



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020
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
(Street and Number)
Worcester, MA, US 01653-0002, 508-853-7200
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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
(Street and Number)
Worcester, MA, US 01653-0002, 508-853-7200-8557928
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood, 508-853-7200-8557928
(Name) (Area Code) (Telephone Number)
DHAZELWOOD@HANOVER.COM, 508-853-6332
(E-mail Address) (FAX Number)

OFFICERS

President John Conner Roche Executive Vice President & Treasurer Ann Kirkpatrick Tripp
Secretary Charles Frederick Cronin

OTHER

Mark Leo Berthiaume, Executive Vice President Jeffrey Mark Farber, Executive Vice President & CFO Dennis Francis Kerrigan Jr. #, Executive Vice President & GC
Richard William Lavey, Executive Vice President Denise Maureen Lowsley, Executive Vice President Bryan James Salvatore, Executive Vice President
Mark Joseph Welzenbach, Executive Vice President

DIRECTORS OR TRUSTEES

Warren Ellison Barnes Mark Leo Berthiaume Jeffrey Mark Farber
Dennis Francis Kerrigan Jr. # Denise Maureen Lowsley John Conner Roche
Bryan James Salvatore Ann Kirkpatrick Tripp Mark Joseph Welzenbach

State of Massachusetts SS:
County of Worcester

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

John Conner Roche
President

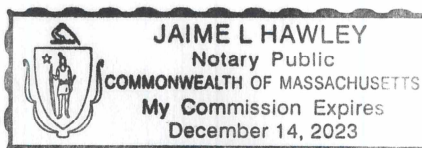
Charles Frederick Cronin
Secretary

Ann Kirkpatrick Tripp
Executive Vice President & Treasurer

Subscribed and sworn to before me this 2nd day of February, 2021

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 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	1,328,984.48	11.322	1,328,984.47	0.00	1,328,984.47	11.322
1.02 All other governments	0.00	0.000	0.00	0.00	0.00	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	1,066,464.09	9.085	1,066,464.09	0.00	1,066,464.09	9.085
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	730,182.43	6.220	730,182.44	0.00	730,182.44	6.220
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,761,007.52	23.521	2,761,007.52	0.00	2,761,007.52	23.521
1.06 Industrial and miscellaneous	4,861,625.12	41.417	4,861,625.12	0.00	4,861,625.12	41.417
1.07 Hybrid securities	0.00	0.000	0.00	0.00	0.00	0.000
1.08 Parent, subsidiaries and affiliates	0.00	0.000	0.00	0.00	0.00	0.000
1.09 SVO identified funds	0.00	0.000	0.00	0.00	0.00	0.000
1.10 Unaffiliated Bank loans	0.00	0.000	0.00	0.00	0.00	0.000
1.11 Total long-term bonds	10,748,263.64	91.565	10,748,263.64	0.00	10,748,263.64	91.565
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0.00	0.000	0.00	0.00	0.00	0.000
2.02 Parent, subsidiaries and affiliates	0.00	0.000	0.00	0.00	0.00	0.000
2.03 Total preferred stocks	0.00	0.000	0.00	0.00	0.00	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	0.00	0.000	0.00	0.00	0.00	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	0.00	0.000	0.00	0.00	0.00	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0.00	0.000	0.00	0.00	0.00	0.000
3.04 Parent, subsidiaries and affiliates Other	0.00	0.000	0.00	0.00	0.00	0.000
3.05 Mutual funds	0.00	0.000	0.00	0.00	0.00	0.000
3.06 Unit investment trusts	0.00	0.000	0.00	0.00	0.00	0.000
3.07 Closed-end funds	0.00	0.000	0.00	0.00	0.00	0.000
3.08 Total common stocks	0.00	0.000	0.00	0.00	0.00	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0.00	0.000	0.00	0.00	0.00	0.000
4.02 Residential mortgages	0.00	0.000	0.00	0.00	0.00	0.000
4.03 Commercial mortgages	0.00	0.000	0.00	0.00	0.00	0.000
4.04 Mezzanine real estate loans	0.00	0.000	0.00	0.00	0.00	0.000
4.05 Total valuation allowance	0.00	0.000	0.00	0.00	0.00	0.000
4.06 Total mortgage loans	0.00	0.000	0.00	0.00	0.00	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0.00	0.000	0.00	0.00	0.00	0.000
5.02 Properties held for production of income	0.00	0.000	0.00	0.00	0.00	0.000
5.03 Properties held for sale	0.00	0.000	0.00	0.00	0.00	0.000
5.04 Total real estate	0.00	0.000	0.00	0.00	0.00	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	990,075.00	8.435	990,075.00	0.00	990,075.00	8.435
6.02 Cash equivalents (Schedule E, Part 2)	0.00	0.000	0.26	0.00	0.26	0.000
6.03 Short-term investments (Schedule DA)	0.00	0.000	0.00	0.00	0.00	0.000
6.04 Total cash, cash equivalents and short-term investments	990,075.00	8.435	990,075.26	0.00	990,075.26	8.435
7. Contract loans	0.00	0.000	0.00	0.00	0.00	0.000
8. Derivatives (Schedule DB)	0.00	0.000	0.00	0.00	0.00	0.000
9. Other invested assets (Schedule BA)	0.00	0.000	0.00	0.00	0.00	0.000
10. Receivables for securities	0.00	0.000	0.00	0.00	0.00	0.000
11. Securities Lending (Schedule DL, Part 1).....	0.00	0.000	0.00	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0.00	0.000	0.00	0.00	0.00	0.000
13. Total invested assets	11,738,338.64	100.000	11,738,338.90	0.00	11,738,338.90	100.000

