



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2014
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of Ohio

NAIC Group Code	0088 (Current)	0088 (Prior)	NAIC Company Code	10176	Employer's ID Number	38-3167100
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH	
Country of Domicile	United States of America					
Incorporated/Organized	11/17/1994			Commenced Business	02/13/1995	
Statutory Home Office	1300 East 9th Street, Suite 1010 (Street and Number)			Cleveland , OH, US 44114-1506 (City or Town, State, Country and Zip Code)		
Main Administrative Office	1300 East 9th Street, Suite 1010 (Street and Number)			Cleveland , OH, US 44114-1506 (City or Town, State, Country and Zip Code)		
				216-621-4270 (Area Code) (Telephone Number)		
Mail Address	808 North Highlander Way (Street and Number or P.O. Box)			Howell , MI, US 48843-1070 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	808 North Highlander Way (Street and Number)			Howell , MI, US 48843-1070 (City or Town, State, Country and Zip Code)		
				517-546-2160 (Area Code) (Telephone Number)		
Internet Website Address	WWW.HANOVER.COM					
Statutory Statement Contact	Kathleen B. Edwards (Name)			508-853-7200-8554476 (Area Code) (Telephone Number)		
	KEDWARDS@HANOVER.COM (E-mail Address)			508-855-6417 (FAX Number)		

OFFICERS

President	Frederick Henry Eppinger	Vice President & Treasurer	Andrew Christopher Furman
Secretary	Charles Frederick Cronin		

OTHER

Mark Leo Berthiaume # Senior Vice President	David Bruce Greenfield Executive Vice President & CFO	J. Kendall Huber Executive Vice President & GC
Richard William Lavey Senior Vice President	Andrew Scott Robinson Executive Vice President	John Conner Roche Senior Vice President
Mark Joseph Welzenbach Senior Vice President		

DIRECTORS OR TRUSTEES

George Kusi Agyen	Mark Leo Berthiaume #	Frederick Henry Eppinger
Andrew Christopher Furman #	David Bruce Greenfield	Janet Thomas Heidenthal
J. Kendall Huber	Steven Edward Morris	Christine Bilotti-Peterson #
John Conner Roche	Ann Kirkpatrick Tripp #	Mark Joseph Welzenbach

State of Massachusetts
County of Worcester SS:

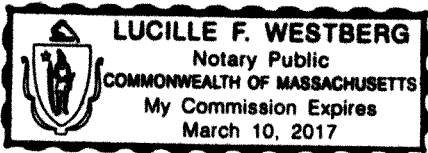
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

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, 2015

Lucille F Westberg
Notary
March 10, 2017

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.....



SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	2,144,844	14.374	2,144,844	0	2,144,844	14.374
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.000	0	0	0	0.000
1.22 Issued by U.S. government sponsored agencies	599,279	4.016	599,279	0	599,279	4.016
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	99,933	0.670	99,933	0	99,933	0.670
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	881,349	5.907	881,349	0	881,349	5.907
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,391,921	9.328	1,391,921	0	1,391,921	9.328
1.43 Revenue and assessment obligations	2,345,134	15.716	2,345,134	0	2,345,134	15.716
1.44 Industrial development and similar obligations	0	0.000	0	0	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	0	0.000	0	0	0	0.000
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0	0	0.000
1.513 All other	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	82,781	0.555	82,781	0	82,781	0.555
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0	0	0.000
1.523 All other	160,561	1.076	160,561	0	160,561	1.076
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	5,453,946	36.551	5,453,946	0	5,453,946	36.551
2.2 Unaffiliated non-U.S. securities (including Canada)	1,699,348	11.389	1,699,348	0	1,699,348	11.389
2.3 Affiliated securities	0	0.000	0	0	0	0.000
3. Equity interests:						
3.1 Investments in mutual funds	0	0.000	0	0	0	0.000
3.2 Preferred stocks:						
3.21 Affiliated	0	0.000	0	0	0	0.000
3.22 Unaffiliated	0	0.000	0	0	0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.000	0	0	0	0.000
3.32 Unaffiliated	0	0.000	0	0	0	0.000
3.4 Other equity securities:						
3.41 Affiliated	0	0.000	0	0	0	0.000
3.42 Unaffiliated	0	0.000	0	0	0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.000	0	0	0	0.000
3.52 Unaffiliated	0	0.000	0	0	0	0.000
4. Mortgage loans:						
4.1 Construction and land development	0	0.000	0	0	0	0.000
4.2 Agricultural	0	0.000	0	0	0	0.000
4.3 Single family residential properties	0	0.000	0	0	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0	0	0.000
4.5 Commercial loans	0	0.000	0	0	0	0.000
4.6 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5. Real estate investments:						
5.1 Property occupied by company	0	0.000	0	0	0	0.000
5.2 Property held for production of income (including \$0 of property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
5.3 Property held for sale (including \$0 property acquired in satisfaction of debt)	0	0.000	0	0	0	0.000
6. Contract loans	0	0.000	0	0	0	0.000
7. Derivatives	0	0.000	0	0	0	0.000
8. Receivables for securities	0	0.000	0	0	0	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	62,453	0.419	62,453	0	62,453	0.419
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	14,921,549	100.000	14,921,549	0	14,921,549	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	14,466,936
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,342,668
3.	Accrual of discount	21,881
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	0
	4.3. Part 2, Section 2, Column 13	0
	4.4. Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	453
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	950,742
7.	Deduct amortization of premium	22,100
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	0
	8.3. Part 2, Section 2, Column 16	0
	8.4. Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	0
	9.3. Part 2, Section 2, Column 14	0
	9.4. Part 4, Column 13	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	14,859,096
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	14,859,096

