



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 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, 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) KEDWARDS@HANOVER.COM (Area Code) (Telephone Number)

508-855-6417 (FAX Number)

OFFICERS

President	<u>Frederick Henry Eppinger</u>	Vice President & Treasurer	<u>Andrew Christopher Furman</u>
Secretary	<u>Charles Frederick Cronin</u>		

OTHER

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

DIRECTORS OR TRUSTEES

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

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, 2016

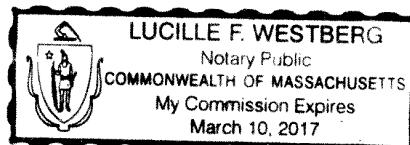
Lucille F. Westberg
Lucille F. Westberg
Notary
March 10, 2017

a. Is this an original filing?

b. If no,

1. State the amendment number
2. Date filed
3. Number of pages attached

Yes [] No []



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 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

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 10	
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	14,859,096
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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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		0	0	0	0
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	0
	15. Canada	0	0	0	0
	16. Other Countries	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
COMMON STOCKS		0	0	0	0
Industrial and Miscellaneous (unaffiliated)	20. United States	0	0	0	0
	21. Canada	0	0	0	0
	22. Other Countries	0	0	0	0
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	0
	25. Total Common Stocks	0	0	0	0
	26. Total Stocks	0	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	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	100.0	XXX
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 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 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 CUSIP Identification	2 Description	Codes			6 NAIC Des.	7 Rate Used to Obtain Fair Value	Fair Value		10 Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ (Decrease)	Change in Book/Adjusted Carrying Value				16 Rate of Effect	17 When Paid	Interest			Dates		
		3 C o d e	4 F o r e i g n	5 Bond Char			8 Fair Value	9 Par Value			12 Current Year's Other- Than- Temporary Impairment Recognized	13 Current Year's Amor- tiza- tion Accre- tion	14 Tempo- rary Impair- ment Recog- nized	15 Total Foreign Ex- change Change in Book/ Adjusted Carrying Value	18 Rate of Carry- ing Value		19 Admit- ted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 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	4.625	4.761	MN	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	.49,624	.0	.92	.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	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	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	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	.080	FA	.630	1,875	03/18/2010	02/28/2018	
912828-IL-0	U.S. Treasury Notes					1.	49,475	100,0940	.50,047	.50,000	.49,634	.0	.103	.0	1.500	1.722	MM	.66	750	06/13/2014	05/31/2019	
912828-WS-5	U.S. Treasury Notes					1.	99,321	100,4490	.100,448	.100,000	.99,516	.0	.134	.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 GNR20073LD					2	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	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-FQ-0	California State Taxable - G.O.					1.	100,731	105,3830	.105,383	.100,000	.100,142	.0	.(115)	.0	0	5.750	5.622	MS	.1917	5,750	03/26/2010	03/01/2017
373383-2E-7	Georgia State Taxable - G.O.	2				1.	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
56052A-II-2	Maine State Taxable - G.O.					1.	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
686080U-KV-7	Oregon State Taxable - G.O.	1				1.	65,000	100,0140	.65,009	.65,000	.65,000	.0	0	0	0	3.200	3.200	JJ	1,040	2,081	02/29/2012	07/01/2023
70914P-IH-8	Pennsylvania State Tax-Exempt - G.O.					1.	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.					1.	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
924256-TU-0	Vermont State Taxable - G.O.	1				1.	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.						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.					1.	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.					1.	100,000	100,3060	.100,306	.100,000	.100,000	.0	0	0	0	2.478	2.478	MN	.351	0	10/15/2015	05/01/2021
425506-1E-3	Hennepin Cnty MN Taxable - G.O.	1				1.	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
438670-04-6	Honolulu HI City & Cnty Taxable - G.O.					1.	50,000	98,6800	.49,340	.50,000	.50,000	.0	0	0	0	1.838	1.838	FA	.153	919	10/29/2012	11/01/2019
461225-CU-6	Inver Grove Heights MN ISD Taxable - G.O.	1				1.	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				1.	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.	100,578	108,8920	.108,892	.100,000	.100,256	.0	.(59)	0	0	5.125	5.051	MN	.854	5,125	11/04/2009	11/01/2025
73723R-FU-2	City of Portsmouth VA Taxable - G.O.	1				1.	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.					1.	149,143	113,8270	.149,600	.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	Aiken TX Cnty Dev. Taxable - Revenue Bonds	1					.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-EQ-9	Bergen Cnty NJ Impt Auth. Taxable - Revenue Bonds					1.	104,754	111,4090	.122,550	.110,000	.107,493	.0	.456	0	0	5.020	5.580	MS	.1,626	5,522	01/06/2009	09/15/2020
194304-AJ-0	Commonwealth Fin. Auth. PA Taxable - Revenue Bonds	1				1.	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
20281P-BB-7	Denver CO Pub. Sch. Taxable - Revenue Bonds	2				1.	.80,400	110,4640	.88,371	.80,000	.80,248	.0	.(26)	0	0	5.631	5.579	JD	.375	4,505	01/	

