



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
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
(Current) (Prior)

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, 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, US 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
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 440 Lincoln Street
(Street and Number)
Worcester, MA, US 01653-0002 508-853-7200 8554476
(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)
KEDWARDS@HANOVER.COM 508-855-6417
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

<u>Mark Leo Berthiaume, Senior Vice President</u>	<u>Eugene Martin Bullis #, Executive Vice President & CFO</u>	<u>J. Kendall Huber, Executive Vice President & GC</u>
<u>Richard William Lavey #, Executive Vice President</u>	<u>Christine Bilotti-Peterson #, Senior Vice President</u>	<u>Andrew Scott Robinson, Executive Vice President</u>
<u>John Conner Roche #, Executive Vice President</u>	<u>Mark Joseph Welzenbach, Senior Vice President</u>	

DIRECTORS OR TRUSTEES

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

State of Massachusetts SS:
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

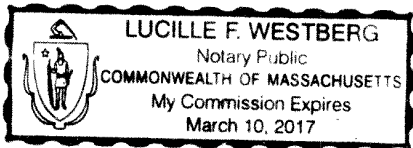
Charles Frederick Cronin
Secretary

Andrew Christopher Furman
Vice President & Treasurer

Subscribed and sworn to before me this
5th day of February, 2016

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	1,996,664	13.028	1,996,664	0	1,996,664	13.028
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	499,275	3.258	499,275	0	499,275	3.258
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	99,954	0.652	99,954	0	99,954	0.652
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	766,481	5.001	766,481	0	766,481	5.001
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,341,393	8.753	1,341,393	0	1,341,393	8.753
1.43 Revenue and assessment obligations	2,175,641	14.196	2,175,641	0	2,175,641	14.196
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	40,567	0.265	40,567	0	40,567	0.265
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	108,884	0.710	108,884	0	108,884	0.710
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	6,248,802	40.773	6,248,802	0	6,248,802	40.773
2.2 Unaffiliated non-U.S. securities (including Canada)	1,799,174	11.740	1,799,174	0	1,799,174	11.740
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	12	0.000	12	0	12	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	248,884	1.624	248,883	0	248,883	1.624
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	15,325,731	100.000	15,325,730	0	15,325,730	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 2015 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)	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	14,859,096
2.	Cost of bonds and stocks acquired, Part 3, Column 7	2,291,937
3.	Accrual of discount	49,525
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	(6,112)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	2,102,014
7.	Deduct amortization of premium	15,597
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)	15,076,835
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	15,076,835

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	2,037,231	2,055,590	2,025,837	2,040,694
	2. Canada	99,954	99,416	99,894	100,000
	3. Other Countries	0	0	0	0
	4. Totals	2,137,185	2,155,006	2,125,731	2,140,694
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	766,481	810,216	781,903	765,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	1,341,393	1,439,241	1,342,372	1,340,000
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	2,674,916	2,829,100	2,665,841	2,680,000
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)					
	8. United States	6,357,686	6,517,876	6,358,253	6,486,742
	9. Canada	300,021	299,059	300,078	300,000
	10. Other Countries	1,499,153	1,592,278	1,499,817	1,500,000
	11. Totals	8,156,860	8,409,213	8,158,148	8,286,742
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	15,076,835	15,642,776	15,073,995	15,212,436
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	15,076,835	15,642,776	15,073,995	

ANNUAL STATEMENT FOR THE YEAR 2015 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	1,329,671	707,560	.0	.0	.0	2,037,231	13.5	2,227,625	15.0	2,037,231	.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	1,329,671	707,560	0	0	0	2,037,231	13.5	2,227,625	15.0	2,037,231	0
2. All Other Governments											
2.1 NAIC 1	0	99,954	.0	.0	.0	99,954	0.7	99,933	0.7	99,954	.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	99,954	0	0	0	99,954	0.7	99,933	0.7	99,954	0
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1	151,102	451,264	164,115	.0	.0	766,481	5.1	881,349	5.9	766,481	.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	151,102	451,264	164,115	0	0	766,481	5.1	881,349	5.9	766,481	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 NAIC 1	0	792,880	249,601	298,912	.0	1,341,393	8.9	1,391,921	9.4	1,341,393	.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	792,880	249,601	298,912	0	1,341,393	8.9	1,391,921	9.4	1,341,393	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	0	1,611,351	873,565	190,000	.0	2,674,916	17.7	2,944,413	19.8	2,674,916	.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	0	1,611,351	873,565	190,000	0	2,674,916	17.7	2,944,413	19.8	2,674,916	0

