



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of Ohio

NAIC Group Code 0088 (Current) 0088 (Prior) NAIC Company Code 10176 Employer's ID Number 38-3167100

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH
Country of Domicile United States of America

Incorporated/Organized 11/17/1994 Commenced Business 02/13/1995

Statutory Home Office 4400 Easton Commons Way, Suite 125 (Street and Number) Columbus, OH, US 43219 (City or Town, State, Country and Zip Code)

Main Administrative Office 440 Lincoln Street (Street and Number) Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code) 508-853-7200 (Area Code) (Telephone Number)

Mail Address 440 Lincoln Street (Street and Number or P.O. Box) Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 440 Lincoln Street (Street and Number) Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code) 508-853-7200-8557928 (Area Code) (Telephone Number)

Internet Website Address WWW.HANOVER.COM

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

OFFICERS

President John Conner Roche Vice President & Treasurer Nathaniel William Clarkin #
Senior Vice President & Secretary Charles Frederick Cronin

OTHER

Jeffrey Mark Farber, Executive Vice President & CFO
Willard Ty-Lunn Lee #, Executive Vice President
Mark Joseph Welzenbach, Executive Vice President
Dennis Francis Kerrigan Jr., Executive Vice President & GC
Denise Maureen Lowsley, Executive Vice President
Richard William Lavey, Executive Vice President
Bryan James Salvatore, Executive Vice President

DIRECTORS OR TRUSTEES

Warren Ellison Barnes
Dennis Francis Kerrigan Jr.
John Conner Roche
Jeffrey Mark Farber
Willard Ty-Lunn Lee #
Bryan James Salvatore
Lindsay France Greenfield #
Denise Maureen Lowsley
Mark Joseph Welzenbach

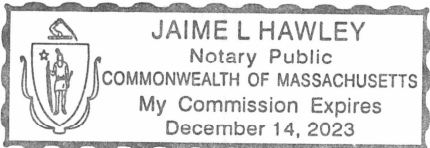
State of Massachusetts SS
County of Worcester

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
Charles Frederick Cronin
Nathan William Clarkin
President
Senior Vice President & Secretary
Vice President & Treasurer

Subscribed and sworn to before me this 2nd day of February, 2022
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.....



SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	1,185,323	10.886	1,185,323	0	1,185,323	10.886
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	1,166,124	10.710	1,166,124	0	1,166,124	10.710
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	880,173	8.084	880,173	0	880,173	8.084
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,792,436	25.647	2,792,436	0	2,792,436	25.647
1.06 Industrial and miscellaneous	4,323,219	39.706	4,323,219	0	4,323,219	39.706
1.07 Hybrid securities	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated Bank loans	0	0.000	0	0	0	0.000
1.11 Total long-term bonds	10,347,275	95.032	10,347,275	0	10,347,275	95.032
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	0	0.000	0	0	0	0.000
3.05 Mutual funds	0	0.000	0	0	0	0.000
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance	0	0.000	0	0	0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0	0	0	0.000
5.02 Properties held for production of income	0	0.000	0	0	0	0.000
5.03 Properties held for sale	0	0.000	0	0	0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	540,889	4.968	540,889	0	540,889	4.968
6.02 Cash equivalents (Schedule E, Part 2)	0	0.000	0	0	0	0.000
6.03 Short-term investments (Schedule DA)	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	540,889	4.968	540,889	0	540,889	4.968
7. Contract loans	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0	0	0	0.000
10. Receivables for securities	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
13. Total invested assets	10,888,164	100.000	10,888,164	0	10,888,164	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	10,748,264
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,806,950
3.	Accrual of discount	15,586
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	0
	4.3. Part 2, Section 2, Column 13	0
	4.4. Part 4, Column 11	0
		0
5.	Total gain (loss) on disposals, Part 4, Column 19	17,639
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	2,247,855
7.	Deduct amortization of premium	8,105
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	0
	8.3. Part 2, Section 2, Column 16	0
	8.4. Part 4, Column 15	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	0
	9.3. Part 2, Section 2, Column 14	0
	9.4. Part 4, Column 13	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	14,795
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	10,347,275
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	10,347,275

