1,734	0
5. 2019.....	XXX	XXX	XXX	2,050	2,045	2,045	2,045	2,045	2,045	2,045	0
6. 2020.....	XXX	XXX	XXX	XXX	2,905	2,905	2,905	2,905	2,905	2,905	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,475	3,475	3,475	3,475	3,475	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,579	3,579	3,579	3,579	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,042	4,042	4,042	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,821	4,821	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,096	5,096
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,096
13. Earned Premiums (Sch P-Pt. 1)	1,689	1,708	1,734	2,050	2,899	3,475	3,579	4,042	4,821	5,096	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	0	0	2	0	0	0	0	0	0	0	0
2. 2016.....	152	152	152	152	152	152	152	152	152	152	0
3. 2017.....	XXX	109	109	109	109	109	109	109	109	109	0
4. 2018.....	XXX	XXX	68	68	68	68	68	68	68	68	0
5. 2019.....	XXX	XXX	XXX	99	99	99	99	99	99	99	0
6. 2020.....	XXX	XXX	XXX	XXX	144	144	144	144	144	144	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	212	212	212	212	212	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	270	270	270	270	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273	273	273	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	226	226	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185	185
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185
13. Earned Premiums (Sch P-Pt. 1)	108	78	68	99	144	212	270	273	226	185	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	13	0	0	0	42	0	0	0	0	0	0
2. 2016.....	2,505	2,529	2,529	2,529	2,529	2,529	2,529	2,529	2,529	2,529	0
3. 2017.....	XXX	2,713	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	0
4. 2018.....	XXX	XXX	1,942	1,943	1,943	1,943	1,943	1,943	1,943	1,943	0
5. 2019.....	XXX	XXX	XXX	1,722	1,706	1,706	1,706	1,706	1,706	1,706	0
6. 2020.....	XXX	XXX	XXX	XXX	1,074	1,074	1,074	1,074	1,074	1,074	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	937	937	937	937	937	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	980	980	980	980	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,107	1,107	1,107	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,216	1,216	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,208	1,208
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,208
13. Earned Premiums (Sch P-Pt. 1)	1,798	1,953	1,947	1,723	1,100	937	980	1,107	1,216	1,208	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	(3)	3	0	0	0	0	0	0	0	0	0
2. 2016.....	239	239	239	239	239	239	239	239	239	239	0
3. 2017.....	XXX	237	237	237	237	237	237	237	237	237	0
4. 2018.....	XXX	XXX	151	151	151	151	151	151	151	151	0
5. 2019.....	XXX	XXX	XXX	157	157	157	157	157	157	157	0
6. 2020.....	XXX	XXX	XXX	XXX	107	107	107	107	107	107	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	65	65	65	65	65	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	24	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29	29	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	52
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52
13. Earned Premiums (Sch P-Pt. 1)	168	171	151	157	107	65	24	29	22	52	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	4	0	0	0	0	0	0	0	0	0	0
2. 2016.....	3	3	3	3	3	3	3	3	3	3	0
3. 2017.....	XXX	1	1	1	1	1	1	1	1	1	0
4. 2018.....	XXX	XXX	3	3	3	3	3	3	3	3	0
5. 2019.....	XXX	XXX	XXX	20	20	20	20	20	20	20	0
6. 2020.....	XXX	XXX	XXX	XXX	71	71	71	71	71	71	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	93	93	93	93	93	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	90	90	90	90	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	83	83	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	80	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	68
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68
13. Earned Premiums (Sch P-Pt. 1)	5	0	3	20	71	93	90	83	80	68	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	3	3	3	3	3	3	3	0
6. 2020.....	XXX	XXX	XXX	XXX	32	32	32	32	32	32	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	58	58	58	58	58	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	13	13	13	13	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	13	13	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	3	32	58	13	13	6	0	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

**SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	4	(1)	0	0	0	0	0	0	0	0	0
2. 2016.....	149	152	152	152	152	152	152	152	152	152	0
3. 2017.....	XXX	124	126	126	126	126	126	126	126	126	0
4. 2018.....	XXX	XXX	84	87	87	87	87	87	87	87	0
5. 2019.....	XXX	XXX	XXX	110	111	111	111	111	111	111	0
6. 2020.....	XXX	XXX	XXX	XXX	128	128	128	128	128	128	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	152	152	152	152	152	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	167	167	167	167	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173	173	173	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	167	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	197
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197
13. Earned Premiums (Sch P-Pt. 1)	108	90	86	114	128	152	167	173	167	197	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

NONE

**SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	(3)	0	0	0	52	0	0	0	0	0	0
2. 2016.....	40	40	40	40	40	40	40	40	40	40	0
3. 2017.....	XXX	53	54	54	54	54	54	54	54	54	0
4. 2018.....	XXX	XXX	69	72	71	71	71	71	71	71	0
5. 2019.....	XXX	XXX	XXX	133	124	124	124	124	124	124	0
6. 2020.....	XXX	XXX	XXX	XXX	133	133	133	133	133	133	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	223	223	223	223	223	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	248	248	248	248	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240	240	240	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	178	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190	190
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190
13. Earned Premiums (Sch P-Pt. 1)	36	50	70	136	176	223	248	240	178	190	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	139	140	140	140	140	140	140	140	140	140	0
3. 2017.....	XXX	147	147	147	147	147	147	147	147	147	0
4. 2018.....	XXX	XXX	138	138	138	138	138	138	138	138	0
5. 2019.....	XXX	XXX	XXX	95	95	95	95	95	95	95	0
6. 2020.....	XXX	XXX	XXX	XXX	33	33	33	33	33	33	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	8	8	8	8	8	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	16	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	15
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15
13. Earned Premiums (Sch P-Pt. 1)	132	140	138	95	33	8	11	12	16	15	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	1	1	1	1	1	1	1	1	1	1	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	1	1	1	1	1	1	1	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	2	0	0	1	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX									
6. 2020.....	XXX	XXX									
7. 2021.....	XXX	XXX									
8. 2022.....	XXX	XXX									
9. 2023.....	XXX	XXX									
10. 2024.....	XXX	XXX									
11. 2025.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)
SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	749	0	0.0	0	0	0.0
2. Private passenger auto liability/medical	1,325	0	0.0	0	0	0.0
3. Commercial auto/truck liability/medical	4,218	0	0.0	0	0	0.0
4. Workers' compensation	26,973	0	0.0	0	0	0.0
5. Commercial multiple peril	6,571	0	0.0	0	0	0.0
6. Medical professional liability - occurrence	0	0	0.0	0	0	0.0
7. Medical professional liability - claims - made	0	0	0.0	0	0	0.0
8. Special liability	10	0	0.0	0	0	0.0
9. Other liability - occurrence	2,205	0	0.0	0	0	0.0
10. Other liability - claims-made	108	0	0.0	0	0	0.0
11. Special property	240	0	0.0	0	0	0.0
12. Auto physical damage	325	0	0.0	0	0	0.0
13. Fidelity/surety	0	0	0.0	0	0	0.0
14. Other	0	0	0.0	0	0	0.0
15. International	0	0	0.0	0	0	0.0
16. Reinsurance - nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products liability - occurrence	31	0	0.0	0	0	0.0
20. Products liability - claims-made	0	0	0.0	0	0	0.0
21. Financial guaranty/mortgage guaranty	0	0	0.0	0	0	0.0
22. Warranty	0	0	0.0	0	0	0.0
23. Pet insurance plans	0	0	0.0	0	0	0.0
24. Totals	42,755	0	0.0	0	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XXX	XX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XXX	XX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (Continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	749	0	0.0	0	0	0.0
2. Private passenger auto liability/medical	1,325	0	0.0	0	0	0.0
3. Commercial auto/truck liability/medical	4,218	0	0.0	0	0	0.0
4. Workers' compensation	26,973	0	0.0	0	0	0.0
5. Commercial multiple peril	6,571	0	0.0	0	0	0.0
6. Medical professional liability - occurrence	0	0	0.0	0	0	0.0
7. Medical professional liability - claims - made	0	0	0.0	0	0	0.0
8. Special liability	10	0	0.0	0	0	0.0
9. Other liability - occurrence	2,205	0	0.0	0	0	0.0
10. Other liability - claims-made	108	0	0.0	0	0	0.0
11. Special property	240	0	0.0	0	0	0.0
12. Auto physical damage	325	0	0.0	0	0	0.0
13. Fidelity/surety	0	0	0.0	0	0	0.0
14. Other	0	0	0.0	0	0	0.0
15. International	0	0	0.0	0	0	0.0
16. Reinsurance - nonproportional assumed property	169	0	0.0	0	0	0.0
17. Reinsurance - nonproportional assumed liability	908	0	0.0	0	0	0.0
18. Reinsurance - nonproportional assumed financial lines	0	0	0.0	0	0	0.0
19. Products liability - occurrence	31	0	0.0	0	0	0.0
20. Products liability - claims-made	0	0	0.0	0	0	0.0
21. Financial guaranty/mortgage guaranty	0	0	0.0	0	0	0.0
22. Warranty	0	0	0.0	0	0	0.0
23. Pet insurance plans	0	0	0.0	0	0	0.0
24. Totals	43,832	0	0.0	0	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XXX	XX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XX							
6. 2020	XXX	XXX	XX	XX						
7. 2021	XXX	XXX	XX	XXX	XX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (Continued)
SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XXX	XX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XXX	XX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XXX	XX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XXX	XX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

