



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002 OF THE CONDITION AND AFFAIRS OF THE CITIZENS INSURANCE COMPANY OF OHIO

NAIC Group Code	0088 (Current Period)	0088 (Prior Period)	NAIC Company Code	10176	Employer's ID Number		38-3167100	
Organized under the Laws of			OHIO	State of Domicile or Port of Entry		OHIO		
Country of Domicile			UNITED STATES OF AMERICA					
Incorporated			11/17/1994	Commenced Business		02/13/1995		
Statutory Home Office			ONE PRESTIGE PLACE, SUITE 700 (Street and Number)			MIAMISBURG, OH 45342 (City or Town, State and Zip Code)		
Main Administrative Office			ONE PRESTIGE PLACE, SUITE 700 (Street and Number)					
MIAMISBURG, OH 45342 (City or Town, State and Zip Code)			937-291-1055 (Area Code) (Telephone Number) (Extension)					
Mail Address			645 W. GRAND RIVER AVENUE (Street and Number or P.O. Box)	HOWELL, MI 48843 (City or Town, State and Zip Code)				
Primary Location of Books and Records			645 W. GRAND RIVER AVENUE (Street and Number)					
HOWELL, MI 48843 (City or Town, State and Zip Code)			517-546-2160 (Area Code) (Telephone Number)					
Internet Website Address			WWW.ALLMERICA.COM					
Statement Contact			KATHLEEN B. TURGEON (Name)	508-853-7200-4476 (Area Code) (Telephone Number) (Extension)				
KTURGEON@ALLMERICA.COM (E-mail Address)			508-855-6417 (FAX Number)					
Policyowner Relations Contact			LEE DAVIDSON, 440 LINCOLN STREET (Street and Number)					
WORCESTER, MA 01653 (City or Town, State and Zip Code)			508-853-7200-2075 (Area Code) (Telephone Number) (Extension)					

OFFICERS

CHAIRMAN OF THE BOARD	JOHN FRANCIS O'BRIEN	SECRETARY	CHARLES FREDERICK CRONIN
PRESIDENT	MICHAEL KEITH BRITT		
TREASURER	MARK CHRISTOPHER MCGIVNEY (& VP)		

VICE PRESIDENTS

MARK RALPH COLBORN	DAVID JOHN FIRSTENBERG	J. KENDALL HUBER
JOHN PATRICK KAVANAUGH (& CIO)	PETER HENRY LAPUC	LORI ANN MANCHESTER
MARK CHRISTOPHER MCGIVNEY (& TRS)	KENNETH DAVID NUNLEY	EDWARD JONES PARRY III (& CFO)
JOSEPH VINCENT ROVITO	DAVID D. SAGASER	GREGORY DAVISON TRANTER
SHEILA ELIZABETH VAN ZILE		

DIRECTORS OR TRUSTEES

BRUCE CARLTON ANDERSON	MARK RALPH COLBORN (& VP)	J. KENDALL HUBER (& VP)
MARK ANTHONY HUG	JOHN PATRICK KAVANAUGH (VP & CIO)	JOHN FRANCIS O'BRIEN (& COB)
EDWARD JONES PARRY III (VP & CFO)	RICHARD MICHAEL REILLY	ROBERT PAUL RESTREPO JR.
GREGORY DAVISON TRANTER (& VP)		

State of MICHIGAN } ss State of MASSACHUSETTS } ss
County of LIVINGSTON } County of WORCESTER }

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.

MICHAEL KEITH BRITT PRESIDENT	CHARLES FREDERICK CRONIN SECRETARY	MARK CHRISTOPHER MCGIVNEY (& VP) TREASURER
----------------------------------	---------------------------------------	---

Subscribed and sworn to before me this
31 st day of October, 2002Subscribed and sworn to before me this
31 st day of October, 2002

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	9,269,752		9,269,752	9,487,194
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 8,662 and short-term investments \$ 646,390)	655,052		655,052	106,157
6. Other invested assets				
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	9,924,804		9,924,804	9,593,351
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection				
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments				
15. Federal and foreign income tax recoverable and interest thereon (including \$ net deferred tax asset)	195,199		195,199	
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	157,399		157,399	139,481
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Amounts due from /to protected cells				
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding protected cell assets (Lines 9 through 25)	10,277,402	195,199	10,082,203	9,732,832
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	10,277,402	195,199	10,082,203	9,732,832
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)				