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 CUSIP Identification	2 Description	Codes			6 Actual Cost	7 Rate Used to Obtain Fair Value	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 C o d e	4 F o r e i g n	5 Bond Char			8 Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amor ti za ti on) Accre ti on	14 Current Year's Other- Than- Temp or ary Impa ir me nt Rec og ni ti on	15 Total Foreign Excha nge Ch an ge in Book/ Adj ust ed Car ry in g Va lu e	16 Rate of	17 Eff ect ive Rate of	18 When Paid	19 Ad mi tted Am ou nt Due an d Acc ru ed	20 Am ou nt Rec ei ve d Du ri ng Ye ar	21 Ac qui re d	22 Stated Con trac tual Ma tu ri ty Da te
647200-V3-5	New Mexico Mtg Fin. Auth. Tax-Exempt - Revenue Bonds		1	.1FE		42,352	102,8870	41,155	.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		1	.1FE	100,000	99.5730	99,573	.100,000	100,000	.0	.0	.0	.0	.0	1.351	1.351	JD	113	1,351	07/19/2012	06/01/2017
801680-DG-4	Santa Clara Valley CA Water Taxable - Revenue Bonds		2	.1FE		53,770	106,4000	58,520	.55,000	54,433	.0	.111	.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	104,4440	94,000	.90,000	90,000	.0	.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	46,219	.45,000	45,030	.0	(21)	.0	.0	5.243	5.190	MN	393	2,359	01/05/2009	05/01/2017
91412G-XB-6	University of CA Taxable - Revenue Bonds		1	.1FE	50,000	99,6480	49,824	.50,000	50,000	.0	.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		1	.1FE	50,028	101,4790	50,740	.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 Cnty GA Taxable - Revenue Bonds			.1FE	200,000	108,1770	216,354	.200,000	200,000	.0	.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	102,649	.100,000	100,470	.0	(193)	.0	.0	2.809	2.600	MN	468	2,809	09/06/2011	05/01/2018	
95662M-05-2	West Virginia State Hsg Dev. Taxable - Revenue Bonds			.1FE	75,000	99,3580	74,519	.75,000	75,000	.0	.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	269,425	.250,000	246,338	.0	1,421	.0	.0	5.238	5.920	MN	2,181	13,094	12/09/2008	05/01/2018	
25999999. 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	
31999999. 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	
00841#-AC-3	Advantage Capital Tax Credit Notes		2	.1FE	395,315	76,3800	402,547	.527,031	405,641	.0	10,326	.0	.0	0.000	.6,160	MAR	.0	.0	.0	07/28/2015	05/15/2022
00846U-AG-6	Agilent Technologies Inc. Senior Notes			.2FE	99,535	107,4350	107,435	.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	100,246	.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	48,792	.50,000	49,832	.0	10	.0	.0	3.400	3.442	JD	.911	.05/11/2015	.06/01/2025		
06051G-FF-1	Bank of America Corp. Senior Notes			.2FE	99,625	102,2720	102,272	.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	99,644	.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	150,770	.150,000	149,999	.0	.3	.0	.0	4.100	4.102	MS	.811	6,150	03/08/2011	03/15/2016	
12189L-AM-3	Burlington North Santa Fe Senior Notes		1	.2FE	100,000	98,5470	98,547	.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	99,370	.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	.350,000	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	108,458	.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	99,438	.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	99,0900	49,505	.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	216,258	.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	100,302	.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	99,119	.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	.175,000	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	105,7560	109,756	.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	98,283	.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	99,896	.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	100,133	.100,000	100,204	.0	(102)	.0	.0	1.350	1.244	JD	.60	.1,351	04/03/2013	12/15/2017	
459284-AB-1	Coca-Cola Enterprises Senior Notes			.2FE	102,719	102,2020	102,202	.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	97,280	.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	101,314	.100,000	99,942	.0	(138)	.0	.0	4,450	4,595	MM	.383	4,450	06/18/2009	05/30/2016	
487836-BD-9	Kellogg Co. Senior Notes			.2FE	99,137	105,1380	105,138	.100,000	99,529	.0	.84	.0	.0	4,000	4,106	JD	.178	4,000	12/08/2020	12/15/2020	
50075N-AU-8	Mondelez Int'l Inc. Senior Notes			.2FE	127,323	108,5960	135,745	.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	102,391	.100,000	97,746	.0	243	.0	.0	4,000	4,349	MS	1,333	4,000	09/05/2013	09/01/2023	
548661-CK-1	Lowe's Co. Inc. Senior Notes			.1FE	147,864	103,41															