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	1. United States	1,185,323	1,208,539	1,177,241	1,184,215
Governments	2. Canada	0	0	0	0
(Including all obligations guaranteed by governments)	3. Other Countries	0	0	0	0
	4. Totals	1,185,323	1,208,539	1,177,241	1,184,215
U.S. States, Territories and Possessions					
(Direct and guaranteed)	5. Totals	1,166,124	1,194,762	1,167,009	1,165,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	880,173	887,396	880,205	880,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	2,792,436	2,847,986	2,799,067	2,781,411
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	4,223,432	4,375,571	4,189,039	4,234,866
	9. Canada	0	0	0	0
	10. Other Countries	99,787	105,112	99,239	100,000
	11. Totals	4,323,219	4,480,683	4,288,278	4,334,866
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	10,347,275	10,619,367	10,311,799	10,345,493
PREFERRED STOCKS	14. United States	0	0	0	
Industrial and Miscellaneous (unaffiliated)	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS	20. United States	0	0	0	
Industrial and Miscellaneous (unaffiliated)	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	10,347,275	10,619,367	10,311,799	

ANNUAL STATEMENT FOR THE YEAR 2021 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	42,320	945,130	146,917	40,592	10,364	XXX	1,185,323	11.5	1,328,984	12.4	1,185,323	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	42,320	945,130	146,917	40,592	10,364	XXX	1,185,323	11.5	1,328,984	12.4	1,185,323	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	166,020	650,000	350,103	0	XXX	1,166,124	11.3	1,066,464	9.9	1,166,124	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	166,020	650,000	350,103	0	XXX	1,166,124	11.3	1,066,464	9.9	1,166,124	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	0	880,173	0	0	XXX	880,173	8.5	730,182	6.8	880,173	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	880,173	0	0	XXX	880,173	8.5	730,182	6.8	880,173	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	242,667	356,183	1,465,172	728,413	0	XXX	2,792,436	27.0	2,761,008	25.7	2,792,436	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	242,667	356,183	1,465,172	728,413	0	XXX	2,792,436	27.0	2,761,008	25.7	2,792,436	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	823,009	1,096,910	1,044,638	149,283	0	XXX	3,113,841	30.1	3,515,267	32.7	2,782,244	331,597
6.2 NAIC 2	200,981	698,136	310,261	0	0	XXX	1,209,378	11.7	1,346,359	12.5	1,008,397	200,981
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	1,023,991	1,795,046	1,354,899	149,283	0	XXX	4,323,219	41.8	4,861,625	45.2	3,790,641	532,578
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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) 1,107,997	2,564,244	4,186,901	1,268,391	10,364	0	9,137,897	88.3	XXX	XXX	8,806,301	331,597
11.2 NAIC 2	(d) 200,981	698,136	310,261	0	0	0	1,209,378	11.7	XXX	XXX	1,008,397	200,981
11.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
							(c) 0	0.0	XXX	XXX	0	0
11.7 Totals	1,308,978	3,262,379	4,497,162	1,268,391	10,364	0	(b) 10,347,275	100.0	XXX	XXX	9,814,697	532,578
11.8 Line 11.7 as a % of Col. 7	12.7	31.5	43.5	12.3	0.1	0.0	100.0	XXX	XXX	XXX	94.9	5.1
12. Total Bonds Prior Year												
12.1 NAIC 1	1,008,512	3,187,051	3,383,106	1,811,960	11,277	0	XXX	XXX	9,401,905	87.5	8,771,845	630,060
12.2 NAIC 2	200,065	747,510	398,783	0	0	0	XXX	XXX	1,346,359	12.5	1,246,595	99,764
12.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	1,208,577	3,934,561	3,781,889	1,811,960	11,277	0	XXX	XXX	(b) 10,748,264	100.0	10,018,440	729,824
12.8 Line 12.7 as a % of Col. 9	11.2	36.6	35.2	16.9	0.1	0.0	XXX	XXX	100.0	XXX	93.2	6.8
13. Total Publicly Traded Bonds												
13.1 NAIC 1	970,266	2,564,244	3,993,035	1,268,391	10,364	0	8,806,301	85.1	8,771,845	81.6	8,806,301	XXX
13.2 NAIC 2	0	698,136	310,261	0	0	0	1,008,397	9.7	1,246,595	11.6	1,008,397	XXX
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	970,266	3,262,379	4,303,296	1,268,391	10,364	0	9,814,697	94.9	10,018,440	93.2	9,814,697	XXX
13.8 Line 13.7 as a % of Col. 7	9.9	33.2	43.8	12.9	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	9.4	31.5	41.6	12.3	0.1	0.0	94.9	XXX	XXX	XXX	94.9	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	137,731	0	193,866	0	0	0	331,597	3.2	630,060	5.9	XXX	331,597
14.2 NAIC 2	200,981	0	0	0	0	0	200,981	1.9	99,764	0.9	XXX	200,981
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	338,712	0	193,866	0	0	0	532,578	5.1	729,824	6.8	XXX	532,578
14.8 Line 14.7 as a % of Col. 7	63.6	0.0	36.4	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	3.3	0.0	1.9	0.0	0.0	0.0	5.1	XXX	XXX	XXX	XXX	5.1