Schedule A - Verification - Real Estate

NONE

Schedule B - Verification - Mortgage Loans

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	11,476,941.00
2.	Cost of bonds and stocks acquired, Part 3, Column 7	2,119,017.50
3.	Accrual of discount	19,230.94
4.	Unrealized valuation increase (decrease):	
4.1.	Part 1, Column 12	0.00
4.2.	Part 2, Section 1, Column 15	0.00
4.3.	Part 2, Section 2, Column 13	0.00
4.4.	Part 4, Column 11	0.00
5.	Total gain (loss) on disposals, Part 4, Column 19	853.07
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	2,867,474.22
7.	Deduct amortization of premium	8,451.47
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1.	Part 1, Column 15	0.00
8.2.	Part 2, Section 1, Column 19	0.00
8.3.	Part 2, Section 2, Column 16	0.00
8.4.	Part 4, Column 15	0.00
9.	Deduct current year's other than temporary impairment recognized:	
9.1.	Part 1, Column 14	0.00
9.2.	Part 2, Section 1, Column 17	0.00
9.3.	Part 2, Section 2, Column 14	0.00
9.4.	Part 4, Column 13	0.00
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	8,147.13
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	10,748,263.95
12.	Deduct total nonadmitted amounts	0.00
13.	Statement value at end of current period (Line 11 minus Line 12)	10,748,263.95

