



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of Ohio

NAIC Group Code 0088 0088 NAIC Company Code 10176 Employer's ID Number 38-3167100

Organized under the Laws of _____ (Current) (Prior)
Country of Domicile _____ Ohio _____, State of Domicile or Port of Entry _____ OH
United States of America

Incorporated/Organized 11/17/1994 Commenced Business 02/13/1995

Statutory Home Office 1300 East 9th Street, Suite 1010 Cleveland, OH, US 44114-1506
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1300 East 9th Street, Suite 1010
(Street and Number)
Cleveland, OH 44114-1506 216-621-4270

(City or Town, State, Country and Zip Code) _____ (Area Code) (Telephone Number)
Mail Address 808 North Highlander Way Howell, MI US 48843-1070

Howell , MI, US 48843-1070 (Street and Number) 517-546-2160
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact _____ Kathleen B. Edwards _____ 508-853-7200-8554476
(Name) _____ (Area Code) (Telephone Number)

OFFICERS

OTHER

Maribeth Nash Bearfield, Executive Vice President
J. Kendall Huber, Executive Vice President & GC
Lisa Clegg, Paralegal, Senior Vice President
Mark Richard Desrochers, Senior Vice President
Richard William Lavey, Senior Vice President
Gregory D. Lavey, Executive Vice President
David Bruce Greenfield, Executive Vice President & CFO
Andrew Scott Robinson, Executive Vice President
Mark Joseph Wachobach, Senior Vice President

DIRECTORS OR TRUSTEES

DIRECTORS OR TRUSTEES

George Kusi Agyen #	Maribeth Nash Bearfield	Frederick Henry Eppinger
David Bruce Greenfield	Janet Thomas Heidenthal	J. Kendall Huber
Steven Edward Morris	John Conner Roche	Gregory Davison Tranter
Mark Joseph Welzenbach #		

State of Massachusetts SS3
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. 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.

Frederick Henry Eppinger
President

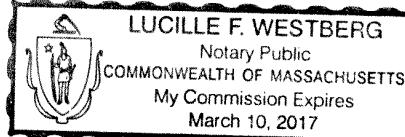
Charles Frederick Cronin
Secretary

Andrew Christopher Furman
Vice President & Treasurer

Subscribed and sworn to before me this
5th day of February, 2014

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 _____

Lucille F. Westberg
Notary
March 10, 2017





ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2013

NAIC Company Code 10176

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable accident and health(b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable accident and health(b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits plan premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	3,810,124	3,904,025	0	1,456,100	1,526,184	(987,422)	6,204,882	124,681	(555,326)	481,883	343,258	20,243
17.1 Other Liability - occurrence	0	0	0	0	0	0	0	0	0	0	0	0
17.2 Other Liability - claims made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	3,810,124	3,904,025	0	1,456,100	1,526,184	(987,422)	6,204,882	124,681	(555,326)	481,883	343,258	20,243
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,021

(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.



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2013

NAIC Company Code 10176

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,781	55,295	0	970	0	(261)	36,771	0	(981)	2,631	433	113
2.1 Allied lines	1,357	17,685	0	543	0	905	1,696	0	(37)	184	211	.42
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	12,928,624	14,210,926	0	6,365,708	10,209,877	10,040,452	3,010,523	131,205	374,443	343,073	1,990,787	219,492
5.1 Commercial multiple peril (non-liability portion)	585,358	545,836	0	276,319	52,949	70,959	19,937	.20	(1,736)	10,018	.92,692	9,626
5.2 Commercial multiple peril (liability portion)	330,629	304,266	0	168,115	16,550	133,202	379,431	23,549	.47,990	132,544	.52,865	5,500
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	293,220	340,227	0	144,181	215,583	246,971	34,170	0	(180)	200	.45,878	4,996
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	60,146	68,720	0	29,266	0	0	0	0	0	0	9,203	1,031
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable accident and health(b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable accident and health(b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits plan premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	1,024	1,024	0
17.1 Other Liability - occurrence	291,348	348,680	0	134,759	425,000	365,034	181,522	2,597	(33,556)	27,227	.45,433	5,016
17.2 Other Liability - claims made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	41	41	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	116,382	129,894	0	23,591	124,803	95,462	61,420	.754	.9,015	.14,500	.16,688	1,986
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	50,273	56,450	0	13,705	6,919	(10,078)	13,888	0	(1,234)	5,098	.7,799	.864
21.1 Private passenger auto physical damage	84,025	92,513	0	17,029	12,598	9,676	988	0	0	.37	412	.11,638
21.2 Commercial auto physical damage	15,106	16,999	0	5,929	3,119	2,968	1,350	0	0	.6	.86	.2341
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	384	384	0	267	0	0	0	0	0	0	60	7
27. Boiler and machinery	45	534	0	.1	0	0	0	0	0	0	7	.1
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	14,759,678	16,188,409	0	7,180,383	11,068,898	10,954,169	3,741,737	159,149	394,791	535,973	2,276,035	250,361
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 70,342

(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 .



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2013

NAIC Company Code 10176

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,781	55,295	0	970	0	(261)	36,771	0	(981)	2,631	433	113
2.1 Allied lines	1,357	17,685	0	543	0	905	1,696	0	(37)	184	211	.42
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	12,928,624	14,210,926	0	6,365,708	10,209,877	10,040,452	3,010,523	131,205	374,443	343,073	1,990,787	219,492
5.1 Commercial multiple peril (non-liability portion)	585,358	545,836	0	276,319	52,949	70,959	19,937	.20	(1,736)	10,018	.92,692	9,626
5.2 Commercial multiple peril (liability portion)	330,629	304,266	0	168,115	16,550	133,202	379,431	23,549	.47,990	132,544	.52,865	5,500
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	293,220	340,227	0	144,181	215,583	246,971	34,170	0	(180)	200	.45,878	4,996
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake .....	.60,146	.68,720	0	29,266	0	0	0	0	0	0	9,203	1,031
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable accident and health(b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable accident and health(b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits plan premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	3,810,124	3,904,025	0	1,456,100	1,527,684	(988,584)	6,204,882	125,705	(554,302)	481,883	343,258	20,243
17.1 Other Liability - occurrence	291,348	348,680	0	134,759	425,000	365,034	181,522	2,597	(33,556)	27,227	.45,433	5,016
17.2 Other Liability - claims made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	41	41	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	116,382	129,894	0	23,591	124,803	95,462	61,420	.754	.9,015	.14,500	.16,688	1,986
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	50,273	56,450	0	13,705	6,919	(10,078)	13,888	0	(1,234)	5,098	.7,799	.864
21.1 Private passenger auto physical damage	84,025	92,513	0	17,029	12,598	9,676	988	0	.37	412	.11,638	1,428
21.2 Commercial auto physical damage	15,106	16,999	0	5,929	3,119	2,968	1,350	0	.6	.86	.2,341	.259
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	384	384	0	.267	0	0	0	0	0	0	.60	.7
27. Boiler and machinery	45	534	0	.1	0	0	0	0	0	0	.7	.1
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	18,569,802	20,092,434	0	8,636,483	12,595,082	9,966,747	9,946,619	283,830	(160,535)	1,017,856	2,619,293	270,604
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 78,363

(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 .

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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	9	10	11	12	13	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								
0499999. Total - U.S. Non-Pool					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
0899999. Total - Affiliates					0	0	0	0	0	0	0	0	0	0
0999998. Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000					0	0	0	0	0	0	0	0	0	0
0999999. Total Other U.S. Unaffiliated Insurers					0	0	0	0	0	0	0	0	0	0
AA-9992114 ..00000 ..MICHIGAN PLACEMENT FACILITY ..MI				321	0	434	434	434	0	0	91	0	0	0
1099998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools					0	0	0	0	0	0	0	0	0	0
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools					321	0	434	434	0	0	91	0	0	0
1199998. Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools					0	0	0	0	0	0	0	0	0	0
1199999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools					0	0	0	0	0	0	0	0	0	0
1299999. Total - Pools and Associations					321	0	434	434	0	0	91	0	0	0
1399998. Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000					0	0	0	0	0	0	0	0	0	0
1399999. Total Other Non-U.S. Insurers					0	0	0	0	0	0	0	0	0	0
9999999 Totals					321	0	434	434	0	0	91	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Cancelled) during Current Year

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 OMITTED)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 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 Commiss- ions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
38-0421730	31534	CITIZENS INS CO OF AMERICA	MI		18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0899999. Total Authorized - Affiliates					18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	
0999998. Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1299998. Total Authorized - Other Non-U.S. Insurers (Under \$100,000)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1299999. Total Authorized - Other Non-U.S. Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1399999. Total Authorized					18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	
1799999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2199999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2299998. Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2299999. Total Unauthorized - Other U.S. Unaffiliated Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2599998. Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2599999. Total Unauthorized - Other Non-U.S. Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2699999. Total Unauthorized					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3099999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3399999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3499999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3599998. Total Certified - Other U.S. Unaffiliated Insurers (Under \$100,000)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3599999. Total Certified - Other U.S. Unaffiliated Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3899998. Total Certified - Other Non-U.S. Insurers (Under \$100,000)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3899999. Total Certified - Other Non-U.S. Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3999999. Total Certified					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4099999. Total Authorized, Unauthorized and Certified					18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	
4199999. Total Protected Cells					0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9999999 Totals					18,891	0	0	5,842	0	5,165	1,326	8,728	0	21,061	0	0	21,061	0	

