



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of Ohio

NAIC Group Code	0088	0088	NAIC Company Code	10176	Employer's ID Number	38-3167100	
	(Current)	(Prior)					
Organized under the Laws of	Ohio					State of Domicile or Port of Entry	OH
Country of Domicile	United States of America						
Incorporated/Organized	11/17/1994			Commenced Business	02/13/1995		
Statutory Home Office	4400 Easton Commons Way, Suite 125			Columbus, OH, US 43219			
	(Street and Number)			(City or Town, State, Country and Zip Code)			
Main Administrative Office	440 Lincoln Street			508-853-7200			
	(Street and Number)			(Area Code) (Telephone Number)			
	Worcester, MA, US 01653-0002						
	(City or Town, State, Country and Zip Code)						
Mail Address	440 Lincoln Street			Worcester, MA, US 01653-0002			
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	440 Lincoln Street			508-853-7200 8554476			
	(Street and Number)			(Area Code) (Telephone Number)			
	Worcester, MA, US 01653-0002						
	(City or Town, State, Country and Zip Code)						
Internet Website Address	WWW.HANOVER.COM						
Statutory Statement Contact	Kathleen B. Edwards			508-853-7200-8554476			
	(Name)			(Area Code) (Telephone Number)			
	KEDWARDS@HANOVER.COM			508-853-6332			
	(E-mail Address)			(FAX Number)			

OFFICERS

President	John Conner Roche	Vice President & Treasurer	Craig Wilson Leslie
Secretary	Charles Frederick Cronin		

OTHER

Mark Leo Berthiaume, Executive Vice President	Kathleen Elizabeth deCastro #, Executive Vice President	Jeffrey Mark Farber, Executive Vice President & CFO
J. Kendall Huber, Executive Vice President & GC	Richard William Lavey, Executive Vice President	Bryan James Salvatore, Executive Vice President
Ann Kirkpatrick Tripp #, Senior Vice President	Mark Joseph Welzenbach, Executive Vice President	

DIRECTORS OR TRUSTEES

George Kusi Agyen	Mark Leo Berthiaume	Kathleen Elizabeth deCastro #
Jeffrey Mark Farber	J. Kendall Huber	Craig Wilson Leslie
John Conner Roche	Bryan James Salvatore #	Ann Kirkpatrick Tripp
Mark Joseph Welzenbach		

State of Massachusetts
County of Worcester SS:

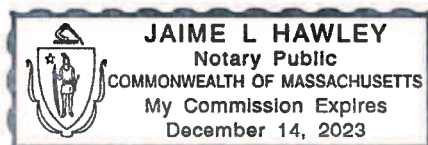
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

John Conner Roche President	Charles Frederick Cronin Secretary	Craig Wilson Leslie Vice President & Treasurer

Subscribed and sworn to before me this
4th day of February, 2019

Jaime L. Hawley
Notary
December 14, 2023

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





ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2018 NAIC Company Code 10176

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.1 Allied lines .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.2 Multiple peril crop .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3 Federal flood .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4. Private crop .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.5 Private flood .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. Farmowners multiple peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Homeowners multiple peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.1 Commercial multiple peril (non-liability portion) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.2 Commercial multiple peril (liability portion) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Mortgage guaranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Ocean marine .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Inland marine .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10. Financial guaranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11. Medical professional liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Earthquake .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
13. Group accident and health (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Credit accident and health (group and individual) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.1 Collectively renewable accident and health (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2 Non-cancelable accident and health(b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3 Guaranteed renewable accident and health(b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.4 Non-renewable for stated reasons only (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.5 Other accident only .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.6 Medicare Title XVIII exempt from state taxes or fees .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.7 All other accident and health (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8 Federal employees health benefits plan premium (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Workers' compensation	1,485,781	1,321,714	.0	595,329	457,692	(288,214)	4,135,489	49,060	(11,966)	209,565	195,184	167,103
17.1 Other Liability - occurrence .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.58
17.2 Other Liability - claims made .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.3 Excess workers' compensation .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Products liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.1 Private passenger auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.2 Other private passenger auto liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Commercial auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4 Other commercial auto liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.1 Private passenger auto physical damage .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.2 Commercial auto physical damage .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Aircraft (all perils) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. Fidelity .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24. Surety .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Burglary and theft .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Boiler and machinery .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Credit .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
30. Warranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	1,485,781	1,321,714	0	595,329	457,692	(288,214)	4,135,489	49,060	(11,966)	209,565	195,184	167,161
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$5,102
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



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NAIC Group Code 0088 BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2018 NAIC Company Code 10176

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	403	269	.0	134	.0	3	3	.0	7	7	63	8
2.1 Allied lines	699	466	.0	233	.0	12	12	.0	3	3	108	14
2.2 Multiple peril crop .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3 Federal flood .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4. Private crop .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.5 Private flood .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. Farmowners multiple peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Homeowners multiple peril	11,083,814	10,865,410	.0	5,545,025	4,750,834	5,826,167	3,150,217	77,579	179,677	238,520	1,651,692	215,720
5.1 Commercial multiple peril (non-liability portion)	327,469	386,742	.0	151,636	52,631	3,433	20,293	6,248	3,441	6,633	59,304	6,263
5.2 Commercial multiple peril (liability portion)	205,643	248,837	.0	94,928	20,882	(43,620)	563,663	118,430	(4,898)	143,995	35,964	3,845
6. Mortgage guaranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Ocean marine .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Inland marine	276,864	263,589	.0	138,368	78,567	92,116	33,375	.0	5,007	6,872	42,192	5,365
10. Financial guaranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11. Medical professional liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Earthquake	39,440	38,482	.0	20,998	.0	.0	.0	.0	.0	.0	5,897	767
13. Group accident and health (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Credit accident and health (group and individual) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.1 Collectively renewable accident and health (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2 Non-cancelable accident and health(b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3 Guaranteed renewable accident and health(b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.4 Non-renewable for stated reasons only (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.5 Other accident only .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.6 Medicare Title XVIII exempt from state taxes or fees .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.7 All other accident and health (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8 Federal employees health benefits plan premium (b) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Workers' compensation .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.1 Other Liability - occurrence	111,079	113,228	.0	60,329	.0	(33,261)	100,333	.0	250	6,682	17,190	2,223
17.2 Other Liability - claims made .....	.0	35	.0	.0	.0	(7)	(2)	.0	(1)	4	.0	.0
17.3 Excess workers' compensation .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Products liability	1,011	2,507	.0	843	.0	875	1,261	.0	158	199	178	20
19.1 Private passenger auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.2 Other private passenger auto liability	25,767	27,024	.0	6,512	18,894	17,853	6,915	39	(391)	1,913	3,454	508
19.3 Commercial auto no-fault (personal injury protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4 Other commercial auto liability	28,841	28,844	.0	.0	(733)	(1,444)	7,786	.0	(251)	4,212	11,857	563
21.1 Private passenger auto physical damage	26,494	26,926	.0	6,960	3,638	3,649	(471)	.0	8	24	3,911	517
21.2 Commercial auto physical damage	7,027	7,028	.0	.0	.0	221	(108)	.0	(22)	11	2,877	137
22. Aircraft (all perils) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. Fidelity .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24. Surety .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Burglary and theft .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Boiler and machinery	96	64	.0	32	.0	.0	.0	.0	.0	.0	15	2
28. Credit .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
30. Warranty .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	12,134,647	12,009,451	0	6,025,998	4,924,713	5,865,997	3,883,277	202,296	182,988	409,075	1,834,702	235,952
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Finance and service charges not included in Lines 1 to 35 \$ 46,569
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2018 NAIC Company Code 10176

			Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
Line of Business			1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire		403	269	.0	134	.0	3	3	.0	7	7	63	8
2.1	Allied lines		699	466	.0	233	.0	12	12	.0	3	3	108	14
2.2	Multiple peril crop .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3	Federal flood .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4	Private crop .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.5	Private flood .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	Farmowners multiple peril .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	Homeowners multiple peril		11,083,814	10,865,410	.0	5,545,025	4,750,834	5,826,167	3,150,217	77,579	179,677	238,520	1,651,692	215,720
5.1	Commercial multiple peril (non-liability portion)		327,469	386,742	.0	151,636	52,631	3,433	20,293	6,248	3,441	6,633	59,304	6,263
5.2	Commercial multiple peril (liability portion)		205,643	248,837	.0	94,928	20,882	(43,620)	563,663	118,430	(4,898)	143,995	35,964	3,845
6.	Mortgage guaranty .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	Ocean marine .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.	Inland marine		276,864	263,589	.0	138,368	78,567	92,116	33,375	.0	5,007	6,872	42,192	5,365
10.	Financial guaranty .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.	Medical professional liability .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
12.	Earthquake		39,440	38,482	.0	20,998	.0	.0	.0	.0	.0	.0	5,897	767
13.	Group accident and health (b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
14.	Credit accident and health (group and individual) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.1	Collectively renewable accident and health (b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2	Non-cancelable accident and health(b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3	Guaranteed renewable accident and health(b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.4	Non-renewable for stated reasons only (b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.5	Other accident only .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.6	Medicare Title XVIII exempt from state taxes or fees .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.7	All other accident and health (b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8	Federal employees health benefits plan premium (b) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16.	Workers' compensation		1,485,781	1,321,714	.0	595,329	457,692	(288,214)	4,135,489	49,060	(11,966)	209,565	195,184	167,103
17.1	Other Liability - occurrence		111,079	113,228	.0	60,329	.0	(33,261)	100,333	.0	250	6,682	17,190	2,281
17.2	Other Liability - claims made .....		.0	35	.0	.0	.0	(7)	(2)	.0	(1)	4	.0	.0
17.3	Excess workers' compensation .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.	Products liability		1,011	2,507	.0	843	.0	875	1,261	.0	158	199	178	20
19.1	Private passenger auto no-fault (personal injury protection) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.2	Other private passenger auto liability		25,767	27,024	.0	6,512	18,894	17,853	6,915	39	(391)	1,913	3,454	508
19.3	Commercial auto no-fault (personal injury protection) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4	Other commercial auto liability		28,841	28,844	.0	.0	(733)	(1,444)	7,786	.0	(251)	4,212	11,857	563
21.1	Private passenger auto physical damage		26,494	26,926	.0	6,960	3,638	(471)	3,649	.0	8	24	3,911	517
21.2	Commercial auto physical damage		7,027	7,028	.0	.0	.0	221	(108)	.0	(22)	11	2,877	137
22.	Aircraft (all perils) .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.	Fidelity .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.	Surety .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.	Burglary and theft .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27.	Boiler and machinery		96	64	.0	32	.0	.0	.0	.0	.0	.0	15	2
28.	Credit .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
30.	Warranty .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35.	TOTALS (a)		13,620,428	13,331,165	0	6,621,327	5,382,405	5,577,783	8,018,766	251,356	171,022	618,640	2,029,886	403,113
DETAILS OF WRITE-INS														
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page .....		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$51,671
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year	
Reinsured	100%
Not Reinsured	0%

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<h1>NONE</h1>					

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
38-0421730	31534	CITIZENS INS CO OF AMERICA	MI		13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool					13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999. Total Authorized - Affiliates					13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3299999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)					13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 Totals					13,687	0	0	5,966	63	2,578	685	6,643	0	15,935	0	0	0	15,935	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0421730	CITIZENS INS CO OF AMERICA	0	0		0	0	15,935	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	0	XXX	0	0	15,935	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	15,935	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999. Total Authorized - Affiliates		0	0	XXX	0	0	15,935	0	0	0	0	0	0	0	XXX	0	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	XXX	0	0	15,935	0	0	0	0	0	0	0	XXX	0	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999. Total Unauthorized - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999. Total Certified - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		0	0	XXX	0	0	15,935	0	0	0	0	0	0	0	XXX	0	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
9999999 Totals		0	0	XXX	0	0	15,935	0	0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41												
38-0421730 ...	CITIZENS INS CO OF AMERICA	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999. Total Authorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
9999999 Totals		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67	
38-0421730 ...	CITIZENS INS CO OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999. Total Authorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
9999999 Totals				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
38-0421730 ...	CITIZENS INS CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	XXX	XXX	0	0	0	XXX	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999. Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	XXX	XXX	0	0	0	XXX	XXX	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	XXX	XXX	XXX	0	XXX	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	XXX	XXX	XXX	0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	XXX	XXX	XXX	0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	XXX	XXX	XXX	0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)		0	0	0	0	0	0	0	0	0
4499999. Total Protected Cells (Sum of 1399999, 2799999 and 4199999)		0	0	0	0	0	0	0	0	0
9999999 Totals		0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
			NONE	
Total				

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

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

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3,Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	CITIZENS INS CO OF AMERICA	15,935	13,687	Yes [X] No []
7.		0	0	Yes [] No []
8.		0	0	Yes [] No []
9.		0	0	Yes [] No []
10.		0	0	Yes [] No []

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	13,582,345	0	13,582,345
2. Premiums and considerations (Line 15)	0	0	0
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	0	0	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0	0	0
5. Other assets	114,704	0	114,704
6. Net amount recoverable from reinsurers	0	15,935,000	15,935,000
7. Protected cell assets (Line 27)	0	0	0
8. Totals (Line 28)	13,697,049	15,935,000	29,632,049
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	0	9,292,000	9,292,000
10. Taxes, expenses, and other obligations (Lines 4 through 8)	18,260	0	18,260
11. Unearned premiums (Line 9)	0	6,643,000	6,643,000
12. Advance premiums (Line 10)	0	0	0
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	0	0	0
15. Funds held by company under reinsurance treaties (Line 13)	0	0	0
16. Amounts withheld or retained by company for account of others (Line 14)	0	0	0
17. Provision for reinsurance (Line 16)	0	0	0
18. Other liabilities	1,386	0	1,386
19. Total liabilities excluding protected cell business (Line 26)	19,646	15,935,000	15,954,646
20. Protected cell liabilities (Line 27)	0	0	0
21. Surplus as regards policyholders (Line 37)	13,677,403	XXX	13,677,403
22. Totals (Line 38)	13,697,049	15,935,000	29,632,049

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [X] No []

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

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(1)	(1)	0	0	0	0	0	0	XXX
2. 2009.....	3,501	3,501	0	3,225	3,225	149	149	257	257	0	0	648
3. 2010.....	6,724	6,724	0	6,425	6,425	120	120	582	582	0	0	1,200
4. 2011.....	10,473	10,473	0	12,736	12,736	107	107	1,126	1,126	0	0	2,537
5. 2012.....	13,749	13,749	0	13,908	13,908	130	130	1,235	1,235	0	0	2,914
6. 2013.....	14,211	14,211	0	8,436	8,436	125	125	792	792	0	0	1,764
7. 2014.....	11,705	11,705	0	6,233	6,233	83	83	816	816	0	0	1,277
8. 2015.....	10,669	10,669	0	4,221	4,221	57	57	722	722	0	0	998
9. 2016.....	9,931	9,931	0	3,939	3,939	85	85	550	550	0	0	735
10. 2017.....	10,229	10,229	0	4,840	4,840	65	65	712	712	0	0	973
11. 2018.....	10,865	10,865	0	2,791	2,791	32	32	594	594	0	0	788
12. Totals	XXX	XXX	XXX	66,754	66,754	952	952	7,386	7,386	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	1	1	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	1	1	0	0	0	0	0
4. 2011.....	0	0	1	1	0	0	2	2	0	0	0	0	0
5. 2012.....	0	0	2	2	0	0	4	4	0	0	0	0	0
6. 2013.....	40	40	6	6	0	0	4	4	3	3	0	0	2
7. 2014.....	5	5	8	8	0	0	7	7	2	2	0	0	1
8. 2015.....	0	0	8	8	0	0	14	14	0	0	0	0	0
9. 2016.....	150	150	8	8	0	0	29	29	2	2	0	0	1
10. 2017.....	210	210	39	39	20	20	51	51	17	17	0	0	11
11. 2018.....	1,778	1,778	895	895	0	0	106	106	40	40	0	0	26
12. Totals	2,182	2,182	968	968	20	20	219	219	64	64	0	0	41