(a) Includes \$ 394,848 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 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 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2021 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	869,689	98,720	0	0	XXX	968,409	9.4	966,564	9.0	968,409	0
1.02 Residential Mortgage-Backed Securities	42,320	75,440	48,198	40,592	10,364	XXX	216,914	2.1	362,421	3.4	216,914	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	42,320	945,130	146,917	40,592	10,364	XXX	1,185,323	11.5	1,328,984	12.4	1,185,323	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	166,020	650,000	350,103	0	XXX	1,166,124	11.3	1,066,464	9.9	1,166,124	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	166,020	650,000	350,103	0	XXX	1,166,124	11.3	1,066,464	9.9	1,166,124	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	880,173	0	0	XXX	880,173	8.5	730,182	6.8	880,173	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	0	880,173	0	0	XXX	880,173	8.5	730,182	6.8	880,173	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	175,144	244,945	1,414,166	696,633	0	XXX	2,530,888	24.5	2,650,843	24.7	2,530,888	0
5.02 Residential Mortgage-Backed Securities	67,523	111,238	51,007	31,780	0	XXX	261,548	2.5	110,164	1.0	261,548	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	242,667	356,183	1,465,172	728,413	0	XXX	2,792,436	27.0	2,761,008	25.7	2,792,436	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	938,575	1,795,046	1,254,184	149,283	0	XXX	4,137,088	40.0	4,572,884	42.5	3,604,510	532,578
6.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities	85,416	0	100,715	0	0	XXX	186,131	1.8	188,741	1.8	186,131	0
6.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	100,000	0.9	0	0
6.05 Totals	1,023,991	1,795,046	1,354,899	149,283	0	XXX	4,323,219	41.8	4,861,625	45.2	3,790,641	532,578
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Total Bonds Current Year												
11.01 Issuer Obligations	1,113,719	3,075,701	4,297,243	1,196,019	0	XXX	9,682,682	93.6	XXX	XXX	9,150,104	532,578
11.02 Residential Mortgage-Backed Securities	109,843	186,679	99,204	72,372	10,364	XXX	478,462	4.6	XXX	XXX	478,462	0
11.03 Commercial Mortgage-Backed Securities	85,416	0	100,715	0	0	XXX	186,131	1.8	XXX	XXX	186,131	0
11.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	1,308,978	3,262,379	4,497,162	1,268,391	10,364	0	10,347,275	100.0	XXX	XXX	9,814,697	532,578
11.09 Line 11.08 as a % of Col. 7	12.7	31.5	43.5	12.3	0.1	0.0	100.0	XXX	XXX	XXX	94.9	5.1
12. Total Bonds Prior Year												
12.01 Issuer Obligations	1,067,697	3,562,130	3,591,730	1,760,306	5,074	XXX	XXX	XXX	9,986,938	92.9	9,357,114	629,824
12.02 Residential Mortgage-Backed Securities	140,609	184,777	89,343	51,653	6,203	XXX	XXX	XXX	472,585	4.4	472,585	0
12.03 Commercial Mortgage-Backed Securities	271	87,654	100,817	0	0	XXX	XXX	XXX	188,741	1.8	188,741	0
12.04 Other Loan-Backed and Structured Securities	0	100,000	0	0	0	XXX	XXX	XXX	100,000	0.9	0	100,000
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.08 Totals	1,208,577	3,934,561	3,781,889	1,811,960	11,277	0	XXX	XXX	10,748,264	100.0	10,018,440	729,824
12.09 Line 12.08 as a % of Col. 9	11.2	36.6	35.2	16.9	0.1	0.0	XXX	XXX	100.0	XXX	93.2	6.8
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	775,007	3,075,701	4,103,377	1,196,019	0	XXX	9,150,104	88.4	9,357,114	87.1	9,150,104	XXX
13.02 Residential Mortgage-Backed Securities	109,843	186,679	99,204	72,372	10,364	XXX	478,462	4.6	472,585	4.4	478,462	XXX
13.03 Commercial Mortgage-Backed Securities	85,416	0	100,715	0	0	XXX	186,131	1.8	188,741	1.8	186,131	XXX
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	970,266	3,262,379	4,303,296	1,268,391	10,364	0	9,814,697	94.9	10,018,440	93.2	9,814,697	XXX
13.09 Line 13.08 as a % of Col. 7	9.9	33.2	43.8	12.9	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	9.4	31.5	41.6	12.3	0.1	0.0	94.9	XXX	XXX	XXX	94.9	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	338,712	0	193,866	0	0	XXX	532,578	5.1	629,824	5.9	XXX	532,578
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	100,000	0.9	XXX	0
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	338,712	0	193,866	0	0	0	532,578	5.1	729,824	6.8	XXX	532,578
14.09 Line 14.08 as a % of Col. 7	63.6	0.0	36.4	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	3.3	0.0	1.9	0.0	0.0	0.0	5.1	XXX	XXX	XXX	XXX	5.1