NOTE: 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 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	0.000	0
2.	0.000	0
3.	0.000	0
4.	0.000	0
5.	0.000	0

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1. CITIZENS INS CO OF AMERICA	21,061,000	18,891,000	Yes [X] No []
2.	0	0	Yes [] No []
3.	0	0	Yes [] No []
4.	0	0	Yes [] No []
5.	0	0	Yes [] No []

Schedule F - Part 4

N O N E

Schedule F - Part 5

N O N E

Schedule F - Part 5 - Bank Footnote

N O N E

Schedule F - Part 6 - Section 1 - Provision for Reinsurance Ceded to Certified Reinsurers

N O N E

Schedule F - Part 6 - Section 1 - Bank Footnote

N O N E

Schedule F - Part 6 - Section 2 - Provision for Overdue Reinsurance Ceded to Certified Reinsurers

N O N E

Schedule F - Part 7 - Provision for Overdue Authorized Reinsurance

N O N E

Schedule F - Part 8 - Provision for Overdue Reinsurance

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 9

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)	14,540,471	0	14,540,471
2. Premiums and considerations (Line 15)	0	0	0
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	0	0	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0	0	0
5. Other assets	161,876	0	161,876
6. Net amount recoverable from reinsurers	0	21,061,000	21,061,000
7. Protected cell assets (Line 27)	0	0	0
8. Totals (Line 28)	14,702,347	21,061,000	35,763,347
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	0	12,333,000	12,333,000
10. Taxes, expenses, and other obligations (Lines 4 through 8)	12,456	0	12,456
11. Unearned premiums (Line 9)	0	8,728,000	8,728,000
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)	0	0	0
15. Funds held by company under reinsurance treaties (Line 13)	0	0	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 .....	.1,999	0	1,999
19. Total liabilities excluding protected cell business (Line 26)	14,455	21,061,000	21,075,455
20. Protected cell liabilities (Line 27)	0	0	0
21. Surplus as regards policyholders (Line 37)	14,687,892	XXX	14,687,892
22. Totals (Line 38)	14,702,347	21,061,000	35,763,347

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? _____

Yes [] No []

If yes, give full explanation: The Company ceded 100% of its insurance business to The Citizens Insurance Company, an affiliated insurer.

Schedule H - Part 1

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS
 (\$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	(1)	(1)	0	0	0	0	0	0	XXX	
2. 2004	2,180	2,180	0	1,244	1,244	1	1	159	159	0	0	422	
3. 2005	1,955	1,955	0	1,169	1,169	.24	.24	121	121	0	0	267	
4. 2006	1,659	1,659	0	.839	.839	10	10	147	147	0	0	293	
5. 2007	1,574	1,574	0	.689	.689	.5	.5	107	107	0	0	225	
6. 2008	2,103	2,103	0	2,599	2,599	.21	.21	.332	.332	0	0	766	
7. 2009	3,501	3,501	0	3,164	3,164	141	141	.257	.257	0	0	647	
8. 2010	6,724	6,724	0	6,412	6,412	102	102	.581	.581	0	0	1,197	
9. 2011	10,473	10,473	0	12,620	12,620	.94	.94	1,122	1,122	0	0	2,530	
10. 2012	13,749	13,749	0	13,418	13,418	101	101	1,226	1,226	0	0	2,896	
11. 2013	14,211	14,211	0	7,150	7,150	65	65	719	719	0	0	1,625	
12. Totals	XXX	XXX	XXX	49,304	49,304	564	564	4,771	4,771	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							
	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.	38	38	0	0	0	0	2	2	1	1	0	0	1			
2. 2004	0	0	0	0	0	0	2	2	0	0	0	0	0			
3. 2005	0	0	0	0	0	0	.3	.3	0	0	0	0	0			
4. 2006	0	0	0	0	0	0	4	4	0	0	0	0	0			
5. 2007	0	0	0	0	0	0	.6	.6	0	0	0	0	0			
6. 2008	0	0	0	0	0	0	11	11	0	0	0	0	0			
7. 2009	30	30	(2)	(2)	0	0	15	15	1	1	0	0	1			
8. 2010	0	0	21	21	0	0	33	33	4	4	0	0	3			
9. 2011	.99	.99	11	11	0	0	64	64	5	5	0	0	4			
10. 2012	274	274	25	25	0	0	77	77	6	6	0	0	5			
11. 2013	941	941	1,574	1,574	0	0	128	128	80	80	0	0	68			
12. Totals	1,382	1,382	1,629	1,629	0	0	343	343	96	96	0	0	82			

	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
	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. 2004	1,406	1,406	0	64.5	64.5	.00	0	0	0.0	0	0
3. 2005	1,318	1,318	0	67.4	67.4	.00	0	0	0.0	0	0
4. 2006	1,000	1,000	0	60.3	60.3	.00	0	0	0.0	0	0
5. 2007	807	807	0	51.2	51.2	.00	0	0	0.0	0	0
6. 2008	2,963	2,963	0	140.9	140.9	.00	0	0	0.0	0	0
7. 2009	3,605	3,605	0	103.0	103.0	.00	0	0	0.0	0	0
8. 2010	7,152	7,152	0	106.4	106.4	.00	0	0	0.0	0	0
9. 2011	14,015	14,015	0	133.8	133.8	.00	0	0	0.0	0	0
10. 2012	15,127	15,127	0	110.0	110.0	.00	0	0	0.0	0	0
11. 2013	10,656	10,656	0	75.0	75.0	.00	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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. 2004	2,362	2,362	0	1,584	1,584	90	90	192	192	0	0	430	
3. 2005	1,932	1,932	0	1,519	1,519	49	49	123	123	0	0	247	
4. 2006	1,555	1,555	0	1,218	1,218	19	19	125	125	0	0	218	
5. 2007	1,088	1,088	0	296	296	31	31	111	111	0	0	146	
6. 2008	750	750	0	138	138	0	0	58	58	0	0	71	
7. 2009	457	457	0	177	177	7	7	32	32	0	0	51	
8. 2010	327	327	0	25	25	1	1	18	18	0	0	19	
9. 2011	217	217	0	310	310	0	0	18	18	0	0	25	
10. 2012	176	176	0	72	72	0	0	19	19	0	0	31	
11. 2013	130	130	0	12	12	0	0	8	8	0	0	8	
12. Totals	XXX	XXX	XXX	5,351	5,351	197	197	706	706	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							
	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. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0			
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0			
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. 2009	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. 2010	25	25	0	0	0	0	2	2	1	1	0	0	1			
9. 2011	0	0	1	1	0	0	3	3	0	0	0	0	0			
10. 2012	18	18	4	4	0	0	5	5	1	1	0	0	1			
11. 2013	0	0	13	13	0	0	4	4	0	0	0	0	0			
12. Totals	43	43	18	18	0	0	14	14	2	2	0	0	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 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
	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. 2004	1,866	1,866	0	79.0	79.0	0.0	0	0	0.0	0	0
3. 2005	1,692	1,692	0	87.6	87.6	0.0	0	0	0.0	0	0
4. 2006	1,362	1,362	0	87.6	87.6	0.0	0	0	0.0	0	0
5. 2007	438	438	0	40.3	40.3	0.0	0	0	0.0	0	0
6. 2008	196	196	0	26.1	26.1	0.0	0	0	0.0	0	0
7. 2009	218	218	0	47.6	47.6	0.0	0	0	0.0	0	0
8. 2010	72	72	0	22.2	22.2	0.0	0	0	0.0	0	0
9. 2011	332	332	0	153.1	153.1	0.0	0	0	0.0	0	0
10. 2012	118	118	0	67.2	67.2	0.0	0	0	0.0	0	0
11. 2013	38	38	0	28.9	28.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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. 2004	1,290	1,290	0	721	721	33	33	79	79	0	0	87	
3. 2005	991	991	0	309	309	23	23	39	39	0	0	41	
4. 2006	620	620	0	49	49	13	13	42	42	0	0	34	
5. 2007	336	336	0	25	25	11	11	27	27	0	0	20	
6. 2008	235	235	0	4	4	2	2	4	4	0	0	4	
7. 2009	220	220	0	11	11	0	0	10	10	0	0	8	
8. 2010	135	135	0	7	7	0	0	9	9	0	0	4	
9. 2011	38	38	0	17	17	0	0	10	10	0	0	6	
10. 2012	67	67	0	11	11	0	0	4	4	0	0	3	
11. 2013	56	56	0	2	2	0	0	2	2	0	0	2	
12. Totals	XXX	XXX	XXX	1,155	1,155	81	81	228	228	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	0	0	2	2	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2009	0	0	1	1	0	0	1	1	0	0	0	0	0
8. 2010	0	0	1	1	0	0	1	1	0	0	0	0	0
9. 2011	0	0	3	3	0	0	1	1	0	0	0	0	0
10. 2012	0	0	3	3	0	0	1	1	0	0	0	0	0
11. 2013	0	0	3	3	0	0	1	1	0	0	0	0	0
12. Totals	0	0	14	14	0	0	5	5	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
	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. 2004	833	833	0	64.6	64.6	0.0	0	0	0.0	0	0
3. 2005	372	372	0	37.5	37.5	0.0	0	0	0.0	0	0
4. 2006	104	104	0	16.8	16.8	0.0	0	0	0.0	0	0
5. 2007	63	63	0	18.7	18.7	0.0	0	0	0.0	0	0
6. 2008	11	11	0	4.8	4.8	0.0	0	0	0.0	0	0
7. 2009	23	23	0	10.3	10.3	0.0	0	0	0.0	0	0
8. 2010	17	17	0	12.9	12.9	0.0	0	0	0.0	0	0
9. 2011	30	30	0	79.5	79.5	0.0	0	0	0.0	0	0
10. 2012	19	19	0	29.2	29.2	0.0	0	0	0.0	0	0
11. 2013	8	8	0	14.9	14.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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								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	.172	.172	10	10	2	2	0	0	XXX	
2. 2004	4,850	4,850	0	2,484	2,484	.60	.60	.429	.429	0	0	560	
3. 2005	7,817	7,817	0	3,330	3,330	164	164	.654	.654	0	0	824	
4. 2006	7,050	7,050	0	3,046	3,046	103	103	.606	.606	0	0	681	
5. 2007	6,520	6,520	0	3,303	3,303	182	182	.780	.780	0	0	728	
6. 2008	6,247	6,247	0	2,896	2,896	130	130	.897	.897	0	0	669	
7. 2009	5,165	5,165	0	1,699	1,699	.81	.81	.588	.588	0	0	589	
8. 2010	4,533	4,533	0	2,276	2,276	.118	.118	.883	.883	0	0	587	
9. 2011	5,128	5,128	0	1,414	1,414	.79	.79	.929	.929	0	0	535	
10. 2012	5,042	5,042	0	1,294	1,294	.67	.67	.362	.362	0	0	466	
11. 2013	4,213	4,213	0	405	405	10	10	.239	.239	0	0	358	
12. Totals	XXX	XXX	XXX	22,320	22,320	1,005	1,005	6,367	6,367	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									
	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.	930	930	1,569	1,569	0	0	90	90	.23	.23	0	0	15			
2. 2004	85	85	177	177	0	0	22	22	.3	.3	0	0	2			
3. 2005	38	38	148	148	0	0	23	23	0	0	0	0	0			
4. 2006	75	75	120	120	0	0	16	16	2	2	0	0	1			
5. 2007	26	26	123	123	0	0	16	16	0	0	0	0	0			
6. 2008	141	141	111	111	0	0	16	16	.3	.3	0	0	2			
7. 2009	25	25	100	100	0	0	16	16	0	0	0	0	0			
8. 2010	314	314	111	111	0	0	26	26	.14	.14	0	0	9			
9. 2011	360	360	162	162	0	0	41	41	.18	.18	0	0	12			
10. 2012	996	996	218	218	0	0	61	61	.29	.29	0	0	19			
11. 2013	1,169	1,169	267	267	0	0	154	154	102	102	0	0	67			
12. Totals	4,159	4,159	3,106	3,106	0	0	482	482	193	193	0	0	127			