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	3,631	3,631	0	103.7	103.7	0.0	0	0	0.0	0	0
3. 2010.....	7,129	7,129	0	106.0	106.0	0.0	0	0	0.0	0	0
4. 2011.....	13,972	13,972	0	133.4	133.4	0.0	0	0	0.0	0	0
5. 2012.....	15,279	15,279	0	111.1	111.1	0.0	0	0	0.0	0	0
6. 2013.....	9,406	9,406	0	66.2	66.2	0.0	0	0	0.0	0	0
7. 2014.....	7,154	7,154	0	61.1	61.1	0.0	0	0	0.0	0	0
8. 2015.....	5,022	5,022	0	47.1	47.1	0.0	0	0	0.0	0	0
9. 2016.....	4,762	4,762	0	48.0	48.0	0.0	0	0	0.0	0	0
10. 2017.....	5,953	5,953	0	58.2	58.2	0.0	0	0	0.0	0	0
11. 2018.....	6,236	6,236	0	57.4	57.4	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2009.....	457	457	0	177	177	7	7	32	32	0	0	51
3. 2010.....	327	327	0	50	50	1	1	19	19	0	0	19
4. 2011.....	217	217	0	310	310	0	0	18	18	0	0	25
5. 2012.....	176	176	0	92	92	17	17	19	19	0	0	32
6. 2013.....	130	130	0	10	10	0	0	8	8	0	0	8
7. 2014.....	71	71	0	21	21	0	0	4	4	0	0	7
8. 2015.....	52	52	0	1	1	0	0	1	1	0	0	2
9. 2016.....	41	41	0	4	4	0	0	3	3	0	0	6
10. 2017.....	32	32	0	20	20	0	0	3	3	0	0	4
11. 2018.....	27	27	0	0	0	0	0	1	1	0	0	2
12. Totals	XXX	XXX	XXX	685	685	25	25	110	110	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2017.....	0	0	1	1	0	0	1	1	0	0	0	0	0
11. 2018.....	3	3	3	3	0	0	1	1	1	1	0	0	1
12. Totals	3	3	4	4	0	0	2	2	1	1	0	0	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	217	217	0	47.5	47.5	0.0	0	0	0.0	0	0
3. 2010.....	70	70	0	21.3	21.3	0.0	0	0	0.0	0	0
4. 2011.....	328	328	0	151.1	151.1	0.0	0	0	0.0	0	0
5. 2012.....	128	128	0	72.8	72.8	0.0	0	0	0.0	0	0
6. 2013.....	19	19	0	14.5	14.5	0.0	0	0	0.0	0	0
7. 2014.....	25	25	0	35.2	35.2	0.0	0	0	0.0	0	0
8. 2015.....	3	3	0	5.7	5.7	0.0	0	0	0.0	0	0
9. 2016.....	8	8	0	18.6	18.6	0.0	0	0	0.0	0	0
10. 2017.....	24	24	0	75.6	75.6	0.0	0	0	0.0	0	0
11. 2018.....	9	9	0	32.1	32.1	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(1)	(1)	0	0	0	0	0	0	XXX
2. 2009.....	220	220	0	11	11	0	0	10	10	0	0	8
3. 2010.....	135	135	0	7	7	0	0	9	9	0	0	4
4. 2011.....	38	38	0	14	14	0	0	10	10	0	0	6
5. 2012.....	67	67	0	11	11	0	0	4	4	0	0	3
6. 2013.....	56	56	0	2	2	0	0	2	2	0	0	2
7. 2014.....	53	53	0	15	15	0	0	8	8	0	0	5
8. 2015.....	49	49	0	0	0	0	0	4	4	0	0	1
9. 2016.....	37	37	0	0	0	0	0	0	0	0	0	0
10. 2017.....	32	32	0	0	0	0	0	0	0	0	0	0
11. 2018.....	29	29	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	58	58	0	0	48	48	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	1	1	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	1	1	0	0	1	1	0	0	0	0	0
10. 2017.....	0	0	2	2	0	0	1	1	0	0	0	0	0
11. 2018.....	0	0	4	4	0	0	1	1	0	0	0	0	0
12. Totals	0	0	8	8	0	0	4	4	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	21	21	0	9.7	9.7	0.0	0	0	0.0	0	0
3. 2010.....	15	15	0	11.5	11.5	0.0	0	0	0.0	0	0
4. 2011.....	24	24	0	64.5	64.5	0.0	0	0	0.0	0	0
5. 2012.....	16	16	0	23.5	23.5	0.0	0	0	0.0	0	0
6. 2013.....	4	4	0	7.9	7.9	0.0	0	0	0.0	0	0
7. 2014.....	24	24	0	45.1	45.1	0.0	0	0	0.0	0	0
8. 2015.....	5	5	0	10.1	10.1	0.0	0	0	0.0	0	0
9. 2016.....	2	2	0	4.2	4.2	0.0	0	0	0.0	0	0
10. 2017.....	3	3	0	8.5	8.5	0.0	0	0	0.0	0	0
11. 2018.....	5	5	0	17.0	17.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	34	34	4	4	0	0	0	0	XXX
2. 2009.....	5,165	5,165	0	1,713	1,713	81	81	588	588	0	0	589
3. 2010.....	4,533	4,533	0	2,447	2,447	140	140	889	889	0	0	591
4. 2011.....	5,128	5,128	0	1,522	1,522	103	103	936	936	0	0	538
5. 2012.....	5,042	5,042	0	2,202	2,202	100	100	378	378	0	0	478
6. 2013.....	4,213	4,213	0	1,625	1,625	98	98	320	320	0	0	419
7. 2014.....	4,126	4,126	0	1,349	1,349	131	131	618	618	0	0	490
8. 2015.....	3,767	3,767	0	1,423	1,423	59	59	397	397	0	0	379
9. 2016.....	2,164	2,164	0	2,820	2,820	66	66	187	187	0	0	166
10. 2017.....	1,316	1,316	0	245	245	14	14	90	90	0	0	121
11. 2018.....	1,393	1,393	0	95	95	1	1	54	54	0	0	77
12. Totals	XXX	XXX	XXX	15,475	15,475	798	798	4,456	4,456	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	179	179	307	307	0	0	35	35	12	12	0	0	6
2. 2009.....	5	5	47	47	0	0	5	5	0	0	0	0	0
3. 2010.....	7	7	66	66	0	0	7	7	0	0	0	0	0
4. 2011.....	6	6	61	61	0	0	12	12	0	0	0	0	0
5. 2012.....	10	10	59	59	0	0	15	15	0	0	0	0	0
6. 2013.....	210	210	119	119	0	0	16	16	4	4	0	0	2
7. 2014.....	40	40	87	87	0	0	14	14	0	0	0	0	0
8. 2015.....	48	48	97	97	0	0	18	18	0	0	0	0	0
9. 2016.....	2,762	2,762	101	101	0	0	21	21	4	4	0	0	2
10. 2017.....	17	17	108	108	0	0	24	24	0	0	0	0	0
11. 2018.....	128	128	196	196	0	0	44	44	33	33	0	0	17
12. Totals	3,413	3,413	1,248	1,248	0	0	210	210	52	52	0	0	27