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	2,227,625	2,274,657	2,218,853	2,233,054
	2. Canada	99,933	99,167	99,894	100,000
	3. Other Countries	0	0	0	0
	4. Totals	2,327,558	2,373,824	2,318,747	2,333,054
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	881,349	936,729	902,474	875,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	1,391,921	1,539,833	1,392,191	1,390,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions					
	7. Totals	2,944,413	3,146,265	2,938,200	2,950,000
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	5,614,507	5,922,431	5,627,677	5,618,488
	9. Canada	200,075	200,484	200,111	200,000
	10. Other Countries	1,499,273	1,630,431	1,499,822	1,500,000
	11. Totals	7,313,855	7,753,346	7,327,610	7,318,488
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	14,859,096	15,749,997	14,879,222	14,866,542
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	14,859,096	15,749,997	14,879,222	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	388,174	1,839,451	0	0	0	2,227,625	15.0	2,218,181	15.3	2,227,625	0
1.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	388,174	1,839,451	0	0	0	2,227,625	15.0	2,218,181	15.3	2,227,625	0
2. All Other Governments											
2.1 NAIC 1	0	99,933	0	0	0	99,933	0.7	99,912	0.7	99,933	0
2.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	99,933	0	0	0	99,933	0.7	99,912	0.7	99,933	0
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1	0	467,249	414,100	0	0	881,349	5.9	1,030,179	7.1	881,349	0
3.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	467,249	414,100	0	0	881,349	5.9	1,030,179	7.1	881,349	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 NAIC 1	0	608,003	335,225	448,693	0	1,391,921	9.4	1,542,583	10.7	1,391,921	0
4.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	608,003	335,225	448,693	0	1,391,921	9.4	1,542,583	10.7	1,391,921	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	250,085	1,152,730	1,351,598	190,000	0	2,944,413	19.8	2,784,147	19.2	2,944,413	0
5.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	250,085	1,152,730	1,351,598	190,000	0	2,944,413	19.8	2,784,147	19.2	2,944,413	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1	295,066	2,604,920	1,449,269	0	0	4,349,255	29.3	4,341,487	30.0	3,889,653	459,602
6.2 NAIC 2	200,730	1,629,555	1,135,113	0	0	2,965,398	20.0	2,451,246	16.9	2,815,493	149,905
6.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	495,796	4,234,475	2,584,382	0	0	7,314,653	49.2	6,792,733	47.0	6,705,146	609,507
7. Hybrid Securities											
7.1 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) .....933,325	.....6,772,286	.....3,550,192	.....638,693	.....0	.....11,894,496	.....80.0	.....XXX	.....XXX	.....11,434,894	.....459,602
9.2 NAIC 2	(d) .....200,730	.....1,629,555	.....1,135,113	.....0	.....0	.....2,965,398	.....20.0	.....XXX	.....XXX	.....2,815,493	.....149,905
9.3 NAIC 3	(d) .....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....XXX	.....XXX	.....0	.....0
9.4 NAIC 4	(d) .....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....XXX	.....XXX	.....0	.....0
9.5 NAIC 5	(d) .....0	.....0	.....0	.....0	.....0	(c) .....0	.....0.0	.....XXX	.....XXX	.....0	.....0
9.6 NAIC 6	(d) .....0	.....0	.....0	.....0	.....0	(c) .....0	.....0.0	.....XXX	.....XXX	.....0	.....0
9.7 Totals .....	.....1,134,055	.....8,401,841	.....4,685,305	.....638,693	.....0	(b) .....14,859,894	.....100.0	.....XXX	.....XXX	.....14,250,387	.....609,507
9.8 Line 9.7 as a % of Col. 6	.....7.6	.....56.5	.....31.5	.....4.3	.....0.0	.....100.0	.....XXX	.....XXX	.....XXX	.....95.9	.....4.1
10. Total Bonds Prior Year											
10.1 NAIC 1 .....	.....348,368	.....6,516,317	.....4,404,225	.....747,579	.....0	.....XXX	.....XXX	.....12,016,489	.....83.1	.....11,555,505	.....460,984
10.2 NAIC 2 .....	.....74,988	.....1,435,381	.....940,877	.....0	.....0	.....XXX	.....XXX	.....2,451,246	.....16.9	.....2,301,377	.....149,869
10.3 NAIC 3 .....	.....0	.....0	.....0	.....0	.....0	.....XXX	.....XXX	.....0	.....0.0	.....0	.....0
10.4 NAIC 4 .....	.....0	.....0	.....0	.....0	.....0	.....XXX	.....XXX	.....0	.....0.0	.....0	.....0
10.5 NAIC 5 .....	.....0	.....0	.....0	.....0	.....0	.....XXX	.....XXX	(c) .....0	.....0.0	.....0	.....0
10.6 NAIC 6 .....	.....0	.....0	.....0	.....0	.....0	.....XXX	.....XXX	(c) .....0	.....0.0	.....0	.....0
10.7 Totals .....	.....423,356	.....7,951,698	.....5,345,102	.....747,579	.....0	.....XXX	.....XXX	(b) .....14,467,735	.....100.0	.....13,856,882	.....610,853
10.8 Line 10.7 as a % of Col. 8	.....2.9	.....55.0	.....36.9	.....5.2	.....0.0	.....XXX	.....XXX	.....100.0	.....XXX	.....95.8	.....4.2
11. Total Publicly Traded Bonds											
11.1 NAIC 1 .....	.....933,325	.....6,661,844	.....3,201,032	.....638,693	.....0	.....11,434,894	.....77.0	.....11,555,505	.....79.9	.....11,434,894	.....XXX
11.2 NAIC 2 .....	.....100,732	.....1,579,648	.....1,135,113	.....0	.....0	.....2,815,493	.....18.9	.....2,301,377	.....15.9	.....2,815,493	.....XXX
11.3 NAIC 3 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....XXX
11.4 NAIC 4 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....XXX
11.5 NAIC 5 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....XXX
11.6 NAIC 6 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....XXX
11.7 Totals .....	.....1,034,057	.....8,241,492	.....4,336,145	.....638,693	.....0	.....14,250,387	.....95.9	.....13,856,882	.....95.8	.....14,250,387	.....XXX
11.8 Line 11.7 as a % of Col. 6	.....7.3	.....57.8	.....30.4	.....4.5	.....0.0	.....100.0	.....XXX	.....XXX	.....XXX	.....100.0	.....XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	.....7.0	.....55.5	.....29.2	.....4.3	.....0.0	.....95.9	.....XXX	.....XXX	.....XXX	.....95.9	.....XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1 .....	.....0	.....110,442	.....349,160	.....0	.....0	.....459,602	.....3.1	.....460,984	.....3.2	.....XXX	.....459,602
12.2 NAIC 2 .....	.....99,998	.....49,907	.....0	.....0	.....0	.....149,905	.....1.0	.....149,869	.....1.0	.....XXX	.....149,905
12.3 NAIC 3 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....XXX	.....0
12.4 NAIC 4 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....XXX	.....0
12.5 NAIC 5 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....XXX	.....0
12.6 NAIC 6 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....XXX	.....0
12.7 Totals .....	.....99,998	.....160,349	.....349,160	.....0	.....0	.....609,507	.....4.1	.....610,853	.....4.2	.....XXX	.....609,507
12.8 Line 12.7 as a % of Col. 6	.....16.4	.....26.3	.....57.3	.....0.0	.....0.0	.....100.0	.....XXX	.....XXX	.....XXX	.....XXX	.....100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	.....0.7	.....1.1	.....2.3	.....0.0	.....0.0	.....4.1	.....XXX	.....XXX	.....XXX	.....XXX	.....4.1

