



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of Ohio

NAIC Group Code	0088 (Current)	0088 (Prior)	NAIC Company Code	10176	Employer's ID Number	38-3167100
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	OH		
Country of Domicile	United States of America					
Incorporated/Organized	11/17/1994		Commenced Business	02/13/1995		
Statutory Home Office	1300 East 9th Street, Suite 1010 (Street and Number)		Cleveland, OH, US 44114-1506 (City or Town, State, Country and Zip Code)			
Main Administrative Office	440 Lincoln Street (Street and Number)		Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code)			
			508-853-7200 (Area Code) (Telephone Number)			
Mail Address	440 Lincoln Street (Street and Number or P.O. Box)		Worcester, MA, US 01653-0002 (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 (City or Town, State, Country and Zip Code)			
			508-853-7200 8554476 (Area Code) (Telephone Number)			
Internet Website Address	WWW.HANOVER.COM					
Statutory Statement Contact	Kathleen B. Edwards (Name)		508-853-7200-8554476 (Area Code) (Telephone Number)			
	KEDWARDS@HANOVER.COM (E-mail Address)		508-853-6332 (FAX Number)			

OFFICERS

President Joseph Michael Zubretsky # Assistant Treasurer, CFO,
Secretary Charles Frederick Cronin & Executive Vice President Jeffrey Mark Farber #

OTHER

Mark Leo Berthiaume, Senior Vice President J. Kendall Huber, Executive Vice President & GC Mark Lowell Keim #, Executive Vice President
Richard William Lavey, Executive Vice President Christine Bilotti-Peterson, Senior Vice President John Conner Roche, Executive Vice President
Mark Joseph Welzenbach, Senior Vice President

DIRECTORS OR TRUSTEES

DRAFTING STAFF		
George Kusi Agyen	Mark Leo Berthiaume	Jeffrey Mark Farber #
Janet Thomas Heidenthal	J. Kendall Huber	Mark Lowell Keim #
Christine Bilotti-Peterson	John Conner Roche	Ann Kirkpatrick Tripp
Mark Joseph Welzenbach	Joseph Michael Zubretsky #	

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.

Joseph Michael Zubretsky
President

Charles Frederick Cronin
Secretary

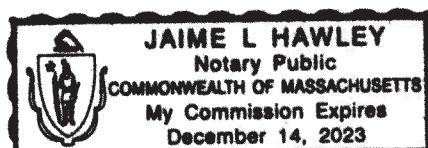
Jeffrey Mark Farber
Assistant Treasurer & CFO

Subscribed and sworn to before me this
6th day of February, 2017

- a. Is this an original filing? _____
- b. If no,
 - 1. State the amendment number _____
 - 2. Date filed _____
 - 3. Number of pages attached _____

Yes [X] No []

Jaime L. Hawley
Notary
December 14, 2023



ANNUAL STATEMENT FOR THE YEAR 2016 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	1,872,168	11.909	1,872,168	0	1,872,168	11.909
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	400,898	2.550	400,898	0	400,898	2.550
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	99,976	0.636	99,976	0	99,976	0.636
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	815,005	5.184	815,005	0	815,005	5.184
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,340,696	8.528	1,340,696	0	1,340,696	8.528
1.43 Revenue and assessment obligations	1,938,563	12.331	1,938,563	0	1,938,563	12.331
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	235,463	1.498	235,463	0	235,463	1.498
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	8,902	0.057	8,902	0	8,902	0.057
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	101,523	0.646	101,523	0	101,523	0.646
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	6,787,149	43.174	6,787,149	0	6,787,149	43.174
2.2 Unaffiliated non-U.S. securities (including Canada)	1,899,375	12.082	1,899,375	0	1,899,375	12.082
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	2,906	0.018	2,906	0	2,906	0.018
9. Securities Lending (Line 10, Asset Page reinvested collateral)	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	218,003	1.387	218,003	0	218,003	1.387
11. Other invested assets	0	0.000	0	0	0	0.000
12. Total invested assets	15,720,627	100.000	15,720,627	0	15,720,627	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 2016 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year	15,076,835
2. Cost of bonds and stocks acquired, Part 3, Column 7	4,062,441
3. Accrual of discount	66,116
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	7,584
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	3,700,602
7. Deduct amortization of premium	12,656
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)	15,499,718
11. Deduct total nonadmitted amounts	0
12. Statement value at end of current period (Line 10 minus Line 11)	15,499,718

ANNUAL STATEMENT FOR THE YEAR 2016 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	1,881,070	1,841,408	1,879,391	1,908,928
	2. Canada	99,976	99,774	99,894	100,000
	3. Other Countries	0	0	0	0
	4. Totals	1,981,046	1,941,182	1,979,285	2,008,928
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	815,005	829,072	817,487	815,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	1,340,696	1,408,138	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	2,574,924	2,651,363	2,575,841	2,562,756
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	6,888,672	7,026,336	6,862,132	6,981,732
	9. Canada	300,005	300,069	300,078	300,000
	10. Other Countries	1,599,370	1,672,178	1,600,329	1,600,000
	11. Totals	8,788,047	8,998,583	8,762,539	8,881,732
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	15,499,718	15,828,338	15,477,524	15,608,416
PREFERRED STOCKS 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 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	15,499,718	15,828,338	15,477,524	

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	9,701	698,442	1,173,726	0	0	XXX	1,881,869	12.1	2,037,231	13.5	1,881,869	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	9,701	698,442	1,173,726	0	0	XXX	1,881,869	12.1	2,037,231	13.5	1,881,869	0
2. All Other Governments												
2.1 NAIC 1	0	99,976	0	0	0	XXX	99,976	0.6	99,954	0.7	99,976	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	99,976	0	0	0	XXX	99,976	0.6	99,954	0.7	99,976	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	100,020	350,784	164,201	200,000	0	XXX	815,005	5.3	766,481	5.1	815,005	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	100,020	350,784	164,201	200,000	0	XXX	815,005	5.3	766,481	5.1	815,005	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	200,000	841,716	0	298,980	0	XXX	1,340,696	8.6	1,341,393	8.9	1,340,696	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	200,000	841,716	0	298,980	0	XXX	1,340,696	8.6	1,341,393	8.9	1,340,696	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	133,153	1,292,241	873,697	259,138	16,695	XXX	2,574,924	16.6	2,674,916	17.7	2,574,924	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	133,153	1,292,241	873,697	259,138	16,695	XXX	2,574,924	16.6	2,674,916	17.7	2,574,924	0