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	2,439	2,439	0	47.2	47.2	0.0	0	0	0.0	0	0
3. 2010.....	3,556	3,556	0	78.5	78.5	0.0	0	0	0.0	0	0
4. 2011.....	2,638	2,638	0	51.4	51.4	0.0	0	0	0.0	0	0
5. 2012.....	2,765	2,765	0	54.8	54.8	0.0	0	0	0.0	0	0
6. 2013.....	2,392	2,392	0	56.8	56.8	0.0	0	0	0.0	0	0
7. 2014.....	2,239	2,239	0	54.3	54.3	0.0	0	0	0.0	0	0
8. 2015.....	2,042	2,042	0	54.2	54.2	0.0	0	0	0.0	0	0
9. 2016.....	5,961	5,961	0	275.5	275.5	0.0	0	0	0.0	0	0
10. 2017.....	497	497	0	37.8	37.8	0.0	0	0	0.0	0	0
11. 2018.....	551	551	0	39.5	39.5	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	12	12	7	7	1	1	0	0	XXX
2. 2009.....	446	446	0	36	36	(5)	(5)	14	14	0	0	14
3. 2010.....	543	543	0	59	59	22	22	22	22	0	0	23
4. 2011.....	662	662	0	150	150	2	2	19	19	0	0	28
5. 2012.....	818	818	0	619	619	172	172	39	39	0	0	42
6. 2013.....	850	850	0	54	54	0	0	22	22	0	0	26
7. 2014.....	941	941	0	122	122	0	0	33	33	0	0	32
8. 2015.....	878	878	0	166	166	216	216	35	35	0	0	31
9. 2016.....	862	862	0	212	212	2	2	43	43	0	0	34
10. 2017.....	788	788	0	128	128	1	1	40	40	0	0	27
11. 2018.....	636	636	0	36	36	6	6	24	24	0	0	17
12. Totals	XXX	XXX	XXX	1,594	1,594	423	423	292	292	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	61	61	45	45	0	0	9	9	8	8	0	0	9
2. 2009.....	0	0	5	5	0	0	2	2	0	0	0	0	0
3. 2010.....	0	0	4	4	0	0	3	3	0	0	0	0	0
4. 2011.....	0	0	6	6	0	0	4	4	0	0	0	0	0
5. 2012.....	0	0	5	5	0	0	4	4	0	0	0	0	0
6. 2013.....	0	0	2	2	0	0	7	7	0	0	0	0	0
7. 2014.....	0	0	10	10	0	0	9	9	0	0	0	0	0
8. 2015.....	300	300	21	21	43	43	18	18	2	2	0	0	2
9. 2016.....	0	0	15	15	0	0	9	9	0	0	0	0	0
10. 2017.....	0	0	31	31	0	0	19	19	0	0	0	0	0
11. 2018.....	7	7	74	74	0	0	23	23	2	2	0	0	2
12. Totals	368	368	216	216	43	43	108	108	12	12	0	0	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	52	52	0	11.7	11.7	0.0	0	0	0.0	0	0
3. 2010.....	110	110	0	20.3	20.3	0.0	0	0	0.0	0	0
4. 2011.....	180	180	0	27.2	27.2	0.0	0	0	0.0	0	0
5. 2012.....	840	840	0	102.6	102.6	0.0	0	0	0.0	0	0
6. 2013.....	84	84	0	9.9	9.9	0.0	0	0	0.0	0	0
7. 2014.....	174	174	0	18.5	18.5	0.0	0	0	0.0	0	0
8. 2015.....	800	800	0	91.2	91.2	0.0	0	0	0.0	0	0
9. 2016.....	281	281	0	32.6	32.6	0.0	0	0	0.0	0	0
10. 2017.....	220	220	0	27.9	27.9	0.0	0	0	0.0	0	0
11. 2018.....	171	171	0	27.0	27.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

N O N E

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

**SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX00000000	XXX
2. 2009.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
3. 2010.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
4. 2011.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
5. 2012.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
6. 2013.....	.....1	.....1	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
7. 2014.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
8. 2015.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
9. 2016.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
10. 2017.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
11. 2018.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
12. Totals.....	XXX	XXX	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2010.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2011.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2012.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2013.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2014.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2009.....	245	245	0	0	0	0	0	0	0	0	0	0
3. 2010.....	275	275	0	0	0	0	0	0	0	0	0	0
4. 2011.....	444	444	0	425	425	3	3	16	16	0	0	5
5. 2012.....	470	470	0	2	2	0	0	22	22	0	0	10
6. 2013.....	349	349	0	0	0	0	0	0	0	0	0	0
7. 2014.....	248	248	0	0	0	0	0	0	0	0	0	0
8. 2015.....	155	155	0	0	0	0	0	0	0	0	0	0
9. 2016.....	130	130	0	0	0	0	0	0	0	0	0	0
10. 2017.....	130	130	0	0	0	0	0	0	0	0	0	0
11. 2018.....	113	113	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	427	427	3	3	38	38	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	1	1	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	1	1	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	3	3	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	3	3	0	0	1	1	0	0	0	0	0
8. 2015.....	0	0	9	9	0	0	1	1	0	0	0	0	0
9. 2016.....	0	0	13	13	0	0	1	1	0	0	0	0	0
10. 2017.....	0	0	33	33	0	0	1	1	0	0	0	0	0
11. 2018.....	0	0	35	35	0	0	2	2	0	0	0	0	0
12. Totals	0	0	100	100	0	0	7	7	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	1	1	0	0.2	0.2	0.0	0	0	0.0	0	0
3. 2010.....	0	0	0	0.2	0.2	0.0	0	0	0.0	0	0
4. 2011.....	445	445	0	100.4	100.4	0.0	0	0	0.0	0	0
5. 2012.....	25	25	0	5.4	5.4	0.0	0	0	0.0	0	0
6. 2013.....	3	3	0	0.9	0.9	0.0	0	0	0.0	0	0
7. 2014.....	4	4	0	1.6	1.6	0.0	0	0	0.0	0	0
8. 2015.....	9	9	0	6.1	6.1	0.0	0	0	0.0	0	0
9. 2016.....	15	15	0	11.2	11.2	0.0	0	0	0.0	0	0
10. 2017.....	34	34	0	26.3	26.3	0.0	0	0	0.0	0	0
11. 2018.....	37	37	0	32.9	32.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2010.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2011.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2012.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2013.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2014.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2018.....	0	0	0	5.8	5.8	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2017	275	275	0	71	71	0	0	12	12	0	0	XXX
3. 2018	303	303	0	67	67	0	0	13	13	0	0	XXX
4. Totals	XXX	XXX	XXX	137	137	0	0	25	25	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	0	0	3	3	0	0	1	1	0	0	0	0	0
2. 2017	0	0	4	4	0	0	1	1	0	0	0	0	0
3. 2018	0	0	26	26	0	0	6	6	0	0	0	0	0
4. Totals	0	0	33	33	0	0	7	7	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2017	87	87	0	31.8	31.8	0.0	0	0	0.0	0	0
3. 2018	112	112	0	36.8	36.8	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
2. 2017.....	40	40	.....0	.....3	.....3	.....0	.....0	.....0	.....0	.....0	.....0	5
3. 2018.....	34	34	0	4	4	0	0	0	0	0	0	5
4. Totals	XXX	XXX	XXX	6	6	0	0	1	1	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Totals	0	0	(1)	(1)	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2017.....	3	3	0	7.7	7.7	0.0	0	0	0.0	0	0
3. 2018.....	4	4	0	11.6	11.6	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1K - Fidelity/Surety

N O N E

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

N O N E

Schedule P - Part 1M - International

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2009.....	2	2	0	0	0	0	0	0	0	0	0	0
3. 2010.....	1	1	0	0	0	0	0	0	0	0	0	0
4. 2011.....	(1)	(1)	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2017.....	1	1	0	0	0	0	0	0	0	0	0	0
11. 2018.....	3	3	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2018.....	0	0	1	1	0	0	0	0	0	0	0	0	0
12. Totals	0	0	1	1	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2010.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2011.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2012.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2013.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2014.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2017.....	0	0	0	28.6	28.6	0.0	0	0	0.0	0	0
11. 2018.....	1	1	0	47.1	47.1	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

Schedule P - Part 2A - Homeowners/Farmowners

NONE

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

NONE

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

NONE

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

NONE

Schedule P - Part 2E - Commercial Multiple Peril

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule P - Part 2I - Special Property