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$)		
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses		
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)		
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		
7. Federal and foreign income taxes [including \$ on realized capital gains (losses)] (including \$ net deferred tax liability)	2,369	122,267
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 9,557,477 and including warranty reserves of \$).		
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	2,369	122,267
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	2,369	122,267
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	1,000,000	1,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	7,535,850	7,535,850
33. Unassigned funds (surplus)	1,543,984	1,074,715
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 \$)		
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	10,079,834	9,610,565
36. TOTALS	10,082,203	9,732,832
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 17,613,281)	20,936,999	35,269,811	45,675,812
1.2 Assumed (written \$ 547,884)	578,701	607,695	806,671
1.3 Ceded (written \$ 18,161,165)	21,515,700	35,877,506	46,482,483
1.4 Net (written \$)	0		
DEDUCTIONS:			
2. Losses incurred (current accident year \$):			
2.1 Direct	24,866,097	37,608,771	46,387,774
2.2 Assumed	400,352	488,083	669,318
2.3 Ceded	25,266,449	38,096,854	47,057,092
2.4 Net	0		
3. Loss expenses incurred			
4. Other underwriting expenses incurred			
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	0		
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	0		
INVESTMENT INCOME			
9. Net investment income earned	352,833	357,304	477,046
10. Net realized capital gains or (losses)	12,453		
11. Net investment gain (loss) (Lines 9 + 10)	365,286	357,304	477,046
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income			
15. Total other income (Lines 12 through 14)			
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	365,286	357,304	477,046
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	365,286	357,304	477,046
19. Federal and foreign income taxes incurred	(103,983)	59,055	163,092
20. Net income (Line 18 minus Line 19)(to Line 22)	469,269	298,249	313,954
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	9,610,565	9,296,611	9,296,611
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	469,269	298,249	313,954
23. Net unrealized capital gains or losses			
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax	(28,527)	17,260	110,032
26. Change in nonadmitted assets	28,527	(17,260)	(110,032)
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles			
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office			
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	469,269	298,249	313,954
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	10,079,834	9,594,860	9,610,565
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)			
3601.			
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance		
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)		
3. Underwriting expenses paid		
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	354,612	506,796
6. Net investment income		
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others		
7.4 Aggregate write-ins for miscellaneous items		
7.5 Total other income (Lines 7.1 to 7.4)		
8. Dividends to policyholders on direct business , less \$ 186,983 dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(15,916)	(158,968)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	338,696	347,828
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	880,869	1,109,108
11.2 Stocks		
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds		
11.8 Total investment proceeds (Lines 11.1 to 11.7)	880,869	1,109,108
12. Cost of investments acquired (long-term only):		
12.1 Bonds	670,670	2,275,749
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	670,670	2,275,749
13. Net Cash from investments (Line 11.8 minus Line 12.7)	210,199	(1,166,641)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)		
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates		
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)		
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)		
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	548,895	(818,813)
18. Cash and short-term investments:		
18.1 Beginning of year	106,157	924,970
18.2 End of year (Line 17 plus Line 18.1)	655,052	106,157
DETAILS OF WRITE-INS		
07.401		
07.402		
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at September 30, are as follows:

	<u>09/30/2002</u>	<u>12/31/2001</u>
Total of all deferred tax assets admitted and nonadmitted	\$201,842	\$224,763
Total of all deferred tax liabilities	\$6,643	\$1,037
Net deferred tax asset	\$195,199	\$223,726
Total deferred tax assets nonadmitted in accordance with SSAP No. 10	\$195,199	\$223,726
Net admitted deferred tax asset	\$0	\$0
Increase (decrease) in deferred tax assets nonadmitted	\$(28,527)	\$0

C. Current Income taxes incurred consist of the following major components:

The changes in the main components of DTAs and DTLs are as follows:

DTAs Resulting from Book/Tax Differences in	09/30/2002	12/31/2001	Change
AMT credit	\$201,842	\$224,763	\$(22,921)
Total DTAs	\$201,842	\$224,763	\$(22,921)
DTAs nonadmitted	195,199	223,726	(28,527)
Admitted DTAs	\$6,643	\$1,037	\$5,606

DTLs Resulting from Book/Tax Differences in	09/30/2002	12/31/2001	Change
Investments	\$6,643	\$1,037	\$5,606
Total DTLs	\$6,643	\$1,037	\$5,606

Net admitted DTAs	\$0	\$0	\$0
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D. Among the more significant book to tax adjustments were the following:

	09/30/2002	
	Tax	Rate
Income before taxes	\$127,850	35.00%
Tax exempt interest income	(68,404)	-18.73%
Reserves	(134,903)	-36.93%
Total	\$(75,457)	-20.66%

	09/30/2002	
	Tax	Rate
Federal income taxes incurred	\$(103,984)	-28.47%
Change in net deferred income taxes	28,527	7.81%
Total statutory income taxes	\$(75,457)	-20.66%

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

C. Wash Sales

The Company generally does not sell and reacquire securities within 30 days of the sale date. There were no wash sale transactions with a NAIC designation of 3 or below in the current quarter.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO**GENERAL INTERROGATORIES**

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

**PART 1 - COMMON INTERROGATORIES
GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes No [X]

1.2 If yes, explain:

.....

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

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

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

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

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

If yes, attach an organizational chart.

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

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

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

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

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1998

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1998

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/07/2000

7.4 By what department or departments?

Ohio Department of Insurance.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes No [X]

8.2 If yes, give full information:

.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain:

.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

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

.....

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

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian Address
Deutsche Bank Trust Company Americas	100 Plaza One, MS #JCY03-0509, Jersey City, NY 07311

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

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

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year? Yes [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bankers Trust	Deutsche Bank Trust Company Americas	04/15/2002	Bank Merger

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
107569	Allmerica Asset Management, Inc.	440 Lincoln Street... Worcester... MA 01653

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

GENERAL INTERROGATORIES

(continued)

PART 2
PROPERTY & CASUALTY INTERROGATORIES

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

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
3.2 If yes, give full and complete information thereto.
.....

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

NONE**SCHEDULE B - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	9,777,220	598,672	455,416	(4,334)	9,686,858	9,777,220	9,916,142	9,579,441
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	9,777,220	598,672	455,416	(4,334)	9,686,858	9,777,220	9,916,142	9,579,441
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	9,777,220	598,672	455,416	(4,334)	9,686,858	9,777,220	9,916,142	9,579,441

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	646,390	XXX	646,390	2,013	0

SCHEDULE DA - PART 2- Verification

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	92,247	43,810	244,376	923,835
2. Cost of short-term investments acquired	426,563	200,566	402,014	1,715,412
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	475,000			2,547,000
7. Book/adjusted carrying value, current period	43,810	244,376	646,390	92,247
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	43,810	244,376	646,390	92,247
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	43,810	244,376	646,390	92,247
12. Income collected during period	1,563	567	2,013	15,412
13. Income earned during period	1,563	567	2,013	15,412