(a) Includes \$609,507 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$0 current year, \$0 prior year of bonds with Z designations and \$0 , current year \$0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
(c) Includes \$0 current year, \$0 prior year of bonds with 5* designations and \$0 , current year \$0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$0 ; NAIC 2 \$0 ; NAIC 3 \$0 ; NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	350,058	1,794,786	0	0	0	2,144,844	14.4	2,067,511	14.3	2,144,844	0
1.2 Residential Mortgage-Backed Securities	38,116	44,665	0	0	0	82,781	0.6	150,670	1.0	82,781	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Totals	388,174	1,839,451	0	0	0	2,227,625	15.0	2,218,181	15.3	2,227,625	0
2. All Other Governments											
2.1 Issuer Obligations	0	99,933	0	0	0	99,933	0.7	99,912	0.7	99,933	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Totals	0	99,933	0	0	0	99,933	0.7	99,912	0.7	99,933	0
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	0	467,249	414,100	0	0	881,349	5.9	1,030,179	7.1	881,349	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Totals	0	467,249	414,100	0	0	881,349	5.9	1,030,179	7.1	881,349	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	0	608,003	335,225	448,693	0	1,391,921	9.4	1,542,583	10.7	1,391,921	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Totals	0	608,003	335,225	448,693	0	1,391,921	9.4	1,542,583	10.7	1,391,921	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	250,085	1,152,730	1,351,598	190,000	0	2,944,413	19.8	2,784,147	19.2	2,944,413	0
5.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Totals	250,085	1,152,730	1,351,598	190,000	0	2,944,413	19.8	2,784,147	19.2	2,944,413	0
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	452,272	4,117,437	2,584,382	0	0	7,154,091	48.1	6,667,102	46.1	6,544,584	609,507
6.2 Residential Mortgage-Backed Securities	43,524	14,204	0	0	0	57,728	0.4	125,631	0.9	57,728	0
6.3 Commercial Mortgage-Backed Securities	0	102,834	0	0	0	102,834	0.7	0	0.0	102,834	0
6.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
6.5 Totals	495,796	4,234,475	2,584,382	0	0	7,314,653	49.2	6,792,733	47.0	6,705,146	609,507
7. Hybrid Securities											
7.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	1,052,415	8,240,138	4,685,305	638,693	0	14,616,551	98.4	XXX	XXX	14,007,044	609,507
9.2 Residential Mortgage-Backed Securities	81,640	58,869	0	0	0	140,509	0.9	XXX	XXX	140,509	0
9.3 Commercial Mortgage-Backed Securities	0	102,834	0	0	0	102,834	0.7	XXX	XXX	102,834	0
9.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.5 Totals	1,134,055	8,401,841	4,685,305	638,693	0	14,859,894	100.0	XXX	XXX	14,250,387	609,507
9.6 Line 9.5 as a % of Col. 6	7.6	56.5	31.5	4.3	0.0	100.0	XXX	XXX	XXX	95.9	4.1
10. Total Bonds Prior Year											
10.1 Issuer Obligations	300,706	7,805,423	5,337,726	747,579	0	XXX	XXX	14,191,434	98.1	13,580,581	610,853
10.2 Residential Mortgage-Backed Securities	122,650	146,275	7,376	0	0	XXX	XXX	276,301	1.9	276,301	0
10.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.5 Totals	423,356	7,951,698	5,345,102	747,579	0	XXX	XXX	14,467,735	100.0	13,856,882	610,853
10.6 Line 10.5 as a % of Col. 8	2.9	55.0	36.9	5.2	0.0	XXX	XXX	100.0	XXX	95.8	4.2
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	952,417	8,079,789	4,336,145	638,693	0	14,007,044	94.3	13,580,581	93.9	14,007,044	XXX
11.2 Residential Mortgage-Backed Securities	81,640	58,869	0	0	0	140,509	0.9	276,301	1.9	140,509	XXX
11.3 Commercial Mortgage-Backed Securities	0	102,834	0	0	0	102,834	0.7	0	0.0	102,834	XXX
11.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	XXX
11.5 Totals	1,034,057	8,241,492	4,336,145	638,693	0	14,250,387	95.9	13,856,882	95.8	14,250,387	XXX
11.6 Line 11.5 as a % of Col. 6	7.3	57.8	30.4	4.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	7.0	55.5	29.2	4.3	0.0	95.9	XXX	XXX	XXX	95.9	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	99,998	160,349	349,160	0	0	609,507	4.1	610,853	4.2	XXX	609,507
12.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	XXX	0
12.5 Totals	99,998	160,349	349,160	0	0	609,507	4.1	610,853	4.2	XXX	609,507
12.6 Line 12.5 as a % of Col. 6	16.4	26.3	57.3	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	0.7	1.1	2.3	0.0	0.0	4.1	XXX	XXX	XXX	XXX	4.1

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	799	799	0	0	0
2. Cost of short-term investments acquired	0	0	0	0	0
3. Accrual of discount	0	0	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	0	0	0	0	0
7. Deduct amortization of premium	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0	0
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	799	799	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	799	799	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