NONE

Schedule P - Part 2J - Auto Physical Damage

N O N E

Schedule P - Part 2K - Fidelity/Surety

N O N E

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

N O N E

Schedule P - Part 2M - International

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior.....	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0
2. 2009.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	495	153
3. 2010.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	930	270
4. 2011.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	2,004	533
5. 2012.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	2,260	654
6. 2013.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	1,279	483
7. 2014.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	895	381
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	692	306
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	524	210
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	677	285
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	526	236

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

1. Prior.....	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.7	.0
2. 2009.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	40	11
3. 2010.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	18	1
4. 2011.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	22	3
5. 2012.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	28	4
6. 2013.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	6	2
7. 2014.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	5	2
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	1	1
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	3	3
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	2	2
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	1

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

1. Prior.....	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	2	.0
2. 2009.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	6	2
3. 2010.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	4	.0
4. 2011.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	5	1
5. 2012.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	3	.0
6. 2013.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	2	.0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	2	3
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	1
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	0	0

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

1. Prior.....	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	97	.0
2. 2009.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	335	254
3. 2010.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	368	223
4. 2011.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	313	225
5. 2012.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	304	174
6. 2013.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	233	184
7. 2014.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	236	254
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	148	231
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	128	36
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	97	24
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	34	26

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	11	.0
2. 2009.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	12	2
3. 2010.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	14	9
4. 2011.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	15	13
5. 2012.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	23	19
6. 2013.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	16	10
7. 2014.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	19	13
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	19	10
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	20	14
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	18	9
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	7	8

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior.....	.000											
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000											
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000										XXX	XXX
2. 2009.....											XXX	XXX
3. 2010.....	XXX										XXX	XXX
4. 2011.....	XXX	XXX									XXX	XXX
5. 2012.....	XXX	XXX	XXX								XXX	XXX
6. 2013.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2014.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior.....	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2009.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2010.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2011.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1	.4
5. 2012.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.2	.8
6. 2013.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0

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

1. Prior.....	.000											
2. 2009.....												
3. 2010.....	XXX											
4. 2011.....	XXX	XXX										
5. 2012.....	XXX	XXX	XXX									
6. 2013.....	XXX	XXX	XXX	XXX								
7. 2014.....	XXX	XXX	XXX	XXX	XXX							
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

Schedule P - Part 4A - Homeowners/Farmowners

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4E - Commercial Multiple Peril

N O N E

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

N O N E

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

N O N E

Schedule P - Part 4G - Special Liability

NONE

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

NONE

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

NONE

Schedule P - Part 4I - Special Property

NONE

Schedule P - Part 4J - Auto Physical Damage

NONE

Schedule P - Part 4K - Fidelity/Surety

NONE

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

NONE

Schedule P - Part 4M - International

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule P - Part 4T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	76	1	3	0	1	0	0	1	0	0
2. 2009.....	409	487	491	491	493	494	494	495	495	495
3. 2010.....	XXX	797	916	924	927	928	929	930	930	930
4. 2011.....	XXX	XXX	1,753	1,990	1,996	1,999	2,001	2,004	2,004	2,004
5. 2012.....	XXX	XXX	XXX	1,991	2,243	2,257	2,260	2,260	2,260	2,260
6. 2013.....	XXX	XXX	XXX	XXX	1,135	1,265	1,277	1,279	1,279	1,279
7. 2014.....	XXX	XXX	XXX	XXX	XXX	814	885	894	895	895
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	620	688	691	692
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	518	524
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	585	677
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	526

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	3	2	1	1	1	1	1	0	0	0
2. 2009.....	52	4	4	3	1	0	1	0	0	0
3. 2010.....	XXX	80	8	5	3	0	1	0	0	0
4. 2011.....	XXX	XXX	72	4	4	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	101	5	1	1	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	68	14	6	2	2	2
7. 2014.....	XXX	XXX	XXX	XXX	XXX	43	8	1	1	1
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	41	5	1	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	4	1
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	11
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	67	1	5	0	1	0	0	0	0	0
2. 2009.....	562	641	646	646	647	647	648	648	648	648
3. 2010.....	XXX	1,103	1,187	1,196	1,197	1,198	1,200	1,200	1,200	1,200
4. 2011.....	XXX	XXX	2,264	2,522	2,530	2,531	2,534	2,537	2,537	2,537
5. 2012.....	XXX	XXX	XXX	2,667	2,896	2,911	2,914	2,914	2,914	2,914
6. 2013.....	XXX	XXX	XXX	XXX	1,625	1,756	1,763	1,764	1,764	1,764
7. 2014.....	XXX	XXX	XXX	XXX	XXX	1,197	1,265	1,276	1,277	1,277
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	928	996	998	998
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	676	730	735
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	877	973
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	788