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	1,328,984.48	1,407,268.31	1,322,866.28	1,328,701.82
	2. Canada	0.00	0.00	0.00	0.00
	3. Other Countries	0.00	0.00	0.00	0.00
	4. Totals	1,328,984.48	1,407,268.31	1,322,866.28	1,328,701.82
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	1,066,464.09	1,133,610.10	1,067,009.00	1,065,000.00
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	730,182.43	763,623.90	729,348.50	730,000.00
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	2,761,007.52	2,907,888.95	2,768,859.91	2,750,790.57
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	4,362,065.52	4,690,820.55	4,314,066.75	4,377,076.07
	9. Canada	0.00	0.00	0.00	0.00
	10. Other Countries	499,559.60	522,810.10	498,620.00	500,000.00
	11. Totals	4,861,625.12	5,213,630.65	4,812,686.75	4,877,076.07
Parent, Subsidiaries and Affiliates	12. Totals	0.00	0.00	0.00	0.00
	13. Total Bonds	10,748,263.64	11,426,021.91	10,700,770.44	10,751,568.46
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0.00	0.00	0.00	0.00
	15. Canada	0.00	0.00	0.00	0.00
	16. Other Countries	0.00	0.00	0.00	0.00
	17. Totals	0.00	0.00	0.00	0.00
Parent, Subsidiaries and Affiliates	18. Totals	0.00	0.00	0.00	0.00
	19. Total Preferred Stocks	0.00	0.00	0.00	0.00
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	0.00	0.00	0.00	0.00
	21. Canada	0.00	0.00	0.00	0.00
	22. Other Countries	0.00	0.00	0.00	0.00
	23. Totals	0.00	0.00	0.00	0.00
Parent, Subsidiaries and Affiliates	24. Totals	0.00	0.00	0.00	0.00
	25. Total Common Stocks	0.00	0.00	0.00	0.00
	26. Total Stocks	0.00	0.00	0.00	0.00
	27. Total Bonds and Stocks	10,748,263.64	11,426,021.91	10,700,770.44	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	98,869.55	564,061.15	618,545.38	41,447.17	6,061.24	XXX	1,328,984.47	12.4	1,164,613.00	9.2	1,328,984.47	0.00
1.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.7 Totals	98,869.55	564,061.15	618,545.38	41,447.17	6,061.24	XXX	1,328,984.47	12.4	1,164,613.00	9.2	1,328,984.47	0.00
2. All Other Governments												
2.1 NAIC 1	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.7 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0.00	166,347.80	250,000.00	650,116.29	0.00	XXX	1,066,464.09	9.9	966,796.00	7.6	1,066,464.09	0.00
3.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.7 Totals	0.00	166,347.80	250,000.00	650,116.29	0.00	XXX	1,066,464.09	9.9	966,796.00	7.6	1,066,464.09	0.00
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	249,992.60	0.00	180,000.00	300,189.83	0.00	XXX	730,182.44	6.8	494,878.00	3.9	730,182.44	0.00
4.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.7 Totals	249,992.60	0.00	180,000.00	300,189.83	0.00	XXX	730,182.44	6.8	494,878.00	3.9	730,182.44	0.00
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	191,739.48	457,759.19	1,286,086.88	820,206.28	5,215.70	XXX	2,761,007.52	25.7	3,852,549.00	30.3	2,761,007.52	0.00
5.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.7 Totals	191,739.48	457,759.19	1,286,086.88	820,206.28	5,215.70	XXX	2,761,007.52	25.7	3,852,549.00	30.3	2,761,007.52	0.00

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	467,909.93	1,998,882.96	1,048,473.64	0.00	0.00	XXX	3,515,266.53	32.7	4,611,933.00	36.2	2,885,206.69	630,059.84
6.2 NAIC 2	200,065.05	747,510.22	398,783.33	0.00	0.00	XXX	1,346,358.59	12.5	1,635,676.00	12.9	1,246,594.91	99,763.69
6.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
6.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
6.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
6.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
6.7 Totals	667,974.98	2,746,393.17	1,447,256.97	0.00	0.00	XXX	4,861,625.12	45.2	6,247,609.00	49.1	4,131,801.60	729,823.53
7. Hybrid Securities												
7.1 NAIC 1	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.7 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.7 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.2 NAIC 2	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.7 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 1,008,511.56	3,187,051.09	3,383,105.89	1,811,959.57	11,276.94	0.00	9,401,905.05	87.5	XXX	XXX	8,771,845.21	630,059.84
11.2 NAIC 2	(d) 200,065.05	747,510.22	398,783.33	0.00	0.00	0.00	1,346,358.59	12.5	XXX	XXX	1,246,594.91	99,763.69
11.3 NAIC 3	(d) 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	XXX	XXX	0.00	0.00
11.4 NAIC 4	(d) 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	XXX	XXX	0.00	0.00
11.5 NAIC 5	(d) 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	XXX	XXX	0.00	0.00
11.6 NAIC 6	(d) 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	XXX	XXX	0.00	0.00
11.7 Totals	1,208,576.61	3,934,561.31	3,781,889.22	1,811,959.57	11,276.94	0.00	(b) 10,748,263.64	100.0	XXX	XXX	10,018,440.11	729,823.53
11.8 Line 11.7 as a % of Col. 7	11.2	36.6	35.2	16.9	0.1	0.0	100.0	XXX	XXX	XXX	93.2	6.8
12. Total Bonds Prior Year												
12.1 NAIC 1	3,236,333.00	3,936,202.00	3,380,479.00	533,354.00	4,401.00	0.00	XXX	XXX	11,090,769.00	87.1	10,123,723.00	967,046.00
12.2 NAIC 2	400,191.00	587,556.00	647,929.00	0.00	0.00	0.00	XXX	XXX	1,635,676.00	12.9	1,535,953.00	99,723.00
12.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	0.00	XXX	XXX	0.00	0.0	0.00	0.00
12.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	0.00	XXX	XXX	0.00	0.0	0.00	0.00
12.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	0.00	XXX	XXX	(c) 0.00	0.0	0.00	0.00
12.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	0.00	XXX	XXX	(c) 0.00	0.0	0.00	0.00
12.7 Totals	3,636,524.00	4,523,758.00	4,028,408.00	533,354.00	4,401.00	0.00	XXX	XXX	(b) 12,726,445.00	100.0	11,659,676.00	1,066,769.00
12.8 Line 12.7 as a % of Col. 9	28.6	35.5	31.7	4.2	0.0	0.0	XXX	XXX	100.0	XXX	91.6	8.4
13. Total Publicly Traded Bonds												
13.1 NAIC 1	740,862.56	2,824,640.26	3,383,105.89	1,811,959.57	11,276.94	0.00	8,771,845.21	81.6	10,123,723.00	79.5	8,771,845.21	XXX
13.2 NAIC 2	200,065.05	747,510.22	299,019.64	0.00	0.00	0.00	1,246,594.91	11.6	1,535,953.00	12.1	1,246,594.91	XXX
13.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	XXX
13.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	XXX
13.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	XXX
13.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	XXX
13.7 Totals	940,927.61	3,572,150.47	3,682,125.53	1,811,959.57	11,276.94	0.00	10,018,440.11	93.2	11,659,676.00	91.6	10,018,440.11	XXX
13.8 Line 13.7 as a % of Col. 7	9.4	35.7	36.8	18.1	0.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	8.8	33.2	34.3	16.9	0.1	0.0	93.2	XXX	XXX	XXX	93.2	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	267,649.00	362,410.84	0.00	0.00	0.00	0.00	630,059.85	5.9	967,046.00	7.6	XXX	630,059.85
14.2 NAIC 2	0.00	0.00	99,763.69	0.00	0.00	0.00	99,763.69	0.9	99,723.00	0.8	XXX	99,763.69
14.3 NAIC 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	XXX	0.00
14.4 NAIC 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	XXX	0.00
14.5 NAIC 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	XXX	0.00
14.6 NAIC 6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	XXX	0.00
14.7 Totals	267,649.00	362,410.84	99,763.69	0.00	0.00	0.00	729,823.53	6.8	1,066,769.00	8.4	XXX	729,823.53
14.8 Line 14.7 as a % of Col. 7	36.7	49.7	13.7	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.5	3.4	0.9	0.0	0.0	0.0	6.8	XXX	XXX	XXX	XXX	6.8