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	580,835	2,992,552	1,623,790	0	0	XXX	5,197,177	33.5	4,642,457	30.8	4,441,850	755,327
6.2 NAIC 2	49,974	2,124,720	1,416,176	0	0	XXX	3,590,870	23.2	3,515,202	23.3	3,340,150	250,720
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	630,809	5,117,272	3,039,966	0	0	XXX	8,788,047	56.7	8,157,659	54.1	7,782,000	1,006,047
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 1,023,709	6,275,711	3,835,414	758,118	16,695	.0	11,909,647	76.8	XXX	XXX	11,154,320	755,327
10.2 NAIC 2	(d) 49,974	2,124,720	1,416,176	0	0	.0	3,590,870	23.2	XXX	XXX	3,340,150	250,720
10.3 NAIC 3	(d) 0	0	0	0	0	.0	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	(d) 0	0	0	0	0	.0	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	(d) 0	0	0	0	0	.0	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	(d) 0	0	0	0	0	.0	0	0.0	XXX	XXX	0	0
10.7 Totals	1,073,683	8,400,431	5,251,590	758,118	16,695	.0	(b) 15,500,517	100.0	XXX	XXX	14,494,470	1,006,047
10.8 Line 10.7 as a % of Col. 7	6.9	54.2	33.9	4.9	0.1	0.0	100.0	XXX	XXX	XXX	93.5	6.5
11. Total Bonds Prior Year												
11.1 NAIC 1	1,787,814	6,816,502	2,469,204	488,912	0	XXX	XXX	XXX	11,562,432	76.7	10,960,791	601,641
11.2 NAIC 2	249,941	2,230,602	1,034,659	0	0	XXX	XXX	XXX	3,515,202	23.3	3,263,769	251,433
11.3 NAIC 3	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	XXX	XXX	(c) 0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals	2,037,755	9,047,104	3,503,863	488,912	0	XXX	XXX	XXX	(b) 15,077,634	100.0	14,224,560	853,074
11.8 Line 11.7 as a % of Col. 9	13.5	60.0	23.2	3.2	0.0	XXX	XXX	XXX	100.0	XXX	94.3	5.7
12. Total Publicly Traded Bonds												
12.1 NAIC 1	873,828	5,876,331	3,629,348	758,118	16,695	.0	11,154,320	72.0	10,960,791	72.7	11,154,320	XXX
12.2 NAIC 2	0	2,023,589	1,316,561	0	0	0	3,340,150	21.5	3,263,769	21.6	3,340,150	XXX
12.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	873,828	7,899,920	4,945,909	758,118	16,695	.0	14,494,470	93.5	14,224,560	94.3	14,494,470	XXX
12.8 Line 12.7 as a % of Col. 7	6.0	54.5	34.1	5.2	0.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	5.6	51.0	31.9	4.9	0.1	0.0	93.5	XXX	XXX	XXX	93.5	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	149,881	399,380	206,066	0	0	0	755,327	4.9	601,641	4.0	XXX	755,327
13.2 NAIC 2	49,974	101,131	99,615	0	0	0	250,720	1.6	251,433	1.7	XXX	250,720
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	199,855	500,511	305,681	0	0	0	1,006,047	6.5	853,074	5.7	XXX	1,006,047
13.8 Line 13.7 as a % of Col. 7	19.9	49.8	30.4	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	1.3	3.2	2.0	0.0	0.0	0.0	6.5	XXX	XXX	XXX	XXX	6.5

(a) Includes \$ 1,006,047 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 short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 799 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	.798	698,442	1,173,726	0	0	XXX	1,872,966	12.1	1,996,664	13.2	1,872,966	0
1.2 Residential Mortgage-Backed Securities	8,903	0	0	0	0	XXX	8,903	0.1	40,567	0.3	8,903	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 Totals	9,701	698,442	1,173,726	0	0	XXX	1,881,869	12.1	2,037,231	13.5	1,881,869	0
2. All Other Governments												
2.1 Issuer Obligations	0	99,976	0	0	0	XXX	99,976	0.6	99,954	0.7	99,976	0
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 Totals	0	99,976	0	0	0	XXX	99,976	0.6	99,954	0.7	99,976	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	100,020	350,784	164,201	200,000	0	XXX	815,005	5.3	766,481	5.1	815,005	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 Totals	100,020	350,784	164,201	200,000	0	XXX	815,005	5.3	766,481	5.1	815,005	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	200,000	841,716	0	298,980	0	XXX	1,340,696	8.6	1,341,393	8.9	1,340,696	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 Totals	200,000	841,716	0	298,980	0	XXX	1,340,696	8.6	1,341,393	8.9	1,340,696	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	110,002	1,218,192	812,650	198,618	0	XXX	2,339,462	15.1	2,674,916	17.7	2,339,462	0
5.2 Residential Mortgage-Backed Securities	23,151	74,049	61,047	60,520	16,695	XXX	235,462	1.5	0	0.0	235,462	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 Totals	133,153	1,292,241	873,697	259,138	16,695	XXX	2,574,924	16.6	2,674,916	17.7	2,574,924	0
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	551,115	5,015,749	3,039,966	0	0	XXX	8,606,830	55.5	8,048,775	53.4	7,600,783	1,006,047
6.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	6,697	0.0	0	0
6.3 Commercial Mortgage-Backed Securities	0	101,523	0	0	0	XXX	101,523	0.7	102,187	0.7	101,523	0
6.4 Other Loan-Backed and Structured Securities	79,694	0	0	0	0	XXX	79,694	0.5	0	0.0	79,694	0
6.5 Totals	630,809	5,117,272	3,039,966	0	0	XXX	8,788,047	56.7	8,157,659	54.1	7,782,000	1,006,047
7. Hybrid Securities												
7.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10. Total Bonds Current Year												
10.1 Issuer Obligations	961,935	8,224,859	5,190,543	697,598	0	XXX	15,074,935	97.3	XXX	XXX	14,068,888	1,006,047
10.2 Residential Mortgage-Backed Securities	32,054	74,049	61,047	60,520	16,695	XXX	244,365	1.6	XXX	XXX	244,365	0
10.3 Commercial Mortgage-Backed Securities	0	101,523	0	0	0	XXX	101,523	0.7	XXX	XXX	101,523	0
10.4 Other Loan-Backed and Structured Securities	79,694	0	0	0	0	XXX	79,694	0.5	XXX	XXX	79,694	0
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10.6 Totals	1,073,683	8,400,431	5,251,590	758,118	16,695	0	15,500,517	100.0	XXX	XXX	14,494,470	1,006,047
10.7 Line 10.6 as a % of Col. 7	6.9	54.2	33.9	4.9	0.1	0.0	100.0	XXX	XXX	XXX	93.5	6.5
11. Total Bonds Prior Year												
11.1 Issuer Obligations	2,000,191	8,935,217	3,503,863	488,912	0	XXX	XXX	XXX	14,928,183	99.0	14,075,109	853,074
11.2 Residential Mortgage-Backed Securities	37,564	9,700	0	0	0	XXX	XXX	XXX	47,264	0.3	47,264	0
11.3 Commercial Mortgage-Backed Securities	0	102,187	0	0	0	XXX	XXX	XXX	102,187	0.7	102,187	0
11.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.6 Totals	2,037,755	9,047,104	3,503,863	488,912	0	XXX	XXX	XXX	15,077,634	100.0	14,224,560	853,074
11.7 Line 11.6 as a % of Col. 9	13.5	60.0	23.2	3.2	0.0	XXX	XXX	XXX	100.0	XXX	94.3	5.7
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	762,081	7,724,347	4,884,862	697,598	0	XXX	14,068,888	90.8	14,075,109	93.4	14,068,888	XXX
12.2 Residential Mortgage-Backed Securities	32,054	74,049	61,047	60,520	16,695	XXX	244,365	1.6	47,264	0.3	244,365	XXX
12.3 Commercial Mortgage-Backed Securities	0	101,523	0	0	0	XXX	101,523	0.7	102,187	0.7	101,523	XXX
12.4 Other Loan-Backed and Structured Securities	79,694	0	0	0	0	XXX	79,694	0.5	0	0.0	79,694	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	XXX
12.6 Totals	873,829	7,899,919	4,945,909	758,118	16,695	0	14,494,470	93.5	14,224,560	94.3	14,494,470	XXX
12.7 Line 12.6 as a % of Col. 7	6.0	54.5	34.1	5.2	0.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	5.6	51.0	31.9	4.9	0.1	0.0	93.5	XXX	XXX	XXX	93.5	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	199,854	500,512	305,681	0	0	XXX	1,006,047	6.5	853,074	5.7	XXX	1,006,047
13.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	XXX	0
13.6 Totals	199,854	500,512	305,681	0	0	0	1,006,047	6.5	853,074	5.7	XXX	1,006,047
13.7 Line 13.6 as a % of Col. 7	19.9	49.8	30.4	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	1.3	3.2	2.0	0.0	0.0	0.0	6.5	XXX	XXX	XXX	XXX	6.5