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 CUSIP Identification	2 Description	Codes			6 C o d e	7 F o r e i g n	8 Rate Used to Obtain Fair Value	9 Fair Value	10	11	Change in Book/Adjusted Carrying Value				16	17	18	19	20	21	22
		3 C o d e	4 B o n d C h a r	5 N A I C D e s							Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor ti zati on) Accre ti on	Current Year's Other- Than- Temp or ary Im pa ir me nt R ec o gn iz ed	15 T o t a l F ore i x e c h a n g e i n B o o k/ A d j u s t e d C a r r y i n g V a l u e	Rate of	Eff e ct i v e R a t e o f	W h e n P a i d	Ad m i t t e d A m o u n t D u e a n d A c c r u e d	A m o u n t R e c e i v e d D u r i n g Y e a r	Ac q u i r e d
68233J-AZ-7	Oncor Electric Del. Co. LLC Secured Notes	1 2FE			49,869	93,9530	.46,977	.50,000	.49,872	.2	.0	.0	.0	2,950	2,982	AO	.369		10/27/2015	.04/01/2025	
72925P-AC-9	Plum Creek Timber Senior Notes	1 2FE			143,550	106,3820	.159,573	.150,000	.146,260	.609	.0	.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	.49,822	.50,000	.49,930	.18	.0	.0	.0	2,375	2,415	MS	.363		.09/05/2014	.09/11/2019	
744448-CO-1	Public Service Co. of CO Secured Notes	1 1FE			149,390	106,2610	.154,892	.150,000	.149,678	.0	.60	.0	.0	3,200	3,248	MN	.613	.4,801	11/08/2010	11/15/2020	
771196-AS-1	Roche Holding Inc. Senior Notes		1FE		52,167	111,7470	.59,226	.53,000	.52,680	.89	.0	.0	.0	6,000	6,213	MS	.1,060		3,184	02/19/2009	03/01/2019
773903-AD-1	Rockwell Automation Notes		1FE		260,018	106,9030	.267,258	.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	108,3380	.100,000	.100,000	.100,168	.0	(33)	.0	.0	4,450	4,409	JJ			4,450	07/20/2010	07/22/2020
816851-AW-9	Sempra Energy Senior Notes	1 2FE			49,958	98,0090	.49,005	.50,000	.49,964	.6	.0	.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	.85,554	.100,000	.92,298	.0		.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	.99,796	.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	.152,502	.150,000	.149,767	.622	.0	.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	.102,047	.100,000	.99,955	.7	.0	.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	.107,441	.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	.100,121	.100,000	.99,857	.41	.0	.0	.0	2,125	2,170	AO	.407		.2,125	04/14/2014	04/22/2019
976657-AL-0	Wisconsin Energy Corp. Senior Notes	1 2FE			99,983	100,5630	.100,563	.100,000	.99,984	.1	.0	.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	.100,925	.100,000	.101,527	.0	(169)	.0	.0	2,900	2,468	AO	.564		.1,450	07/21/2019	10/21/2020
064159-GII-0	Bank of Nova Scotia Senior Notes	A 1 1FE			99,967	99,0860	.99,086	.100,000	.99,968	.1	.0	.0	.0	2,350	2,357	AO	.457			10/14/2015	10/21/2020
78008S-7D-2	Royal Bank of Canada Senior Notes	A 1 1FE			100,000	100,8080	.100,808	.100,000	.100,000	.0	.0	.0	.0	2,200	2,200	JJ	.941		2,200	07/24/2013	07/27/2018
891140-AG-3	Toronto-Dominion Bank Senior Notes	A 1 1FE			100,111	99,1650	.99,165	.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 2FE			99,239	97,6020	.97,602	.100,000	.99,335	.66	.0	.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 1 1FE			99,757	110,0620	.110,062	.100,000	.99,863	.23	.0	.0	.0	4,875	4,906	JJ			2,289	01/06/2011	01/12/2021
11102A-AA-9	British Telecom PLC Senior Notes	F 1 2FE			155,484	107,8230	.161,735	.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 1 1FE			99,564	107,7240	.107,724	.100,000	.99,798	.44	.0	.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 1 2FE			49,835	99,6070	.49,804	.50,000	.49,941	.33	.0	.0	.0	1,400	1,469	AO	.175		.700	10/03/2012	10/01/2017
500472-AB-1	Koninklijke Philips NV Senior Notes	F 1 2FE			296,415	107,0120	.321,036	.300,000	.299,027	.404	.0	.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 1 1FE			149,328	107,3990	.161,099	.150,000	.149,631	.65	.0	.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 1 1FE			100,061	109,6380	.109,638	.100,000	.100,025	.0	(7)	.0	.0	5,125	5,116	FA	.2,007		.5,125	06/18/2009	02/10/2019
67270A-AM-8	Rio Tinto Fin. USA Senior Notes	F 1 1FE			99,869	97,5060	.97,506	.100,000	.99,921	.26	.0	.0	.0	2,250	2,278	JD	.106		.2,250	12/19/2013	12/14/2018
82258Z-AW-2	Shell Int'l Fin. Senior Notes	F 1 1FE			49,967	100,0190	.50,010	.50,000	.49,982	.7	.0	.0	.0	1,900	1,914	FA	.372		.950	08/07/2013	08/10/2018
85771S-AA-4	Statoilhydro ASA Senior Notes	F 1 1FE			101,055	109,0970	.109,097	.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 1 2FE			100,000	109,1860	.109,186	.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 1 1FE			.99,243	.107,7870	.107,779	.100,000	.99,580	.71	.0	.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	0	9,634	0	0	XXX	XXX	XXX	72,166		278,392	XXX	XXX
16162II-KQ-1	Chase Mtg Finance CHASE2005S11A10				6,828	100,0010	.6,711	.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	Com. Mtg Trust COMM2014LC17A2				102,997	102,0510	.102,997	.102,051	.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	0	(647)	0	0	XXX	XXX	XXX	262		.3,165	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds					8,158,1																