ANNUAL STATEMENT FOR THE YEAR 2015 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	307,041	3,153,493	1,181,923	0	0	4,642,457	30.8	4,349,255	29.3	4,040,816	601,641
6.2 NAIC 2	249,941	2,230,602	1,034,659	0	0	3,515,202	23.3	2,965,398	20.0	3,263,769	251,433
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	556,982	5,384,095	2,216,582	0	0	8,157,659	54.1	7,314,653	49.2	7,304,585	853,074
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 2015 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) .....1,787,814	.....6,816,502	.....2,469,204	.....488,912	......0	.....11,562,432	.....76.7	.....XXX	.....XXX	.....10,960,791	.....601,641
9.2 NAIC 2	(d) .....249,941	.....2,230,602	.....1,034,659	......0	......0	.....3,515,202	.....23.3	.....XXX	.....XXX	.....3,263,769	.....251,433
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 .....	.....2,037,755	.....9,047,104	.....3,503,863	.....488,912	......0	(b) .....15,077,634	.....100.0	.....XXX	.....XXX	.....14,224,560	.....853,074
9.8 Line 9.7 as a % of Col. 6	.....13.5	.....60.0	.....23.2	.....3.2	.....0.0	.....100.0	.....XXX	.....XXX	.....XXX	.....94.3	.....5.7
10. Total Bonds Prior Year											
10.1 NAIC 1 .....	.....933,325	.....6,772,286	.....3,550,192	.....638,693	......0	.....XXX	.....XXX	.....11,894,496	.....80.0	.....11,434,894	.....459,602
10.2 NAIC 2 .....	.....200,730	.....1,629,555	.....1,135,113	......0	......0	.....XXX	.....XXX	.....2,965,398	.....20.0	.....2,815,493	.....149,905
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 .....	.....1,134,055	.....8,401,841	.....4,685,305	.....638,693	......0	.....XXX	.....XXX	(b) .....14,859,894	.....100.0	.....14,250,387	.....609,507
10.8 Line 10.7 as a % of Col. 8	.....7.6	.....56.5	.....31.5	.....4.3	.....0.0	.....XXX	.....XXX	.....100.0	.....XXX	.....95.9	.....4.1
11. Total Publicly Traded Bonds											
11.1 NAIC 1 .....	.....1,787,814	.....6,314,724	.....2,369,341	.....488,912	......0	.....10,960,791	.....72.7	.....11,434,894	.....77.0	.....10,960,791	.....XXX
11.2 NAIC 2 .....	.....249,941	.....2,079,134	.....934,694	......0	......0	.....3,263,769	.....21.6	.....2,815,493	.....18.9	.....3,263,769	.....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 .....	.....2,037,755	.....8,393,858	.....3,304,035	.....488,912	......0	.....14,224,560	.....94.3	.....14,250,387	.....95.9	.....14,224,560	.....XXX
11.8 Line 11.7 as a % of Col. 6	.....14.3	.....59.0	.....23.2	.....3.4	.....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	.....13.5	.....55.7	.....21.9	.....3.2	.....0.0	.....94.3	.....XXX	.....XXX	.....XXX	.....94.3	.....XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1 .....	.....0	.....501,778	.....99,863	......0	......0	.....601,641	.....4.0	.....459,602	.....3.1	.....XXX	.....601,641
12.2 NAIC 2 .....	.....0	.....151,468	.....99,965	......0	......0	.....251,433	.....1.7	.....149,905	.....1.0	.....XXX	.....251,433
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 .....	.....0	.....653,246	.....199,828	......0	......0	.....853,074	.....5.7	.....609,507	.....4.1	.....XXX	.....853,074
12.8 Line 12.7 as a % of Col. 6	.....0.0	.....76.6	.....23.4	.....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	.....0.0	.....4.3	.....1.3	.....0.0	.....0.0	.....5.7	.....XXX	.....XXX	.....XXX	.....XXX	.....5.7

(a) Includes \$853,074 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 2015 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	1,298,804	697,860	0	0	0	1,996,664	13.2	2,144,844	14.4	1,996,664	0
1.2 Residential Mortgage-Backed Securities	30,867	9,700	0	0	0	40,567	0.3	82,781	0.6	40,567	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	1,329,671	707,560	0	0	0	2,037,231	13.5	2,227,625	15.0	2,037,231	0
2. All Other Governments											
2.1 Issuer Obligations	0	99,954	0	0	0	99,954	0.7	99,933	0.7	99,954	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	99,954	0	0	0	99,954	0.7	99,933	0.7	99,954	0
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	151,102	451,264	164,115	0	0	766,481	5.1	881,349	5.9	766,481	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	151,102	451,264	164,115	0	0	766,481	5.1	881,349	5.9	766,481	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	0	792,880	249,601	298,912	0	1,341,393	8.9	1,391,921	9.4	1,341,393	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	792,880	249,601	298,912	0	1,341,393	8.9	1,391,921	9.4	1,341,393	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	0	1,611,351	873,565	190,000	0	2,674,916	17.7	2,944,413	19.8	2,674,916	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	0	1,611,351	873,565	190,000	0	2,674,916	17.7	2,944,413	19.8	2,674,916	0
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	550,285	5,281,908	2,216,582	0	0	8,048,775	53.4	7,154,091	48.1	7,195,701	853,074
6.2 Residential Mortgage-Backed Securities	6,697	0	0	0	0	6,697	0.0	57,728	0.4	6,697	0
6.3 Commercial Mortgage-Backed Securities	0	102,187	0	0	0	102,187	0.7	102,834	0.7	102,187	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	556,982	5,384,095	2,216,582	0	0	8,157,659	54.1	7,314,653	49.2	7,304,585	853,074
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 2015 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	2,000,191	8,935,217	3,503,863	488,912	0	14,928,183	99.0	XXX	XXX	14,075,109	853,074
9.2 Residential Mortgage-Backed Securities	37,564	9,700	0	0	0	47,264	0.3	XXX	XXX	47,264	0
9.3 Commercial Mortgage-Backed Securities	0	102,187	0	0	0	102,187	0.7	XXX	XXX	102,187	0
9.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.5 Totals	2,037,755	9,047,104	3,503,863	488,912	0	15,077,634	100.0	XXX	XXX	14,224,560	853,074
9.6 Line 9.5 as a % of Col. 6	13.5	60.0	23.2	3.2	0.0	100.0	XXX	XXX	XXX	94.3	5.7
10. Total Bonds Prior Year											
10.1 Issuer Obligations	1,052,415	8,240,138	4,685,305	638,693	0	XXX	XXX	14,616,551	98.4	14,007,044	609,507
10.2 Residential Mortgage-Backed Securities	81,640	58,869	0	0	0	XXX	XXX	140,509	0.9	140,509	0
10.3 Commercial Mortgage-Backed Securities	0	102,834	0	0	0	XXX	XXX	102,834	0.7	102,834	0
10.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	0	0.0	0	0
10.5 Totals	1,134,055	8,401,841	4,685,305	638,693	0	XXX	XXX	14,859,894	100.0	14,250,387	609,507
10.6 Line 10.5 as a % of Col. 8	7.6	56.5	31.5	4.3	0.0	XXX	XXX	100.0	XXX	95.9	4.1
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	2,000,191	8,281,971	3,304,035	488,912	0	14,075,109	93.4	14,007,044	94.3	14,075,109	XXX
11.2 Residential Mortgage-Backed Securities	37,564	9,700	0	0	0	47,264	0.3	140,509	0.9	47,264	XXX
11.3 Commercial Mortgage-Backed Securities	0	102,187	0	0	0	102,187	0.7	102,834	0.7	102,187	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	2,037,755	8,393,858	3,304,035	488,912	0	14,224,560	94.3	14,250,387	95.9	14,224,560	XXX
11.6 Line 11.5 as a % of Col. 6	14.3	59.0	23.2	3.4	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	13.5	55.7	21.9	3.2	0.0	94.3	XXX	XXX	XXX	94.3	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	0	653,246	199,828	0	0	853,074	5.7	609,507	4.1	XXX	853,074
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	0	653,246	199,828	0	0	853,074	5.7	609,507	4.1	XXX	853,074
12.6 Line 12.5 as a % of Col. 6	0.0	76.6	23.4	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	0.0	4.3	1.3	0.0	0.0	5.7	XXX	XXX	XXX	XXX	5.7