ANNUAL STATEMENT FOR THE YEAR 2016 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: Money Market Fund

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 2016 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 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				16 Rate of Effect ive Rate of When Paid	Interest			Dates		
		3 C o d e	4 F o r e i g n	5 Bond Char			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amor tiz ati on) Accretion	14 Current Year's Other- Than- Temp or ary Impa ir me nt Rec ogn iz ed	15 Total Foreign Excha nge Chang e in Book/ Adjusted Carrying Value	17 18 19 20	21 Amount Received During Year	22 Stated Contractual Maturity Date				
912828-2A-7	U.S. Treasury Notes		1.			444,193	91,9730	413,879	450,000	.444,359	.0	.166	.0	.1,500	1,641	FA	2,350	0	09/13/2016	08/15/2026	
912828-2D-1	U.S. Treasury Notes		1.			248,966	94,7460	236,865	250,000	.249,014	.0	.48	.0	.1,375	1,437	FA	1,168	0	08/30/2016	08/31/2023	
912828-6G-1	U.S. Treasury Notes		1.			49,529	100,2070	50,104	50,000	.49,718	.0	.94	.0	.1,500	1,700	MN	.66	750	12/23/2014	11/30/2019	
912828-N4-8	U.S. Treasury Notes	SD	1.			199,337	99,9690	199,938	200,000	.199,465	.0	.128	.0	.1,750	1,820	JD	.10	3,500	12/30/2015	12/31/2020	
912828-RY-8	U.S. Treasury Notes		1.			50,065	100,3240	50,162	50,000	.50,019	.0	.99	.0	.1,375	1,355	JD	.2	688	01/09/2012	12/31/2018	
912828-U2-4	U.S. Treasury Notes		1.			480,254	96,2150	481,075	500,000	.480,353	.0	.99	.0	2,000	2,450	MN	1,298	0	12/22/2016	11/15/2026	
912828-UR-9	U.S. Treasury Notes		1.			249,366	99,7660	249,415	250,000	.249,849	.0	.129	.0	.0750	.802	FA	.630	1,875	03/18/2013	02/28/2018	
912828-IL-0	U.S. Treasury Notes		1.			49,475	100,4610	50,231	50,000	.49,739	.0	.105	.0	1,500	1,722	MN	.66	750	06/13/2014	05/31/2019	
912828-WS-5	U.S. Treasury Notes	SD	1.			99,320	100,7460	100,745	100,000	.99,652	.0	.135	.0	1,625	1,768	JD	.4	1,625	07/03/2014	06/30/2019	
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						1,870,505	XXX	1,832,414	1,900,000	1,872,168	0	895	0	0	XXX	XXX	XXX	5,794	9,188	XXX	XXX
38375K-EW-8	Ginnie Mae GNR20073LD		4	1FE		8,886	100,7340	8,994	8,928	.8,902	.0	.1	.0	0	5,500	.5,598	MON	41	491	12/19/2007	11/20/2036
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						8,886	XXX	8,994	8,928	8,902	0	1	0	0	XXX	XXX	XXX	41	491	XXX	XXX
0599999. Total - U.S. Government Bonds						1,879,391	XXX	1,841,408	1,908,928	1,881,070	0	896	0	0	XXX	XXX	XXX	5,835	9,679	XXX	XXX
683234-C5-5	Province of Ontario Notes	A	1.	1FE		99,894	99,7740	99,774	100,000	.99,976	.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	99,774	100,000	99,976	0	21	0	0	XXX	XXX	XXX	457	1,200	XXX	XXX
1099999. Total - All Other Government Bonds						99,894	XXX	99,774	100,000	99,976	0	21	0	0	XXX	XXX	XXX	457	1,200	XXX	XXX
13063B-FQ-0	California State Taxable - G.O.		1FE			100,731	100,7170	100,717	100,000	.100,020	.0	(122)	.0	0	5,750	.5,622	MS	.1,917	5,750	03/26/2010	03/01/2017
56052A-IE-2	Maine State Taxable - G.O.		1FE			100,000	106,3780	106,378	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.	2	1FE			65,000	100,0360	65,023	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	107,5700	107,570	100,000	.100,741	.0	(325)	.0	0	5,000	.4,629	FA	.889	5,000	12/09/2019	02/15/2019
70914P-LY-6	Pennsylvania State Taxable - G.O.		1FE			150,116	107,4370	161,156	150,000	.150,043	.0	(13)	.0	0	4,450	.4,440	FA	.522	6,675	01/14/2010	02/15/2020
880541-XZ-5	Tennessee State Taxable - G.O.	2	1FE			200,000	92,4290	184,858	200,000	.200,000	.0	0	.0	0	2,166	.2,166	FA	1,516	0	07/27/2016	08/01/2027
924258-TU-0	Vermont State Taxable - G.O.	2	1FE			98,675	103,3700	103,370	100,000	.99,201	.0	.86	.0	0	4,375	.4,500	FA	.1,653	4,375	01/28/2010	08/15/2024
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						817,487	XXX	829,072	815,000	815,005	0	(374)	0	0	XXX	XXX	XXX	10,866	27,822	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						817,487	XXX	829,072	815,000	815,005	0	(374)	0	0	XXX	XXX	XXX	10,866	27,822	XXX	XXX
25476F-LG-1	District of Columbia Taxable - G.O.					200,000	101,5040	203,008	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	104,4240	156,636	150,000	.149,767	.0	203	.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	100,3490	100,349	100,000	.100,000	.0	0	.0	0	2,478	.2,478	MN	.413	2,416	10/15/2015	05/01/2021
425506-16-3	Hennepin Cnty MN Taxable - G.O.	2	1FE			199,074	105,6180	211,236	200,000	.199,341	.0	44	.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.		1FE			50,000	100,1080	50,054	50,000	.50,000	.0	0	.0	0	1,838	.1,838	153	.919	10/29/2012	11/01/2019	
461225-CU-6	Inver Grove Heights MN ISD Taxable - G.O.	2	1FE			99,475	109,8570	109,857	100,000	.99,639	.0	.24	.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.	2	1FE			181,993	100,3130	190,595	190,000	.187,234	.0	.794	.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.	2	1FE			100,578	106,7820	106,782	100,000	.100,194	.0	(62)	.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.	2	1FE			113,691	111,4670	111,467	100,000	.104,851	.0	(1,770)	.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	112,1030	168,154	150,000	.149,670	.0	.70	.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	1,408,138	1,340,000	1,340,696	0	(697)	0	0	XXX	XXX	XXX	19,715	67,386	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						1,342,372	XXX	1,408,138	1,340,000	1,340,696	0	(697)	0	0	XXX	XXX	XXX	19,715	67,386	XXX	XXX
018100-CT-2	Aiken TX Cnty Dev. Taxable - Revenue Bonds	2	1FE			298,785	102,6750	308,025	300,000	.299,439	.0	.83	.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		1FE			104,754	110,1540	121,169	110,000	.107,966	.0	483	.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	2	1FE			102,000	106,0620	106,062	100,000	.100,308	.0	(265)	.0	0	7,000	.6,701	FA	.2,917	7,000	01/23/2009	02/01/2028
20281P-BB-7		4	1FE			70,350	111,2370	77,866	70,000	.70,193	.0	(24)	.0	0	5,631	.5,579	JD	.328	3,942	01/08/2009	06/01/2023
249218-AR-9	Denver CO Pub. Sch. Taxable - Revenue Bonds		1FE			100,000	99,7530	99,753	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</td																		