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 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-N4-8	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 M. 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-NU-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	
91412G-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	
00841#-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 CUSIP Identifi- cation	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	
										11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
38375K-EW-8 ...	Ginnie Mae GN200733LD 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	.139	.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
05999999. 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-E-7	Georgia State Taxable - G.O. 5.700%		07/01/16	Redemption	100,000		110,000	110,000	120,572	112,376	0	(2,376)	0	(2,376)	0	110,000	0	0	0	0	.6,270
17999999. 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	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
24999999. 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	100,000		15,000	15,000	15,075	15,052	0	(52)	0	(52)	0	15,000	0	0	0	0	.422
3133EE-GG-9	FFCB Notes 2.480% 03/24/21		03/27/2015	Call	100,000		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	0	.641
3133EE-GP-9	FFCB Notes 2,370% 12/29/20		12/29/2015	Call	100,000		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	0	.2,370
647200-V3-5	New Mexico Mtg Fin. Auth. Tax-Exempt - Revenue Bonds 3.750% 03/01/43		12/01/2015	Call	100,000		15,000	15,000	15,882	15,712	0	(712)	0	(712)	0	15,000	0	0	0	0	.516
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	0	.12,725
880557-R9-6	Tennessee State School Auth. Taxable - Revenue Bonds 5.243% 05/01/17		05/01/2015	Call	100,000		10,000	10,000	10,035	10,012	0	(12)	0	(12)	0	10,000	0	0	0	0	.262
919114-AE-8	Valdosta-Lowndes Cnty GA Taxable - Revenue Bonds 6.950% 02/01/19		02/01/2015	Call	100,000		30,000	30,000	30,000	30,000	0	0	0	0	0	30,000	0	0	0	0	.1,043
31999999. Subtotal - Bonds - U.S. Special Revenues					520,000	520,000	521,910	520,861	0	(861)	0	(861)	0	520,000	0	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	0	.438
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	0	.15,859
04273II-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	0	.1,359
16162II-KQ-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	0	.1,478
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	0	.2,375
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	0	.4,000
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	0	.273
826552-AA-9	Sigma-Aldrich Senior Notes 3.375% 11/01/20		12/18/2015	Call	107,3130		100,000	100,862	100,529	100,785	0	6,785	0	6,785	0	107,314	0	0	0	0	.3,815
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	0	.1,500
38999999. 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	0	31,097	XXX	
83999997. 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		
83999998. Total - Bonds - Part 5					49,869	50,000	49,862	0	0	7	0	7	0	49,869	0	0	0	0	766	XXX	
83999999. 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		
89999997. Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
89999998. Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
89999999. Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
97999997. Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
97999998. Total - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
97999999. Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
98999999. Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
99999999 - 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		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 5