ANNUAL STATEMENT FOR THE YEAR 2015 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 2015 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	103.2770	361,470	350,000	349,599	.0	.441	.0	.0	4.625	4.761	MM	2,090	16,188	01/23/2007	11/15/2016
912828-G6-1	U.S. Treasury Notes				1	49,529	99.6020	49,801	50,000		.0	.92	.0	.0	1.500	1.700	MM	66	750	12/23/2014	11/30/2019
912828-N4-8	U.S. Treasury Notes				1	199,337	99.8910	199,782	200,000	199,337	.0	.0	.0	.0	1.750	1.820	JD	10	.0	12/30/2015	12/31/2020
912828-QA-1	U.S. Treasury Notes				1	199,313	100.4450	200,890	200,000	199,964	.0	.143	.0	.0	2.250	2.323	MS	1,143	4,500	04/07/2011	03/31/2016
912828-QR-4	U.S. Treasury Notes	SD			1	742,649	100.4610	753,458	750,000	749,241	.0	1,508	.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	100.0740	50,037	50,000	50,029	.0	(9)	.0	.0	1.375	1.355	JD	.2	688	01/09/2012	12/31/2018
912828-UR-9	U.S. Treasury Notes				1	249,366	99.1480	247,870	250,000	249,720	.0	.130	.0	.0	0.750	0.802	FA	630	1,875	03/18/2013	02/28/2018
912828-WL-0	U.S. Treasury Notes				1	49,475	100.0940	50,047	50,000	49,634	.0	.103	.0	.0	1.500	1.722	MM	66	750	06/13/2014	05/31/2019
912828-W5-5	U.S. Treasury Notes				1	99,321	100.4490	100,448	100,000	99,516	.0	.134	.0	.0	1.625	1.768	JD	4	1,624	07/03/2014	06/30/2019
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						1,985,336	XXX	2,013,803	2,000,000	1,996,664	0	2,542	0	0	XXX	XXX	XXX	4,042	37,625	XXX	XXX
38375K-EW-8	Ginnie Mae GNR200733LD		2		1FE	40,501	102.6870	41,787	40,694	40,567	.0	.7	.0	.0	5.500	5.598	MON	187	2,238	12/19/2007	11/20/2036
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						40,501	XXX	41,787	40,694	40,567	0	7	0	0	XXX	XXX	XXX	187	2,238	XXX	XXX
0599999. Total - U.S. Government Bonds						2,025,837	XXX	2,055,590	2,040,694	2,037,231	0	2,549	0	0	XXX	XXX	XXX	4,229	39,863	XXX	XXX
683234-C5-5	Province of Ontario Notes	A			1FE	99,894	99.4160	99,416	100,000	99,954	.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	99,416	100,000	99,954	0	21	0	0	XXX	XXX	XXX	457	1,200	XXX	XXX
1099999. Total - All Other Government Bonds						99,894	XXX	99,416	100,000	99,954	0	21	0	0	XXX	XXX	XXX	457	1,200	XXX	XXX
13063B-F0-0	California State Taxable - G.O.				1FE	100,731	105.3830	105,383	100,000	100,142	.0	(115)	.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	164,416	102.4810	153,722	150,000	151,102	.0	(2,137)	.0	.0	5.700	4.199	JJ	4,275	8,550	12/12/2008	07/01/2016
560524-WE-2	Maine State Taxable - G.O.				1FE	100,000	107.5560	107,556	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	100.0140	65,009	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	111.3640	111,364	100,000	101,066	.0	(310)	.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	150,116	108.3210	162,482	150,000	150,056	.0	(12)	.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	104.7010	104,700	100,000	99,115	.0	.81	.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						781,903	XXX	810,216	765,000	766,481	0	(2,493)	0	0	XXX	XXX	XXX	13,624	36,372	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						781,903	XXX	810,216	765,000	766,481	0	(2,493)	0	0	XXX	XXX	XXX	13,624	36,372	XXX	XXX
25476F-LG-1	District of Columbia Taxable - G.O.				1FE	200,000	104.8010	209,602	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	108.2260	162,339	150,000	149,564	.0	.192	.0	.0	5.500	5.650	FA	3,438	8,250	12/17/2008	02/01/2018
416848-VX-4	Hartland MI Con. School Dist. Taxable - G.O.				1FE	100,000	100.3060	100,306	100,000	100,000	.0	.0	.0	.0	2.478	2.478	MM	351	.0	10/15/2015	05/01/2021
425506-Y6-3	Hennepin Cnty MN Taxable - G.O.	1			1FE	199,074	107.3180	214,636	200,000	199,297	.0	.42	.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	98.6800	49,340	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	111.5790	111,579	100,000	99,615	.0	.23	.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	104.7850	199,092	190,000	186,440	.0	.748	.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	108.8920	108,892	100,000	100,256	.0	(59)	.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	112.7150	112,715	100,000	106,621	.0	(1,696)	.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	113.8270	170,740	150,000	149,600	.0	.67	.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						1,342,372	XXX	1,439,241	1,340,000	1,341,393	0	(683)	0	0	XXX	XXX	XXX	19,653	64,970	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						1,342,372	XXX	1,439,241	1,340,000	1,341,393	0	(683)	0	0	XXX	XXX	XXX	19,653	64,970	XXX	XXX