	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. 2004	3,260	3,260	0	67.2	67.2	.00	0	0	0.0	0	0
3. 2005	4,358	4,358	0	55.8	55.8	.00	0	0	0.0	0	0
4. 2006	3,969	3,969	0	56.3	56.3	.00	0	0	0.0	0	0
5. 2007	4,429	4,429	0	67.9	67.9	.00	0	0	0.0	0	0
6. 2008	4,193	4,193	0	67.1	67.1	.00	0	0	0.0	0	0
7. 2009	2,509	2,509	0	48.6	48.6	.00	0	0	0.0	0	0
8. 2010	3,742	3,742	0	82.5	82.5	.00	0	0	0.0	0	0
9. 2011	3,004	3,004	0	58.6	58.6	.00	0	0	0.0	0	0
10. 2012	3,026	3,026	0	60.0	60.0	.00	0	0	0.0	0	0
11. 2013	2,347	2,347	0	55.7	55.7	.00	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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. 2004	3,207	3,207	0	2,542	2,542	64	64	138	138	0	0	131	
3. 2005	2,805	2,805	0	1,930	1,930	17	17	160	160	0	0	132	
4. 2006	2,217	2,217	0	891	891	167	167	258	258	0	0	219	
5. 2007	1,375	1,375	0	370	370	31	31	77	77	0	0	87	
6. 2008	755	755	0	641	641	16	16	62	62	0	0	59	
7. 2009	446	446	0	36	36	(5)	(5)	14	14	0	0	14	
8. 2010	543	543	0	59	59	22	22	22	22	0	0	23	
9. 2011	662	662	0	150	150	2	2	19	19	0	0	28	
10. 2012	818	818	0	200	200	23	23	38	38	0	0	41	
11. 2013	850	850	0	53	53	0	0	19	19	0	0	23	
12. Totals	XXX	XXX	XXX	6,871	6,871	336	336	806	806	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	23	23	22	22	0	0	19	19	6	6	0	0	3
2. 2004	0	0	3	3	0	0	3	3	0	0	0	0	0
3. 2005	0	0	2	2	0	0	4	4	0	0	0	0	0
4. 2006	0	0	3	3	0	0	5	5	0	0	0	0	0
5. 2007	0	0	3	3	0	0	6	6	0	0	0	0	0
6. 2008	0	0	3	3	0	0	9	9	0	0	0	0	0
7. 2009	0	0	2	2	0	0	15	15	0	0	0	0	0
8. 2010	0	0	9	9	0	0	15	15	0	0	0	0	0
9. 2011	0	0	11	11	0	0	16	16	0	0	0	0	0
10. 2012	190	190	33	33	0	0	21	21	6	6	0	0	3
11. 2013	10	10	88	88	0	0	30	30	4	4	0	0	2
12. Totals	223	223	177	177	0	0	143	143	16	16	0	0	8

	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
	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. 2004	2,749	2,749	0	85.7	85.7	0.0	0	0	0.0	0	0
3. 2005	2,112	2,112	0	75.3	75.3	0.0	0	0	0.0	0	0
4. 2006	1,323	1,323	0	59.7	59.7	0.0	0	0	0.0	0	0
5. 2007	487	487	0	35.4	35.4	0.0	0	0	0.0	0	0
6. 2008	730	730	0	96.8	96.8	0.0	0	0	0.0	0	0
7. 2009	61	61	0	13.8	13.8	0.0	0	0	0.0	0	0
8. 2010	127	127	0	23.4	23.4	0.0	0	0	0.0	0	0
9. 2011	197	197	0	29.7	29.7	0.0	0	0	0.0	0	0
10. 2012	510	510	0	62.4	62.4	0.0	0	0	0.0	0	0
11. 2013	203	203	0	23.9	23.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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	0	
2. 2004	27	27	0	0	0	0	0	0	0	0	0	0	
3. 2005	34	34	0	0	0	0	0	0	0	0	0	0	
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0	
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0	
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0	
7. 2009	0	0	0	0	0	0	0	0	0	0	0	0	
8. 2010	0	0	0	0	0	0	0	0	0	0	0	0	
9. 2011	0	0	0	0	0	0	0	0	0	0	0	0	
10. 2012	0	0	0	0	0	0	0	0	0	0	0	0	
11. 2013	1	1	0	0	0	0	0	0	0	0	0	XXX	
12. Totals	XXX	XXX	XXX	0	0	0	0	0	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									
	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. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0			
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0			
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. 2009	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. 2010	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. 2011	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. 2013	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
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2004	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2005	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2006	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2007	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2008	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2009	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2010	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2011	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2012	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2013	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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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. 2004	1,026	1,026	0	0	0	0	0	7	7	0	0	2	
3. 2005	.894	.894	0	38	38	0	0	30	30	0	0	6	
4. 2006	634	634	0	0	0	0	0	16	16	0	0	3	
5. 2007	371	371	0	.3	.3	0	0	26	26	0	0	2	
6. 2008	267	267	0	0	0	0	0	0	0	0	0	0	
7. 2009	245	245	0	0	0	0	0	0	0	0	0	0	
8. 2010	275	275	0	0	0	0	0	0	0	0	0	0	
9. 2011	444	444	0	.425	.425	3	3	.16	.16	0	0	5	
10. 2012	470	470	0	.2	.2	0	0	22	22	0	0	10	
11. 2013	349	349	0	0	0	0	0	0	0	0	0	0	
12. Totals	XXX	XXX	XXX	467	467	3	3	117	117	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	0	0	3	3	0	0	2	2	0	0	0	0	0
2. 2004	0	0	2	2	0	0	0	0	0	0	0	0	0
3. 2005	0	0	1	1	0	0	0	0	0	0	0	0	0
4. 2006	0	0	1	1	0	0	1	1	0	0	0	0	0
5. 2007	0	0	2	2	0	0	1	1	0	0	0	0	0
6. 2008	0	0	4	4	0	0	1	1	0	0	0	0	0
7. 2009	0	0	11	11	0	0	1	1	0	0	0	0	0
8. 2010	0	0	17	17	0	0	1	1	0	0	0	0	0
9. 2011	0	0	25	25	0	0	.4	4	0	0	0	0	0
10. 2012	0	0	52	52	0	0	.8	8	0	0	0	0	0
11. 2013	0	0	64	64	0	0	8	8	0	0	0	0	0
12. Totals	0	0	182	182	0	0	27	27	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
	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. 2004	.9	.9	0	.9	.9	.00	0	0	0.0	0	0
3. 2005	69	69	0	7.8	7.8	.00	0	0	0.0	0	0
4. 2006	18	18	0	2.8	2.8	.00	0	0	0.0	0	0
5. 2007	32	32	0	8.6	8.6	.00	0	0	0.0	0	0
6. 2008	.5	.5	0	2.0	2.0	.00	0	0	0.0	0	0
7. 2009	12	12	0	4.8	4.8	.00	0	0	0.0	0	0
8. 2010	18	18	0	6.6	6.6	.00	0	0	0.0	0	0
9. 2011	472	472	0	106.4	106.4	.00	0	0	0.0	0	0
10. 2012	84	84	0	17.8	17.8	.00	0	0	0.0	0	0
11. 2013	72	72	0	20.6	20.6	.00	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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								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									XXX	
2. 2004													
3. 2005													
4. 2006													
5. 2007													
6. 2008													
7. 2009													
8. 2010													
9. 2011													
10. 2012													
11. 2013													
12. Totals	XXX	XXX	XXX									XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.													
2. 2004													
3. 2005													
4. 2006													
5. 2007													
6. 2008													
7. 2009													
8. 2010													
9. 2011													
10. 2012													
11. 2013													
12. Totals													