- 1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No [X]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No [X]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2016		
1.603	2017		
1.604	2018		
1.605	2019		
1.606	2020		
1.607	2021		
1.608	2022		
1.609	2023		
1.610	2024		
1.611	2025		
1.612	Totals	0	0

- 2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
- 3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
- 4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

- 5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)
 - 5.1 Fidelity
 - 5.2 Surety

- 6. Claim count information is reported per claim or per claimant (Indicate which) per claim.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]

7.2 (An extended statement may be attached.)
.....

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

Allocated by States and Territories

States, Etc.		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate other alien	OT						
59. Total							

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.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	
.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				Encova Insurance Agency, Inc.	MN	NIA	Motorists Commercial Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	40932	31-1022150				MICO Insurance Company	OH	IA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			41-0299900				Motorists Commercial Mutual Insurance Company	OH	IA	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	OH	UDP	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	14621	31-4259550				Encova Service Corporation	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	23175	02-0178290				Phenix Mutual Fire Insurance Company	OH	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	19950	39-0739760				Wilson Mutual Insurance Company	OH	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			81-4951462				Encova Realty, LLC	OH	NIA	Motorists Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			31-1712343				Encova Foundation of Ohio	OH	NIA	Motorists Mutual Insurance Company	Board	0.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	12372	20-2394166				BrickStreet Mutual Insurance Company	WV	IA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	15137	46-1783383				PinnaclePoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	13045	26-0818900				NorthStone Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	15136	46-1795752				SummitPoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
.0291	Encova Mutual Insurance Group	13016	87-0807723				AlleghenyPoint Insurance Company	WV	IA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			88-3837925				Wolf Road Realty, LLC	IL	NIA	BrickStreet Mutual Insurance Company	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			80-0772825				Encova Foundation of West Virginia, Inc	WV	NIA	BrickStreet Mutual Insurance Company	Board	0.000	Encova Mutual Insurance Group, Inc.	NO	
			81-3585592				STCE HTC Federal Investor, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			81-5313304				MPC Brickstreet 2017 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			82-4318558				MPC Brickstreet 2018 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			87-2750169				MPC Brickstreet 2022 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			87-2607952				IGS ESG I, LLC	OH	NIA	BrickStreet Mutual Insurance Company	Ownership	50.000	Encova Mutual Insurance Group, Inc.	NO	
			35-2934061				Washington Oak Realty, LLC	OH	NIA	Encova Holdings, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			86-1286784				Encova Mutual Insurance Group, Inc.	OH	UIP		Ownership	100.000		NO	
			86-1371222				Encova Holdings, Inc.	OH	UIP	Encova Mutual Insurance Group, Inc.	Ownership	100.000	Encova Mutual Insurance Group, Inc.	NO	
			88-2764021				MPC Fed 2022 Energy Fund II, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			93-2584396				MPC Brickstreet 2023 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	
			99-4791460				IGS ESG IV, LLC	OH	NIA	BrickStreet Mutual Insurance Company	Ownership	33.333	Encova Mutual Insurance Group, Inc.	NO	
			88-4359904				IGS ESG II, LLC	OH	NIA	BrickStreet Mutual Insurance Company	Ownership	80.000	Encova Mutual Insurance Group, Inc.	NO	
			39-3162194				IGS ESG VI, LLC	OH	NIA	BrickStreet Mutual Insurance Company	Ownership	55.000	Encova Mutual Insurance Group, Inc.	NO	
			39-4337284				MPC Brickstreet 2025 Historic Fund, LLC	GA	NIA	BrickStreet Mutual Insurance Company	Ownership	99.990	Encova Mutual Insurance Group, Inc.	NO	