018100-CT-2	Allen TX Cnty Dev. Taxable - Revenue Bonds		1		1FE	298,785	105.5740	316,722	300,000	299,355	.0	.79	.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	111.4090	122,550	110,000	107,483	.0	.456	.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	111.7710	111,771	100,000	100,573	.0	(248)	.0	.0	7.000	6.701	FA	2,917	7,000	01/23/2009	02/01/2028
	Commonwealth Fin. Auth. PA Taxable - Revenue Bonds																				
20281P-BB-7			2		1FE	80,400	110.4640	88,371	80,000	80,248	.0	(26)	.0	.0	5.631	5.579	JD	375	4,505	01/08/2009	06/01/2023
249218-AR-9	Denver CO Pub. Sch. Taxable - Revenue Bonds				1FE	100,000	98.9870	98,987	100,000	100,000	.0	.0	.0	.0	1.644	1.644	JD	73	1,644	04/19/2013	12/15/2018
31331V-JU-1	FFCB Notes				1FE	80,318	118.1440	88,608	75,000	78,043	.0	(412)	.0	.0	5.250	4.499	AO	930	3,938	10/20/2009	04/06/2022
3133EE-NU-0	FFCB Notes	1			1FE	99,550	99.5670	99,567	100,000	99,604	.0	.54	.0	.0	2.230	2.300	AO	880	1,115	02/04/2015	02/09/2022
3133XP-KG-8	PHLB Notes				1FE	124,359	116.1510	145,189	125,000	124,624	.0	.43	.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	93.3170	93,317	100,000	100,000	.0	.0	.0	.0	3.125	3.125	JD	217	3,125	11/15/2012	02/06/2032
3136G0-ZS-3	Fannie Mae Notes	1			1FE	95,270	99.6610	99,661	100,000	97,004	.0	.761	.0	.0	1.750	2.605	MS	525	1,750	09/04/2013	09/13/2019
468714-ED-8	Jackson State University Taxable - Revenue Bonds				1FE	100,000	100.5550	100,555	100,000	100,000	.0	.0	.0	.0	2.645	2.645	MS	882	1,359	02/20/2015	03/01/2021
49130T-PM-2	Kentucky State Hsg Corp. Taxable - Revenue Bonds				1FE	135,000	103.6400	139,914	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	110.4550	220,910	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 2015 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	42,352		102,8870	40,000	41,691	0	(207)	0	0	3.750	3.088	MS	500	1,500	08/15/2012	03/01/2043
677632-QN-4	Ohio State University Taxable - Revenue Bonds				1FE	100,000		99,5730	100,000	100,000	0	0	0	0	1.351	1.351	JD	113	1,351	07/19/2012	06/01/2017
801680-D6-4	Santa Clara Valley CA Water Taxable - Revenue Bonds			2	1FE	53,770		106,4000	55,000	54,433	0	111	0	0	5.154	5.420	JD	236	2,835	01/28/2009	06/01/2020
83755N-EH-8	South Dakota Hsg Dev. Tax-Exempt - Revenue Bonds			1	1FE	90,000		104,4440	90,000	90,000	0	0	0	0	4.000	4.000	MN	600	3,600	09/30/2011	05/01/2026
880557-R9-6	Tennessee State School Auth. Taxable - Revenue Bonds			2	1FE	45,156		102,7080	45,000	45,030	0	(21)	0	0	5.243	5.190	MN	393	2,359	01/05/2009	05/01/2017
914126-XB-6	University of CA Taxable - Revenue Bonds				1FE	50,000		99,6480	50,000	50,000	0	0	0	0	3.159	3.159	MN	202	1,009	03/13/2015	05/15/2025
914437-RA-8	Univ. of MA Bldg Auth. Taxable - Revenue Bonds				1FE	50,028		101,4790	50,000	50,020	0	(5)	0	0	2.108	2.097	MN	176	1,054	05/22/2014	11/01/2019
919114-AE-8	Valdosta-Lowndes Only GA Taxable - Revenue Bonds				1FE	200,000		108,1770	200,000	200,000	0	0	0	0	6.950	6.950	FA	5,792	13,900	11/19/2008	02/01/2019
95662M-F9-6	West Virginia State Hsg Dev. Taxable - Revenue Bonds				1FE	101,263		102,6490	100,000	100,470	0	(193)	0	0	2.809	2.600	MN	468	2,809	09/06/2011	05/01/2018
95662M-Q5-2	West Virginia State Hsg Dev. Taxable - Revenue Bonds				1FE	75,000		99,3580	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		107,7710	250,000	246,338	0	1,421	0	0	5.238	5.920	MN	2,181	13,094	12/09/2008	05/01/2018
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						2,665,841	XXX	2,829,100	2,680,000	2,674,916	0	1,813	0	0	XXX	XXX	XXX	31,799	110,477	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						2,665,841	XXX	2,829,100	2,680,000	2,674,916	0	1,813	0	0	XXX	XXX	XXX	31,799	110,477	XXX	XXX
00841F-AC-3	Advantage Capital Tax Credit Notes			2	1FE	395,315		76,3800	402,547	405,641	0	10,326	0	0	0.000	6.160	MAR	0	0	07/28/2015	05/15/2022
00846U-AG-6	Agilent Technologies Inc. Senior Notes				2FE	99,535		107,4350	100,000	99,759	0	46	0	0	5.000	5.060	JJ	2,306	5,000	07/13/2010	07/15/2020