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	19	6	1	0	0	0	0	0	0	0
2. 2009.....	23	34	40	40	40	40	40	40	40	40
3. 2010.....	XXX	16	17	17	17	18	18	18	18	18
4. 2011.....	XXX	XXX	16	20	22	22	22	22	22	22
5. 2012.....	XXX	XXX	XXX	19	26	27	28	28	28	28
6. 2013.....	XXX	XXX	XXX	XXX	6	6	6	6	6	6
7. 2014.....	XXX	XXX	XXX	XXX	XXX	5	5	5	5	5
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	3
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	9	2	1	1	0	0	0	0	0	0
2. 2009.....	10	5	0	0	0	0	0	0	0	0
3. 2010.....	XXX	1	1	1	1	0	0	0	0	0
4. 2011.....	XXX	XXX	3	0	0	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	4	1	1	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	10	3	0	0	0	0	0	0	0	0
2. 2009.....	41	48	51	51	51	51	51	51	51	51
3. 2010.....	XXX	18	19	19	19	19	19	19	19	19
4. 2011.....	XXX	XXX	21	23	25	25	25	25	25	25
5. 2012.....	XXX	XXX	XXX	27	31	32	32	32	32	32
6. 2013.....	XXX	XXX	XXX	XXX	8	8	8	8	8	8
7. 2014.....	XXX	XXX	XXX	XXX	XXX	7	7	7	7	7
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2	2
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	0	2	0	0	0	0	0	0	0	0
2. 2009.....	5	6	6	6	6	6	6	6	6	6
3. 2010.....	XXX	4	4	4	4	4	4	4	4	4
4. 2011.....	XXX	XXX	5	5	5	5	5	5	5	5
5. 2012.....	XXX	XXX	XXX	2	3	3	3	3	3	3
6. 2013.....	XXX	XXX	XXX	XXX	2	2	2	2	2	2
7. 2014.....	XXX	XXX	XXX	XXX	XXX	0	2	2	2	2
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	3	1	2	0	0	0	0	0	0	0
2. 2009.....	1	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	0	0	0	0	0	0	0	0	0
4. 2011.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	1	1	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	2	2	1	(2)	0	0	0	0	0	0
2. 2009.....	7	8	8	8	8	8	8	8	8	8
3. 2010.....	XXX	4	4	4	4	4	4	4	4	4
4. 2011.....	XXX	XXX	6	6	6	6	6	6	6	6
5. 2012.....	XXX	XXX	XXX	3	3	3	3	3	3	3
6. 2013.....	XXX	XXX	XXX	XXX	2	2	2	2	2	2
7. 2014.....	XXX	XXX	XXX	XXX	XXX	2	5	5	5	5
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	176	35	30	12	12	2	2	2	0	2
2. 2009.....	228	316	331	332	335	335	335	335	335	335
3. 2010.....	XXX	229	327	348	357	363	363	366	368	368
4. 2011.....	XXX	XXX	204	296	300	307	312	313	313	313
5. 2012.....	XXX	XXX	XXX	200	279	295	299	304	304	304
6. 2013.....	XXX	XXX	XXX	XXX	147	209	225	233	233	233
7. 2014.....	XXX	XXX	XXX	XXX	XXX	147	217	233	236	236
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	105	136	143	148
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	123	128
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	97
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	100	81	36	28	20	15	11	10	8	6
2. 2009.....	108	17	6	5	0	0	0	0	0	0
3. 2010.....	XXX	100	37	17	9	5	7	3	0	0
4. 2011.....	XXX	XXX	91	16	12	6	2	0	0	0
5. 2012.....	XXX	XXX	XXX	87	19	8	4	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	67	21	8	2	2	2
7. 2014.....	XXX	XXX	XXX	XXX	XXX	83	26	4	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	41	14	4	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	6	2
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	90	25	(8)	7	7	(3)	(2)	1	(2)	0
2. 2009.....	542	580	585	589	589	589	589	589	589	589
3. 2010.....	XXX	503	579	584	587	589	591	591	591	591
4. 2011.....	XXX	XXX	476	534	535	537	538	538	538	538
5. 2012.....	XXX	XXX	XXX	407	466	471	477	478	478	478
6. 2013.....	XXX	XXX	XXX	XXX	358	413	417	419	419	419
7. 2014.....	XXX	XXX	XXX	XXX	XXX	423	488	490	490	490
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	367	378	378	379
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	165	166
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108	121
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	18	9	1	0	0	0	0	0	0	1
2. 2009.....	11	12	12	12	12	12	12	12	12	12
3. 2010.....	XXX	10	13	13	14	14	14	14	14	14
4. 2011.....	XXX	XXX	13	15	15	15	15	15	15	15
5. 2012.....	XXX	XXX	XXX	19	21	21	23	23	23	23
6. 2013.....	XXX	XXX	XXX	XXX	15	16	16	16	16	16
7. 2014.....	XXX	XXX	XXX	XXX	XXX	16	18	19	19	19
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	15	19	19	19
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	20	20
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	18
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	20	5	4	2	3	5	6	5	9	9
2. 2009.....	2	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	4	1	1	0	0	0	0	0	0
4. 2011.....	XXX	XXX	1	0	0	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	5	3	4	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	2	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	7	1	0	1	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	6	2	2	2
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	22	5	2	(2)	2	2	2	(1)	4	1
2. 2009.....	14	14	14	14	14	14	14	14	14	14
3. 2010.....	XXX	21	23	23	23	23	23	23	23	23
4. 2011.....	XXX	XXX	23	28	28	28	28	28	28	28
5. 2012.....	XXX	XXX	XXX	32	41	42	42	42	42	42
6. 2013.....	XXX	XXX	XXX	XXX	23	26	26	26	26	26
7. 2014.....	XXX	XXX	XXX	XXX	XXX	29	31	31	32	32
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	27	31	31	31
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	33	34
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	27
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	0	0	0	0	0	0	0	0	0
4. 2011.....	XXX	XXX	0	0	1	1	1	1	1	1
5. 2012.....	XXX	XXX	XXX	2	2	2	2	2	2	2
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	1	0	0	0	0	0	0	0	0
4. 2011.....	XXX	XXX	1	0	0	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	3	0	0	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	1	0	0	0	0	0	0	0	0
4. 2011.....	XXX	XXX	4	4	5	5	5	5	5	5
5. 2012.....	XXX	XXX	XXX	10	10	10	10	10	10	10
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	220	220	220	220	220	220	220	220	220	220	0
3. 2010.....	XXX	135	135	135	135	135	135	135	135	135	0
4. 2011.....	XXX	XXX	38	38	38	38	38	38	38	38	0
5. 2012.....	XXX	XXX	XXX	67	67	67	67	67	67	67	0
6. 2013.....	XXX	XXX	XXX	XXX	56	56	56	56	56	56	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	53	53	53	53	53	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	49	49	49	49	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	37	37	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	32	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29
13. Earned Premiums (Sch P-Pt. 1)	220	135	38	67	56	53	49	37	32	29	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	220	220	220	220	220	220	220	220	220	220	0
3. 2010.....	XXX	135	135	135	135	135	135	135	135	135	0
4. 2011.....	XXX	XXX	38	38	38	38	38	38	38	38	0
5. 2012.....	XXX	XXX	XXX	67	67	67	67	67	67	67	0
6. 2013.....	XXX	XXX	XXX	XXX	56	56	56	56	56	56	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	53	53	53	53	53	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	49	49	49	49	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	37	37	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	32	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29
13. Earned Premiums (Sch P-Pt. 1)	220	135	38	67	56	53	49	37	32	29	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	2	(23)	0	0	0	0	0	0	0	0	0
2. 2009.....	5, 163	5, 079	5, 076	5, 076	5, 076	5, 076	5, 076	5, 076	5, 076	5, 076	0
3. 2010.....	XXX	4, 640	4, 647	4, 648	4, 648	4, 648	4, 648	4, 648	4, 648	4, 648	0
4. 2011.....	XXX	XXX	5, 124	5, 210	5, 214	5, 214	5, 214	5, 214	5, 214	5, 214	0
5. 2012.....	XXX	XXX	XXX	4, 955	5, 031	5, 025	5, 021	5, 021	5, 021	5, 021	0
6. 2013.....	XXX	XXX	XXX	XXX	4, 132	4, 153	4, 148	4, 147	4, 147	4, 147	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	4, 111	4, 121	4, 119	4, 119	4, 119	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	3, 766	3, 795	3, 795	3, 795	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2, 137	2, 137	2, 141	4
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 316	1, 415	100
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 291	1, 291
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 393
13. Earned Premiums (Sch P-Pt. 1)	5, 165	4, 533	5, 128	5, 042	4, 213	4, 126	3, 767	2, 164	1, 316	1, 393	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	2	(23)	0	0	0	0	0	0	0	0	0
2. 2009.....	5, 163	5, 079	5, 076	5, 076	5, 076	5, 076	5, 076	5, 076	5, 076	5, 076	0
3. 2010.....	XXX	4, 640	4, 647	4, 648	4, 648	4, 648	4, 648	4, 648	4, 648	4, 648	0
4. 2011.....	XXX	XXX	5, 124	5, 210	5, 214	5, 214	5, 214	5, 214	5, 214	5, 214	0
5. 2012.....	XXX	XXX	XXX	4, 955	5, 031	5, 025	5, 021	5, 021	5, 021	5, 021	0
6. 2013.....	XXX	XXX	XXX	XXX	4, 132	4, 153	4, 148	4, 147	4, 147	4, 147	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	4, 111	4, 121	4, 119	4, 119	4, 119	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	3, 766	3, 795	3, 795	3, 795	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2, 137	2, 137	2, 141	4
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 316	1, 415	100
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 291	1, 291
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 393
13. Earned Premiums (Sch P-Pt. 1)	5, 165	4, 533	5, 128	5, 042	4, 213	4, 126	3, 767	2, 164	1, 316	1, 393	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	(2)	0	0	0	0	0	0	0	0	0	0
2. 2009.....	448	449	448	448	448	448	448	448	448	448	0
3. 2010.....	XXX	543	541	541	541	541	541	541	541	541	0
4. 2011.....	XXX	XXX	664	665	665	665	665	665	665	665	0
5. 2012.....	XXX	XXX	XXX	817	821	821	821	821	821	821	0
6. 2013.....	XXX	XXX	XXX	XXX	846	846	846	846	846	846	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	942	941	941	941	941	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	879	879	879	879	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	862	862	862	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	788	792	4
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631	631
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	636
13. Earned Premiums (Sch P-Pt. 1)	446	543	662	818	850	941	878	862	788	636	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	(2)	0	0	0	0	0	0	0	0	0	0
2. 2009.....	448	449	448	448	448	448	448	448	448	448	0
3. 2010.....	XXX	543	541	541	541	541	541	541	541	541	0
4. 2011.....	XXX	XXX	664	665	665	665	665	665	665	665	0
5. 2012.....	XXX	XXX	XXX	817	821	821	821	821	821	821	0
6. 2013.....	XXX	XXX	XXX	XXX	846	846	846	846	846	846	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	942	941	941	941	941	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	879	879	879	879	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	862	862	862	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	788	792	4
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631	631
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	636
13. Earned Premiums (Sch P-Pt. 1)	446	543	662	818	850	941	878	862	788	636	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	245	245	245	245	245	245	245	245	245	245	0
3. 2010.....	XXX	275	275	275	275	275	275	275	275	275	0
4. 2011.....	XXX	XXX	444	444	444	444	444	444	444	444	0
5. 2012.....	XXX	XXX	XXX	470	470	470	470	470	470	470	0
6. 2013.....	XXX	XXX	XXX	XXX	349	350	350	350	350	350	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	246	246	246	246	246	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	155	155	155	155	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	130	130	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	131	1
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	112
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113
13. Earned Premiums (Sch P-Pt. 1)	245	275	444	470	349	248	155	130	130	113	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	245	245	245	245	245	245	245	245	245	245	0
3. 2010.....	XXX	275	275	275	275	275	275	275	275	275	0
4. 2011.....	XXX	XXX	444	444	444	444	444	444	444	444	0
5. 2012.....	XXX	XXX	XXX	470	470	470	470	470	470	470	0
6. 2013.....	XXX	XXX	XXX	XXX	349	350	350	350	350	350	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	246	246	246	246	246	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	155	155	155	155	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	130	130	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	131	1
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	112
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113
13. Earned Premiums (Sch P-Pt. 1)	245	275	444	470	349	248	155	130	130	113	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2011.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0
3. 2010.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2011.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2012.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....											
2. 2009.....											
3. 2010.....	XXX										
4. 2011.....	XXX	XXX									
5. 2012.....	XXX	XXX	XXX								
6. 2013.....	XXX	XXX	XXX	XXX							
7. 2014.....	XXX	XXX	XXX	XXX	XXX						
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....											
2. 2009.....											
3. 2010.....	XXX										
4. 2011.....	XXX	XXX									
5. 2012.....	XXX	XXX	XXX								
6. 2013.....	XXX	XXX	XXX	XXX							
7. 2014.....	XXX	XXX	XXX	XXX	XXX						
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	2	2	2	2	2	2	2	2	2	2	0
3. 2010.....	XXX	1	1	1	1	1	1	1	1	1	0
4. 2011.....	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	0
5. 2012.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	2	2	2	2	2	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3
13. Earned Premiums (Sch P-Pt. 1)	2	1	(1)	0	0	0	0	0	1	3	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2009.....	2	2	2	2	2	2	2	2	2	2	0
3. 2010.....	XXX	1	1	1	1	1	1	1	1	1	0
4. 2011.....	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	0
5. 2012.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	0	2	2	2	2	2	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3
13. Earned Premiums (Sch P-Pt. 1)	2	1	(1)	0	0	0	0	0	1	3	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....											
2. 2009.....											
3. 2010.....	XXX										
4. 2011.....	XXX	XXX									
5. 2012.....	XXX	XXX	XXX								
6. 2013.....	XXX	XXX	XXX	XXX							
7. 2014.....	XXX	XXX	XXX	XXX	XXX						
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior.....											
2. 2009.....											
3. 2010.....	XXX										
4. 2011.....	XXX	XXX									
5. 2012.....	XXX	XXX	XXX								
6. 2013.....	XXX	XXX	XXX	XXX							
7. 2014.....	XXX	XXX	XXX	XXX	XXX						
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
If the answer to question 1.1 is “no”, leave the following questions blank. If the answer to question 1.1 is “yes”, please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?\$0
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A []
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior	0	0
1.602	2009	0	0
1.603	2010	0	0
1.604	2011	0	0
1.605	2012	0	0
1.606	2013	0	0
1.607	2014	0	0
1.608	2015	0	0
1.609	2016	0	0
1.610	2017	0	0
1.611	2018	0	0
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as “ Defense and Cost Containment” and “Adjusting and Other”) reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity0
5.2 Surety0
6. Claim count information is reported per claim or per claimant (Indicate which).per claimant.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 (An extended statement may be attached.)
.....