	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
	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			XXX		
2. 2004											
3. 2005											
4. 2006											
5. 2007											
6. 2008											
7. 2009											
8. 2010											
9. 2011											
10. 2012											
11. 2013											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
**SCHEDULE P - PART 1I - 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								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. 2012	608	608	0	248	248	0	0	14	14	0	0	XXX	
3. 2013	482	482	0	200	200	0	0	14	14	0	0	XXX	
4. Totals	XXX	XXX	XXX	447	447	0	0	28	28	0	0	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing 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	1	1	0	0	0	0	0			
2. 2012	0	0	2	2	0	0	1	1	0	0	0	0	0			
3. 2013	34	34	37	37	0	0	0	0	1	1	0	0	1			
4. Totals	34	34	39	39	0	0	3	3	1	1	0	0	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. 2012	265	265	0	43.7	43.7	0.0	0	0	0.0	0	0
3. 2013	285	285	0	59.0	59.0	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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. 2012	140	140	0	48	48	0	0	15	15	0	0	40	
3. 2013	110	110	0	24	24	0	0	13	13	0	0	33	
4. Totals	XXX	XXX	XXX	71	71	0	0	28	28	0	0	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing 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	(3)	(3)	0	0	0	0	0	0	0	0	0			
2. 2012	0	0	(1)	(1)	0	0	0	0	0	0	0	0	0			
3. 2013	1	1	5	5	0	0	0	0	1	1	0	0	1			
4. Totals	1	1	1	1	0	0	0	0	1	1	0	0	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
	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. 2012	62	62	0	44.3	44.3	0.0	0	0	0.0	0	0
3. 2013	43	43	0	39.1	39.1	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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								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. 2012	0	0	0	0	0	0	0	0	0	0	0	XXX	
3. 2013	0	0	0	0	0	0	0	0	0	0	0	XXX	
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing 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. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0			
3. 2013	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. 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
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2012	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2013	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 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

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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. 2004	0	0	0	0	0	0	0	0	0	0	0	0	
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0	
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0	
5. 2007	2	2	0	0	0	0	0	0	0	0	0	0	
6. 2008	3	3	0	0	0	0	0	0	0	0	0	0	
7. 2009	2	2	0	0	0	0	0	0	0	0	0	0	
8. 2010	1	1	0	0	0	0	0	0	0	0	0	0	
9. 2011	(1)	(1)	0	0	0	0	0	0	0	0	0	0	
10. 2012	0	0	0	0	0	0	0	0	0	0	0	0	
11. 2013	0	0	0	0	0	0	0	0	0	0	0	0	
12. Totals	XXX	XXX	XXX	0	0	0	0	0	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	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2009	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2010	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2011	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2013	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
	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. 2004	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2005	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2006	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2007	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2008	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2009	0	0	0	0.1	0.1	0.0	0	0	0.0	0	0
8. 2010	0	0	0	0.3	0.3	0.0	0	0	0.0	0	0
9. 2011	0	0	0	(0.2)	(0.2)	0.0	0	0	0.0	0	0
10. 2012	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2013	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 1R - Section 2 - Products Liability - Claims-Made

N O N E

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

N O N E

Schedule P - Part 1T - Warranty

N O N E

Schedule P - Part 2A - Homeowners/Farmowners

N O N E

Schedule P - Part 2B - Private Passenger Auto Liability/Medical

N O N E

Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical

N O N E

Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)

N O N E

Schedule P - Part 2E - Commercial Multiple Peril

N O N E

Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence

N O N E

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

N O N E

Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

N O N E

Schedule P - Part 2H - Section 1 - Other Liability - Occurrence

N O N E

Schedule P - Part 2H - Section 2- Other Liability - Claims-Made

N O N E

Schedule P - Part 2I - Special Property

N O N E

Schedule P - Part 2J - Auto Physical Damage

N O N E

Schedule P - Part 2K - Fidelity/Surety

N O N E

Schedule P - Part 2L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 2M - International

N O N E

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

N O N E

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

N O N E

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	.000	0	0	.0	.0	0	0	0	0	0	12	0
2. 2004	0	0	0	.0	.0	0	0	0	0	0	318	104
3. 2005	XXX	0	0	0	0	0	0	0	0	0	209	58
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0	224	69
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	185	40
6. 2008	XXX	XXX	XXX	XXX	.0	0	0	0	0	0	621	145
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	0	0	0	0	493	153
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	0	0	927	267
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	0	1,996	530
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	2,243	648
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1,135	422

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

1. Prior	.000	0	0	.0	.0	0	0	0	0	0	71	0
2. 2004	0	0	0	.0	.0	0	0	0	0	0	302	128
3. 2005	XXX	0	0	.0	.0	0	0	0	0	0	158	89
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0	148	70
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	112	34
6. 2008	XXX	XXX	XXX	XXX	.0	0	0	0	0	0	55	16
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	0	0	0	0	40	11
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	0	0	17	1
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	0	22	3
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	26	4
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	6	2

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

1. Prior	.000	0	0	.0	.0	0	0	0	0	0	24	0
2. 2004	0	0	0	.0	.0	0	0	0	0	0	67	20
3. 2005	XXX	0	0	.0	.0	0	0	0	0	0	23	18
4. 2006	XXX	XXX	0	.0	.0	0	0	0	0	0	23	11
5. 2007	XXX	XXX	XXX	0	.0	0	0	0	0	0	10	10
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	2	2
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	6	2
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	4	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	.5	1
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	3	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	0

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

1. Prior	.000	0	0	.0	.0	0	0	0	0	0	217	0
2. 2004	0	0	0	.0	.0	0	0	0	0	0	437	121
3. 2005	XXX	0	0	.0	.0	0	0	0	0	0	516	308
4. 2006	XXX	XXX	0	.0	.0	0	0	0	0	0	446	234
5. 2007	XXX	XXX	XXX	0	.0	0	0	0	0	0	551	177
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	463	204
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	335	254
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	357	221
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	300	223
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	279	168
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	147	144

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	0	0	.0	.0	0	0	0	0	0	44	0
2. 2004	0	0	0	.0	.0	0	0	0	0	0	83	48
3. 2005	XXX	0	0	.0	.0	0	0	0	0	0	75	57
4. 2006	XXX	XXX	0	.0	.0	0	0	0	0	0	141	78
5. 2007	XXX	XXX	XXX	0	.0	0	0	0	0	0	48	39
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	39	20
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	12	2
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	14	9
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	15	13
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	21	17
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	15	6