02665W-AH-4	American Honda Fin. Notes				1FE	99,815		100,2460	100,000	99,862	0	36	0	0	2.250	2.290	FA	850	2,113	09/04/2014	08/15/2019
037735-CU-9	Appalachian Power Co. Senior Notes			1	2FE	49,823		97,5840	50,000	49,832	0	10	0	0	3.400	3.442	JD	142	911	05/11/2015	06/01/2025
06051G-FF-1	Bank of America Corp. Senior Notes				2FE	99,625		102,2720	100,000	99,680	0	32	0	0	4.000	4.046	AO	1,000	4,000	03/27/2014	04/01/2024
06406H-CJ-6	Bank of New York Mellon Senior Notes			1	1FE	99,971		99,6440	100,000	99,987	0	6	0	0	1.350	1.356	MS	431	1,350	03/04/2013	03/06/2018
120568-AU-4	Bunge Ltd Finance Corp. Senior Notes				2FE	149,987		100,5130	150,000	149,999	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		98,5470	100,000	100,000	0	0	0	0	3.000	3.000	MS	883	3,000	03/06/2013	03/15/2023
125896-BP-4	CMS Energy Corp. Senior Notes			1	2FE	99,683		99,3700	100,000	99,687	0	4	0	0	3.600	3.638	MN	520	0	11/04/2015	11/15/2025
126650-BH-2	CVS Caremark Corp. Notes				2FE	362,891		105,8800	370,580	352,384	0	(1,583)	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		108,4580	100,000	99,875	0	22	0	0	4.625	4.654	JD	206	4,625	03/31/2011	12/15/2020
166764-AY-6	Chevron Corp. Senior Notes			1	1FE	100,000		99,4380	100,000	100,000	0	0	0	0	2.419	2.419	MN	296	0	11/09/2015	11/17/2020
172967-JN-2	Citigroup Inc. Senior Notes				2FE	49,842		99,0090	50,000	49,877	0	35	0	0	1.700	1.809	AO	151	425	04/22/2015	04/27/2018
209111-ET-6	Consolidated Edison Co. of NY Senior Notes				1FE	202,030		108,1290	200,000	200,562	0	(228)	0	0	5.850	5.715	AO	2,925	11,700	04/04/2008	04/01/2018
233331-AU-1	DTE Energy Co. Senior Notes			1	2FE	99,963		100,3020	100,000	99,966	0	3	0	0	3.300	3.306	JD	147	1,641	06/09/2015	06/15/2022
25245B-AB-3	Diageo Investment Corp. Senior Notes				1FE	101,329		99,1190	100,000	100,964	0	(137)	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		107,7730	188,603	175,650	0	(271)	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		109,7560	100,000	99,839	0	38	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		98,2830	100,000	99,783	0	26	0	0	3.050	3.083	JD	254	3,050	05/22/2013	06/01/2023
437076-BG-6	Home Depot Inc. Senior Notes			1	1FE	98,506		99,8960	100,000	98,579	0	73	0	0	2.625	2.869	JD	219	1,305	08/20/2015	06/01/2022
458140-AL-4	Intel Corp. Senior Notes				1FE	100,480		100,1330	100,000	100,204	0	(102)	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		102,2020	100,000	101,988	0	(387)	0	0	3.500	3.043	MS	1,031	3,500	01/28/2014	09/15/2020
46625H-KC-3	JP Morgan Chase & Co. Senior Notes			1	1FE	99,654		97,2800	100,000	99,680	0	26	0	0	3.125	3.166	JD	1,372	1,563	03/27/2015	01/23/2025
487836-BB-3	Kellogg Co. Senior Notes				2FE	99,142		101,3140	100,000	99,942	0	138	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		105,1380	100,000	99,529	0	84	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		108,5960	125,000	125,655	0	(288)	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		102,3910	100,000	97,746	0	243	0	0	4.000	4.349	MS	4,000	0,000	09/05/2013	09/01/2023
548661-CK-1	Lowe's Co. Inc. Senior Notes				1FE	147,864		103,4150	150,000	149,777	0	270	0	0	5.400	5.596	AO	1,710	8,100	05/18/2007	10/15/2016
579780-AK-3	McCormick & Co. Senior Notes			1	1FE	99,263		99,8820	100,000	99,272	0	9	0	0	3.250	3.337	MN	497	0	11/03/2015	11/15/2025
585055-AZ-9	Medtronic Inc. Senior Notes			1	1FE	49,883		97,4690	50,000	49,912	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		97,9880	100,000	99,976	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		100,8470	50,000	49,941	0	16	0	0	2.750	2.785	JJ	634	1,371	07/07/2014	07/15/2019
61746B-DM-5	Morgan Stanley Senior Notes				1FE	99,632		100,5460	100,000	99,769	0	72	0	0	2.500	2.579	JJ	1,090	2,500	01/21/2014	01/24/2019
64952W-BK-8	New York Life Global Funding Notes				1FE	149,667		99,5950	150,000	149,738	0	71	0	0	1.300	1.397	AO	330	975	06/29/2015	10/30/2017
650119-AJ-9	New York University Notes				1FE	50,000		97,7030	50,000	50,000	0	0	0	0	2.545	2.545	JJ	901	0	04/10/2015	07/01/2022
655844-AZ-1	Norfolk Southern Corp. Senior Notes				2FE	199,458		107,9160	200,000	199,852	0	60	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		104,5070	100,000	99,938	0	12	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		99,1080	100,000	99,864	0	55	0	0	1.750	1.808	JD	146	1,750	05/29/2013	06/01/2018