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

Allocated by States and Territories

States, Etc.		Direct Business Only				
		1	2	3	4	5
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	6
					Deposit-Type Contracts	Totals
1.	Alabama	AL				
2.	Alaska	AK				
3.	Arizona	AZ				
4.	Arkansas	AR				
5.	California	CA				
6.	Colorado	CO				
7.	Connecticut	CT				
8.	Delaware	DE				
9.	District of Columbia	DC				
10.	Florida	FL				
11.	Georgia	GA				
12.	Hawaii	HI				
13.	Idaho	ID				
14.	Illinois	IL				
15.	Indiana	IN				
16.	Iowa	IA				
17.	Kansas	KS				
18.	Kentucky	KY				
19.	Louisiana	LA				
20.	Maine	ME				
21.	Maryland	MD				
22.	Massachusetts	MA				
23.	Michigan	MI				
24.	Minnesota	MN				
25.	Mississippi	MS				
26.	Missouri	MO				
27.	Montana	MT				
28.	Nebraska	NE				
29.	Nevada	NV				
30.	New Hampshire	NH				
31.	New Jersey	NJ				
32.	New Mexico	NM				
33.	New York	NY				
34.	North Carolina	NC				
35.	North Dakota	ND				
36.	Ohio	OH				
37.	Oklahoma	OK				
38.	Oregon	OR				
39.	Pennsylvania	PA				
40.	Rhode Island	RI				
41.	South Carolina	SC				
42.	South Dakota	SD				
43.	Tennessee	TN				
44.	Texas	TX				
45.	Utah	UT				
46.	Vermont	VT				
47.	Virginia	VA				
48.	Washington	WA				
49.	West Virginia	WV				
50.	Wisconsin	WI				
51.	Wyoming	WY				
52.	American Samoa	AS				
53.	Guam	GU				
54.	Puerto Rico	PR				
55.	U.S. Virgin Islands	VI				
56.	Northern Mariana Islands	MP				
57.	Canada	CAN				
58.	Aggregate Other Alien	OT				
59.	Total					

NONE

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0088	The Hanover Insurance Group	12833	80-0266582				440 Lincoln Street Holding Company LLC	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		20-2875170				AIX Holdings, Inc.	DE	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	Y	
	The Hanover Insurance Group		27-1304098				AIX Insurance Services of California, Inc.	CA	NIA	AIX, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		20-5233538				AIX Specialty Insurance Company	DE	IA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		20-3051651				AIX, Inc.	DE	NIA	AIX, Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		10212				Allmerica Financial Alliance Insurance Co.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		41840				Allmerica Financial Benefit Insurance Co.	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group						Allmerica Plus Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group						Allmerica Securities Trust	MA	NIA	The Hanover Insurance Group, Inc.	Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		54-1632456				Campania Holding Company, Inc.	VA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
0088	The Hanover Insurance Group	12260	52-1827116				Campmed Casualty & Indemnity Co. Inc.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
0088	The Hanover Insurance Group	31534	98-1329079				Chaucer Insurance Company Designated Activity Company	IRL	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	Y	
	The Hanover Insurance Group		38-0421730				Citizens Insurance Company of America	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		36-4123481				Citizens Insurance Company of Illinois	IL	IA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		38-3167100				Citizens Insurance Company of Ohio	OH	RE	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		35-1958418				Citizens Insurance Company of the Midwest	IN	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		27-1652700				CitySquare II Development Co., L.L.C	MA	NIA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		27-3626264				CitySquare II Investment Co., L.L.C	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		27-2400275				Educators Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		38-4000989				Front Street Financing LLC	MA	NIA	CitySquare II Investment Co. LLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group						Hanover Australia BidCo Pty Ltd.	AUS	NIA	Hanover Australia HoldCo Pty Ltd.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
0088	The Hanover Insurance Group	22306	52-1172293				Hanover Australia HoldCo Pty Ltd.	AUS	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		04-2217600				Hanover Specialty Insurance Brokers, Inc.	VA	NIA	Verlan Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		16-1066198				Massachusetts Bay Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		16-1066198				NOVA American Group, Inc.	NY	NIA	AIX, Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		16-1140177				NOVA Casualty Company	NY	IA	Nova American Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		04-2854021				Opus Investment Management, Inc.	MA	UIP	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group						Pacific Underwriting Corporation Pty Ltd.	AUS	NIA	SLE Holdings Pty, Ltd.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		38-3383822				Professionals Direct Ins. Services, Inc.	MI	NIA	Professionals Direct, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		38-3324634				Professionals Direct, Inc.	MI	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group						SLE Holdings Pty Ltd.	AUS	NIA	Hanover Australia BidCo Pty Ltd.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
0088	The Hanover Insurance Group	36064	04-3063898				SLE Worldwide Pty Limited	AUS	NIA	SLE Holdings Pty, Ltd.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
0088	The Hanover Insurance Group	41602	98-1303999				The Hanover American Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		98-1335681				The Hanover Atlantic Insurance Company Ltd.	BMJ	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	Y	
	The Hanover Insurance Group		75-1827351				The Hanover (Barbados) Capital SRL	BRB	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		13-5129825				The Hanover Casualty Company	TX	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		13-5129825				The Hanover Insurance Company	NH	LDP	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		04-3263626				The Hanover Insurance Group, Inc.	DE	UIP			0.000		N	
	The Hanover Insurance Group		74-3242673				The Hanover National Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		86-1070355				The Hanover New Jersey Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group						The Hanover Texas Insurance Management Company, Inc.	TX	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		04-2448927				VeraVest Investments, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
0088	The Hanover Insurance Group	10815	52-0903682				Verlan Fire Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	
	The Hanover Insurance Group		52-2044133				Verlan Holdings, Inc.	MD	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	N	