ANNUAL STATEMENT FOR THE YEAR 2016 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	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates			
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8	9			12	13	14	15	16	17	18	19	20	21	22	
		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 Value Increase/ (Decrease)	Current Year's (Amor ti za ti on) Accre ti on	Current Year's Other- Than- Temp or ary Im pa ir me nt Rec og ni ti on	Total For eign Ex ch an ge Ch an ge in Bo ok/ Adj us te d Car ry in g Va lu e	Rate of	Eff ect ive Rate of	When Paid	Ad mi tted Am ou nt Due an d Acc ru ed	Am ou nt Rec ei ve d Du ri ng Ye ar	Acquired	Stated Con trac tual M at ur it y Da te	
677632-QN-4	Ohio State University Taxable - Revenue Bonds					100,000	100.0820	100,082	100,000	100,000	0	0	0	0	1.351	1.351	JD	113	1,351	07/19/2012	06/01/2017	
80168F-MB-9	Santa Clara Valley CA Water Taxable - Revenue Bonds					100,000	100.3450	100,345	100,000	100,000	0	0	0	0	2.604	2.604	JD	217	1,743	03/18/2016	06/01/2022	
80168Q-DG-4	Santa Clara Valley CA Water Taxable - Revenue Bonds	4				43,993	104.6460	47,091	45,000	44,632	0	96	0	0	5.154	5.420	JD	193	2,319	01/28/2009	06/01/2020	
83755N-EW-8	South Dakota Hsg Dev. Tax-Exempt - Revenue Bonds	2				70,000	103.1000	72,170	70,000	70,000	0	0	0	0	4.000	4.000	MN	467	2,800	09/30/2011	05/01/2026	
880557-R9-6	Tennessee State School Auth. Taxable - Revenue Bonds					10,035	101.3630	10,136	10,000	10,002	0	(5)	0	0	5.243	5.190	MN	87	524	01/05/2009	05/01/2017	
91412G-F5-9	University of CA Taxable - Revenue Bonds	2				50,000	99.0430	49,522	50,000	50,000	0	0	0	0	1.910	1.910	MN	122	544	04/08/2016	05/15/2021	
91412G-XB-6	University of CA Taxable - Revenue Bonds					50,000	100.6400	50,320	50,000	50,000	0	0	0	0	3.159	3.159	MN	202	1,580	03/13/2015	05/15/2025	
91443T-RA-8	Univ. of MA Bldg Auth. Taxable - Revenue Bonds					50,028	100.0800	50,040	50,000	50,015	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					155,000	105.9070	164,156	155,000	155,000	0	0	0	0	6.950	6.950	FA	4,489	10,773	11/19/2008	02/01/2019	
95662M-F9-6	West Virginia State Hsg Dev. Taxable - Revenue Bonds					101,263	101.6400	101,640	100,000	100,272	0	(199)	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					74,999	99.5240	74,643	75,000	74,997	0	0	0	0	1.680	1.680	MN	208	1,258	04/24/2013	05/01/2019	
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						2,340,660	XXX	2,421,907	2,340,000	2,339,461	0	(312)	0	0	XXX	XXX	XXX	27,309	87,944	XXX	XXX	
3135A-U3-0	Freddie Mac FG660602		4			235,181	103.0080	229,456	222,756	235,463	0	282	0	0	3.500	2.663	MON	650	2,599	07/26/2016	11/01/2043	
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						235,181	XXX	229,456	222,756	235,463	0	282	0	0	XXX	XXX	XXX	650	2,599	XXX	XXX	
3199999. Total - U.S. Special Revenues Bonds						2,575,841	XXX	2,651,363	2,562,756	2,574,924	0	(30)	0	0	XXX	XXX	XXX	27,959	90,543	XXX	XXX	
00206R-CS-9	AT&T Inc. Senior Notes					78,002	100.8520	75,639	75,000	77,740	0	(263)	0	0	3.600	2,928	FA	1,005	1,410	05/03/2016	02/17/2023	
00841#-AC-3	Advantage Capital Tax Credit Notes	9				395,315	84.9500	447,714	527,032	431,013	0	25,372	0	0	0.000	6,160	MAR	0	0	0	07/26/2015	05/15/2022
00846U-AG-6	Agilent Technologies Inc. Senior Notes					99,535	107.9090	107,909	100,000	99,808	0	48	0	0	5,000	5,060	JJ	2,306	5,000	07/13/2010	07/15/2020	
02665W-AH-4	American Honda Fin. Notes					99,815	100.9740	100,974	100,000	99,899	0	37	0	0	2.250	2,290	FA	850	2,250	09/04/2014	08/15/2019	
035242-AL-0	Anheuser-Busch INBEV Senior Notes					99,621	101.7730	101,773	100,000	99,667	0	46	0	0	3,300	3,361	FA	1,375	1,705	01/13/2016	02/01/2023	
037735-CU-9	Appalachian Power Co. Senior Notes					49,823	101.2720	50,636	50,000	49,848	0	15	0	0	3,400	3,442	JD	142	1,700	05/11/2015	06/01/2025	
05348E-AY-1	AvalonBay Communities Inc. Senior Notes					105,352	100.1150	100,115	100,000	105,116	0	(236)	0	0	3,450	2,747	JD	288	1,725	07/22/2016	06/01/2025	
06051G-FF-1	Bank of America Corp. Senior Notes					99,625	103.1340	103,134	100,000	99,714	0	33	0	0	4,000	4,046	AO	1,000	4,000	03/27/2014	04/01/2024	
06406F-AB-9	Bank of New York Mellon Senior Notes					99,953	98.1500	98,150	100,000	99,959	0	6	0	0	2,050	2,060	MN	330	1,031	04/25/2016	05/03/2021	
12189L-AM-3	Burlington North Santa Fe Senior Notes					100,000	101.2140	101,214	100,000	100,000	0	0	0	0	3,000	3,000	MS	883	3,000	03/06/2013	03/15/2023	
12589E-BP-4	CMS Energy Corp. Senior Notes					99,683	101.2300	101,230	100,000	99,714	0	28	0	0	3,600	3,638	MN	460	3,660	11/04/2015	11/15/2025	
14149Y-AT-5	Cardinal Health Inc. Senior Notes					99,772	107.2450	107,245	100,000	99,898	0	23	0	0	4,625	4,654	JD	206	4,625	03/31/2011	12/15/2020	
166764-AY-6	Chevron Corp. Senior Notes					100,000	100.7120	100,712	100,000	100,000	0	0	0	0	2,419	2,419	MN	296	2,419	11/09/2015	11/17/2020	
172967-LC-3	Citigroup Inc. Senior Notes					99,829	99.7300	99,730	100,000	99,831	0	2	0	0	2,900	2,937	JD	185	0	12/01/2016	12/08/2021	
209111-ET-6	Consolidated Edison Co. of NY Senior Notes					202,030	105.2410	210,482	200,000	200,320	0	(242)	0	0	5,850	5,715	AO	2,925	11,700	04/04/2008	04/01/2018	
233331-AV-9	DTE Energy Co. Senior Notes					99,966	101.7240	101,724	100,000	99,971	0	3	0	0	3,300	3,306	JD	147	3,300	06/13/2016	06/15/2022	
252458-AB-3	Diageo Investment Corp. Senior Notes		1FE			101,329	100.6000	100,600	100,000	100,823	0	(141)	0	0	2,875	2,709	MN	399	2,875	04/02/2013	05/11/2022	
260003-AH-1	Dover Corp. Senior Notes					177,413	104.8140	183,425	175,000	175,364	0	(287)	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					99,619	107.8840	107,884	100,000	99,879	0	40	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					99,718	100.3700	100,370	100,000	99,809	0	26	0	0	3,050	3,083	JD	254	3,050	05/22/2013	06/01/2023	
30040W-AB-4	Eversource Energy Senior Notes					49,848	98.8740	49,437	50,000	49,859	0	11	0	0	3,350	3,386	MS	493	861	03/07/2016	03/15/2026	
437076-BG-6	Home Depot Inc. Senior Notes					98,500	100.4820	100,482	100,000	98,784	0	205	0	0	2,625	2,669	JD	219	2,625	08/20/2015	06/01/2022	
458140-AL-4	Intel Corp. Senior Notes					100,480	100.1500	100,150	100,000	100,100	0	(104)	0	0	1,350	1,244	JD	60	1,350	04/03/2013	12/15/2017	
459200-JG-7	IBM Corp. Senior Notes					99,665	102,3080	102,308	100,000	99,690	0	25	0	0	3,450	3,490	FA	1,265	1,725	02/16/2016	02/19/2026	
459284-AB-1																						