NONE

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
13331	41-1563134	Encova Insurance Agency, Inc.	0	(1,068,176)	0	0	123,849	0		0	(944,327)	0
13331	41-0299900	Motorists Commercial Mutual Insurance Co.	0	1,955,375	0	0	79,836,813	0	*	0	81,792,188	0
10204	62-1590891	Consumers Insurance USA, Inc	0	0	0	0	131,759	0	*	0	131,759	0
31577	42-1019089	Iowa American Insurance Company	0	0	0	0	2,035,935	0	*	0	2,035,935	0
14338	42-0333120	Iowa Mutual Insurance Company	0	0	0	0	12,112	0	*	0	12,112	0
40932	31-1022150	MICO Insurance Company	0	0	0	0	44,831,942	0	*	0	44,831,942	0
66311	31-0717055	Encova Holdings, Inc.	102,789,754	0	0	0	7,027	0		0	102,796,781	0
14621	31-4259550	Motorists Mutual Insurance Company	(67,789,754)	(1,307,233)	0	0	(294,743,120)	0	*	(1,299,968)	(365,140,075)	0
	31-0851906	Encova Service Corporation	0	420,034	0	0	0	0		0	420,034	0
23175	02-0178290	Phenix Mutual Fire Insurance Company	0	0	0	0	19,193,516	0	*	0	19,193,516	0
19950	39-0739760	Wilson Mutual Insurance Company	0	0	0	0	7,911,148	0	*	0	7,911,148	0
	81-4951462	Encova Realty, LLC	0	0	0	0	0	0		1,299,968	1,299,968	0
12372	20-2394166	BrickStreet Mutual Insurance Company	(35,000,000)	0	0	0	25,950,592	0	*	0	(9,049,408)	0
15136	46-1795752	SummitPoint Insurance Company	0	0	0	0	12,925,488	0	*	0	12,925,488	0
15137	46-1783383	PinnaclePoint Insurance Company	0	0	0	0	51,148,003	0	*	0	51,148,003	0
13045	26-0818900	NorthStone Insurance Company	0	0	0	0	37,824,705	0	*	0	37,824,705	0
13016	87-0807723	AlleghenyPoint Insurance Company	0	0	0	0	12,810,231	0	*	0	12,810,231	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

Pooling Percentage Information

NAIC Code	Company Name	Pooling %
12372	Brickstreet Mutual Insurance Company	48.2%
14621	Motorists Mutual Insurance Company	24.1%
13331	Motorists Commerical Mutual Insurance Company	13.4%
10204	Consumers Insurance USA, Inc.	1.9%
14338	Iowa Mutual Insurance Company	1.9%
40932	MICO Insurance Company	1.7%
15136	Summitpoint Insurance Company	1.7%
15137	Pinncalepoint Insurance Company	1.7%
23175	Phenix Mutual Fire Insurance Company	1.4%
13016	Alleghenypoint Insurance Company	1.4%
19950	Wilson Mutual Insurance Company	1.3%
13045	Northstone Insurance Company	1.3%
31577	Iowa American Insurance Company	0.0%