ANNUAL STATEMENT FOR THE YEAR 2015 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
68233J-AZ-7	Oncor Electric Del. Co. LLC Secured Notes			1	2FE	49,869		93,9530	50,000	49,872	0	2	0	0	2.950	2.982	AO	369	0	10/27/2015	04/01/2025
72925P-AC-9	Plum Creek Timber Senior Notes			1	2FE	143,550		106,3820	150,000	146,260	0	609	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		99,6430	50,000	49,930	0	18	0	0	2.375	2.415	MS	363	1,188	09/05/2014	09/11/2019
744448-CD-1	Public Service Co.of CO Secured Notes			1	1FE	149,390		103,2610	150,000	149,678	0	60	0	0	3.200	3.248	MN	613	4,800	11/08/2010	11/15/2020
771196-AS-1	Roche Holding Inc. Senior Notes				1FE	52,167		111,7470	53,000	52,680	0	89	0	0	6.000	6.213	MS	1,060	3,180	02/19/2009	03/01/2019
773903-AD-1	Rockwell Automation Notes				1FE	260,018		106,9030	250,000	252,369	0	(1,149)	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		108,8380	100,000	100,168	0	(33)	0	0	4.450	4.409	JJ	1,965	4,450	07/20/2010	07/22/2020
816851-AW-9	Sempra Energy Senior Notes			1	2FE	49,958		98,0090	50,000	49,964	0	6	0	0	2.400	2.418	MS	353	607	03/10/2015	03/15/2020
84755T-AE-7	Spectra Energy Capital Senior Notes			1	2FE	90,675		85,5540	100,000	92,298	0	883	0	0	3.300	4.567	MS	972	3,300	02/14/2014	03/15/2023
883556-BE-1	Thermo Fisher Scientific Senior Notes				2FE	99,796		99,9560	100,000	99,876	0	38	0	0	2.400	2.442	FA	1,000	2,400	12/05/2013	02/01/2019
90520G-AA-4	Union Bank NA Notes				1FE	145,757		101,6680	150,000	149,767	0	622	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		102,0470	100,000	99,955	0	7	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		107,4410	100,000	99,908	0	17	0	0	4.500	4.522	MS	1,325	4,500	09/11/2013	09/15/2020
94974B-FU-9	Wells Fargo & Company Senior Notes				1FE	99,788		100,1210	100,000	99,857	0	41	0	0	2.125	2.170	AO	407	2,125	04/14/2014	04/22/2019
97665T-AL-0	Wisconsin Energy Corp. Senior Notes			1	2FE	99,983		100,5630	100,000	99,984	0	1	0	0	3.550	3.552	JD	158	1,824	06/04/2015	06/15/2025
982526-AV-7	Wm. Wrigley Jr. Co. Senior Notes			1	2FE	101,696		100,9250	100,000	101,527	0	(169)	0	0	2.900	2.468	AO	564	1,450	07/21/2015	10/21/2019
064159-GW-0	Bank of Nova Scotia Senior Notes		A		1FE	99,967		99,0860	100,000	99,968	0	1	0	0	2.350	2.357	AO	457	0	10/14/2015	10/21/2020
78008S-7D-2	Royal Bank of Canada Senior Notes		A		1FE	100,000		100,8080	100,000	100,000	0	0	0	0	2.200	2.200	JJ	941	2,200	07/24/2013	07/27/2018
89114Q-AG-3	Toronto-Dominion Bank Senior Notes		A		1FE	100,111		99,1650	100,000	100,053	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		99,239		97,6020	100,000	99,335	0	66	0	0	3.500	3.592	JD	165	3,500	08/12/2014	06/14/2024
05252A-BK-6	Australia & New Zealand Bank Senior Notes		F		1FE	99,757		110,0620	100,000	99,863	0	23	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		107,8230	150,000	151,635	0	(740)	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		107,7240	100,000	99,798	0	44	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		99,6070	50,000	49,941	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		2FE	296,415		107,0120	300,000	299,027	0	404	0	0	5.750	5.910	MS	5,271	17,250	03/06/2008	03/11/2018
63250C-BY-6	National Australia Bank Senior Notes		F		1FE	149,328		107,3990	150,000	149,631	0	65	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		109,6380	100,000	100,025	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		97,5060	100,000	99,921	0	26	0	0	2.250	2.278	JD	106	2,250	12/19/2013	12/14/2018
822582-AW-2	Shell Int'l Fin. Senior Notes		F		1FE	49,967		100,0190	50,000	49,982	0	7	0	0	1.900	1.914	FA	372	950	08/07/2013	08/10/2018
85771S-AA-4	Statoilhydro ASA Senior Notes		F		1FE	101,055		109,0970	100,000	100,415	0	(113)	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		109,1860	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	99,243		107,7870	100,000	99,580	0	71	0	0	4.125	4.218	JJ	1,753	4,123	01/24/2011	01/28/2021
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						8,048,323	XXX	8,300,451	8,180,031	8,047,976	0	9,634	0	0	XXX	XXX	XXX	72,166	278,392	XXX	XXX