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

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

1	2	Showing All Long Term BONDS Owned December 31 of Current Year																			Dates			
		Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					21	22			
		3	4	5			8	9			12	13	14	15	Total Foreign Exchange Change in Book/Adjusted Carrying Value	16	17	18	19	20				
CUSIP Identification	Description	Code	For	ing	Bond	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 Other-Than-Temporary Impairment Recognized	Current Year's Other-Than-Temporary Impairment Recognized	Rate of Effective	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date				
650119-AJ-9	New York University Notes				1FE		50,000	97.1040	48,552	50,000	50,000	0	0	0	2.545	JJ	636	1,538	04/10/2015	07/01/2022				
651229-AW-6	Newell Brands Inc. Senior Notes	2			2FE		99,798	104,3780	100,000	99,811	100,000	0	13	0	4.200	A0	1,050	2,112	03/18/2016	04/01/2026				
65364U-AB-2	Niagara Mohawk Power Senior Notes				1FE		206,462	99,5300	199,060	200,000	206,066	0	(396)	0	2.721	2,171	MN	.499	2,721	07/28/2016	11/28/2022			
655844-AZ-1	Norfolk Southern Corp. Senior Notes				2FE		199,458	104,9980	209,996	200,000	199,915	0	64	0	5.750	5,786	A0	2,875	11,500	07/24/2008	04/01/2018			
665859-AL-8	Northern Trust Corp. Senior Notes				1FE		99,883	104,4120	100,000	99,950	100,000	0	12	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	100,2750	100,275	100,000	99,919	0	56	0	1.750	1,808	JD	146	1,750	05/29/2013	06/01/2018			
68233J-AZ-7	Oncor Electric Del. Co. LLC Secured Notes	2			1FE		49,869	99,0300	49,515	50,000	49,884	0	13	0	2.950	2,982	A0	369	1,475	10/27/2015	04/01/2025			
68389X-BK-0	Oracle Corp. Senior Notes	2			1FE		99,826	97,7190	97,719	100,000	99,842	0	16	0	1.900	1,935	MS	918	0	06/29/2016	09/15/2021			
72925P-AC-9	Plum Creek Timber Senior Notes	2			2FE		143,551	106,1230	159,185	150,000	146,904	0	644	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	100,4000	50,200	50,000	49,948	0	18	0	2.375	2,415	MS	363	1,188	09/05/2014	09/11/2019			
74340X-BE-0	Prologis LP Senior Notes	2			1FE		100,518	102,4670	102,467	100,000	100,477	0	(41)	0	3.750	3,685	MN	625	3,760	01/08/2016	11/01/2025			
744448-CD-1	Public Service Co. of CO Secured Notes	2			1FE		149,393	103,2430	154,865	150,000	149,740	0	62	0	3.200	3,248	MN	613	4,800	11/08/2010	11/15/2020			
773903-AD-1	Rockwell Automation Notes				1FE		260,018	103,7800	259,450	250,000	251,160	0	(1,210)	0	5.650	5,124	JD	1,177	14,125	02/06/2008	12/01/2017			
776743-AD-8	Roper Technologies Inc. Senior Notes	2			2FE		99,984	100,7710	100,771	100,000	99,984	0	0	0	3.800	3,802	JD	127	0	12/08/2016	12/15/2026			
808513-AD-7	Charles Schwab Corp. Senior Notes	2			1FE		100,329	106,8950	106,895	100,000	100,134	0	(34)	0	4,450	4,409	JJ	1,965	4,450	07/20/2010	07/22/2020			
816851-AW-9	Sempra Energy Senior Notes	2			2FE		49,955	99,8520	49,926	50,000	49,973	0	8	0	2,400	2,418	MS	353	1,200	03/10/2015	03/15/2020			
84755T-AE-7	Spectra Energy Capital Senior Notes	2			2FE		90,675	96,6720	96,672	100,000	93,225	0	927	0	3,300	4,567	MS	972	3,300	02/14/2014	03/15/2023			
857477-AV-5	State Street Corp. Senior Notes				1FE		99,948	97,9920	97,992	100,000	99,954	0	6	0	1,950	1,981	MN	228	975	05/16/2016	05/19/2021			
883556-BE-1	Thermo Fisher Scientific Senior Notes				2FE		99,798	100,7600	100,760	100,000	99,915	0	39	0	2,400	2,442	FA	1,000	2,400	12/05/2013	02/01/2019			
91159H-HC-7	US Bancorp Senior Notes	2			1FE		99,930	101,9560	101,956	100,000	99,962	0	7	0	3,000	3,008	MS	883	3,000	02/28/2012	03/15/2022			
91159H-HM-5	US Bancorp Notes	2			1FE		99,885	97,3560	97,356	100,000	99,864	0	9	0	3,100	3,117	A0	551	1,559	04/26/2016	04/27/2026			
92343V-BG-6	Verizon Comm. Inc. Senior Notes				2FE		99,870	107,0110	107,011	100,000	99,926	0	18	0	4,500	4,522	MS	1,325	4,500	09/11/2013	09/15/2020			
93142T-AC-1	Walgreens Boots Alliance Senior Notes	2			2FE		149,622	98,1600	147,240	150,000	149,641	0	19	0	3,450	3,480	JD	431	2,588	05/26/2016	06/01/2026			
94974B-FU-9	Wells Fargo & Co. Senior Notes				1FE		99,798	100,3240	100,324	100,000	99,899	0	42	0	2,125	2,170	A0	407	2,125	04/14/2014	04/22/2019			
976657-AL-5	Wisconsin Energy Corp. Senior Notes	2			2FE		99,983	101,9130	101,913	100,000	99,986	0	1	0	3,550	3,552	JD	158	3,550	06/04/2015	06/15/2025			
982526-AV-7	Wm. Wrigley Jr. Co. Senior Notes	2			2FE		101,694	101,7460	101,743	100,000	101,129	0	(393)	0	2,900	2,468	A0	564	2,898	07/21/2015	10/21/2019			
964159-GW-0	Bank of Nova Scotia Senior Notes	A			1FE		99,967	99,6420	99,642	100,000	99,975	0	6	0	2,350	2,357	A0	457	2,350	10/14/2015	10/21/2020			
78008S-TD-2	Royal Bank of Canada Senior Notes	A			1FE		100,000	100,6680	100,668	100,000	100,000	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			1FE		100,111	99,7590	99,759	100,000	100,030	0	(22)	0	1,400	1,377	A0	237	1,400	04/23/2013	04/30/2018			
00185A-AF-1	Aon PLC Senior Notes	D	2		2FE		99,239	100,3050	100,305	100,000	99,403	0	69	0	3,500	3,592	JD	165	3,500	08/12/2014	06/14/2024			
05252A-BK-6	Australia & New Zealand Bank Senior Notes	D			1FE		99,757	108,2090	108,209	100,000	99,888	0	25	0	4,875	4,906	JJ	2,289	4,875	01/06/2011	01/12/2021			
11102A-AA-9	British Telecom PLC Senior Notes	D			2FE		155,484	104,2200	156,330	150,000	150,855	0	(780)	0	5,950	5,378	JJ	4,115	8,925	02/01/2010	01/15/2018			
268317-AD-6	Electricite de France Senior Notes	D			1FE		99,564	106,0950	106,095	100,000	99,844	0	46	0	4,600	4,655	JJ	1,968	4,600	01/22/2010	01/27/2020			
423012-AB-9	Heineken NV Senior Notes	D			2FE		49,835	100,0400	50,020	50,000	49,974	0	34	0	1,400	1,469	A0	175	700	10/03/2012	10/01/2017			
500472-AB-1	Koninklijke Philips NV Senior Notes	D			2FE		296,415	104,8030	314,409	300,000	299,457	0	429	0	5,750	5,910	MS	5,271	17,250	03/11/2018	03/12/2020			
6325C0-BY-6	National Australia Bank Senior Notes	D			1FE		149,322	106,1620	159,243	150,000	149,700	0	68	0	4,375	4,431	JD	383	6,563	12/07/2010	12/10/2020			
66989G-AA-8	Novartis Secs Invest. Senior Notes	D			1FE		100,061	107,0790	107,079	100,000	100,018	0	(8)	0	5,125	5,116	FA	2,007	5,125	06/18/2009	02/10/2019			
822582-AW-2	Shell Int'l Fin. Senior Notes	D			1FE		99,967	100,6110	50,306	50,000	49,989	0	7	0	1,900	1,914	FA	372	950	08/07/2013	08/10/2018			
85771S-AA-4	StatoilHydro ASA Senior Notes	D			1FE		101,053	107,3710	107,371	100,000	100,296	0	(119)	0	5,250	5,111	A0	1,108	5,250	06/19/2009	04/15/2019			