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 2021 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	0	0	0	0
2. Cost of cash equivalents acquired	999,955	999,955	0	0
3. Accrual of discount	45	45	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	1,000,000	1,000,000	0	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0

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

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-2A-7	UNITED STATES TREASURY	SD			1.A	198,766		101,1914	202,383	200,000	199,405	123	0	0	1.500	1.567	FA	1,133	3,000	08/30/2016	08/15/2026
912828-2A-7	UNITED STATES TREASURY				1.A	245,427		101,1914	252,979	250,000	247,774	460	0	0	1.500	1.701	FA	1,416	3,750	09/13/2016	08/15/2026
912828-3F-5	UNITED STATES TREASURY				1.A	97,941		105,0703	105,070	100,000	98,720	200	0	0	2.250	2.486	MN	292	2,250	12/22/2017	11/15/2027
912828-J2-7	UNITED STATES TREASURY				1.A	97,309		103,0312	103,031	100,000	98,767	376	0	0	2.000	2.412	FA	755	2,000	12/22/2017	02/15/2025
912828-T9-1	UNITED STATES TREASURY				1.A	146,643		101,6914	152,537	150,000	148,973	546	0	0	1.625	2.008	AO	417	2,438	08/04/2017	10/31/2023
912828-Y6-1	UNITED STATES TREASURY	SD			1.A	99,605		103,3633	103,363	100,000	99,869	80	0	0	2.750	2.835	JJ	1,151	2,750	08/08/2018	07/31/2023
912828-Y6-1	UNITED STATES TREASURY				1.A	74,704		103,3633	77,522	75,000	74,902	60	0	0	2.750	2.835	JJ	863	2,063	08/08/2018	07/31/2023
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						960,395	XXX	996,886	975,000	968,409	0	1,845	0	0	XXX	XXX	XXX	6,029	18,250	XXX	XXX
36179V-HF-0	G2 MA6530 - RMBS			4	1.A	33,024		101,7227	33,561	32,993	33,142	127	0	0	2.500	2.385	MON	825		03/12/2020	03/20/2050
36179V-Z0-6	G2 MA7051 - RMBS			4	1.A	183,822		101,0615	178,093	176,222	183,772	(41)	0	0	2.000	1.350	MON	294	3,524	12/17/2020	12/20/2050
0299999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						216,845	XXX	211,654	209,215	216,914	0	86	0	0	XXX	XXX	XXX	362	4,349	XXX	XXX
0599999. Total - U.S. Government Bonds						1,177,241	XXX	1,208,539	1,184,215	1,185,323	0	1,931	0	0	XXX	XXX	XXX	6,391	22,599	XXX	XXX
1099999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
649791-PY-0	NEW YORK ST			1,2	1.B FE	250,135		105,1480	262,870	250,000	250,103	(13)	0	0	2.900	2.894	FA	2,739	7,250	10/29/2019	02/15/2033
677522-4J-0	OHIO ST			1	1.B FE	300,000		99,2950	297,885	300,000	300,000	0	0	0	1.730	1.730	FA	2,163	5,695	06/18/2020	08/01/2031
68608U-KV-7	OREGON ST			2	1.B FE	65,000		100,1220	65,079	65,000	65,000	0	0	0	3.200	3.200	JJ	1,040	2,080	02/29/2012	07/01/2023
76222R-YC-0	RHODE ISLAND ST & PROVIDENCE PLANTATIONS			1	1.C FE	35,620		104,6970	35,644	35,000	35,299	(123)	0	0	3.000	2.620	MN	175	1,050	04/17/2019	05/01/2024
76222R-YD-8	RHODE ISLAND ST & PROVIDENCE PLANTATIONS			1	1.C FE	66,255		105,5710	68,621	65,000	65,721	(205)	0	0	3.000	2.650	MN	325	1,950	04/17/2019	05/01/2025