(a) Includes \$ 501,805.99 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0.00 current year of bonds with Z designations and \$ 0.00 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 0.00 current year, \$ 0.00 prior year of bonds with 5GI designations and \$ 0.00 current year, \$ 0.00 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0.00 ; NAIC 2 \$ 0.00 ; NAIC 3 \$ 0.00 ; NAIC 4 \$ 0.00 ; NAIC 5 \$ 0.00 ; NAIC 6 \$ 0.00

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	0.00	421,447.61	545,116.22	0.00	0.00	XXX	966,563.83	9.0	1,164,613.00	9.2	966,563.83	0.00
1.02 Residential Mortgage-Backed Securities	98,869.55	142,613.54	73,429.16	41,447.17	6,061.24	XXX	362,420.65	3.4	0.00	0.0	362,420.64	0.00
1.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
1.05 Totals	98,869.55	564,061.15	618,545.38	41,447.17	6,061.24	XXX	1,328,984.47	12.4	1,164,613.00	9.2	1,328,984.47	0.00
2. All Other Governments												
2.01 Issuer Obligations	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
2.05 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0.00	166,347.80	250,000.00	650,116.29	0.00	XXX	1,066,464.09	9.9	966,796.00	7.6	1,066,464.09	0.00
3.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
3.05 Totals	0.00	166,347.80	250,000.00	650,116.29	0.00	XXX	1,066,464.09	9.9	966,796.00	7.6	1,066,464.09	0.00
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	249,992.60	0.00	180,000.00	300,189.83	0.00	XXX	730,182.44	6.8	494,878.00	3.9	730,182.44	0.00
4.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
4.05 Totals	249,992.60	0.00	180,000.00	300,189.83	0.00	XXX	730,182.44	6.8	494,878.00	3.9	730,182.44	0.00
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	150,000.00	415,595.43	1,270,173.32	810,000.00	5,074.29	XXX	2,650,843.04	24.7	3,693,751.00	29.0	2,650,843.04	0.00
5.02 Residential Mortgage-Backed Securities	41,739.48	42,163.75	15,913.56	10,206.28	141.41	XXX	110,164.48	1.0	158,798.00	1.2	110,164.48	0.00
5.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
5.05 Totals	191,739.48	457,759.19	1,286,086.88	820,206.28	5,215.70	XXX	2,761,007.52	25.7	3,852,549.00	30.3	2,761,007.52	0.00
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	667,704.39	2,558,739.64	1,346,440.11	0.00	0.00	XXX	4,572,884.13	42.5	6,048,622.00	47.5	3,943,060.61	629,823.53
6.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
6.03 Commercial Mortgage-Backed Securities	270.60	87,653.54	100,816.86	0.00	0.00	XXX	188,740.99	1.8	198,987.00	1.6	188,740.99	0.00
6.04 Other Loan-Backed and Structured Securities	0.00	100,000.00	0.00	0.00	0.00	XXX	100,000.00	0.9	0.00	0.0	0.00	100,000.00
6.05 Totals	667,974.98	2,746,393.17	1,447,256.97	0.00	0.00	XXX	4,861,625.12	45.2	6,247,609.00	49.1	4,131,801.60	729,823.53
7. Hybrid Securities												
7.01 Issuer Obligations	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
7.05 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.05 Affiliated Bank Loans - Issued	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.06 Affiliated Bank Loans - Acquired	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
8.07 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1A - SECTION 2 (Continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
9.03 Totals	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	0.00
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.02 Unaffiliated Bank Loans - Acquired	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
10.03 Totals	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	0.00
11. Total Bonds Current Year												
11.01 Issuer Obligations	1,067,696.99	3,562,130.48	3,591,729.64	1,760,306.12	5,074.29	XXX	9,986,937.53	92.9	XXX	XXX	9,357,114.00	629,823.53