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

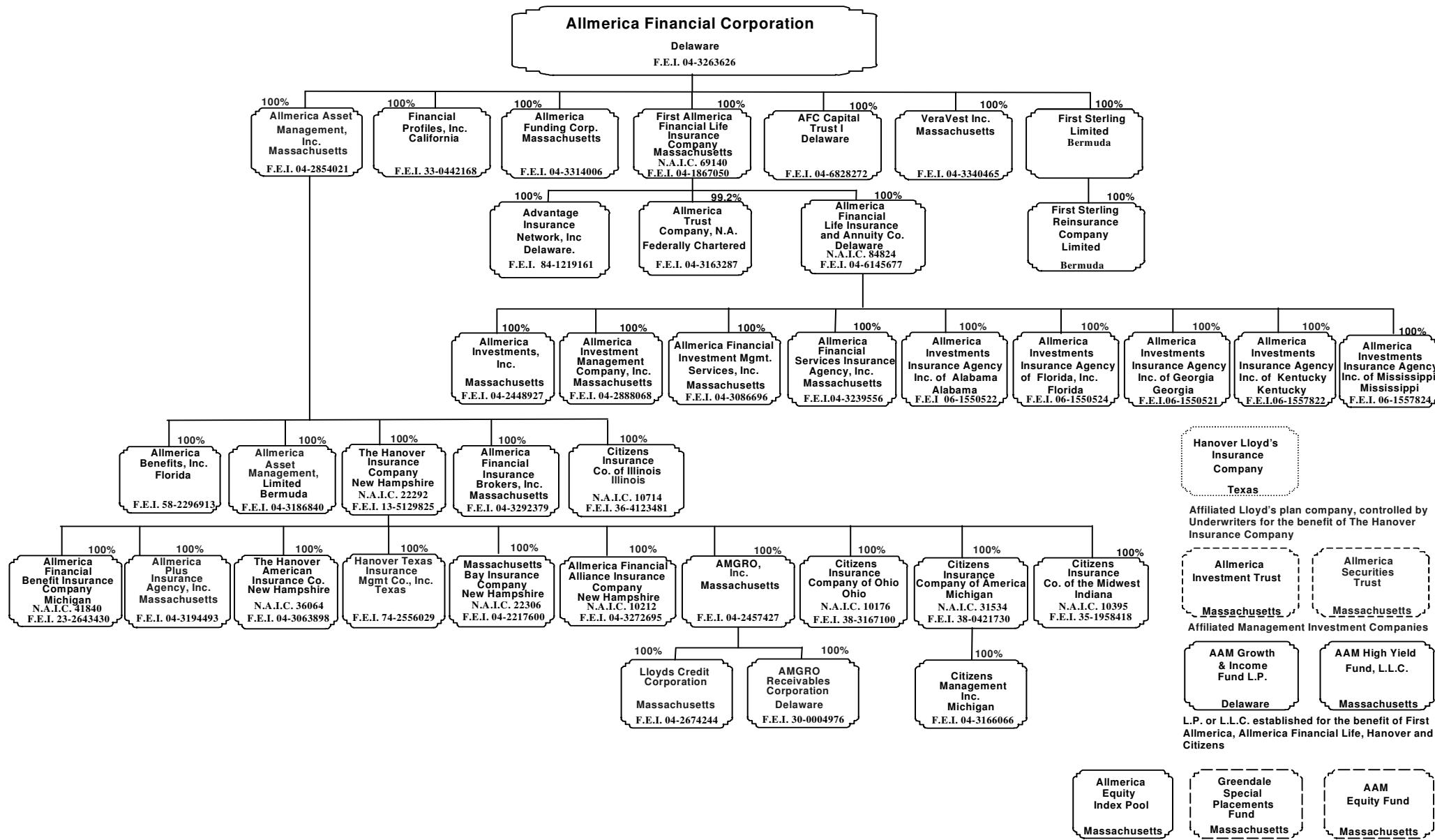
Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No					
2. Alaska	AK	No					
3. Arizona	AZ	No					
4. Arkansas	AR	No					
5. California	CA	No					
6. Colorado	CO	No					
7. Connecticut	CT	No					
8. Delaware	DE	No					
9. District of Columbia	DC	No					
10. Florida	FL	No					
11. Georgia	GA	No					
12. Hawaii	HI	No					
13. Idaho	ID	No					
14. Illinois	IL	No					
15. Indiana	IN	No					
16. Iowa	IA	No					
17. Kansas	KS	No					
18. Kentucky	KY	No					
19. Louisiana	LA	No					
20. Maine	ME	No					
21. Maryland	MD	No					
22. Massachusetts	MA	No					
23. Michigan	MI	Yes	3,215,630	12,088,781	9,786,690	10,232,847	23,258,944
24. Minnesota	MN	No					23,725,582
25. Mississippi	MS	No					
26. Missouri	MO	No					
27. Montana	MT	No					
28. Nebraska	NE	No					
29. Nevada	NV	No					
30. New Hampshire	NH	No					
31. New Jersey	NJ	No					
32. New Mexico	NM	No					
33. New York	NY	No					
34. North Carolina	NC	No					
35. North Dakota	ND	No					
36. Ohio	OH	Yes	14,397,651	20,947,255	14,996,579	19,882,918	24,437,600
37. Oklahoma	OK	No					23,665,341
38. Oregon	OR	No					
39. Pennsylvania	PA	No					
40. Rhode Island	RI	No					
41. South Carolina	SC	No					
42. South Dakota	SD	No					
43. Tennessee	TN	No					
44. Texas	TX	No					
45. Utah	UT	No					
46. Vermont	VT	No					
47. Virginia	VA	No					
48. Washington	WA	No					
49. West Virginia	WV	No					
50. Wisconsin	WI	No					
51. Wyoming	WY	No					
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. U.S. Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a)	2	17,613,281	33,036,036	24,783,269	30,115,765	47,696,544
DETAILS OF WRITE-INS							47,390,923
5701.		XXX					
5702.		XXX					
5703.		XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX					
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		XXX					