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

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-FY-1	U.S. Treasury Notes				1	346,281		107,4380	350,000	349,158	.0	.421	.0	.0	4.625	4.761	MM	2,102	16,188	01/23/2007	11/15/2016
912828-G6-1	U.S. Treasury Notes					49,529		99,3670	50,000	49,531	.0	.2	.0	.0	1.500	1.700	MM	66	.0	12/23/2014	11/30/2019
912828-QA-1	U.S. Treasury Notes				1	199,313		102,3280	200,000	199,821	.0	.140	.0	.0	2.250	2.323	MS	1,150	4,500	04/07/2011	03/31/2016
912828-QR-4	U.S. Treasury Notes	SD			1	742,649		101,5080	750,000	747,733	.0	1,482	.0	.0	1.500	1.705	JD	31	11,250	06/29/2011	06/30/2016
912828-RY-8	U.S. Treasury Notes				1	50,065		99,6090	50,000	50,038	.0	(9)	.0	.0	1.375	1.355	JD	2	688	01/09/2012	12/31/2018
912828-TX-8	U.S. Treasury Notes				1	350,193		100,0940	350,000	350,058	.0	(67)	.0	.0	0.375	0.356	MM	170	1,313	12/27/2012	11/15/2015
912828-UR-9	U.S. Treasury Notes				1	249,366		98,6250	250,000	249,590	.0	.126	.0	.0	0.750	0.802	FA	632	1,875	03/18/2013	02/28/2018
912828-WL-0	U.S. Treasury Notes				1	49,475		99,7500	50,000	49,531	.0	.55	.0	.0	1.500	1.722	MM	66	373	06/13/2014	05/31/2019
912828-W5-5	U.S. Treasury Notes				1	99,321		100,2500	100,000	99,384	.0	.64	.0	.0	1.625	1.768	JD	4	813	07/03/2014	06/30/2019
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,136,192	XXX	2,188,504	2,150,000	2,144,844	0	2,214	0	0	XXX	XXX	XXX	4,223	37,000	XXX	XXX
38375K-EW-8	Ginnie Mae GNM200733LD		2		1FE	82,661		103,7310	83,054	82,781	.0	22	.0	.0	5.500	5.598	MM	381	4,568	12/19/2007	11/20/2036
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						82,661	XXX	86,153	83,054	82,781	0	22	0	0	XXX	XXX	XXX	381	4,568	XXX	XXX
0599999. Total - U.S. Government Bonds						2,218,853	XXX	2,274,657	2,233,054	2,227,625	0	2,236	0	0	XXX	XXX	XXX	4,604	41,568	XXX	XXX
683234-C5-5	Province of Ontario Notes	A			1FE	99,894		99,1670	100,000	99,933	.0	.21	.0	.0	1.200	1.222	FA	457	1,200	02/07/2013	02/14/2018
0699999. Subtotal - Bonds - All Other Governments - Issuer Obligations						99,894	XXX	99,167	100,000	99,933	0	21	0	0	XXX	XXX	XXX	457	1,200	XXX	XXX
1099999. Total - All Other Government Bonds						99,894	XXX	99,167	100,000	99,933	0	21	0	0	XXX	XXX	XXX	457	1,200	XXX	XXX
13063B-F0-0	California State Taxable - G.O.				1FE	100,731		109,8310	100,000	100,257	.0	(109)	.0	.0	5.750	5.622	MS	1,917	5,750	03/26/2010	03/01/2017
373383-ZE-7	Georgia State Taxable - G.O.		2		1FE	284,988		102,3510	280,000	285,616	.0	(3,554)	.0	.0	5.700	4.199	JJ	7,410	14,820	12/12/2008	07/01/2016
560524-WE-2	Maine State Taxable - G.O.				1FE	100,000		109,0060	100,000	100,000	.0	.0	.0	.0	3.942	3.942	JD	329	3,942	05/26/2010	06/01/2020
68608U-KV-7	Oregon State Taxable - G.O.			1	1FE	65,000		100,0100	65,000	65,000	.0	.0	.0	.0	3.200	3.200	JJ	1,040	2,080	02/29/2012	07/01/2023
70914P-HH-8	Pennsylvania State Tax-Exempt - G.O.				1FE	102,965		114,5380	100,000	101,376	.0	(297)	.0	.0	5.000	4.629	FA	1,889	5,000	12/09/2008	02/15/2019
70914P-LY-6	Pennsylvania State Taxable - G.O.				1FE	150,115		109,6480	150,000	150,068	.0	(11)	.0	.0	4.450	4.440	FA	2,522	6,675	01/14/2010	02/15/2020
92425B-TU-0	Vermont State Taxable - G.O.			1	1FE	98,675		107,7630	100,000	99,032	.0	79	.0	.0	4.375	4.500	FA	1,652	4,375	01/28/2010	08/15/2024
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						902,474	XXX	936,729	875,000	881,349	0	(3,892)	0	0	XXX	XXX	XXX	16,759	42,642	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						902,474	XXX	936,729	875,000	881,349	0	(3,892)	0	0	XXX	XXX	XXX	16,759	42,642	XXX	XXX
167486-FA-2	Chicago IL Taxable - G.O.			2	1FE	149,819		105,2540	150,000	149,845	.0	.7	.0	.0	6.050	6.061	JJ	4,538	9,075	01/15/2009	01/01/2029
25476F-L0-1	District of Columbia Taxable - G.O.				1FE	200,000		107,3800	200,000	200,000	.0	.0	.0	.0	4.613	4.613	JD	769	9,226	12/16/2010	06/01/2017
279533-TM-5	Eden Prairie MN ISD Taxable - G.O.				1FE	148,418		111,3170	150,000	149,371	.0	.182	.0	.0	5.500	5.650	FA	3,438	8,250	12/17/2008	02/01/2018
425506-Y6-3	Hennepin Cnty MN Taxable - G.O.	1			1FE	199,074		110,0740	200,000	199,255	.0	40	.0	.0	5.200	5.240	JD	867	10,400	11/19/2009	12/01/2027
438670-Q4-6	Honolulu HI City & Cnty Taxable - G.O.				1FE	50,000		99,0220	50,000	50,000	.0	.0	.0	.0	1.838	1.838	MM	153	919	10/29/2012	11/01/2019
461225-CJ-6	Inver Grove Heights MN ISD Taxable - G.O.	1			1FE	99,475		116,2790	100,000	99,592	.0	.21	.0	.0	6.700	6.750	FA	2,792	6,700	12/10/2008	02/01/2027
587839-UY-5	Mercer Cnty NJ Taxable - G.O.	1			1FE	181,993		112,9260	190,000	185,691	.0	.705	.0	.0	5.500	6.025	FA	4,354	10,450	12/15/2008	02/01/2020
61334R-AL-3	Montgomery Cnty MD Taxable - G.O.	1			1FE	100,578		111,7210	100,000	100,315	.0	(56)	.0	.0	5.125	5.051	MM	854	5,125	11/04/2009	11/01/2025
73723R-FU-2	City of Portsmouth VA Taxable - G.O.	1			1FE	113,691		116,6920	100,000	108,317	.0	(1,624)	.0	.0	6.400	4.360	JJ	2,951	6,400	06/29/2011	07/15/2025
963439-YA-6	White Bear Lake MN Sch. Dist. Taxable - G.O.				1FE	149,143		114,2040	150,000	149,535	.0	63	.0	.0	5.000	5.060	FA	3,124	7,500	01/29/2009	02/01/2021
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						1,392,191	XXX	1,539,833	1,390,000	1,391,921	0	(662)	0	0	XXX	XXX	XXX	23,840	74,045	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						1,392,191	XXX	1,539,833	1,390,000	1,391,921	0	(662)	0	0	XXX	XXX	XXX	23,840	74,045	XXX	XXX
018100-CT-2	Allen TX Cnty Dev. Taxable - Revenue Bonds		1		1FE	298,785		107,7340	300,000	299,277	.0	.75	.0	.0	5.250	5.289	MS	5,250	15,750	01/23/2008	09/01/2022
083778-E0-9	Bergen Cnty NJ Impt Auth. Taxable - Revenue Bonds				1FE	104,754		110,2960	110,000	107,027	.0	.432	.0	.0	5.020	5.580	MS	5,522	5,522	01/06/2009	09/15/2020
194304-AJ-0	College Park GA Dev. Auth. Taxable - Revenue Bonds	1			1FE	102,000		115,9790	100,000	100,822	.0	(233)	.0	.0	7.000	6.701	FA	2,917	7,000	01/23/2009	02/01/2028
20281P-BB-7	Commonwealth Fin. Auth. PA Taxable - Revenue Bonds																				
249218-AR-9	Denver CO Pub. Sch. Taxable - Revenue Bonds	2			1FE	95,475		112,4340	95,000	95,326	.0	(30)	.0	.0	5.631	5.579	JD	446	5,349	01/08/2009	06/01/2023
31331V-JU-1	FFCB Notes				1FE	80,318		121,2120	75,000	78,455	.0	(394)	.0	.0	5.250	4.499	AO	990	3,938	10/20/2009	04/06/2022
3133EE-GG-9	FFCB Notes	1			1FE	100,000		100,1840	100,000	100,000	.0	.0	.0	.0	2.480	2.480	MS	48	.0	12/17/2014	03/24/2021
3133EE-GP-9	FFCB Notes				1FE	100,000		99,9050	100,000	100,000	.0	.0	.0	.0	2.370	2.370	JD	13	.0	12/19/2014	12/29/2020
3133XP-KG-8	FHLB Notes				1FE	124,359		116,9810	125,000	124,581	.0	.41	.0	.0	4.750	4.800	MS	1,831	5,938	01/30/2009	03/10/2023
3136G0-7F-2	Fannie Mae Notes	1			1FE	100,000		93,1690	100,000	100,000	.0	.0	.0	.0	3.125	3.125	JD	217	3,125	11/15/2012	12/06/2032
3136G0-ZS-3	Fannie Mae Notes	1			1FE	95,270		100,7380	100,000	96,243	.0	.743	.0	.0	1.750	2.605	MS	525	1,750	09/04/2013	09/13/2019
49130T-PM-2	Kentucky State Hsg Corp. Taxable - Revenue Bonds				1FE	135,000		105,4970	135,000	135,000	.0	.0	.0	.0	3.268	3.268	JJ	2,206	4,412	06/06/2012	07/01/2020
56045R-AK-5	Maine Muni. Bond Bank Taxable - Revenue Bonds				1FE	200,000		112,3720	200,000	200,000	.0	.0	.0	.0	4.824	4.824	MS	3,216	9,648	11/19/2010	09/01/2020