11.02 Residential Mortgage-Backed Securities	140,609.03	184,777.29	89,342.72	51,653.44	6,202.65	XXX	472,585.13	4.4	XXX	XXX	472,585.13	0.00
11.03 Commercial Mortgage-Backed Securities	270.60	87,653.54	100,816.86	0.00	0.00	XXX	188,740.99	1.8	XXX	XXX	188,740.99	0.00
11.04 Other Loan-Backed and Structured Securities	0.00	100,000.00	0.00	0.00	0.00	XXX	100,000.00	0.9	XXX	XXX	0.00	100,000.00
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	XXX	XXX	0.00	0.00
11.06 Affiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	XXX	XXX	0.00	0.00
11.07 Unaffiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	XXX	XXX	0.00	0.00
11.08 Totals	1,208,576.61	3,934,561.31	3,781,889.22	1,811,959.57	11,276.94	0.00	10,748,263.65	100.0	XXX	XXX	10,018,440.11	729,823.53
11.09 Line 11.08 as a % of Col. 7	11.2	36.6	35.2	16.9	0.1	0.0	100.0	XXX	XXX	XXX	93.2	6.8
12. Total Bonds Prior Year												
12.01 Issuer Obligations	3,611,832.00	4,371,732.00	3,885,096.00	500,000.00	0.00	XXX	XXX	XXX	12,368,660.00	97.2	11,301,891.00	1,066,769.00
12.02 Residential Mortgage-Backed Securities	19,750.00	58,896.00	42,397.00	33,354.00	4,401.00	XXX	XXX	XXX	158,798.00	1.2	158,798.00	0.00
12.03 Commercial Mortgage-Backed Securities	4,942.00	93,130.00	100,915.00	0.00	0.00	XXX	XXX	XXX	198,987.00	1.6	198,987.00	0.00
12.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	XXX	XXX	0.00	0.0	0.00	0.00
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0.00	XXX	XXX	0.00	0.0	0.00	0.00
12.06 Affiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	XXX	XXX	0.00	0.0	0.00	0.00
12.07 Unaffiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	XXX	XXX	0.00	0.0	0.00	0.00
12.08 Totals	3,636,524.00	4,523,758.00	4,028,408.00	533,354.00	4,401.00	0.00	XXX	XXX	12,726,445.00	100.0	11,659,676.00	1,066,769.00
12.09 Line 12.08 as a % of Col. 9	28.6	35.5	31.7	4.2	0.0	0.0	XXX	XXX	100.0	XXX	91.6	8.4
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	800,047.99	3,299,719.64	3,491,965.96	1,760,306.12	5,074.29	XXX	9,357,114.00	87.1	11,301,891.00	88.8	9,357,114.00	XXX
13.02 Residential Mortgage-Backed Securities	140,609.03	184,777.29	89,342.72	51,653.44	6,202.65	XXX	472,585.13	4.4	158,798.00	1.2	472,585.13	XXX
13.03 Commercial Mortgage-Backed Securities	270.60	87,653.54	100,816.86	0.00	0.00	XXX	188,740.99	1.8	198,987.00	1.6	188,740.99	XXX
13.04 Other Loan-Backed and Structured Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	0.00	XXX
13.06 Affiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	XXX
13.07 Unaffiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	0.00	XXX
13.08 Totals	940,927.61	3,572,150.47	3,682,125.53	1,811,959.57	11,276.94	0.00	10,018,440.11	93.2	11,659,676.00	91.6	10,018,440.11	XXX
13.09 Line 13.08 as a % of Col. 7	9.4	35.7	36.8	18.1	0.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	8.8	33.2	34.3	16.9	0.1	0.0	93.2	XXX	XXX	XXX	93.2	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	267,649.00	262,410.84	99,763.69	0.00	0.00	XXX	629,823.53	5.9	1,066,769.00	8.4	XXX	629,823.53
14.02 Residential Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	XXX	0.00
14.03 Commercial Mortgage-Backed Securities	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	XXX	0.00
14.04 Other Loan-Backed and Structured Securities	0.00	100,000.00	0.00	0.00	0.00	XXX	100,000.00	0.9	0.00	0.0	XXX	100,000.00
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0.00	0.00	0.0	0.00	0.0	XXX	0.00
14.06 Affiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	XXX	0.00
14.07 Unaffiliated Bank Loans	0.00	0.00	0.00	0.00	0.00	XXX	0.00	0.0	0.00	0.0	XXX	0.00
14.08 Totals	267,649.00	362,410.84	99,763.69	0.00	0.00	0.00	729,823.53	6.8	1,066,769.00	8.4	XXX	729,823.53
14.09 Line 14.08 as a % of Col. 7	36.7	49.7	13.7	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.5	3.4	0.9	0.0	0.0	0.0	6.8	XXX	XXX	XXX	XXX	6.8