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	.000											
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX	XXX								
6. 2008	XXX	XXX	XXX	XXX	XXX							
7. 2009	XXX	XXX	XXX	XXX	XXX	XXX						
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	.000											
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000										XXX	XXX
2. 2004											XXX	XXX
3. 2005	XXX										XXX	XXX
4. 2006	XXX	XXX									XXX	XXX
5. 2007	XXX	XXX	XXX								XXX	XXX
6. 2008	XXX	XXX	XXX	XXX							XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000	0	0	0	0	0	0	0	0	0	8	0
2. 2004	0	0	0	0	0	0	0	0	0	0	0	2
3. 2005	XXX	0	0	0	0	0	0	0	0	0	0	4
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	3
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	1	1
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1	4
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	2	8
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0

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

1. Prior	.000											
2. 2004												
3. 2005	XXX											
4. 2006	XXX	XXX										
5. 2007	XXX	XXX	XXX									
6. 2008	XXX	XXX	XXX	XXX								
7. 2009	XXX	XXX	XXX	XXX	XXX							
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
**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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	XXX	XXX
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	000	0	0	0	0						
2. 2012	XXX	0	0	35	5							
3. 2013	XXX	0	29	3								

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	000		XXX	XXX						
2. 2012	XXX		XXX	XXX							
3. 2013	XXX		XXX	XXX							

NONE

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

1. Prior	XXX	000		XXX	XXX						
2. 2012	XXX		XXX	XXX							
3. 2013	XXX		XXX	XXX							

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000									XXX	XXX
2. 2004										XXX	XXX
3. 2005	XXX									XXX	XXX
4. 2006	XXX	XXX								XXX	XXX
5. 2007	XXX	XXX	XXX							XXX	XXX
6. 2008	XXX	XXX	XXX	XXX						XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX					XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
9. 2011	XXX			XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
10. 2012	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

N O N E

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

N O N E

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 3T - Warranty

N O N E

Schedule P - Part 4A - Homeowners/Farmowners

N O N E

Schedule P - Part 4B - Private Passenger Auto Liability/Medical

N O N E

Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical

N O N E

Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)

N O N E

Schedule P - Part 4E - Commercial Multiple Peril

N O N E

Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence

N O N E

Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made

N O N E

Schedule P - Part 4G - Special Liability

N O N E

Schedule P - Part 4H - Section 1 - Other Liability - Occurrence

N O N E

Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made

N O N E

Schedule P - Part 4I - Special Property

N O N E

Schedule P - Part 4J - Auto Physical Damage

N O N E

Schedule P - Part 4K - Fidelity/Surety

N O N E

Schedule P - Part 4L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 4M - International

N O N E

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

N O N E

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

N O N E

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

N O N E

Schedule P - Part 4T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	83	4	7	1	0	0	0	0	0	0
2. 2004	252	317	318	318	318	318	318	318	318	318
3. 2005	XXX	175	205	208	209	209	209	209	209	209
4. 2006	XXX	XXX	186	224	224	224	224	224	224	224
5. 2007	XXX	XXX	XXX	138	185	185	185	185	185	185
6. 2008	XXX	XXX	XXX	XXX	540	616	617	620	620	621
7. 2009	XXX	XXX	XXX	XXX	XXX	409	487	491	491	493
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	797	916	924	927
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,753	1,990	1,996
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,991	2,243
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,135

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	17	13	6	6	3	2	2	1	1	1
2. 2004	40	6	2	0	0	0	0	0	0	0
3. 2005	XXX	21	2	1	0	0	0	0	0	0
4. 2006	XXX	XXX	33	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	27	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	30	1	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	52	4	4	3	1
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	80	8	5	3
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	4	4
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	5
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	59	3	2	1	0	0	0	0	0	0
2. 2004	374	421	421	422	422	422	422	422	422	422
3. 2005	XXX	241	264	266	267	267	267	267	267	267
4. 2006	XXX	XXX	272	293	293	293	293	293	293	293
5. 2007	XXX	XXX	XXX	195	224	225	225	225	225	225
6. 2008	XXX	XXX	XXX	XXX	693	759	760	765	765	766
7. 2009	XXX	XXX	XXX	XXX	XXX	562	641	646	646	647
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,103	1,187	1,196	1,197
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,264	2,522	2,530
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,667	2,896
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,625

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**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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	133	53	11	5	0	0	2	0	0	0
2. 2004	203	275	296	301	301	301	302	302	302	302
3. 2005	XXX	118	151	154	157	157	158	158	158	158
4. 2006	XXX	XXX	113	138	148	148	148	148	148	148
5. 2007	XXX	XXX	XXX	81	102	111	112	112	112	112
6. 2008	XXX	XXX	XXX	XXX	43	53	54	55	55	55
7. 2009	XXX	XXX	XXX	XXX	XXX	23	34	40	40	40
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	16	17	17	17
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	20	22
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	26
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	85	25	5	2	0	1	0	0	0	0
2. 2004	97	31	7	2	0	1	0	0	0	0
3. 2005	XXX	44	5	3	1	1	0	0	0	0
4. 2006	XXX	XXX	36	10	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	28	9	2	1	1	1	0
6. 2008	XXX	XXX	XXX	XXX	14	4	1	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	10	5	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	1
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	64	12	19	3	0	1	1	0	0	0
2. 2004	394	421	428	429	429	430	430	430	430	430
3. 2005	XXX	227	245	246	247	247	247	247	247	247
4. 2006	XXX	XXX	201	217	218	218	218	218	218	218
5. 2007	XXX	XXX	XXX	128	141	144	146	146	146	146
6. 2008	XXX	XXX	XXX	XXX	66	71	71	71	71	71
7. 2009	XXX	XXX	XXX	XXX	XXX	41	48	51	51	51
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	18	19	19	19
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	21	23	23	25
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	31	31
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
**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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	.62	.13	.4	.5	.1	.0	.1	.0	.0	.0
2. 2004	.51	.62	.64	.67	.67	.67	.67	.67	.67	.67
3. 2005	XXX	.19	.21	.21	.23	.23	.23	.23	.23	.23
4. 2006	XXX	XXX	.19	.22	.23	.23	.23	.23	.23	.23
5. 2007	XXX	XXX	XXX	.8	.10	.10	.10	.10	.10	.10
6. 2008	XXX	XXX	XXX	XXX	.1	.1	.2	.2	.2	.2
7. 2009	XXX	XXX	XXX	XXX	XXX	.5	.6	.6	.6	.6
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	.4	.4
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5	.5	.5
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.3
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	.37	.20	.8	.4	.1	.2	.1	.2	.0	.0
2. 2004	.15	.7	.3	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.7	.3	.2	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.7	.7	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.2	.1	.1	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.1	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	.25	.3	.30	.2	.1	.1	.0	.1	(2)	.0
2. 2004	.80	.85	.85	.86	.87	.87	.87	.87	.87	.87
3. 2005	XXX	.37	.40	.41	.41	.41	.41	.41	.41	.41
4. 2006	XXX	XXX	.31	.34	.34	.34	.34	.34	.34	.34
5. 2007	XXX	XXX	XXX	.12	.19	.20	.20	.20	.20	.20
6. 2008	XXX	XXX	XXX	XXX	.2	.2	.4	.4	.4	.4
7. 2009	XXX	XXX	XXX	XXX	XXX	.7	.8	.8	.8	.8
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	.4	.4
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.6	.6
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.3	.3
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2

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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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	237	.61	.51	43	.23	19	.10	.1	4	.5
2. 2004	288	.411	429	.432	437	.437	.437	.437	.437	437
3. 2005	XXX	.321	455	.496	502	.511	.515	.516	.516	516
4. 2006	XXX	XXX	254	.404	.426	.438	.442	.444	.444	446
5. 2007	XXX	XXX	XXX	.355	.491	.527	.532	.544	.549	551
6. 2008	XXX	XXX	XXX	XXX	.331	.431	.443	.457	.460	463
7. 2009	XXX	XXX	XXX	XXX	XXX	228	.316	.331	.332	335
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.229	.327	.348	357
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.204	.296	300
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.200	279
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	.172	116	.90	64	.53	34	.35	.25	.18	.15
2. 2004	.107	.26	.14	10	4	.5	.5	.3	.1	.2
3. 2005	XXX	151	.56	18	.11	.4	.1	.0	.0	.0
4. 2006	XXX	XXX	143	31	.17	10	.3	.1	.3	.1
5. 2007	XXX	XXX	XXX	.170	.53	23	.18	.2	.2	.0
6. 2008	XXX	XXX	XXX	XXX	.109	.24	.19	.5	.4	.2
7. 2009	XXX	XXX	XXX	XXX	XXX	.108	.17	.6	.5	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.100	.37	.17	.9
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.91	.16	.12
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.87	.19
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	122	26	.61	23	.16	.6	.13	(8)	(3)	2
2. 2004	479	547	555	.558	560	.561	.561	.559	.559	560
3. 2005	XXX	.676	803	.813	.817	.822	.824	.824	.824	.824
4. 2006	XXX	XXX	580	.653	.672	.679	.679	.679	.681	.681
5. 2007	XXX	XXX	XXX	.636	.706	.720	.721	.721	.726	.728
6. 2008	XXX	XXX	XXX	XXX	.596	.653	.662	.664	.667	.669
7. 2009	XXX	XXX	XXX	XXX	XXX	.542	.580	.585	.589	.589
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.503	.579	.584	.587
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.476	.534	.535
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.407	.466
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358