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<u>Responses</u>
MARCH FILING	
1. Will an Actuarial Opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....	YES
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management's Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING	
9. Will an Audited Financial Report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

MARCH FILING	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? ...	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?..	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?.....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?.....	NO
APRIL FILING	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
34. Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	NO
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

Explanations:

11. The data for this supplement is not required to be filed
12. The data for this supplement is not required to be filed
13. The data for this supplement is not required to be filed
14. The data for this supplement is not required to be filed
15. The data for this supplement is not required to be filed
16. The data for this supplement is not required to be filed
17. The data for this supplement is not required to be filed
18. The data for this supplement is not required to be filed
21. The data for this supplement is not required to be filed
22. The data for this supplement is not required to be filed
23. The data for this supplement is not required to be filed
24. The data for this supplement is not required to be filed
25. The data for this supplement is not required to be filed
26. The data for this supplement is not required to be filed
27. The data for this supplement is not required to be filed
29. The data for this supplement is not required to be filed
30. The data for this supplement is not required to be filed
31. The data for this supplement is not required to be filed
32. The data for this supplement is not required to be filed
33. The data for this supplement is not required to be filed
34. The data for this supplement is not required to be filed
35. The data for this supplement is not required to be filed
36. The data for this supplement is not required to be filed
37. The data for this supplement is not required to be filed
38. The data for this supplement is not required to be filed

Bar Codes:

11. SIS Stockholder Information Supplement [Document Identifier 420]



12. Financial Guaranty Insurance Exhibit [Document Identifier 240]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Supplement A to Schedule T [Document Identifier 455]



15. Trusteed Surplus Statement [Document Identifier 490]



16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



18. Medicare Part D Coverage Supplement [Document Identifier 365]



21. Exceptions to the Reinsurance Attestation Supplement
[Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



23. Director and Officer Insurance Coverage Supplement [Document Identifier 505]



24. Relief from the five-year rotation requirement for lead audit partner
[Document Identifier 224]



25. Relief from the one-year cooling off period for independent CPA
[Document Identifier 225]



26. Relief from the Requirements for Audit Committees [Document Identifier 226]



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution
Contracts [Document Identifier 555]



29. Market Conduct Annual Statement (MCAS) Premium Exhibit
[Document Identifier 600]



30. Credit Insurance Experience Exhibit [Document Identifier 230]



31. Long-Term Care Experience Reporting Forms [Document Identifier 306]



32. Accident and Health Policy Experience Exhibit [Document Identifier 210]



33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]



34. Cybersecurity Insurance Coverage Supplement
[Document Identifier 550]



35. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit -
Parts 1 and 2 [Document Identifier 290]



36. Private Flood Insurance Supplement [Document Identifier 560]



37. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]



38. Management's Report of Internal Control Over Financial Reporting
[Document Identifier 223]



OVERFLOW PAGE FOR WRITE-INS

NONE



SUPPLEMENT FOR THE YEAR 2025 OF THE CONSUMERS INSURANCE USA, INC.

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS
AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES
 (To Be Filed by March 1)

NAIC Group Code 0291

NAIC Company Code 10204

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations				
2. Errors & omissions (E&O)				
3. Directors & officers (D&O)				
4. Environmental liability				
5. Excess workers' compensation				
6. Commercial excess & umbrella	(29)			
7. Personal umbrella				
8. Employment liability				
9. Aggregate write-ins for facilities & premises (CGL)	0	0	0	0
10. Internet & cyber liability				
11. Aggregate write-ins for other	0	0	0	0
12. Total ASL 17 - other liability (sum of lines 1 through 11)	(29)	0	0	0
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	0
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