(a) Insert the number of yes responses except for Canada and Other Alien.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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



STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	12,133	(93,984)	(774.6)	17.5
2. Allied Lines	451,416	258,568	57.3	220.1
3. Farmowners multiple peril	0	0	0	
4. Homeowners multiple peril	2,047,375	3,194,189	156.0	106.7
5. Commercial multiple peril	4,111,478	4,384,954	106.7	117.6
6. Mortgage guaranty	0	0	0	
8. Ocean marine	0	0	0	
9. Inland marine	739,050	265,703	36.0	37.4
10. Financial guaranty	0	0	0	
11.1 Medical malpractice - occurrence	0	0	0	
11.2 Medical malpractice - claims-made	0	0	0	
12. Earthquake	31,264	0	0	
13. Group accident and health	0	0	0	
14. Credit accident and health	0	0	0	
15. Other accident and health	0	0	0	
16. Workers' compensation	4,086,395	10,106,340	247.3	122.7
17.1 Other liability - occurrence	996,551	82,720	8.3	(4.5)
17.2 Other liability - claims-made	0	0	0	
18.1 Products liability - occurrence	0	0	0	
18.2 Products liability - claims-made	0	0	0	
19.1,19.2 Private passenger auto liability	3,092,122	2,197,262	71.1	86.4
19.3,19.4 Commercial auto liability	2,233,360	2,659,242	119.1	132.7
21. Auto physical damage	3,012,726	1,810,853	60.1	77.3
22. Aircraft (all perils)	0	0	0	
23. Fidelity	45,463	250	0.5	47.6
24. Surety	0	0	0	
26. Burglary and theft	126	0	0	
27. Boiler and machinery	77,540	0	0	(4.0)
28. Credit				
29. International				
30. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33. Aggregate write-ins for other lines of business				
34. Totals	20,936,999	24,866,097	118.8	106.6
DETAILS OF WRITE-INS				
3301.			0.0	0.0
3302.			0.0	0.0
3303.			0.0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date	
1. Fire	967	6,525	(13,942)	
2. Allied Lines	53,742	320,863	608,180	
3. Farmowners multiple peril		0		
4. Homeowners multiple peril	576,931	1,886,954	2,208,805	
5. Commercial multiple peril	852,671	3,403,013	5,529,960	
6. Mortgage guaranty		0		
8. Ocean marine		0		
9. Inland marine	193,882	554,421	974,214	
10. Financial guaranty		0		
11.1 Medical malpractice - occurrence		0		
11.2 Medical malpractice - claims-made		0		
12. Earthquake	6,802	24,270	42,560	
13. Group accident and health		0		
14. Credit accident and health		0		
15. Other accident and health		0		
16. Workers' compensation	1,584,838	3,215,630	12,090,562	
17.1 Other liability - occurrence	322,476	864,263	1,162,437	
17.2 Other liability - claims-made		0		
18.1 Products liability - occurrence		0		
18.2 Products liability - claims-made		0		
19.1,19.2 Private passenger auto liability	931,365	2,950,304	3,353,428	
19.3,19.4 Commercial auto liability	469,862	1,630,191	3,028,426	
21. Auto physical damage	883,334	2,672,713	3,912,645	
22. Aircraft (all perils)		0		
23. Fidelity	5,480	36,275	53,018	
24. Surety		0		
26. Burglary and theft	0	170	163	
27. Boiler and machinery	12,545	47,689	85,580	
28. Credit		0		
29. International				
30. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	
31. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	
33. Aggregate write-ins for other lines of business				
34. Totals	5,894,895	17,613,281	33,036,036	
DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
3398. Summary of remaining write-ins for Line 33 from overflow page				
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