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,250,339.00	1,249,504.00	835.00	0.00
2. Cost of cash equivalents acquired	6,496,779.19	6,496,779.19	0.00	0.00
3. Accrual of discount	3,717.00	3,717.00	0.00	0.00
4. Unrealized valuation increase (decrease)	0.00	0.00	0.00	0.00
5. Total gain (loss) on disposals	0.00	0.00	0.00	0.00
6. Deduct consideration received on disposals	7,750,834.93	7,750,000.00	834.93	0.00
7. Deduct amortization of premium	0.00	0.00	0.00	0.00
8. Total foreign exchange change in book/adjusted carrying value	0.00	0.00	0.00	0.00
9. Deduct current year's other than temporary impairment recognized	0.00	0.00	0.00	0.00
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0.26	0.19	0.07	0.00
11. Deduct total nonadmitted amounts	0.00	0.00	0.00	0.00
12. Statement value at end of current period (Line 10 minus Line 11)	0.26	0.19	0.07	0.00

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

Schedule A - Part 1 - Real Estate Owned

NONE

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

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

Table with columns for CUSIP Identification, Description, Codes (3, 4, 5), NAIC Designation, Actual Cost, Fair Value (8, 9), Par Value (10), Book/Adjusted Carrying Value (11), Change in Book/Adjusted Carrying Value (12-15), Interest (16-20), and Dates (21, 22). Rows include various bond issuers like LELEND STANFORD JUNIOR UNIVERSITY, STATE STREET CORP, TRUIST BANK, and subtotals for Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations, Commercial Mortgage-Backed Securities, etc.

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Summary table for Book/Adjusted Carrying Value by NAIC Designation Category Footnote: 1A \$ 3,509,266.91, 1B \$ 1,370,190.58, 1C \$ 1,151,347.80, 1D \$ 782,886.31, 1E \$ 488,856.71, 1F \$ 1,146,950.52, 1G \$ 952,406.21, 2A \$ 648,002.75, 2B \$ 598,455.88, 2C \$ 99,899.97, 3A \$ 0.00, 3B \$ 0.00, 3C \$ 0.00, 4A \$ 0.00, 4B \$ 0.00, 4C \$ 0.00, 5A \$ 0.00, 5B \$ 0.00, 5C \$ 0.00, 6 \$ 0.00.