16162W-KQ-1	Chase Mtg Finance CHASE2005S11A10			2	1FM	6,828		100,0010	6,711	6,697	0	(41)	0	0	5.500	3.986	MON	31	369	03/01/2012	05/25/2035
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						6,828	XXX	6,711	6,711	6,697	0	(41)	0	0	XXX	XXX	XXX	31	369	XXX	XXX
12592M-BF-6	Comm. Mtg Trust COMM2014LC17A2			2	1FM	102,997		102,0510	100,000	102,187	0	(647)	0	0	3.164	2.465	MON	262	3,165	09/18/2014	10/10/2047
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						102,997	XXX	102,051	100,000	102,187	0	(647)	0	0	XXX	XXX	XXX	262	3,165	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						8,158,148	XXX	8,409,213	8,286,742	8,156,860	0	8,946	0	0	XXX	XXX	XXX	72,459	281,926	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						14,923,669	XXX	15,492,227	15,065,031	14,927,384	0	10,834	0	0	XXX	XXX	XXX	141,741	529,036	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						47,329	XXX	48,498	47,405	47,264	0	(34)	0	0	XXX	XXX	XXX	218	2,607	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						102,997	XXX	102,051	100,000	102,187	0	(647)	0	0	XXX	XXX	XXX	262	3,165	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						15,073,995	XXX	15,642,776	15,212,436	15,076,835	0	10,153	0	0	XXX	XXX	XXX	142,221	534,808	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 2015 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-W4-8	U.S. Treasury Notes 1.750% 12/31/20		12/30/2015	Goldman Sachs		199,337	200,000	0
0599999. Subtotal - Bonds - U.S. Governments						199,337	200,000	0
416848-VX-4	Hartland MI Con. School Dist. Taxable - G.O. 2.478% 05/01/21		10/15/2015	Stifel Nicolaus & Co		100,000	100,000	0
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						100,000	100,000	0
3133EE-NJ-0	FFCB Notes 2.230% 02/09/22		02/04/2015	Vining Sparks		99,550	100,000	0
468714-ED-8	Jackson State University Taxable - Revenue Bonds 2.645% 03/01/21		02/20/2015	Morgan Stanley		100,000	100,000	0
914126-XB-6	University of CA Taxable - Revenue Bonds 3.159% 05/15/25		03/13/2015	Barclays Capital		50,000	50,000	0
3199999. Subtotal - Bonds - U.S. Special Revenues						249,550	250,000	0
00841F-AC-3	Advantage Capital Tax Credit Notes 0.000% 05/15/22		07/28/2015	Direct		395,315	527,032	0
037735-CU-9	Appalachian Power Co. Senior Notes 3.400% 06/01/25		05/11/2015	Goldman Sachs		49,823	50,000	0
125896-BP-4	CMS Energy Corp. Senior Notes 3.600% 11/15/25		11/04/2015	Bank of America		99,683	100,000	0
166764-AY-6	Chevron Corp. Senior Notes 2.419% 11/17/20		11/09/2015	Barclays Capital		100,000	100,000	0
172967-JN-2	Citigroup Inc. Senior Notes 1.700% 04/27/18		04/22/2015	Citigroup		49,842	50,000	0
233331-AU-1	DTE Energy Co. Senior Notes 3.300% 06/15/22		06/09/2015	JP Morgan		99,963	100,000	0
437076-BG-6	Home Depot Inc. Senior Notes 2.625% 06/01/22		08/20/2015	Citigroup		98,506	100,000	605
46625H-KC-3	JP Morgan Chase & Co. Senior Notes 3.125% 01/23/25		03/27/2015	Goldman Sachs		99,654	100,000	590
579780-AK-3	McCormick & Co. Senior Notes 3.250% 11/15/25		11/03/2015	WFS		99,263	100,000	0
64952W-BK-8	New York Life Global Funding Notes 1.300% 10/30/17		06/29/2015	Barclays Capital		149,667	150,000	336
650119-AJ-9	New York University Notes 2.545% 07/01/22		04/10/2015	Morgan Stanley		50,000	50,000	0
68233J-AZ-7	Oncor Electric Del. Co. LLC Secured Notes 2.950% 04/01/25		10/27/2015	Tax Free Exchange		49,869	50,000	0
816851-AW-9	Sempra Energy Senior Notes 2.400% 03/15/20		03/10/2015	Deutsche Bank		49,958	50,000	0
976657-AL-0	Wisconsin Energy Corp. Senior Notes 3.550% 06/15/25		06/04/2015	JP Morgan		99,983	100,000	0
982526-AV-7	Wm. Wrigley Jr. Co. Senior Notes 2.900% 10/21/19		07/21/2015	Robert W. Baird		101,696	100,000	749
064159-GW-0	Bank of Nova Scotia Senior Notes 2.350% 10/21/20	A.....	10/14/2015	Scotia Capital Markets		99,966	100,000	0
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,693,188	1,827,032	2,280
8399997. Total - Bonds - Part 3						2,242,075	2,377,032	2,280
8399998. Total - Bonds - Part 5						49,862	50,000	0
8399999. Total - Bonds						2,291,937	2,427,032	2,280
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						2,291,937	XXX	2,280