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

1 CUSIP Identifi- cation	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends	
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Value (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
68233J-AY-0	Oncor Electric Del. Co. LLC Secured Notes 2.95% 04/01/25		03/19/2015	Barclays Capital	10/27/2015	Tax Free Exchange	50,000	49,862	49,869	49,869	0	7	0	7	0	0	0	0	0	766	0
38999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						50,000	49,862	49,869	49,869	0	7	0	7	0	0	0	0	0	766	0
8399998	Total - Bonds						50,000	49,862	49,869	49,869	0	7	0	7	0	0	0	0	0	766	0
8999998	Total - Preferred Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9799998	Total - Common Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9899999	Total - Preferred and Common Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999	Totals							49,862	49,869	49,869	0	7	0	7	0	0	0	0	0	766	0

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 CUSIP Identifi- cation	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13	14	Interest						21 Paid for Accrued Interest		
		3 Code	4 For- eign					9 Unrealized Valuation (Increase/ Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other- Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid	20 Amount Received During Year			
0599999. Total - U.S. Government Bonds							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	XXX	XXX	XXX	0	0	
1799999. Total - U.S. States, Territories and Possessions Bonds							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	XXX	XXX	XXX	0	0	
3199999. Total - U.S. Special Revenues Bonds							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	XXX	XXX	XXX	0	0	
4899999. Total - Hybrid Securities							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	XXX	XXX	XXX	0	0	
7799999. Total - Issuer Obligations							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	XXX	XXX	XXX	0	0	
7999999. Total - Commercial Mortgage-Backed Securities							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	XXX	XXX	XXX	0	0	
8399999. Total Bonds							0	0	0	0	0			0	0	0	XXX	XXX	XXX	0	0	
8699999. Total - Parent, Subsidiaries and Affiliates							0	0	0	0	0			0	0	0	XXX	XXX	XXX	0	0	
09658L-79-4 ... BMO Gov't Money Market I Shares	09/30/2013	Direct	XXX				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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
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 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 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
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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

NON E

8699999 - Total Cash Equivalents

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 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	299,696	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	OT	XXX	XXX	0	0	0
59. Subtotal		XXX	XXX	299,696	301,383	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

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	100
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10
Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	E22
Schedule DB - Part C - Section 2	E23
Schedule DB - Part D - Section 1	E24
Schedule DB - Part D - Section 2	E25
Schedule DB - Verification	SI14
Schedule DL - Part 1	E26
Schedule DL - Part 2	E27
Schedule E - Part 1 - Cash	E28
Schedule E - Part 2 - Cash Equivalents	E28
Schedule E - Part 3 - Special Deposits	E28
Schedule E - Verification Between Years	SI15
Schedule F - Part 1	20
Schedule F - Part 2	21
Schedule F - Part 3	22
Schedule F - Part 4	23
Schedule F - Part 5	24
Schedule F - Part 6 - Section 1	25
Schedule F - Part 6 - Section 2	26
Schedule F - Part 7	27
Schedule F - Part 8	28
Schedule F - Part 9	29