87938W-AM-5	Telefonica Emisiones SA Senior Notes	D			2FE		100,003	107,1460	107,146	100,000	100,000	0	0	0	5,134	5,134	A0	913	5,134	04/13/2010	04/27/2020			
89152U-AF-9	Total Capital SA Notes	D			1FE		99,248	106,6620	106,662	100,000	99,655	0	76	0	4,125	4,218	JJ	1,753	4,125	01/24/2011	01/28/2021			
89641U-AD-3	Trinity Acquisition PLC Senior Notes	D	2		2FE		100,780	100,9760	100,976	100,000	100,676	0	(104)	0	3,500	3,341	MS	1,031	1,682	03/21/2016	09/15/2021			
984851-AD-7	Yara International ASA Senior Notes	D	2		2FE		99,596	98,0270	98,027	100,000	99,615	0	19	0	3,800	3,849	JD	264	1,900	06/01/2016	06/06/2026			
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations							8,579,844	XXX	8,816,155		8,702,032		8,606,830	0	24,237	0	0	XXX	XXX	72,964	271,402	XXX	XXX	
12592M-BF-6	Comm. Mtg Trust COMM2014LC17A2		4		1FM		102,997	102,7520	102,752		100,000		101,523	0	(664)	0	0	3,164	2,465	MON	264	3,164	09/18/2014	10/10/2047
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities							102,997	XXX	102,752		100,000		101,523	0	(664)	0	0	XXX	XXX	264	3,164	XXX	XXX	
65478U-AB-5	Nissan Auto Receivables Owner NAROT2016A2A2		4		1FE		79,698	99,9710	79,676		79,700		79,694	0	(2)	0	0	XXX	XXX	XXX	36	715	XXX	XXX
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities							79,698	XXX	79,676		79,700		79,694	0	(2)	0	0	XXX	XXX	XXX	36	715	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds							8,762,539	XXX	8,998,583		8,881,732		8,788,047	0	23,571	0	0	XXX	XXX	XXX	73,264	275,281	XXX	XXX
4899999. Total - Hybrid Securities							0	XXX	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	XXX	XXX	XXX	0	0	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2016 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 Actual Cost	Fair Value		10 Book/ Adjusted Carrying Value	11 Unrealized Valuation Increase/ (Decrease)	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 Rate Used to Obtain Fair Value	9 Fair Value			12 Current Year's (Amor- tization) Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date	
6099999. Subtotal - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX	XXX	
7799999. Total - Issuer Obligations						15,050,762	XXX	15,407,460	15,197,032	15,074,136	0	23,770	0	0	XXX	XXX	XXX	137,105	464,942	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						244,067	XXX	238,450	231,684	244,365	0	283	0	0	XXX	XXX	XXX	691	3,090	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						102,997	XXX	102,752	100,000	101,523	0	(664)	0	0	XXX	XXX	XXX	264	3,164	XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities						79,698	XXX	79,676	79,700	79,694	0	(2)	0	0	XXX	XXX	XXX	36	715	XXX	XXX
8199999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999 - Total Bonds						15,477,524	XXX	15,828,338	15,608,416	15,499,718	0	23,387	0	0	XXX	XXX	XXX	138,096	471,911	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 2016 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
912828-2A-7	U.S. Treasury Notes 1.500% 08/15/26		09/13/2016	Various	444,193	450,000		.408
912828-2D-1	U.S. Treasury Notes 1.375% 08/31/23		08/30/2016	Goldman Sachs	248,966	250,000		0
912828-U2-4	U.S. Treasury Notes 2.000% 11/15/26		12/22/2016	Various	480,254	500,000		.685
0599999. Subtotal - Bonds - U.S. Governments						1,173,413	1,200,000	1,093
880541-XZ-5	Tennessee State Taxable - G.O. 2.166% 08/01/27		07/27/2016	Citigroup		200,000	.200,000	0
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						200,000	200,000	0
31335A-U3-0	Freddie Mac FGG60602 3.500% 11/01/43		07/26/2016	INTL FCStone	235,181	222,756		.217
3133EG-XC-4	FFCB Notes 2.240% 07/06/27		10/31/2016	Vining Sparks	198,600	200,000		.311
80168F-MB-9	Santa Clara Valley CA Water Taxable - Revenue Bonds 2.604% 06/01/22		03/18/2016	JP Morgan	100,000	100,000		0
91412G-F5-9	University of CA Taxable - Revenue Bonds 1.910% 05/15/21		04/08/2016	WFS	50,000	50,000		0
3199999. Subtotal - Bonds - U.S. Special Revenues						583,781	572,756	528
00206R-CS-9	AT&T Inc. Senior Notes 3.600% 02/17/23		05/03/2016	Royal Bank of Canada	.78,002	.75,000		.698
035242-AL-0	Anheuser-Busch INBEV Senior Notes 3.300% 02/01/23		01/13/2016	Deutsche Bank	99,621	100,000		0
05348E-AV-1	AvalonBay Communities Inc. Senior Notes 3.450% 06/01/25		07/22/2016	WFS	105,352	100,000		.537
06406F-AB-9	Bank of New York Mellon Senior Notes 2.050% 05/03/21		04/25/2016	Bank of America	99,953	100,000		0
172967-LC-3	Citigroup Inc. Senior Notes 2.900% 12/08/21		12/01/2016	Citigroup	99,829	100,000		0
233331-AV-9	DTE Energy Co. Senior Notes 3.300% 06/15/22		06/13/2016	Tax Free Exchange	99,968	100,000		0
30040W-AB-4	Eversource Energy Senior Notes 3.350% 03/15/26		03/07/2016	Barclays Capital	49,848	50,000		0
459200-JG-7	IBM Corp. Senior Notes 3.450% 02/19/26		02/16/2016	JP Morgan	99,665	100,000		0
46625H-QW-3	JP Morgan Chase & Co. Senior Notes 3.300% 04/01/26		03/18/2016	JP Morgan	99,881	100,000		0
651229-AW-6	Newell Brands Inc. Senior Notes 4.200% 04/01/26		03/18/2016	Goldman Sachs	99,798	100,000		0
65364U-AB-2	Niagara Mohawk Power Senior Notes 2.721% 11/28/22		07/28/2016	The Seaport Group	206,462	200,000		.967
65478U-AB-5	Nissan Auto Receivables Owner NAROT2016AA2A 1.060% 02/15/19		02/02/2016	Bank of America	79,697	79,700		0
68389X-BK-0	Oracle Corp. Senior Notes 1.900% 09/15/21		06/29/2016	JP Morgan	99,826	100,000		0
74340X-BE-0	Prologis LP Senior Notes 3.750% 11/01/25		01/08/2016	Goldman Sachs	100,518	100,000		.760
776743-AD-8	Roper Technologies Inc. Senior Notes 3.800% 12/15/26		12/08/2016	JP Morgan	99,984	100,000		0
857477-AV-5	State Street Corp. Senior Notes 1.950% 05/19/21		05/16/2016	Bank of America	99,948	100,000		0
91159H-HM-5	US Bancorp Notes 3.100% 04/27/26		04/26/2016	Credit Suisse	99,855	100,000		.26
931427-AQ-1	Walgreens Boots Alliance Senior Notes 3.450% 06/01/26		05/26/2016	Bank of America	149,622	150,000		0
89641U-AD-3	Trinity Acquisition PLC Senior Notes 3.500% 09/15/21	D	03/21/2016	Raymond James Morgan Keegan	100,780	100,000		.19
984851-AD-7	Yara International Asa Senior Notes 3.800% 06/06/26	D	06/01/2016	JP Morgan	99,597	100,000		0
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,068,206	2,054,700	3,007
8399997. Total - Bonds - Part 3						4,025,400	4,027,456	4,628
8399998. Total - Bonds - Part 5						37,041	36,157	15
8399999. Total - Bonds						4,062,441	4,063,613	4,643
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						4,062,441	XXX	4,643