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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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	69	.19	9	.6	6	1	3	0	0	0
2. 2004	64	79	81	81	81	82	83	83	83	83
3. 2005	XXX	55	70	70	70	75	75	75	75	75
4. 2006	XXX	XXX	123	139	139	139	140	141	141	141
5. 2007	XXX	XXX	XXX	35	46	46	48	48	48	48
6. 2008	XXX	XXX	XXX	XXX	26	37	39	39	39	39
7. 2009	XXX	XXX	XXX	XXX	XXX	11	12	12	12	12
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	10	13	13	14
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	15	15
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	21
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	83	.55	56	12	9	10	1	3	2	3
2. 2004	25	7	2	2	3	1	1	0	0	0
3. 2005	XXX	23	6	.5	5	0	0	0	0	0
4. 2006	XXX	XXX	12	.3	2	2	3	.1	0	0
5. 2007	XXX	XXX	XXX	12	0	.5	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	7	2	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	2	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	4	.1	1	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	3
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	84	24	.39	11	7	.5	2	2	(1)	.1
2. 2004	113	127	129	129	130	130	131	131	131	131
3. 2005	XXX	116	128	131	132	132	132	132	132	132
4. 2006	XXX	XXX	204	217	218	218	220	220	219	219
5. 2007	XXX	XXX	XXX	71	.81	.86	.86	.86	.86	.87
6. 2008	XXX	XXX	XXX	XXX	.47	.59	.59	.59	.59	.59
7. 2009	XXX	XXX	XXX	XXX	XXX	14	.14	.14	.14	.14
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	21	.23	.23	.23
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23	.28	.28
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.32	.41
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

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 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**SECTION 1A**

Years in 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	.0	1	7	.0	0	.0	0	0	0	0
2. 2004	.0	0	0	.0	0	.0	0	0	0	0
3. 2005	XXX	2	2	.2	2	.2	2	2	2	2
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	1	1	1	1	1	.1
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.1
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	.9	7	0	.0	0	.0	0	0	0	0
2. 2004	.0	0	0	.0	0	.0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	.2	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	.1	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	6	3	(1)	0	0	.0	0	0	0	0
2. 2004	.1	1	2	.2	2	.2	2	2	2	2
3. 2005	XXX	4	6	.6	6	.6	6	.6	6	.6
4. 2006	XXX	XXX	3	.3	3	.3	3	.3	3	.3
5. 2007	XXX	XXX	XXX	.2	2	.2	2	2	2	2
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	.5
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

**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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2004.....	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	0
3. 2005.....	XXX	991	991	991	991	991	991	991	991	991	0
4. 2006.....	XXX	XXX	620	620	620	620	620	620	620	620	0
5. 2007.....	XXX	XXX	XXX	336	336	336	336	336	336	336	0
6. 2008.....	XXX	XXX	XXX	XXX	235	235	235	235	235	235	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	220	220	220	220	220	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	135	135	135	135	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	38	38	38	38	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	67	0
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	56	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56
13. Earned Premiums (Sch P-Pt. 1)	1,290	991	620	336	235	220	135	38	67	56	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2004.....	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	0
3. 2005.....	XXX	991	991	991	991	991	991	991	991	991	0
4. 2006.....	XXX	XXX	620	620	620	620	620	620	620	620	0
5. 2007.....	XXX	XXX	XXX	336	336	336	336	336	336	336	0
6. 2008.....	XXX	XXX	XXX	XXX	235	235	235	235	235	235	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	220	220	220	220	220	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	135	135	135	135	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	38	38	38	38	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	67	0
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	56	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56
13. Earned Premiums (Sch P-Pt. 1)	1,290	991	620	336	235	220	135	38	67	56	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	(122)	(22)	(204)	0	0	0	0	0	0	0	0
2. 2004.....	4,973	5,115	5,041	5,027	5,027	5,027	5,027	5,027	5,027	5,027	0
3. 2005.....	XXX	7,696	7,889	7,888	7,888	7,888	7,888	7,888	7,888	7,888	0
4. 2006.....	XXX	XXX	7,134	7,247	7,253	7,253	7,253	7,253	7,253	7,253	0
5. 2007.....	XXX	XXX	XXX	6,422	6,653	6,654	6,646	6,646	6,646	6,646	0
6. 2008.....	XXX	XXX	XXX	XXX	6,010	6,012	5,996	5,996	5,996	5,996	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	5,163	5,079	5,076	5,076	5,076	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	4,640	4,647	4,648	4,648	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,124	5,210	5,214	5
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,955	5,031	76
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,132	4,132
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,213
13. Earned Premiums (Sch P-Pt. 1)	4,850	7,817	7,050	6,520	6,247	5,165	4,533	5,128	5,042	4,213	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	(122)	(22)	(204)	0	0	0	0	0	0	0	0
2. 2004.....	4,973	5,115	5,041	5,027	5,027	5,027	5,027	5,027	5,027	5,027	0
3. 2005.....	XXX	7,696	7,889	7,888	7,888	7,888	7,888	7,888	7,888	7,888	0
4. 2006.....	XXX	XXX	7,134	7,247	7,253	7,253	7,253	7,253	7,253	7,253	0
5. 2007.....	XXX	XXX	XXX	6,422	6,653	6,654	6,646	6,646	6,646	6,646	0
6. 2008.....	XXX	XXX	XXX	XXX	6,010	6,012	5,996	5,996	5,996	5,996	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	5,163	5,079	5,076	5,076	5,076	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	4,640	4,647	4,648	4,648	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,124	5,210	5,214	5
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,955	5,031	76
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,132	4,132
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,213
13. Earned Premiums (Sch P-Pt. 1)	4,850	7,817	7,050	6,520	6,247	5,165	4,533	5,128	5,042	4,213	XXX

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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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	(75)	(2)	(1)	0	0	0	0	0	0	0	0
2. 2004.....	3,283	3,294	3,298	3,298	3,298	3,298	3,298	3,298	3,298	3,298	0
3. 2005.....	XXX	2,795	2,861	2,842	2,842	2,842	2,842	2,842	2,842	2,842	0
4. 2006.....	XXX	XXX	2,147	2,180	2,164	2,164	2,164	2,164	2,164	2,164	0
5. 2007.....	XXX	XXX	XXX	1,361	1,340	1,339	1,339	1,339	1,339	1,339	0
6. 2008.....	XXX	XXX	XXX	XXX	792	791	791	791	791	791	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	448	449	448	448	448	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	543	541	541	541	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	664	665	665	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	817	821	4
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	846	846
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	850
13. Earned Premiums (Sch P-Pt. 1)	3,207	2,805	2,217	1,375	755	446	543	662	818	850	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	(75)	(2)	(1)	0	0	0	0	0	0	0	0
2. 2004.....	3,283	3,294	3,298	3,298	3,298	3,298	3,298	3,298	3,298	3,298	0
3. 2005.....	XXX	2,795	2,861	2,842	2,842	2,842	2,842	2,842	2,842	2,842	0
4. 2006.....	XXX	XXX	2,147	2,180	2,164	2,164	2,164	2,164	2,164	2,164	0
5. 2007.....	XXX	XXX	XXX	1,361	1,340	1,339	1,339	1,339	1,339	1,339	0
6. 2008.....	XXX	XXX	XXX	XXX	792	791	791	791	791	791	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	448	449	448	448	448	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	543	541	541	541	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	664	665	665	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	817	821	4
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	846	846
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	850
13. Earned Premiums (Sch P-Pt. 1)	3,207	2,805	2,217	1,375	755	446	543	662	818	850	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	.38	(1)	0	0	0	0	0	0	0	0	0
2. 2004.....	988	989	988	989	989	989	989	989	989	989	0
3. 2005.....	XXX	893	898	898	898	898	898	898	898	898	0
4. 2006.....	XXX	XXX	630	620	620	620	620	620	620	620	0
5. 2007.....	XXX	XXX	XXX	381	379	379	379	379	379	379	0
6. 2008.....	XXX	XXX	XXX	XXX	268	268	268	268	268	268	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	245	245	245	245	245	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	275	275	275	275	275	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	444	444	444	444	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470	470	470	0
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349	349	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349
13. Earned Premiums (Sch P-Pt. 1)	1,026	894	634	371	267	245	275	444	470	349	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	.38	(1)	0	0	0	0	0	0	0	0	0
2. 2004.....	988	989	988	989	989	989	989	989	989	989	0
3. 2005.....	XXX	893	898	898	898	898	898	898	898	898	0
4. 2006.....	XXX	XXX	630	620	620	620	620	620	620	620	0
5. 2007.....	XXX	XXX	XXX	381	379	379	379	379	379	379	0
6. 2008.....	XXX	XXX	XXX	XXX	268	268	268	268	268	268	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	245	245	245	245	245	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	275	275	275	275	275	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	444	444	444	444	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470	470	470	0
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349	349	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349
13. Earned Premiums (Sch P-Pt. 1)	1,026	894	634	371	267	245	275	444	470	349	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