ANNUAL STATEMENT BLANK (Continued)

Schedule H - Accident and Health Exhibit - Part 1	30
Schedule H - Part 2, Part 3 and 4	31
Schedule H - Part 5 - Health Claims	32
Schedule P - Part 1 - Summary	33
Schedule P - Part 1A - Homeowners/Farmowners	35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical	36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)	38
Schedule P - Part 1E - Commercial Multiple Peril	39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence	40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made	41
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	42
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence	43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P - Part 1J - Auto Physical Damage	46
Schedule P - Part 1K - Fidelity/Surety	47
Schedule P - Part 1L - Other (Including Credit, Accident and Health)	48
Schedule P - Part 1M - International	49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property	50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability	51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines	52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made	54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	55
Schedule P - Part 1T - Warranty	56
Schedule P - Part 2, Part 3 and Part 4 - Summary	34
Schedule P - Part 2A - Homeowners/Farmowners	57
Schedule P - Part 2B - Private Passenger Auto Liability/Medical	57
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	57
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)	57
Schedule P - Part 2E - Commercial Multiple Peril	57
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence	58
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made	58
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	58
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	58
Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made	58
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	59
Schedule P - Part 2J - Auto Physical Damage	59
Schedule P - Part 2K - Fidelity, Surety	59
Schedule P - Part 2L - Other (Including Credit, Accident and Health)	59
Schedule P - Part 2M - International	59
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property	60
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability	60
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines	60
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	61
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	61
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	61
Schedule P - Part 2T - Warranty	61
Schedule P - Part 3A - Homeowners/Farmowners	62
Schedule P - Part 3B - Private Passenger Auto Liability/Medical	62
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	62
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)	62
Schedule P - Part 3E - Commercial Multiple Peril	62
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence	63
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made	63
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	63
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	63
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	63
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	64
Schedule P - Part 3J - Auto Physical Damage	64
Schedule P - Part 3K - Fidelity/Surety	64
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	64
Schedule P - Part 3M - International	64
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property	65
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability	65
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines	65
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	66
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	66
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	66
Schedule P - Part 3T - Warranty	66

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 4A - Homeowners/Farmowners	67
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	67
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	67
Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)	67
Schedule P - Part 4E - Commercial Multiple Peril	67
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence	68
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made	68
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	68
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	68
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	68
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	69
Schedule P - Part 4J - Auto Physical Damage	69
Schedule P - Part 4K - Fidelity/Surety	69
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	69
Schedule P - Part 4M - International	69
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property	70
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability	70
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines	70
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	71
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	71
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	71
Schedule P - Part 4T - Warranty	71
Schedule P - Part 5A - Homeowners/Farmowners	72
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	73
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	74
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Workers' Compensation)	75
Schedule P - Part 5E - Commercial Multiple Peril	76
Schedule P - Part 5F - Medical Professional Liability - Claims-Made	78
Schedule P - Part 5F - Medical Professional Liability - Occurrence	77
Schedule P - Part 5H - Other Liability - Claims-Made	80
Schedule P - Part 5H - Other Liability - Occurrence	79
Schedule P - Part 5R - Products Liability - Claims-Made	82
Schedule P - Part 5R - Products Liability - Occurrence	81
Schedule P - Part 5T - Warranty	83
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	84
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation)	84
Schedule P - Part 6E - Commercial Multiple Peril	85
Schedule P - Part 6H - Other Liability - Claims-Made	86
Schedule P - Part 6H - Other Liability - Occurrence	85
Schedule P - Part 6M - International	86
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property	87
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability	87
Schedule P - Part 6R - Products Liability - Claims-Made	88
Schedule P - Part 6R - Products Liability - Occurrence	88
Schedule P - Part 7A - Primary Loss Sensitive Contracts	89
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	91
Schedule P Interrogatories	93
Schedule T - Exhibit of Premiums Written	94
Schedule T - Part 2 - Interstate Compact	95
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule Y - Part 1A - Detail of Insurance Holding Company System	97
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	98
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	99
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11