ANNUAL STATEMENT FOR THE YEAR 2016 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 Value 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 GNR200733LD 5.500% 11/20/36		12/01/2016	Paydown			.31,765	.31,765	.31,666	0	.99	0	.99	0	.31,765	0	0	0	0	.883	11/20/2036		
912828-FY-1	U.S. Treasury Notes 4.625% 11/15/16		11/15/2016	Maturity			.350,000	.350,000	.346,281	.0	.401	0	.401	0	.350,000	0	0	0	0	.16,188	11/15/2016		
912828-QA-1	U.S. Treasury Notes 2.250% 03/31/16		03/31/2016	Maturity			.200,000	.200,000	.199,313	.0	.36	0	.36	0	.200,000	0	0	0	0	.2,250	03/31/2016		
912828-QR-4	U.S. Treasury Notes 1.500% 06/30/16		06/30/2016	Maturity			.750,000	.750,000	.742,649	.0	.759	0	.759	0	.750,000	0	0	0	0	.5,625	06/30/2016		
05999999	Subtotal - Bonds - U.S. Governments						1,331,765	1,331,765	1,319,858	0	1,295	0	1,295	0	1,331,765	0	0	0	0	24,946	XXX		
373383-2E-7	Georgia State Taxable - G.O. 5.700%		07/01/2016	Maturity			.150,000	.150,000	.164,416	.151,102	0	(1,102)	0	(1,102)	0	.150,000	0	0	0	0	.8,550	07/01/2016	
17999999	Subtotal - Bonds - U.S. States, Territories and Possessions						150,000	150,000	164,416	151,102	0	(1,102)	0	(1,102)	0	150,000	0	0	0	0	8,550	XXX	
20281P-BB-7	Commonwealth Fin. Auth. PA Taxable - Revenue Bonds 5.631% 06/01/23		06/01/2016	Call	100,000			.10,000	.10,000	.10,050	.10,031	0	(.31)	0	(.31)	0	.10,000	0	0	0	0	.282	06/01/2023
3133EE-NU-0	FFCB Notes 2.230% 02/09/22		02/09/2016	Call	100,000			.100,000	.100,000	.99,550	.99,604	0	.396	0	.396	0	.100,000	0	0	0	0	.1,115	02/09/2022
313660-7F-2	Fannie Mae Notes 3.125% 12/06/32		09/06/2016	Call	100,000			.100,000	.100,000	.100,000	.100,000	0	0	0	0	.100,000	0	0	0	0	.2,344	12/06/2032	
313660-ZS-3	Fannie Mae Notes 1.750% 09/13/19		03/13/2016	Call	100,000			.100,000	.100,000	.95,270	.97,004	0	.2,996	0	.2,996	0	.100,000	0	0	0	0	.875	09/13/2019
647200-V3-5	New Mexico Mtg Fin. Auth. Tax-Exempt - Revenue Bonds 3.750% 03/01/43		12/01/2016	Call	100,000			.20,000	.20,000	.21,176	.20,845	0	(.845)	0	(.845)	0	.20,000	0	0	0	0	.656	03/01/2043
801680-DG-4	Santa Clara Valley CA Water Taxable - Revenue Bonds 5.154% 06/01/20		06/01/2016	Call	100,000			.10,000	.10,000	.9,776	.9,897	0	.103	0	.103	0	.10,000	0	0	0	0	.258	06/01/2020
83755N-EW-8	South Dakota Hsg Dev. Tax-Exempt - Revenue Bonds 4.000% 05/01/26		11/15/2016	Call	100,000			.20,000	.20,000	.20,000	.20,000	0	0	0	0	.20,000	0	0	0	0	.723	05/01/2026	
880557-R9-6	Tennessee State School Auth. Taxable - Revenue Bonds 5.243% 05/01/17		05/01/2016	Call	100,000			.35,000	.35,000	.35,122	.35,024	0	(.24)	0	(.24)	0	.35,000	0	0	0	0	.918	05/01/2017
919114-AE-8	Valdosta-Lowndes Cnty GA Taxable - Revenue Bonds 6.950% 02/01/19		02/01/2016	Call	100,000			.45,000	.45,000	.45,000	.45,000	0	0	0	0	.45,000	0	0	0	0	1,564	02/01/2019	
977100-AV-8	Wisconsin State Taxable - Revenue Bonds 5.238% 05/01/18		09/02/2016	Call	107,1461			.267,865	.250,000	.237,838	.246,338	0	.21,527	0	.21,527	0	.267,865	0	0	0	0	.10,949	05/01/2018
31999999	Subtotal - Bonds - U.S. Special Revenues						707,865	690,000	673,782	683,743	0	24,122	0	24,122	0	707,865	0	0	0	0	19,684	XXX	
06406H-CJ-6	Bank of New York Mellon Senior Notes 1.350% 03/06/18		04/25/2016	Bank of New York			.100,185	.100,000	.99,971	.99,987	0	.2	0	.2	0	.99,989	0	.196	.196	.196	.870	03/06/2018	
120568-AU-4	Bunge Ltd Finance Corp. Senior Notes 4.100% 03/15/16		03/15/2016	Maturity			.150,000	.150,000	.149,987	.149,999	0	.1	0	.1	0	.150,000	0	0	0	0	.3,075	03/15/2016	
126650-BH-2	CVS Caremark Corp. Notes 5.750% 06/01/17		05/31/2016	Tender Offer			.356,307	.350,000	.362,891	.352,384	0	(.676)	0	(.676)	0	.351,708	0	.4,599	.4,599	.4,599	.20,563	06/01/2017	
16162W-KQ-1	Chase Mtg Finance CHASE2005511A10 5.500% 05/25/35		03/01/2016	Paydown			.6,711	.6,711	.6,828	.6,697	0	.14	0	.14	0	.6,711	0	0	0	0	.48	05/25/2035	
172967-JN-2	Citigroup Inc. Senior Notes 1.700% 04/27/18		12/01/2016	Citigroup			.49,862	.50,000	.49,842	.49,877	0	.49	0	.49	0	.49,926	0	(.64)	(.64)	(.64)	.942	04/27/2018	
233331-AU-1	DTE Energy Co. Senior Notes 3.300% 06/15/22		06/13/2016	Tax Free Exchange			.99,968	.100,000	.99,963	.99,966	0	.2	0	.2	0	.99,968	0	0	0	0	.0	06/15/2022	
46625H-KC-3	JP Morgan Chase & Co. Senior Notes 3.125% 01/23/25		03/18/2016	Deutsche Bank			.99,645	.100,000	.99,654	.99,680	0	.7	0	.7	0	.99,687	0	(.42)	(.42)	(.42)	.2,083	01/23/2025	
487836-BB-3	Kellogg Co. Senior Notes 4.450% 05/30/16		05/30/2016	Maturity			.100,000	.100,000	.99,142	.99,942	0	.58	0	.58	0	.100,000	0	0	0	0	.2,225	05/30/2016	
548661-CK-1	Lowe's Cos. Inc. Senior Notes 5.400% 10/15/16		10/15/2016	Maturity			.150,000	.150,000	.147,864	.149,777	0	.223	0	.223	0	.150,000	0	0	0	0	.8,100	10/15/2016	
585055-AZ-9	Medtronic Inc. Senior Notes 2.750% 04/01/23		04/15/2016	Tender Offer			.50,733	.50,000	.49,883	.49,912	0	.3	0	.3	0	.49,915	0	.817	.817	.817	.2,241	04/01/2023	
771196-AS-1	Roche Holding Inc. Senior Notes 6.000% 03/01/19		08/25/2016	Call	112,0651			.59,394	.53,000	.52,167	.52,680	0	.6,714	0	.6,714	0	.59,394	0	0	0	0	.2,573	03/01/2019
90520G-AA-4	Union Bank NA Notes 5.950% 05/11/16		05/11/2016	Maturity			.150,000	.150,000	.145,757	.149,767	0	.233	0	.233	0	.150,000	0	0	0	0	.4,463	05/11/2016	
76720A-AM-8	Rio Tinto Fin. USA Senior Notes 2.250% 12/14/18		06/27/2016	Keegan			.102,010	.100,000	.99,866	.99,921	0	.12	0	.12	0	.99,933	0	.2,078	.2,078	.2,078	.1,223	12/14/2018	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,474,815	1,459,711	1,463,815	1,460,589	0	6,642	0	6,642	0	1,467,231	0	7,584	7,584	7,584	48,406	XXX	
8399997	Total - Bonds - Part 4						3,664,445	3,631,476	3,621,871	3,625,904	0	30,957	0	30,957	0	3,656,861	0	7,584	7,584	7,584	101,586	XXX	
8399998	Total - Bonds - Part 5						36,157	36,157	37,041	0	0	(884)	0	(884)	0	36,157	0	0	0	0	260	XXX	
8399999	Total - Bonds						3,700,602	3,667,633	3,658,912	3,625,904	0	30,073	0	30,073	0	3,693,018	0	7,584	7,584	7,584	101,846	XXX	
8999997	Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	