N O N E

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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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2004.....	0	0	0	0	0	0	0	0	0	0	0
3. 2005.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2006.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2007.....	XXX	XXX	XXX	2	1	1	1	1	1	1	0
6. 2008.....	XXX	XXX	XXX	XXX	4	4	4	4	4	4	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2013.....	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	2	3	2	1	(1)	0	0	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2004.....	0	0	0	0	0	0	0	0	0	0	0
3. 2005.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2006.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2007.....	XXX	XXX	XXX	2	1	1	1	1	1	1	0
6. 2008.....	XXX	XXX	XXX	XXX	4	4	4	4	4	4	0
7. 2009.....	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2	0
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1	0
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	0
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2013.....	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	2	3	2	1	(1)	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....											
2. 2004.....											
3. 2005.....	XXX										
4. 2006.....	XXX	XXX									
5. 2007.....	XXX	XXX	XXX								
6. 2008.....	XXX	XXX	XXX	XXX							
7. 2009.....	XXX	XXX	XXX	XXX	XXX						
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior.....											
2. 2004.....											
3. 2005.....	XXX										
4. 2006.....	XXX	XXX									
5. 2007.....	XXX	XXX	XXX								
6. 2008.....	XXX	XXX	XXX	XXX							
7. 2009.....	XXX	XXX	XXX	XXX	XXX						
8. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 1 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 2 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 3 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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)? \$ 0

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []

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 []

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	0	0
1.602 2004	0	0
1.603 2005	0	0
1.604 2006	0	0
1.605 2007	0	0
1.606 2008	0	0
1.607 2009	0	0
1.608 2010	0	0
1.609 2011	0	0
1.610 2012.....	0	0
1.611 2013.....	0	0
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 0
 5.2 Surety 0

6. Claim count information is reported per claim or per claimant (Indicate which). per claimant
 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.)

Starting in 2010, a portion of Adjusting and Other expense payments, representing costs not associated with the settlement of claim reserves, were allocated to the current accident year.

The remainder of Adjusting and Other expenses were allocated to the years in which the losses were incurred based on claim counts.

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

Allocated by States and Territories

States, Etc.	Direct Business Only					
	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	6 Totals
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 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal 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)	*
	The Hanover Insurance Group					Aberdeen Underwriting Advisers Limited	GBR.....NIA.....	ALIT Insurance Holdings Limited	ALIT Insurance Holdings Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		20-2875170			AIX Holdings, Inc.	DE.....NIA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		27-1304098			AIX Insurance Services of California, Inc.	CA.....NIA.....	AIX, Inc.	AIX, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	12833	20-5233538			AIX Specialty Insurance Company	DE.....IA.....	Nova Casualty Company	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		20-3051651			AIX, Inc.	DE.....NIA.....	AIX, Holdings, Inc.	AIX, Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT Insurance Holdings Limited	GBR.....NIA.....	Chaucer Holdings PLC	Chaucer Holdings PLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT (No. 1) Limited	GBR.....NIA.....	ALIT Underwriting Limited	ALIT Underwriting Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT (No. 2) Limited	GBR.....NIA.....	ALIT Underwriting Limited	ALIT Underwriting Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT (No. 3) Limited	GBR.....NIA.....	ALIT Underwriting Limited	ALIT Underwriting Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT (No. 4) Limited	GBR.....NIA.....	ALIT Underwriting Limited	ALIT Underwriting Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT (No. 5) Limited	GBR.....NIA.....	ALIT Underwriting Limited	ALIT Underwriting Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					ALIT Underwriting Limited	GBR.....NIA.....	ALIT Insurance Holdings Limited	ALIT Insurance Holdings Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					AI America Financial Alliance Insurance Co.	NH.....IA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	10212	04-3272695			AI America Financial Benefit Insurance Co.	MI.....IA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	41840	23-2643430			AI America Plus Insurance Agency, Inc.	MA.....NIA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		04-3194493			AI America Securities Trust	MA.....NIA.....	The Hanover Insurance Group, Inc.	The Hanover Insurance Group, Inc.	Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		54-1632456			Campagna Holding Company, Inc.	VA.....NIA.....	The Hanover Insurance Group, Inc.	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		31-1810317			Campagna Insurance Agency, Inc.	VA.....NIA.....	Campagna Holding Company, Inc.	Campagna Holding Company, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		54-1618745			Campagna Management Company, Inc.	VA.....NIA.....	Campagna Holding Company, Inc.	Campagna Holding Company, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	12260	52-1827116			Campmed Casualty & Indemnity Co. Inc.	NH.....IA.....	The Hanover Insurance Company	Hayward Brick Stuchbery Holdings Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					CH 1997 Limited	GBR.....NIA.....	Ch 1997 Limited	Ch 1997 Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Consortium Underwriting Limited	GBR.....NIA.....	Ch 1997 Limited	Chaucer Holdings PLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Corporate Capital Limited	GBR.....NIA.....	Chaucer Holdings PLC	Chaucer Holdings PLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Corporate Capital (No. 2) Limited	GBR.....NIA.....	Chaucer Holdings PLC	Chaucer Holdings PLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Corporate Capital (No. 3) Limited	GBR.....NIA.....	Chaucer Holdings PLC	Chaucer Holdings PLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Dedicated Limited	GBR.....NIA.....	Ch 1997 Limited	Ch 1997 Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Freeholds Limited	GBR.....NIA.....	Chaucer Holdings PLC	Chaucer Holdings PLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer GmbH	DEU.....NIA.....	Chaucer Syndicates Limited	The Hanover Insurance International Holdings Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Holdings PLC	GBR.....NIA.....	Chaucer Syndicates Limited	Chaucer Syndicates Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Insurance Services Limited	GBR.....NIA.....	Chaucer Syndicates Limited	Chaucer Syndicates Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Latin America, S.A.	ARG.....NIA.....	Chaucer Syndicates Limited	Chaucer Syndicates Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Oslo A.S.	NOR.....NIA.....	Chaucer Syndicates Limited	Chaucer Syndicates Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Singapore PTE Limited	SGP.....NIA.....	Chaucer Syndicates Limited	Chaucer Syndicates Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Syndicates Limited	GBR.....NIA.....	Ch 1997 Limited	Ch 1997 Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Syndicate Services Limited	GBR.....NIA.....	Chaucer Syndicates Limited	Chaucer Syndicates Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group					Chaucer Underwriting A/S	DNK.....NIA.....	Ch 1997 Limited	Ch 1997 Limited	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	31534	38-0421730			Citizens Insurance Company of America	MI.....IA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	10714	36-4123481			Citizens Insurance Company of Illinois	IL.....IA.....	Opus Investment Management, Inc.	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	10176	38-3167100			Citizens Insurance Company of Ohio	OH.....RE.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
0088	The Hanover Insurance Group	10395	35-1958418			Citizens Insurance Company of the Midwest	IN.....IA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		27-1652700			CitySquare II Development Co., L.L.C	MA.....NIA.....	Opus Investment Management, Inc.	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		27-3626264			CitySquare II Investment Co., L.L.C	MA.....NIA.....	The Hanover Insurance Company	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		27-2400275			Educators Insurance Agency, Inc.	MA.....NIA.....	The Hanover Insurance Group, Inc.	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group	41602	75-1827351			Hanover Lloyd's Insurance Co.	TX.....IA.....	Verlan Holdings, Inc.	Verlan Holdings, Inc.	Attorney-In-Fact	100.000	The Hanover Insurance Group, Inc.		
	The Hanover Insurance Group		52-1172293			Hanover Specialty Insurance Brokers, Inc.	VA.....NIA.....	Verlan Holdings, Inc.	Verlan Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 Federal ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- ciliary Loca- tion	10 Relation- ship to Reportin g Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
	The Hanover Insurance Group ..		74-2556029 ..				Hanover Texas Insurance Management Company, Inc.	TX .. NIA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..						Hayward Brick Stuchbery Holdings Limited	GBR .. NIA ..		Chaucer Holdings PLC	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..						Insurance4Cargo Services Limited	GBR .. NIA ..		CH 1997 Limited	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	22306 ..	04-2217600 ..				Massachusetts Bay Insurance Company	NH .. IA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		16-1066198 ..				NOVA American Group, Inc.	NY .. NIA ..		AIX, Holdings, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	42552 ..	16-1140177 ..				NOVA Casualty Company	NY .. IA ..		NOVA American Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		06-1276047 ..				NOVA Insurance Group, Inc.	DE .. NIA ..		NOVA American Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		27-3626424 ..				One Mercantile Place, L.L.C.	MA .. NIA ..		CitySquare II Investment Co. LLC	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		04-2854021 ..				Opus Investment Management, Inc.	MA .. UIP ..		The Hanover Insurance Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		22-3015617 ..				Professional Underwriters Agency, Inc.	FL .. NIA ..		Nova Insurance Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		38-3324632 ..				Professionals Direct Finance Inc.	MI .. NIA ..		Professionals Direct, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	25585 ..	38-2755799 ..				Professionals Direct Insurance Company	MI .. IA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		38-3383822 ..				Professionals Direct Insurance Services, Inc.	MI .. NIA ..		Professionals Direct, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		38-3324634 ..				Professionals Direct, Inc.	MI .. NIA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	36064 ..	04-3063898 ..				The Hanover American Insurance Co.	NH .. IA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	22292 ..	13-5129825 ..				The Hanover Insurance Company	NH .. UDP ..		Opus Investment Management, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..		04-3263626 ..									.00.000 ..		
	The Hanover Insurance Group ..						The Hanover Insurance Group, Inc.	DE .. UIP ..						
	The Hanover Insurance Group ..						The Hanover Insurance International Holdings Limited	GBR .. NIA ..		The Hanover Insurance Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	13147 ..	74-3242673 ..				The Hanover National Insurance Company	NH .. IA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	11705 ..	86-1070355 ..				The Hanover New Jersey Insurance Company	NH .. IA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		04-2448927 ..				VeraVest Investments, Inc.	MA .. NIA ..		The Hanover Insurance Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
..0088 ..	The Hanover Insurance Group ..	10815 ..	52-0903682 ..				Verian Fire Insurance Company	NH .. IA ..		The Hanover Insurance Company	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	
	The Hanover Insurance Group ..		52-2044133 ..				Verian Holdings, Inc.	MD .. NIA ..		The Hanover Insurance Group, Inc.	Ownership, Board,Management .....	.100.000 ..	The Hanover Insurance Group, Inc.	