ANNUAL STATEMENT FOR THE YEAR 2015 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		12/01/2015	Paydown		42,360	42,360	42,160	42,221	0	139	0	139	0	42,360	0	0	0	1,232	11/20/2036
912828-TX-8	U.S. Treasury Notes 0.375% 11/15/15		07/23/2015	Citigroup		350,324	350,000	350,193	350,059	0	(34)	0	(34)	0	350,024	0	299	299	844	11/15/2015
0599999. Subtotal - Bonds - U.S. Governments						392,684	392,360	392,353	392,280	0	105	0	105	0	392,384	0	299	299	2,076	XXX
373383-2E-7	Georgia State Taxable - G.O. 5.700% 07/01/16		07/01/2015	Redemption 100.0000		110,000	110,000	120,572	112,376	0	(2,376)	0	(2,376)	0	110,000	0	0	0	6,270	07/01/2016
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						110,000	110,000	120,572	112,376	0	(2,376)	0	(2,376)	0	110,000	0	0	0	6,270	XXX
167486-FA-2	Chicago IL Taxable - G.O. 6.050% 01/01/29		06/17/2015	Ramirez & Co.		143,438	150,000	149,819	149,845	0	3	0	3	0	149,849	0	(6,411)	(6,411)	8,848	01/01/2029
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						143,438	150,000	149,819	149,845	0	3	0	3	0	149,849	0	(6,411)	(6,411)	8,848	XXX
20281P-BB-7	Commonwealth Fin. Auth. PA Taxable - Revenue Bonds 5.631% 06/01/23		06/01/2015	Call 100.0000		15,000	15,000	15,075	15,052	0	(52)	0	(52)	0	15,000	0	0	0	422	06/01/2023
3133EE-GG-9	FFCB Notes 2.480% 03/24/21		03/27/2015	Call 100.0000		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	641	03/24/2021
3133EE-GP-9	FFCB Notes 2.370% 12/29/20		12/29/2015	Call 100.0000		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	2,370	12/29/2020
647200-V3-5	New Mexico Mtg Fin. Auth. Tax-Exempt - Revenue Bonds 3.750% 03/01/43		12/01/2015	Call 100.0000		15,000	15,000	15,882	15,712	0	(712)	0	(712)	0	15,000	0	0	0	516	03/01/2043
677520-FL-7	Ohio State Dev. Assist. Taxable- Revenue Bonds 5.090% 10/01/15		10/01/2015	Maturity		250,000	250,000	250,918	250,085	0	(85)	0	(85)	0	250,000	0	0	0	12,725	10/01/2015
880557-R9-6	Tennessee State School Auth. Taxable - Revenue Bonds 5.243% 05/01/17		05/01/2015	Call 100.0000		10,000	10,000	10,035	10,012	0	(12)	0	(12)	0	10,000	0	0	0	262	05/01/2017
919114-AE-8	Valdosta-Lowndes Cnty GA Taxable - Revenue Bonds 6.950% 02/01/19		02/01/2015	Call 100.0000		30,000	30,000	30,000	30,000	0	0	0	0	0	30,000	0	0	0	1,043	02/01/2019
3199999. Subtotal - Bonds - U.S. Special Revenues						520,000	520,000	521,910	520,861	0	(861)	0	(861)	0	520,000	0	0	0	17,979	XXX
0258M0-DE-6	American Express Credit Corp. Senior Notes 1.750% 06/12/15		06/12/2015	Maturity		50,000	50,000	49,990	49,998	0	2	0	2	0	50,000	0	0	0	438	06/12/2015
037411-AS-4	Apache Corp. Senior Notes 5.625% 01/15/17		09/01/2015	Call 106.7650		266,912	250,000	243,183	248,198	0	18,714	0	18,714	0	266,912	0	0	0	15,859	01/15/2017
04273W-AA-9	Arrow Electronics Inc. Senior Notes 3.375% 11/01/15		03/26/2015	Call 101.7250		101,725	100,000	103,171	100,732	0	993	0	993	0	101,725	0	0	0	1,359	11/01/2015
16162W-K0-1	Chase Mtg Finance CHASE2005S11A10 5.500% 05/25/35		12/01/2015	Paydown		50,777	50,777	51,666	50,989	0	(212)	0	(212)	0	50,777	0	0	0	1,478	05/25/2035
172967-FD-8	Citigroup Inc. Senior Notes 4.750% 05/19/15		05/19/2015	Maturity		100,000	100,000	106,027	100,746	0	(746)	0	(746)	0	100,000	0	0	0	2,375	05/19/2015
340711-AR-1	Florida Gas Transmission Senior Notes 4.000% 07/15/15		07/15/2015	Maturity		100,000	100,000	99,983	99,998	0	2	0	2	0	100,000	0	0	0	4,000	07/15/2015
771196-AS-1	Roche Holding Inc. Senior Notes 6.000% 03/01/19		03/26/2015	Call 116.2010		9,296	8,001	7,874	7,938	0	1,358	0	1,358	0	9,296	0	0	0	273	03/01/2019
826552-AA-9	Sigma-Aldrich Senior Notes 3.375% 11/01/20		12/18/2015	Call 107.3130		107,313	100,000	100,862	100,529	0	6,785	0	6,785	0	107,314	0	0	0	3,815	11/01/2020
863667-AA-9	Stryker Corp. Senior Notes 3.000% 01/15/15		01/15/2015	Maturity		100,000	100,000	99,892	99,999	0	1	0	1	0	100,000	0	0	0	1,500	01/15/2015
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						886,023	858,778	862,648	859,127	0	26,897	0	26,897	0	886,024	0	0	0	31,097	XXX
8399997. Total - Bonds - Part 4						2,052,145	2,031,138	2,047,302	2,034,489	0	23,768	0	23,768	0	2,058,257	0	(6,112)	(6,112)	66,270	XXX
8399998. Total - Bonds - Part 5						49,869	50,000	49,862	0	0	7	0	7	0	49,869	0	0	0	766	XXX
8399999. Total - Bonds						2,102,014	2,081,138	2,097,164	2,034,489	0	23,775	0	23,775	0	2,108,126	0	(6,112)	(6,112)	67,036	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						2,102,014	XXX	2,097,164	2,034,489	0	23,775	0	23,775	0	2,108,126	0	(6,112)	(6,112)	67,036	XXX

SCHEDULE D - PART 5

[illegible]

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 2015 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			09/30/2013	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	248,084	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	248,084	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	248,084	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
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.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	248,084	XXX

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

1. January.....	218,048	4. April.....	79,366	7. July.....	127,863	10. October.....	574,465
2. February.....	101,762	5. May.....	186,931	8. August.....	83,387	11. November....	222,256
3. March.....	236,463	6. June.....	215,858	9. September.....	379,288	12. December.....	248,084

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	B OH	For the Benefit of All Policyholders	299,696	301,383	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	XXX OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	299,696	301,383	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

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