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
647200-V3-5	New Mexico Mtg Fin. Auth. Tax-Exempt - Revenue Bonds			1	1FE	58,233	104,2730	57,350	55,000	57,610	.0	(277)	.0	.0	3.750	3.088	MS	.688	2,063	.08/15/2012	.03/01/2043
677520-FL-7	Ohio State Dev. Assist. Taxable- Revenue Bonds				1FE	250,918	103,3300	258,325	250,000	250,085	.0	(109)	.0	.0	5.090	5.043	AO	3,181	12,725	10/24/2005	10/01/2015
677632-QN-4	Ohio State University Taxable - Revenue Bonds				1FE	100,000	.99,3920	99,392	100,000	100,000	.0	.0	.0	.0	1.351	1.351	JD	.113	1,351	07/19/2012	06/01/2017
801680-D3-4	Santa Clara Valley CA Water Taxable - Revenue Bonds			2	1FE	53,770	104,5960	57,528	55,000	54,322	.0	.105	.0	.0	5.154	5.420	JD	.236	2,835	01/28/2009	06/01/2020
83755N-EW-8	South Dakota Hsg Dev. Tax-Exempt - Revenue Bonds			1	1FE	90,000	105,1430	94,629	90,000	90,000	.0	.0	.0	.0	4.000	4.000	MN	.600	3,600	09/30/2011	05/01/2026
	Tennessee State School Auth. Taxable - Revenue Bonds																				
880557-F9-6	Bonds			2	1FE	55,191	101,0060	55,553	55,000	55,063	.0	(25)	.0	.0	5.243	5.190	MN	.481	2,884	01/05/2009	05/01/2017
914437-RA-8	Univ. of MA Bldg Auth. Taxable - Revenue Bonds				1FE	50,028	100,7220	50,361	50,000	50,024	.0	(3)	.0	.0	2.108	2.097	MN	.176	.433	05/22/2014	11/01/2019
919114-AE-8	Valdosta-Lowndes Only GA Taxable - Revenue Bonds				1FE	230,000	110,5240	254,205	230,000	230,000	.0	.0	.0	.0	6.950	6.950	FA	6,660	15,965	11/19/2008	02/01/2019
95662M-F9-6	West Virginia State Hsg Dev. Taxable - Revenue Bonds				1FE	101,263	102,9910	102,991	100,000	100,663	.0	(188)	.0	.0	2.809	2.600	MN	.468	2,809	09/06/2011	05/01/2018
	West Virginia State Hsg Dev. Taxable - Revenue Bonds																				
95662M-Q5-2	Bonds				1FE	75,000	.97,5250	73,144	75,000	75,000	.0	.0	.0	.0	1.680	1.680	MN	.210	1,260	04/24/2013	05/01/2019
977100-AV-8	Wisconsin State Gen.Fund Taxable - Revenue Bonds				1FE	237,836	111,3010	278,253	250,000	244,915	.0	1,344	.0	.0	5.238	5.920	MN	2,181	13,093	12/09/2008	05/01/2018
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						2,938,200	XXX	3,146,265	2,950,000	2,944,413	0	1,481	0	0	XXX	XXX	XXX	34,292	123,114	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						2,938,200	XXX	3,146,265	2,950,000	2,944,413	0	1,481	0	0	XXX	XXX	XXX	34,292	123,114	XXX	XXX
00846U-AG-6	Agilent Technologies Inc. Senior Notes				2FE	99,535	108,7820	108,782	100,000	99,713	.0	.44	.0	.0	5.000	5.060	JJ	2,306	5,000	07/13/2010	07/15/2020
0258MO-DE-6	American Express Credit Corp. Senior Notes				1FE	49,990	100,5500	50,275	50,000	49,998	.0	.3	.0	.0	1.750	1.757	JD	.46	.875	06/07/2012	06/12/2015
02665W-AH-4	American Honda Fin. Notes				1FE	99,815	100,3220	100,322	100,000	99,826	.0	.11	.0	.0	2.250	2.290	FA	.700	.0	09/04/2014	08/15/2019
037411-AS-4	Apache Corp. Senior Notes				2FE	243,183	108,0540	270,135	250,000	248,198	.0	.808	.0	.0	5.625	6.006	JJ	6,484	14,063	07/17/2007	01/15/2017
04273W-AA-9	Arrow Electronics Inc. Senior Notes				2FE	103,171	101,8030	101,803	100,000	100,732	.0	(862)	.0	.0	3.375	2.479	MN	.563	3,375	02/03/2012	11/01/2015
06051G-FF-1	Bank of America Corp. Senior Notes				1FE	99,625	104,1230	104,123	100,000	99,648	.0	.23	.0	.0	4.000	4.046	AO	1,000	2,000	03/27/2014	04/01/2024
06406H-CJ-6	Bank of New York Mellon Senior Notes			1	1FE	99,971	.99,0900	99,090	100,000	99,981	.0	.6	.0	.0	1.350	1.356	MS	.431	1,350	03/04/2013	03/06/2018
120568-AU-4	Bunge Ltd Finance Co. Senior Notes				2FE	149,987	103,0960	154,644	150,000	149,997	.0	.3	.0	.0	4.100	4.102	MS	1,811	6,150	03/08/2011	03/15/2016
12189L-AM-3	Burlington North Santa Fe Senior Notes			1	2FE	100,000	.99,6820	99,682	100,000	100,000	.0	.0	.0	.0	3.000	3.000	MS	.883	3,000	03/06/2013	03/15/2023
126650-BH-2	CVS Caremark Corp. Notes				2FE	362,891	110,3650	386,278	350,000	353,967	.0	(1,503)	.0	.0	5.750	5.244	JD	1,677	20,125	02/04/2008	06/01/2017
14149Y-AT-5	Cardinal Health Inc. Senior Notes				2FE	99,772	109,4590	109,459	100,000	99,853	.0	.21	.0	.0	4.625	4.654	JD	.206	4,625	03/31/2011	12/15/2020
172967-FD-8	Citigroup Inc. Senior Notes				1FE	106,027	101,4740	101,474	100,000	100,746	.0	(1,923)	.0	.0	4.750	2.766	MN	.554	4,750	03/05/2012	05/19/2015
209111-ET-6	Consolidated Edison Co. of NY Senior Notes				1FE	202,030	113,1690	226,338	200,000	200,789	.0	(215)	.0	.0	5.850	5.715	AO	2,925	11,700	04/04/2008	04/01/2018
25245B-AB-3	Diageo Investment Corp. Senior Notes				1FE	101,329	.99,9400	99,940	100,000	101,100	.0	(133)	.0	.0	2.875	2.709	MN	.399	2,875	04/02/2013	05/11/2022
260003-AH-1	Dover Corp. Senior Notes				1FE	177,413	111,3240	194,817	175,000	175,922	.0	(258)	.0	.0	5.450	5.269	MS	2,808	9,538	04/10/2008	03/15/2018
291011-AY-0	Emerson Electric Co. Senior Notes				1FE	99,619	111,1720	111,172	100,000	99,802	.0	.36	.0	.0	4.875	4.922	AO	1,029	4,875	01/15/2009	10/15/2019
29364D-AR-1	Entergy Arkansas Inc. Senior Notes			1	1FE	99,718	100,0070	100,007	100,000	99,757	.0	.25	.0	.0	3.050	3.083	JD	.254	3,050	05/22/2013	06/01/2023
340711-AR-1	Florida Gas Transmission Senior Notes				2FE	99,983	101,3810	101,381	100,000	99,998	.0	.4	.0	.0	4.000	4.004	JJ	1,844	4,000	07/08/2010	07/15/2015
458140-AL-4	Intel Corp. Senior Notes				1FE	100,480	.99,8540	99,854	100,000	100,306	.0	(101)	.0	.0	1.350	1.244	JD	.60	1,350	04/03/2013	12/15/2017
459284-AB-1	Coca-Cola Enterprises Senior Notes				2FE	102,719	103,5720	103,572	100,000	102,375	.0	(344)	.0	.0	3.500	3.043	MS	1,031	3,500	01/28/2014	09/15/2020
487836-BB-3	Kellogg Co. Senior Notes				2FE	99,142	105,1680	105,168	100,000	99,804	.0	.131	.0	.0	4.450	4.595	MN	.383	4,450	06/18/2009	05/30/2016
487836-BD-9	Kellogg Co. Senior Notes				2FE	99,137	107,0310	107,031	100,000	99,445	.0	.81	.0	.0	4.000	4.106	JD	.178	4,000	12/08/2010	12/15/2020
50075N-AU-8	Mondelez Int'l Inc. Senior Notes				2FE	127,323	112,3590	140,449	125,000	125,943	.0	(272)	.0	.0	6.125	5.854	FA	3,190	7,656	02/25/2009	02/01/2018
534187-BD-0	Lincoln National Corp. Senior Notes				2FE	97,195	103,7480	103,748	100,000	97,503	.0	.234	.0	.0	4.000	4.349	MS	1,333	4,167	09/05/2013	09/01/2023
548661-CK-1	Lowe's Co. Inc. Senior Notes				1FE	147,864	107,5220	161,283	150,000	149,507	.0	.256	.0	.0	5.400	5.596	AO	1,710	8,100	05/18/2007	10/15/2016
585055-AZ-9	Medtronic Inc. Senior Notes			1	1FE	49,883	.97,2300	48,615	50,000	49,901	.0	.11	.0	.0	2.750	2.777	AO	.344	1,375	03/19/2013	04/01/2023
589331-AT-4	Merck & Co. Inc. Senior Notes			1	1FE	99,965	.97,5940	97,594	100,000	99,972	.0	.3	.0	.0	2.400	2.404	MS	.707	2,400	09/11/2012	09/15/2022
615369-AD-7	Moody's Corp. Senior Notes			1	2FE	49,919	100,8230	50,412	50,000	49,926	.0	.7	.0	.0	2.750	2.785	JD	.630	.0	07/07/2014	07/15/2019
61746B-DM-5	Morgan Stanley Senior Notes				1FE	99,632	100,0910	100,091	100,000	99,697	.0	.65	.0	.0	2.500	2.579	JJ	1,090	1,250	01/21/2014	01/24/2019
655844-AZ-1	Norfolk Southern Corp. Senior Notes				2FE	199,458	112,2220	224,444	200,000	199,791	.0	.57	.0	.0	5.750	5.786	AO	2,875	11,500	07/24/2008	04/01/2018
665859-AL-8	Northern Trust Corp. Senior Notes				1FE	99,883	105,7570	105,757	100,000	99,927	.0	.11	.0	.0	3.450	3.464	MN	.546	3,450	11/01/2010	11/04/2020
666807-BF-8	Northrop Grumman Corp. Senior Notes				2FE	99,724	.99,2810	99,281	100,000	99,809	.0	.54	.0	.0	1.750	1.808	JD	.146	1,750	05/29/2013	06/01/2018
72925P-AC-9	Plum Creek Timber Senior Notes			1	2FE	143,550	108,4550	162,683	150,000	145,651	.0	.580	.0	.0	4.700	5.254	MS	2,076	7,050	02/04/2011	03/15/2021
74256L-AN-9	Principal Life Global Fund II Notes				1FE	49,907	.99,9050	49,952	50,000	49,912	.0	.5	.0	.0	2.375	2.415	MS	.363	.0	09/05/2014	09/11/2019
744448-CD-1	Public Service Co.of CO Secured Notes			1	1FE	149,390	104,0360	156,054	150,000	149,618	.0	.58	.0	.0	3.200	3.248	MN	.613	4,800	11/08/2010	11/15/2020
771196-AS-1	Roche Holdings Inc. Senior Notes				1FE	60,041	115,4990	70,454	61,000	60,530	.0	.96	.0	.0	6.000	6.213	MS	1,220	3,660	02/19/2009	03/01/2019
773903-AD-1	Rockwell Automation Notes				1FE	260,018	110,6640	276,660	250,000	253,518	.0	(1,093)	.0	.0	5.650	5.124	JD	1,177	14,125	02/06/2008	12/01/2017
808513-AD-7	Charles Schwab Corp. Senior Notes				1FE	100,329	109,8400	109,840	100,000	100,200	.0	(31)	.0	.0	4.450	4.409	JJ	1,965	4,450	07/20/2010	07/22/2020