Asterisk	

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12833	20-5233538	AIX Specialty Insurance Co.	0	0	0	0	0	0		0	0	247,179,310
	20-2875170	AIX Holdings, Inc.	0	50,000	0	0	0	0		0	50,000	0
10212	04-3272695	Allmerica Financial Alliance Ins Co.	(400,000)	0	0	0	0	0		0	(400,000)	179,198,882
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	4,000,000	0	0	0	(51,042,817)		0	(47,042,817)	595,809,125
	04-3194493	Allmerica Plus Insurance Agency, Inc.	(200,000)	0	0	0	0	0		0	(200,000)	0
12260	52-1827116	Campmed Casualty & Indemnity Company, Inc.	(300,000)	0	0	0	0	0		0	(300,000)	13,420,281
	98-1329079	Chaucer Insurance Company Designated Activity Co.	0	0	0	0	0	0		0	0	2,137,630
31534	38-0421730	Citizens Insurance Co. of America	(87,900,000)	0	(78,162,792)	0	160,747,649	(20,226,877)		0	(25,542,020)	(52,129,742)
10714	36-4123481	Citizens Insurance Co. of Illinois	0	0	0	0	0	0		0	0	43,755,416
10176	38-3167100	Citizens Insurance Co. of Ohio	(1,400,000)	0	0	0	0	0		0	(1,400,000)	15,933,983
10395	35-1958418	Citizens Insurance Co. of the Midwest	0	8,500,000	0	0	0	(117,867,929)		0	(109,367,929)	887,908,281
	27-3626264	CitySquare II Investment Co., L.L.C	0	2,000,000	0	0	0	0		0	2,000,000	0
	27-2400275	Educators Insurance Agency, Inc.	(400,000)	(400,000)	0	0	0	0		0	(800,000)	0
36064	04-3063898	The Hanover American Insurance Co.	(600,000)	0	0	0	0	(48,059,599)		0	(48,659,599)	393,487,394
	98-1300399	The Hanover Atlantic Insurance Company	0	0	0	0	0	0		0	0	1,844,085
22292	13-5129825	The Hanover Insurance Company	(45,400,000)	(17,200,000)	(50,228,077)	0	(114,278,984)	415,325,941		(125,000,000)	63,218,880	(3,865,806,660)
11705	86-1070355	Hanover New Jersey Insurance Company	(600,000)	0	0	0	0	0		0	(600,000)	159,018
41602	75-1827351	The Hanover Casualty Company	0	4,650,000	0	0	0	0		0	4,650,000	58,442,393
22306	04-2217600	Massachusetts Bay Insurance Company	(1,000,000)	0	0	0	0	(178,128,719)		0	(179,128,719)	882,444,273
42552	16-1140177	NOVA Casualty Co.	(1,500,000)	0	0	0	0	0		0	(1,500,000)	522,885,608
	16-1066198	NOVA American Group, Inc.	0	0	0	0	0	0		0	0	0
	04-2854021	Opus Investment Management, Inc.	0	(2,000,000)	0	0	0	0		0	(2,000,000)	0
	98-1335681	The Hanover (Barbados) Capital SRL	(22,100,000)	0	0	0	0	0		0	(22,100,000)	0
	04-3263626	The Hanover Insurance Group, Inc.	162,500,000	400,000	128,390,869	0	(46,468,665)	0		125,000,000	369,822,204	0
13147	74-3242673	The Hanover National Insurance Company	(200,000)	0	0	0	0	0		0	(200,000)	0
10815	52-0903682	Verlan Fire Insurance Co.	(500,000)	0	0	0	0	0		0	(500,000)	73,330,723
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES








The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

		Responses
MARCH FILING		
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....	YES
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management’s Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING		
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

















MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?.....	YES
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
25.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
28.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....	NO
APRIL FILING		
29.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33.	Will the regulator only (non-public) Supplemental Health Care Exhibit’s Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?.....	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
35.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING		
37.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
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Bar Codes:

12.	SIS Stockholder Information Supplement [Document Identifier 420]	
13.	Financial Guaranty Insurance Exhibit [Document Identifier 240]	
14.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
15.	Supplement A to Schedule T [Document Identifier 455]	
16.	Trusteed Surplus Statement [Document Identifier 490]	
17.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	
18.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19.	Medicare Part D Coverage Supplement [Document Identifier 365]	 1 0 1 7 6 2 0 1 8 3 6 5 0 0 0 0 0
21.	Reinsurance Attestation Supplement [Document Identifier 399]	 1 0 1 7 6 2 0 1 8 3 8 8 0 0 0 0 0
22.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 1 0 1 7 6 2 0 1 8 4 0 0 0 0 0 0 0
23.	Bail Bond Supplement [Document Identifier 500]	 1 0 1 7 6 2 0 1 8 5 0 0 0 0 0 0 0
24.	Director and Officer Insurance Coverage Supplement [Document Identifier 505]	 1 0 1 7 6 2 0 1 8 5 0 5 0 0 0 0 0
25.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 1 0 1 7 6 2 0 1 8 2 2 4 0 0 0 0 0
26.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 1 0 1 7 6 2 0 1 8 2 2 5 0 0 0 0 0
27.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 1 0 1 7 6 2 0 1 8 2 2 6 0 0 0 0 0
28.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 1 0 1 7 6 2 0 1 8 5 5 5 0 0 0 0 0
29.	Credit Insurance Experience Exhibit [Document Identifier 230]	 1 0 1 7 6 2 0 1 8 2 3 0 0 0 0 0 0
30.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 1 0 1 7 6 2 0 1 8 3 0 6 0 0 0 0 0
31.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 1 0 1 7 6 2 0 1 8 2 1 0 0 0 0 0 0
32.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 1 0 1 7 6 2 0 1 8 2 1 6 0 0 0 0 0
33.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 1 0 1 7 6 2 0 1 8 2 1 7 0 0 0 0 0
35.	Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290]	 1 0 1 7 6 2 0 1 8 2 9 0 0 0 0 0 0
36.	Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300]	 1 0 1 7 6 2 0 1 8 3 0 0 0 0 0 0 0

NONE

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	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Verification	SI14
Schedule DL - Part 1	E24
Schedule DL - Part 2	E25
Schedule E - Part 1 - Cash	E26
Schedule E - Part 2 - Cash Equivalents	E27
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E28
Schedule F - Part 1	20
Schedule F - Part 2	21
Schedule F - Part 3	22
Schedule F - Part 4	27
Schedule F - Part 5	28
Schedule F - Part 6	29
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

ANNUAL STATEMENT BLANK (Continued)

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