Part 3
NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement? Yes
2. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? No
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement? No

Explanations:

Bar Codes:

Trusted Surplus Statement (Document Identifier 490) here:



Supplement A to Schedule T (Document Identifier 450) here:



OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2
NONE

Schedule A - Part 3
NONE

Schedule B - Part 1
NONE

Schedule B - Part 2
NONE

Schedule BA - Part 1
NONE

Schedule BA - Part 2
NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 3

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

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues
25000000 Totals

E04

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 4

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

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
BONDS																
State, Territories and Possessions																
United States																
Idaho																
45129T-NW-3...	Idaho Hsg. SFMR Single 5.000% 07/01/08 Fam. Mtg-SR-H-2...	07/01/2002...	Call 100.0000...		.35,000	35,000	35,044	.35,000	(27)				0	875		1PE
45129T-TF-4...	Idaho Hsg. SFMR Single 5.000% 07/01/09 Fam Mtg-Sr-Ser D2...	07/01/2002...	Call 100.0000...		5,000	.5,000	4,970	5,000	21				0	125		1PE
Total Idaho					40,000	40,000	40,014	40,000	(6)	0	0	0	0	1,000	XXX	XXX
Texas																
796236-AN-7...	San Antonio Texas 8.000% 08/01/02 General Obligation...	08/01/2002...	Maturity.....		100,000	.100,000	120,448	100,000	(293)				0	4,000		1PE
796253-MX-7...	San Antonio TX 5.250% 02/01/10 Electric & Gas Unrefunded...	09/25/2002...	Tax Free Exchange.....		196,658	190,000	199,972	196,658	(232)				0	4,988		1Z
Total Texas					296,658	290,000	320,420	296,658	(525)	0	0	0	0	8,988	XXX	XXX
Total United States					336,658	330,000	360,434	336,658	(531)	0	0	0	0	9,988	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States					336,658	330,000	360,434	336,658	(531)	0	0	0	0	9,988	XXX	XXX
1799999 - Bonds - States, Territories and Possessions					336,658	330,000	360,434	336,658	(531)	0	0	0	0	9,988	XXX	XXX
Special Revenue & Assessment																
United States																
Pennsylvania																
709172-CZ-1...	PA, State Higher Ed 5.600% 01/01/10 Univ Pa Health Svcs Ser-A...	09/11/2002...	Maxcor Financial.....		131,211	.125,000	.117,179	118,758	141				12,453	12,453	4,958	1PE
Total Pennsylvania					131,211	125,000	117,179	118,758	141	0	0	12,453	12,453	4,958	XXX	XXX
Total United States					131,211	125,000	117,179	118,758	141	0	0	12,453	12,453	4,958	XXX	XXX
3199996 - Bonds - Special Revenues - United States					131,211	125,000	117,179	118,758	141	0	0	12,453	12,453	4,958	XXX	XXX
3199999 - Bonds - Special Revenues					131,211	125,000	117,179	118,758	141	0	0	12,453	12,453	4,958	XXX	XXX
6099997 - Bonds - Part 4					467,869	455,000	477,613	455,416	(390)	0	0	12,453	12,453	14,946	XXX	XXX
6099999 - Total - Bonds					467,869	455,000	477,613	455,416	(390)	0	0	12,453	12,453	14,946	XXX	XXX
6599999 - Total - Preferred Stocks					XXX										XXX	XXX
7099999 - Total - Common Stocks					XXX										XXX	XXX
7199999 - Total - Preferred and Common Stocks					XXX										XXX	XXX
7299999 Totals					467,869	XXX	477,613	455,416	(390)	0	0	12,453	12,453	14,946	0	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 1 - CASH