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
826552-AA-9	Sigma-Aldrich Senior Notes			1	1FE	100,862		103,300	100,000	100,529	.0	(91)	.0	.0	3.375	3.271	MN	.563	3,375	11/04/2010	11/01/2020
84755T-AE-7	Spectra Energy Capital Senior Notes			1	2FE	90,675		94,987	100,000	91,415	.0	.740	.0	.0	3.300	4.567	MS	.972	3,300	02/14/2014	03/15/2023
863667-AA-9	Stryker Corp. Senior Notes				1FE	99,894		100,067	100,000	99,999	.0	.22	.0	.0	3.000	3.023	JJ	1,382	3,000	01/12/2010	01/15/2015
883556-BE-1	Thermo Fisher Scientific Senior Notes				2FE	99,796		100,149	100,000	99,838	.0	.40	.0	.0	2.400	2.442	FA	1,000	1,533	12/05/2013	02/01/2019
90520G-AA-4	Union Bank NA Notes				1FE	145,757		159,105	150,000	149,146	.0	.585	.0	.0	5.950	6.395	MN	1,240	8,925	02/08/2008	05/11/2016
91159H-HC-7	US Bancorp Senior Notes			1	1FE	99,930		100,997	100,000	99,948	.0	.6	.0	.0	3.000	3.008	MS	.883	3,000	02/28/2012	03/15/2022
92343V-BQ-6	Verizon Comm. Inc. Senior Notes				2FE	99,870		108,576	100,000	99,891	.0	.16	.0	.0	4.500	4.522	MS	1,325	4,463	09/11/2013	09/15/2020
94974B-FJ-9	Wells Fargo & Company Senior Notes				1FE	99,784		99,971	100,000	99,818	.0	.29	.0	.0	2.125	2.170	AO	.409	1,060	04/14/2014	04/22/2019
78008S-7D-2	Royal Bank of Canada Senior Notes		A		1FE	100,000		101,110	100,000	100,000	.0	.0	.0	.0	2.200	2.200	JJ	.941	2,188	07/24/2013	07/27/2018
89114Q-AG-3	Toronto-Dominion Bank Senior Notes		A		1FE	100,111		99,374	100,000	100,075	.0	(.22)	.0	.0	1.400	1.377	AO	.237	1,400	04/23/2013	04/30/2018
00185A-AF-1	Aon PLC Senior Notes		F	1	2FE	99,239		100,205	100,000	99,268	.0	.29	.0	.0	3.500	3.592	JD	.165	1,906	08/12/2014	06/14/2024
05252A-BK-6	Australia & New Zealand Bank Senior Notes		F		1FE	99,757		112,702	100,000	99,840	.0	.22	.0	.0	4.875	4.906	JJ	2,289	4,875	01/06/2011	01/12/2021
11102A-AA-9	British Telecom PLC Senior Notes		F		2FE	155,484		111,519	150,000	152,375	.0	(702)	.0	.0	5.950	5.378	JJ	4,115	8,925	02/01/2010	01/15/2018
268317-AD-6	Electricite de France Senior Notes		F		1FE	99,564		110,098	100,000	99,754	.0	.42	.0	.0	4.600	4.655	JJ	1,968	4,600	01/22/2010	01/27/2020
423012-AB-9	Heineken NV Senior Notes		F		2FE	49,835		99,424	50,000	49,907	.0	.33	.0	.0	1.400	1.469	AO	.175	700	10/03/2012	10/01/2017
500472-AB-1	Koninklijke Philips NV Senior Notes		F		1FE	296,415		332,988	300,000	298,624	.0	.382	.0	.0	5.750	5.910	MS	5,271	17,250	03/06/2008	03/11/2018
6325CQ-BY-6	National Australia Bank Senior Notes		F		1FE	149,328		109,335	150,000	149,566	.0	.63	.0	.0	4.375	4.431	JD	.383	6,563	12/07/2010	12/10/2020
66989G-AA-8	Novartis Secs Invest. Senior Notes		F		1FE	100,061		112,283	100,000	100,033	.0	(.7)	.0	.0	5.125	5.116	FA	2,007	5,125	06/18/2009	02/10/2019
76720A-AM-8	Rio Tinto Fin. USA Senior Notes		F	1	1FE	99,869		100,202	100,000	99,895	.0	.25	.0	.0	2.250	2.278	JD	.106	2,250	12/19/2013	12/14/2018
822582-AW-2	Shell Int'l Finance Senior Notes		F		1FE	49,967		100,345	50,000	49,976	.0	.6	.0	.0	1.900	1.914	FA	.372	.945	08/07/2013	08/10/2018
85711S-AA-4	Statoilhydro ASA Senior Notes		F		1FE	101,055		112,422	100,000	100,528	.0	(108)	.0	.0	5.250	5.111	AO	1,108	5,250	06/19/2009	04/15/2019
87938W-AM-5	Telefonica Emisiones SAU Senior Notes		F		2FE	100,000		110,701	100,000	100,000	.0	.0	.0	.0	5.134	5.134	AO	.913	5,134	04/13/2010	04/27/2020
89152U-AF-9	Total Capital SA Notes		F		1FE	99,248		107,663	100,000	99,507	.0	.70	.0	.0	4.125	4.218	JJ	1,753	4,125	01/24/2011	01/28/2021
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						7,166,119	XXX	7,590,731	7,161,000	7,153,294	0	(2,922)	0	0	XXX	XXX	XXX	77,134	290,276	XXX	XXX
16162W-KQ-1	Chase Mtg Finance CHASE2005S11A10			2	1FM	58,494		101,900	57,488	57,727	.0	(316)	.0	.0	5.500	4.357	MON	.263	3,162	03/01/2012	05/25/2035
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						58,494	XXX	58,580	57,488	57,727	0	(316)	0	0	XXX	XXX	XXX	263	3,162	XXX	XXX
12592M-BF-6	Comm. Mtg Trust COMM2014LC17A2			2	1FM	102,997		104,035	100,000	102,834	.0	(163)	.0	.0	3.164	2.465	MON	.264	.791	09/18/2014	10/10/2047
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						102,997	XXX	104,035	100,000	102,834	0	(163)	0	0	XXX	XXX	XXX	264	.791	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						7,327,610	XXX	7,753,346	7,318,488	7,313,855	0	(3,401)	0	0	XXX	XXX	XXX	77,661	294,229	XXX	XXX
4899999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7799999. Total - Issuer Obligations						14,635,070	XXX	15,501,229	14,626,000	14,615,754	0	(3,760)	0	0	XXX	XXX	XXX	156,705	568,277	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						141,155	XXX	144,733	140,542	140,508	0	(294)	0	0	XXX	XXX	XXX	644	7,730	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						102,997	XXX	104,035	100,000	102,834	0	(163)	0	0	XXX	XXX	XXX	264	.791	XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999 - Total Bonds						14,879,222	XXX	15,749,997	14,866,542	14,859,096	0	(4,217)	0	0	XXX	XXX	XXX	157,613	576,798	XXX	XXX