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
36179V-HF-0	G2 MA6530 - RMBS		03/12/2020	PPM		200,187.50	200,000.00	305.56
36179V-ZQ-6	G2 MA7051 - RMBS		12/17/2020	BARCLAYS CAPITAL INC		208,625.00	200,000.00	222.22
0599999. Subtotal - Bonds - U.S. Governments						408,812.50	400,000.00	527.78
677522-4J-0	OHIO ST		06/18/2020	MORGAN STANLEY CO		300,000.00	300,000.00	0.00
882724-RC-3	TEXAS ST		04/08/2020	SALOMON BROTHERS INC		50,000.00	50,000.00	0.00
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						350,000.00	350,000.00	0.00
758449-SC-7	REEDY CREEK IMPT DIST FLA		02/12/2020	RAYMOND JAMES & ASSOCIATES		100,205.00	100,000.00	0.00
802385-SD-7	SANTA MONICA CALIF CMNTY COLLEGE DIST		12/03/2020	RBC CAPITAL MARKETS		200,000.00	200,000.00	0.00
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						300,205.00	300,000.00	0.00
040654-YA-7	ARIZONA ST TRANSN BRD HIWY REV		01/10/2020	JP Morgan Securities LLC		100,000.00	100,000.00	0.00
231266-MN-4	CURATORS UNIV MO SYS FACS REV		04/29/2020	GOLDMAN		50,000.00	50,000.00	0.00
31346X-AB-0	FEDERAL HOME LOAN MORTGAGE CORP		10/29/2020	MIZUHO SECURITIES USA/FIXED INCOME		500,000.00	500,000.00	0.00
67760H-MZ-1	OHIO ST TPK COMM TPK REV		01/29/2020	SALOMON BROTHERS INC		110,000.00	110,000.00	0.00
709235-P3-3	PENNSYLVANIA ST UNIV		02/05/2020	BARCLAYS CAPITAL INC		100,000.00	100,000.00	0.00
86832U-CH-6	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E		04/30/2020	RAYMOND JAMES & ASSOCIATES		100,000.00	100,000.00	0.00
3199999. Subtotal - Bonds - U.S. Special Revenues						960,000.00	960,000.00	0.00
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC		01/08/2020	JP Morgan Securities LLC		100,000.00	100,000.00	0.00
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						100,000.00	100,000.00	0.00
8399997. Total - Bonds - Part 3						2,119,017.50	2,110,000.00	527.78
8399998. Total - Bonds - Part 5						0.00	0.00	0.00
8399999. Total - Bonds						2,119,017.50	2,110,000.00	527.78
8999997. Total - Preferred Stocks - Part 3						0.00	XXX	0.00
8999998. Total - Preferred Stocks - Part 5						0.00	XXX	0.00
8999999. Total - Preferred Stocks						0.00	XXX	0.00
9799997. Total - Common Stocks - Part 3						0.00	XXX	0.00
9799998. Total - Common Stocks - Part 5						0.00	XXX	0.00
9799999. Total - Common Stocks						0.00	XXX	0.00
9899999. Total - Preferred and Common Stocks						0.00	XXX	0.00
9999999 - Totals						2,119,017.50	XXX	527.78

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

N O N E

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

N O N E

Schedule D - Part 6 - Section 2

N O N E

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of New York Mellon New York, NY		0.000	0.00	0.00	990,075.00	XXX
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0.00	0.00	0.00	XXX
0199999. Totals - Open Depositories	XXX	XXX	0.00	0.00	990,075.00	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0.00	0.00	0.00	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0.00	0.00	0.00	XXX
0399999. Total Cash on Deposit	XXX	XXX	0.00	0.00	990,075.00	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0.00	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0.00	0.00	990,075.00	XXX

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

1. January.....	39,621.00	4. April.....	1,516,932.00	7. July.....	474,842.00	10. October.....	950,943.00
2. February.....	111,397.00	5. May.....	1,405,062.00	8. August.....	503,343.00	11. November.....	693,426.00
3. March.....	294,700.00	6. June.....	228,401.00	9. September.....	825,941.00	12. December.....	990,075.00