ANNUAL STATEMENT FOR THE YEAR 2016 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							
8999998. Total - Preferred Stocks - Part 5						0	XXX	0	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	0	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	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	0	XXX
9799999. Total - Common Stocks						0	XXX	0	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	0	XXX
9999999 - Totals						3,700,602	XXX	3,658,912	3,625,904	0	30,073	0	30,073	0	3,693,018	0	7,584	7,584	101,846	XXX	

ANNUAL STATEMENT FOR THE YEAR 2016 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 Book/ Adjusted Value at Disposal	10 Consid- eration	11 Actual Cost	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 Value 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					
31335A-U3-0	Freddie Mac FGG60602 3.500% 11/01/43		07/26/2016	INTL FCStone	12/01/2016	Paydown	15,857	16,741	15,857	15,857	0	(885)	0	(885)	0	0	0	0	0	95
31999999. Subtotal - Bonds - U.S. Special Revenues							15,857	16,741	15,857	15,857	0	(885)	0	(885)	0	0	0	0	0	95
65478U-AB-5	Nissan Auto Receivables Owner NAROT2016AA2A 1.060% 02/15/19		02/02/2016	Bank of America	12/15/2016	Paydown	20,300	20,300	20,300	20,300	0	1	0	1	0	0	0	0	0	165
38999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							20,300	20,300	20,300	20,300	0	1	0	1	0	0	0	0	0	165
8399998. Total - Bonds							36,157	37,041	36,157	36,157	0	(884)	0	(884)	0	0	0	0	0	260
8999998. Total - Preferred Stocks								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
9899999. Total - Preferred and Common Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 - Totals								37,041	36,157	36,157	0	(884)	0	(884)	0	0	0	0	0	260
																				15

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 2016 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	18	19	20 Amount Received During Year		
0599999. Total - U.S. Government Bonds							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	XXX	XXX	XXX	0	0	
1799999. Total - U.S. States, Territories and Possessions Bonds							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	XXX	XXX	XXX	0	0	
3199999. Total - U.S. Special Revenues Bonds							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	XXX	XXX	XXX	0	0	
4899999. Total - Hybrid Securities							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	XXX	XXX	XXX	0	0	
6099999. Subtotal - SVO Identified Funds							0	0	0	0	0			0	0	XXX	XXX	XXX	0	0	
7799999. Total - Issuer Obligations							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	XXX	XXX	XXX	0	0	
7999999. Total - Commercial Mortgage-Backed Securities							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	XXX	XXX	XXX	0	0	
8199999. Total - SVO Identified Funds							0	0	0	0	0			0	0	XXX	XXX	XXX	0	0	
8399999. Total Bonds							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	XXX	XXX	XXX	0	0	
09658L-79-4 ... BMO Gov't Money Market I Shares				12/30/2016	Direct	XXX	799	0	0	0	0			0	0	0.000	0.000	MON	1	0	
8899999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO							799	0	0	0	0			XXX	799	0	0	XXX	XXX	1	0
9199999 - Totals							799	0	0	0	0			XXX	799	0	0	XXX	XXX	1	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 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 2016 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	217,204	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	217,204	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	217,204	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
0599999 Total - Cash	XXX	XXX	0	0	217,204	XXX

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

1. January.....	84,171	4. April.....	262,487	7. July.....	1,309,470	10. October.....	631,172
2. February.....	80,531	5. May.....	693,600	8. August.....	237,535	11. November.....	838,234
3. March.....	225,496	6. June.....	1,333,621	9. September.....	427,218	12. December.....	217,204

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

NONE

8699999 - Total Cash Equivalents

ANNUAL STATEMENT FOR THE YEAR 2016 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	299,117	300,684	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	299,117	300,684	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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