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned
N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned
N O N E

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-G6-1	U.S. Treasury Notes 1.500% 11/30/19 .....		.12/23/2014	Bank of America		49,529	50,000 .....	.49
912828-HL-0	U.S. Treasury Notes 1.500% 05/31/19 .....		.06/13/2014	Barclays Capital		49,475	50,000 .....	.33
912828-WS-5	U.S. Treasury Notes 1.625% 06/30/19 .....		.07/03/2014	Barclays Capital		99,321	100,000 .....	.31
0599999. Subtotal - Bonds - U.S. Governments						198,325	200,000	113
3133EE-G6-9	FFCB Notes 2.480% 03/24/21 .....		.12/17/2014	Vining Sparks		100,000	100,000 .....	.0
3133EE-GP-9	FFCB Notes 2.370% 12/29/20 .....		.12/19/2014	Vining Sparks		100,000	100,000 .....	.0
914437-RA-8	Univ. of MA Bldg Auth. Taxable - Revenue Bonds 2.108% 11/01/19 .....		.05/22/2014	Ramirez & Co.		50,028	50,000 .....	.0
3199999. Subtotal - Bonds - U.S. Special Revenues						250,028	250,000	0
02665W-AH-4	American Honda Fin. Notes 2.250% 08/15/19 .....		.09/04/2014	Bank of America		99,815	100,000 .....	.0
06051G-FF-1	Bank of America Corp. Senior Notes 4.000% 04/01/24 .....		.03/27/2014	Bank of America		99,625	100,000 .....	.0
12592M-BF-6	Comm. Mtg Trust COMM2014LC17A2 3.164% 10/10/47 .....		.09/16/2014	Cantor Fitzgerald		102,997	100,000 .....	.246
459284-AB-1	Coca-Cola Enterprises Senior Notes 3.500% 09/15/20 .....		.01/28/2014	Pressprich, R.W.		102,719	100,000	1.322
615369-AD-7	Moody's Corp. Senior Notes 2.750% 07/15/19 .....		.07/07/2014	JP Morgan		49,919	50,000 .....	.0
61746B-DM-5	Morgan Stanley Senior Notes 2.500% 01/24/19 .....		.01/21/2014	Morgan Stanley		99,632	100,000 .....	.0
74256L-AN-9	Principal Life Global Fund II Notes 2.375% 09/11/19 .....		.09/05/2014	Deutsche Bank		49,907	50,000 .....	.0
84755T-AE-7	Spectra Energy Capital Senior Notes 3.300% 03/15/23 .....		.02/14/2014	JP Morgan		90,675	100,000	1.421
94974B-FU-9	Wells Fargo & Company Senior Notes 2.125% 04/22/19 .....		.04/14/2014	WFS		99,788	100,000 .....	.0
00185A-AF-1	Aon PLC Senior Notes 3.500% 06/14/24	F .....	.08/12/2014	Bank of America		99,238	100,000 .....	.788
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						894,315	900,000	3,777
8399997. Total - Bonds - Part 3						1,342,668	1,350,000	3,890
8399998. Total - Bonds - Part 5						0	0	0
8399999. Total - Bonds						1,342,668	1,350,000	3,890
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5						0	XXX	0
8999999. Total - Preferred Stocks						0	XXX	0
9799997. Total - Common Stocks - Part 3						0	XXX	0
9799998. Total - Common Stocks - Part 5						0	XXX	0
9799999. Total - Common Stocks						0	XXX	0
9899999. Total - Preferred and Common Stocks						0	XXX	0
9999999 - Totals						1,342,668	XXX	3,890