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
NONE								

8899999 - Total Cash Equivalents

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 2A ..\$ 2B ..\$ 2C ..\$
 3A ..\$ 3B ..\$ 3C ..\$
 4A ..\$ 4B ..\$ 4C ..\$
 5A ..\$ 5B ..\$ 5C ..\$
 6 ..\$

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0.00	0.00	0.00	0.00
2. Alaska	AK		0.00	0.00	0.00	0.00
3. Arizona	AZ		0.00	0.00	0.00	0.00
4. Arkansas	AR		0.00	0.00	0.00	0.00
5. California	CA		0.00	0.00	0.00	0.00
6. Colorado	CO		0.00	0.00	0.00	0.00
7. Connecticut	CT		0.00	0.00	0.00	0.00
8. Delaware	DE		0.00	0.00	0.00	0.00
9. District of Columbia	DC		0.00	0.00	0.00	0.00
10. Florida	FL		0.00	0.00	0.00	0.00
11. Georgia	GA		0.00	0.00	0.00	0.00
12. Hawaii	HI		0.00	0.00	0.00	0.00
13. Idaho	ID		0.00	0.00	0.00	0.00
14. Illinois	IL		0.00	0.00	0.00	0.00
15. Indiana	IN		0.00	0.00	0.00	0.00
16. Iowa	IA		0.00	0.00	0.00	0.00
17. Kansas	KS		0.00	0.00	0.00	0.00
18. Kentucky	KY		0.00	0.00	0.00	0.00
19. Louisiana	LA		0.00	0.00	0.00	0.00
20. Maine	ME		0.00	0.00	0.00	0.00
21. Maryland	MD		0.00	0.00	0.00	0.00
22. Massachusetts	MA		0.00	0.00	0.00	0.00
23. Michigan	MI		0.00	0.00	0.00	0.00
24. Minnesota	MN		0.00	0.00	0.00	0.00
25. Mississippi	MS		0.00	0.00	0.00	0.00
26. Missouri	MO		0.00	0.00	0.00	0.00
27. Montana	MT		0.00	0.00	0.00	0.00
28. Nebraska	NE		0.00	0.00	0.00	0.00
29. Nevada	NV		0.00	0.00	0.00	0.00
30. New Hampshire	NH		0.00	0.00	0.00	0.00
31. New Jersey	NJ		0.00	0.00	0.00	0.00
32. New Mexico	NM		0.00	0.00	0.00	0.00
33. New York	NY		0.00	0.00	0.00	0.00
34. North Carolina	NC		0.00	0.00	0.00	0.00
35. North Dakota	ND		0.00	0.00	0.00	0.00
36. Ohio	OH	B FOR THE BENEFIT OF ALL POLICYHOLDERS	299,788.72	306,695.30	0.00	0.00
37. Oklahoma	OK		0.00	0.00	0.00	0.00
38. Oregon	OR		0.00	0.00	0.00	0.00
39. Pennsylvania	PA		0.00	0.00	0.00	0.00
40. Rhode Island	RI		0.00	0.00	0.00	0.00
41. South Carolina	SC		0.00	0.00	0.00	0.00
42. South Dakota	SD		0.00	0.00	0.00	0.00
43. Tennessee	TN		0.00	0.00	0.00	0.00
44. Texas	TX		0.00	0.00	0.00	0.00
45. Utah	UT		0.00	0.00	0.00	0.00
46. Vermont	VT		0.00	0.00	0.00	0.00
47. Virginia	VA		0.00	0.00	0.00	0.00
48. Washington	WA		0.00	0.00	0.00	0.00
49. West Virginia	WV		0.00	0.00	0.00	0.00
50. Wisconsin	WI		0.00	0.00	0.00	0.00
51. Wyoming	WY		0.00	0.00	0.00	0.00
52. American Samoa	AS		0.00	0.00	0.00	0.00
53. Guam	GU		0.00	0.00	0.00	0.00
54. Puerto Rico	PR		0.00	0.00	0.00	0.00
55. U.S. Virgin Islands	VI		0.00	0.00	0.00	0.00
56. Northern Mariana Islands	MP		0.00	0.00	0.00	0.00
57. Canada	CAN		0.00	0.00	0.00	0.00
58. Aggregate Alien and Other	OT	XXX	0.00	0.00	0.00	0.00
59. Subtotal	XXX	XXX	299,788.72	306,695.30	0.00	0.00
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0.00	0.00	0.00	0.00
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0.00	0.00	0.00	0.00