NONE

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12833	20-5233538	AIX Specialty Insurance Co.	0	0	.0	0	0	0		.0	0	78,055,772
10212	04-3272695	Allmerica Financial Alliance Ins Co.	0	0	.0	0	0	0		.0	0	124,795,772
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	1,000,000	.0	0	0	0	(47,721,739)	.0	(46,721,739)	349,657,522
04-3194493	36-3839673	Allmerica Plus Insurance Agency	(250,000)	0	.0	0	0	0	.0	.0	(250,000)	0
Benchmark Professional Insurance Services, Inc.			(391,103)	0	.0	0	0	0		.0	(391,103)	0
12260	52-1827116	Campmed Casualty & Indemnity Company, Inc.	0	0	.0	0	0	0		.0	0	34,739,793
		Chaucer Holdings PLC	(73,140,822)	0	.0	0	0	0		.0	(73,140,822)	0
31534	38-0421730	Citizens Insurance Co. of America	(68,000,000)	0	67,713,704	0	150,622,274	(65,142,204)		.0	85,193,774	6,209,007
10714	36-4123481	Citizens Insurance Co. of Illinois	0	0	.0	0	0	0		.0	0	40,648,942
10176	38-3167100	Citizens Insurance Co. of Ohio	0	0	.0	0	0	0		.0	0	21,060,561
10395	35-1958418	Citizens Insurance Co. of the Midwest	0	400,000	.0	0	0	0	(82,117,504)	.0	(81,717,504)	529,260,625
27-1652700	27-3626264	CitySquare II Development Co., L.L.C	0	1,425,000	.0	0	0	0		.0	1,425,000	0
		CitySquare II Investment Co., L.L.C	0	0	.0	0	0	0		.0	0	0
36064	04-3063898	Hanover American Insurance Co.	0	0	.0	0	0	0		.0	0	221,648,821
22292	13-5129825	Hanover Insurance Company	70,550,970	26,715,364	1,723,769	0	(150,622,274)	367,953,817		50,000,000	366,321,646	(2,607,413,715)
11705	86-1070355	Hanover New Jersey Insurance Company	0	0	.0	0	0	0		.0	0	3,492,635
74-2556029	98-0040632	Hanover Texas Insurance Management Co.	0	0	.0	0	0	0		.0	0	40,390,109
Health Facilities Insurance Corporation Ltd.			0	(55,404)	.0	0	0	0		.0	(55,404)	0
22306	04-2217600	Massachusetts Bay Insurance Company	0	0	.0	0	0	0	(172,972,371)	.0	(172,972,371)	683,181,190
42552	16-1140177	NOVA Casualty Co.	0	0	.0	0	0	0		.0	0	410,699,555
27-3626424	04-2854021	One Mercantile Place, L.L.C.	(1,300,970)	(2,339,030)	.0	0	0	0		.0	(3,640,000)	0
		Opus Investment Management, Inc.	0	0	.0	0	0	0		.0	0	0
38-3324632	25585	Professionals Direct Finance Inc.	(400,000)	0	.0	0	0	0		.0	(400,000)	0
38-2755799	38-3383822	Professionals Direct Insurance Company	0	0	.0	0	0	0		.0	0	26,636,336
Professionals Direct Insurance Services, Inc.			(500,000)	0	.0	0	0	0		.0	(500,000)	0
38-3324634	04-3263626	Professionals Direct, Inc.	(100,000)	(25,720,930)	.0	0	0	0		.0	(25,820,930)	0
The Hanover Insurance Group, Inc.			73,531,925	(3,627,475)	(69,437,473)	0	0	0		(50,000,000)	(49,533,023)	0
The Hanover Insurance International Holdings Limited			0	2,202,475	.0	0	0	0		.0	2,202,475	0
10815	52-0903682	Verlan Fire Insurance Co.	0	0	.0	0	0	0		.0	0	36,937,075
9999999 Control Totals			0	0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

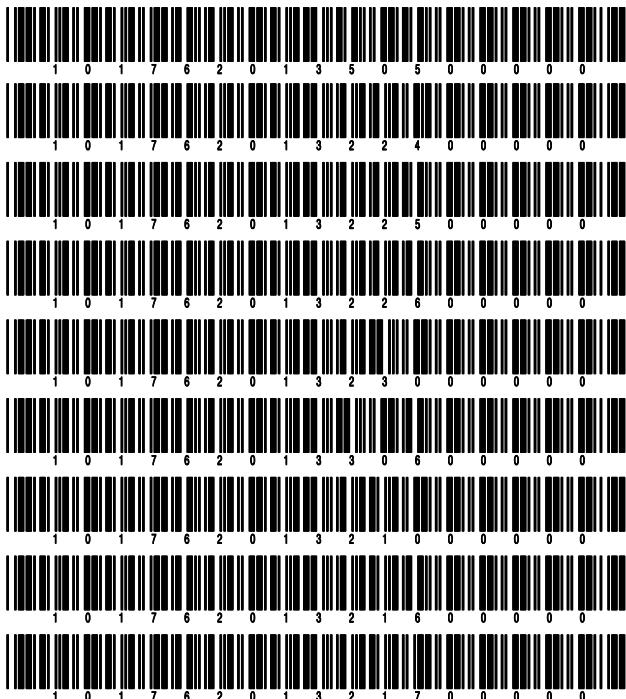
The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted 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.

Responses

MARCH FILING		Responses
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
AUGUST FILING		
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES
The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental 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		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
25.	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
26.	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
27.	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
APRIL FILING		
28.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
29.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
31.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
32.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
33.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
12.	Bar Codes:	
12.	SIS Stockholder Information Supplement [Document Identifier 420]	 1 0 1 7 6 2 0 1 3 4 2 0 0 0 0 0 0
13.	Financial Guaranty Insurance Exhibit [Document Identifier 240]	 1 0 1 7 6 2 0 1 3 2 4 0 0 0 0 0 0
14.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	 1 0 1 7 6 2 0 1 3 3 6 0 0 0 0 0 0
15.	Supplement A to Schedule T [Document Identifier 455]	 1 0 1 7 6 2 0 1 3 4 5 5 0 0 0 0 0
16.	Trusted Surplus Statement [Document Identifier 490]	 1 0 1 7 6 2 0 1 3 3 8 5 0 0 0 0 0
17.	Premiums Attributed to Protected Cells [Document Identifier 385]	 1 0 1 7 6 2 0 1 3 4 9 0 0 0 0 0 0
18.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	 1 0 1 7 6 2 0 1 3 4 0 1 0 0 0 0 0
19.	Medicare Part D Coverage Supplement [Document Identifier 365]	 1 0 1 7 6 2 0 1 3 3 6 5 0 0 0 0 0
21.	Reinsurance Attestation Supplement [Document Identifier 399]	 1 0 1 7 6 2 0 1 3 3 9 9 0 0 0 0 0
22.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 1 0 1 7 6 2 0 1 3 4 0 0 0 0 0 0 0
23.	Bail Bond Supplement [Document Identifier 500]	 1 0 1 7 6 2 0 1 3 5 0 0 0 0 0 0 0

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 24. Director and Officer Insurance Coverage Supplement [Document Identifier 505]
- 25. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 26. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 27. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 28. Credit Insurance Experience Exhibit [Document Identifier 230]
- 29. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 30. Accident and Health Policy Experience Exhibit [Document Identifier 210]
- 31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 32. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE CITIZENS INSURANCE COMPANY OF OHIO
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NONE

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