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
38375K-ELL-8	Ginnie Mae GNR200733LD 5.500% 11/20/36		12/01/2014	Paydown		68,153	68,153	67,831	67,911	0	242	0	242	0	68,153	0	0	0	1,911	11/20/2036
912828-TX-8	U.S. Treasury Notes 0.375% 11/15/15		04/14/2014	Deutsche Bank		25,057	25,000	25,014	25,009	0	(1)	0	(1)	0	25,008	0	49	49	39	11/15/2015
912828-VE-7	U.S. Treasury Notes 1.000% 05/31/18		01/29/2014	Bank of America		98,632	100,000	97,993	98,197	0	31	0	31	0	98,228	0	404	404	168	05/31/2018
0599999.	Subtotal - Bonds - U.S. Governments					191,842	193,153	190,838	191,117	0	272	0	272	0	191,389	0	453	453	2,118	XXX
373383-2E-7	Georgia State Taxable - G.O. 5.700%		07/01/2014	Redemption 100.0000		140,000	140,000	153,455	144,937	0	(4,937)	0	(4,937)	0	140,000	0	0	0	7,980	07/01/2016
1799999.	Subtotal - Bonds - U.S. States, Territories and Possessions					140,000	140,000	153,455	144,937	0	(4,937)	0	(4,937)	0	140,000	0	0	0	7,980	XXX
779240-HJ-2	Round Rock TX Sch. Dist. Taxable - G.O. 2.01% 08/01/14		08/01/2014	Maturity		150,000	150,000	150,000	150,000	0	0	0	0	0	150,000	0	0	0	3,029	08/01/2014
2499999.	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					150,000	150,000	150,000	150,000	0	0	0	0	0	150,000	0	0	0	3,029	XXX
20281P-BB-7	Commonwealth Fin. Auth. PA Taxable - Revenue Bonds 5.631% 06/01/23		06/01/2014	Call 100.0000		15,000	15,000	15,075	15,056	0	(56)	0	(56)	0	15,000	0	0	0	422	06/01/2023
647200-V3-5	New Mexico Mtg Fin. Auth. Tax-Exempt - Revenue Bonds 3.750% 03/01/43		12/01/2014	Call 100.0000		25,000	25,000	26,470	26,312	0	(1,312)	0	(1,312)	0	25,000	0	0	0	798	03/01/2043
658207-MA-0	North Carolina State HFA Taxable - Revenue Bonds 4.000% 01/01/30		02/01/2014	Call 100.0000		10,000	10,000	10,000	10,000	0	0	0	0	0	10,000	0	0	0	217	01/01/2030
801680-DG-4	Santa Clara Valley CA Water Taxable - Revenue Bonds 5.154% 06/01/20		06/01/2014	Call 100.0000		10,000	10,000	9,776	9,858	0	142	0	142	0	10,000	0	0	0	258	06/01/2020
880557-R9-6	Tennessee State School Auth. Taxable - Revenue Bonds 5.243% 05/01/17		05/01/2014	Call 100.0000		10,000	10,000	10,035	10,016	0	(16)	0	(16)	0	10,000	0	0	0	262	05/01/2017
919114-AE-8	Valdosta-Lowndes Onty GA Taxable - Revenue Bonds 6.950% 02/01/19		02/01/2014	Call 100.0000		20,000	20,000	20,000	20,000	0	0	0	0	0	20,000	0	0	0	695	02/01/2019
3199999.	Subtotal - Bonds - U.S. Special Revenues					90,000	90,000	91,356	91,242	0	(1,242)	0	(1,242)	0	90,000	0	0	0	2,652	XXX
16162W-KQ-1	Chase Mtg Finance CHASE2005S11A10 5.500% 05/25/35		12/01/2014	Paydown		66,942	66,942	68,113	67,588	0	(646)	0	(646)	0	66,942	0	0	0	1,449	05/25/2035
19416Q-DW-7	Colgate-Palmolive Co. Senior Notes 0.600% 11/15/14		11/15/2014	Maturity		75,000	75,000	74,716	74,917	0	83	0	83	0	75,000	0	0	0	450	11/15/2014
20825C-AT-1	ConocoPhillips Senior Notes 4.600% 01/15/15		11/25/2014	Call 100.5790		100,579	100,000	99,911	99,984	0	595	0	595	0	100,579	0	0	0	6,261	01/15/2015
428236-AT-0	Hewlett-Packard Co. Senior Notes 6.125% 03/01/14		03/01/2014	Maturity		75,000	75,000	74,671	74,988	0	12	0	12	0	75,000	0	0	0	2,297	03/01/2014
771196-AS-1	Roche Holdings Inc. Senior Notes 6.000% 03/01/19		08/29/2014	Call 118.0368		61,379	52,000	51,182	51,518	0	9,861	0	9,861	0	61,379	0	0	0	2,164	03/01/2019
3899999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					378,900	368,942	368,593	368,995	0	9,905	0	9,905	0	378,900	0	0	0	12,621	XXX
8399997.	Total - Bonds - Part 4					950,742	942,095	954,242	946,291	0	3,998	0	3,998	0	950,289	0	453	453	28,400	XXX
8399998.	Total - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8399999.	Total - Bonds					950,742	942,095	954,242	946,291	0	3,998	0	3,998	0	950,289	0	453	453	28,400	XXX
8999997.	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998.	Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999.	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997.	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998.	Total - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999.	Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999.	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999.	Totals					950,742	XXX	954,242	946,291	0	3,998	0	3,998	0	950,289	0	453	453	28,400	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value				13	14	Interest						21
		3	4					9	10	11	12			15	16	17	18	19	20	
CUSIP Identi- fication	Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1099999. Total - All Other Government Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2499999. Total - U.S. Political Subdivisions Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3199999. Total - U.S. Special Revenues Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
4899999. Total - Hybrid Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7799999. Total - Issuer Obligations							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7899999. Total - Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7999999. Total - Commercial Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8099999. Total - Other Loan-Backed and Structured Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8399999. Total Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8699999. Total - Parent, Subsidiaries and Affiliates							0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
09658L-79-4	BMO Gov't Money Market I Shares			12/31/2014	Direct		799	0	0	0	0	0	799	0	0	0.000	0.000	MON	0	0
8999999. Subtotal - Class One Money Market Mutual Funds							799	0	0	0	0	XXX	799	0	0	XXX	XXX	XXX	0	0
9199999 - Totals							799	0	0	0	0	XXX	799	0	0	XXX	XXX	XXX	0	0

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

NONE

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

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

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

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

NONE

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

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of New York Mellon New York, NY		0.000	0	0	61,654	XXX
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	61,654	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	61,654	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	61,654	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	36,804	4. April.....	42,676	7. July.....	103,957	10. October.....	59,993
2. February.....	30,161	5. May.....	103,191	8. August.....	231,393	11. November.....	287,269
3. March.....	172,139	6. June.....	51,181	9. September.....	16,045	12. December.....	61,654

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
NONE							
8699999 - Total Cash Equivalents							

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL		0	.0	0	.0
2. Alaska	AK		0	.0	0	.0
3. Arizona	AZ		0	.0	0	.0
4. Arkansas	AR		0	.0	0	.0
5. California	CA		0	.0	0	.0
6. Colorado	CO		0	.0	0	.0
7. Connecticut	CT		0	.0	0	.0
8. Delaware	DE		0	.0	0	.0
9. District of Columbia	DC		0	.0	0	.0
10. Florida	FL		0	.0	0	.0
11. Georgia	GA		0	.0	0	.0
12. Hawaii	HI		0	.0	0	.0
13. Idaho	ID		0	.0	0	.0
14. Illinois	IL		0	.0	0	.0
15. Indiana	IN		0	.0	0	.0
16. Iowa	IA		0	.0	0	.0
17. Kansas	KS		0	.0	0	.0
18. Kentucky	KY		0	.0	0	.0
19. Louisiana	LA		0	.0	0	.0
20. Maine	ME		0	.0	0	.0
21. Maryland	MD		0	.0	0	.0
22. Massachusetts	MA		0	.0	0	.0
23. Michigan	MI		0	.0	0	.0
24. Minnesota	MN		0	.0	0	.0
25. Mississippi	MS		0	.0	0	.0
26. Missouri	MO		0	.0	0	.0
27. Montana	MT		0	.0	0	.0
28. Nebraska	NE		0	.0	0	.0
29. Nevada	NV		0	.0	0	.0
30. New Hampshire	NH		0	.0	0	.0
31. New Jersey	NJ		0	.0	0	.0
32. New Mexico	NM		0	.0	0	.0
33. New York	NY		0	.0	0	.0
34. North Carolina	NC		0	.0	0	.0
35. North Dakota	ND		0	.0	0	.0
36. Ohio	OH	B For the Benefit of all Policyholders	299,093	304,524	0	.0
37. Oklahoma	OK		0	.0	0	.0
38. Oregon	OR		0	.0	0	.0
39. Pennsylvania	PA		0	.0	0	.0
40. Rhode Island	RI		0	.0	0	.0
41. South Carolina	SC		0	.0	0	.0
42. South Dakota	SD		0	.0	0	.0
43. Tennessee	TN		0	.0	0	.0
44. Texas	TX		0	.0	0	.0
45. Utah	UT		0	.0	0	.0
46. Vermont	VT		0	.0	0	.0
47. Virginia	VA		0	.0	0	.0
48. Washington	WA		0	.0	0	.0
49. West Virginia	WV		0	.0	0	.0
50. Wisconsin	WI		0	.0	0	.0
51. Wyoming	WY		0	.0	0	.0
52. American Samoa	AS		0	.0	0	.0
53. Guam	GU		0	.0	0	.0
54. Puerto Rico	PR		0	.0	0	.0
55. U.S. Virgin Islands	VI		0	.0	0	.0
56. Northern Mariana Islands	MP		0	.0	0	.0
57. Canada	CAN		0	.0	0	.0
58. Aggregate Alien and Other	OT	XXX	0	0	0	.0
59. Subtotal	XXX	XXX	299,093	304,524	0	.0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	.0	0	.0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	.0

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

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