880541-XZ-5	TENNESSEE ST			1,2	1.A FE	200,000		104,1890	208,378	200,000	200,000	0	0	0	2.166	2.166	FA	1,805	4,332	07/27/2016	08/01/2027
882724-RC-3	TEXAS ST				1.A FE	50,000		103,4680	51,734	50,000	50,000	0	0	0	2.182	2.182	AO	273	1,091	04/08/2020	10/01/2027
97705M-NW-1	WISCONSIN ST			1	1.B FE	100,000		105,7400	105,740	100,000	100,000	0	0	0	2.531	2.531	MN	422	2,531	10/02/2019	05/01/2033
97705M-VN-2	WISCONSIN ST			1	1.B FE	100,000		97,8110	97,811	100,000	100,000	0	0	0	1.402	1.402	MN	382	0	09/02/2021	05/01/2029
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						1,167,009	XXX	1,194,762	1,165,000	1,166,124	0	(340)	0	0	XXX	XXX	XXX	9,323	25,979	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						1,167,009	XXX	1,194,762	1,165,000	1,166,124	0	(340)	0	0	XXX	XXX	XXX	9,323	25,979	XXX	XXX
442331-7E-8	HOUSTON TEX				1.D FE	150,000		98,8490	148,274	150,000	150,000	0	0	0	1.787	1.788	MS	901	0	08/18/2021	03/01/2031
446222-UV-1	HUNTINGTON BEACH CALIF UN HIGH SCH DIST				1.D FE	100,000		100,7240	100,724	100,000	100,000	0	0	0	1.884	1.884	FA	267		05/13/2021	08/01/2029
582112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C			2	1.C FE	150,000		95,2470	142,871	150,000	150,000	0	0	0	1.486	1.486	JJ	1,115	823	01/27/2021	07/01/2031
678519-C5-6	OKLAHOMA CITY OKLA				1.A FE	80,000		110,9090	88,727	80,000	80,000	0	0	0	3.170	3.170	MS	845	2,536	04/17/2019	03/01/2029
758449-SC-7	REEDY CREEK IMPT DIST FLA			1	1.D FE	100,205		101,8610	101,861	100,000	100,173	(16)	0	0	2.297	2.276	JD	191	2,297	02/12/2020	06/01/2031
799017-UZ-9	SAN MATEO CALIF UN HIGH SCH DIST			2	1.A FE	100,000		107,9660	107,966	100,000	100,000	0	0	0	2.979	2.979	MS	993	2,979	11/15/2017	09/01/2028
802385-SD-7	SANTA MONICA CALIF CINTY COLLEGE DIST			2	1.C FE	200,000		98,4870	196,974	200,000	200,000	0	0	0	1.846	1.846	FA	1,538	2,246	12/03/2020	08/01/2031
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						880,205	XXX	887,396	880,000	880,173	0	(16)	0	0	XXX	XXX	XXX	6,369	11,148	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						880,205	XXX	887,396	880,000	880,173	0	(16)	0	0	XXX	XXX	XXX	6,369	11,148	XXX	XXX
040654-YA-7	ARIZONA ST TRANS BRD HIWY REV			1	1.B FE	100,000		103,8730	103,873	100,000	100,000	0	0	0	2.462	2.462	JJ	1,231	2,462	01/10/2020	07/01/2030
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.C FE	100,000		104,9750	104,975	100,000	100,000	0	0	0	2.785	2.785	MN	356	2,785	07/31/2019	11/15/2031
20281P-BB-7	COMMONWEALTH FINING AUTH PA REV			1	1.E FE	20,100		104,0580	20,812	20,000	20,014	(9)	0	0	5.631	5.578	JD	94	1,126	01/08/2009	06/01/2023
20775C-W5-9	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN				1.A FE	100,000		105,7480	105,748	100,000	100,000	0	0	0	3.550	3.550	MN	454	3,550	04/24/2019	05/15/2030
231266-MN-4	CURATORS UNIV MO SYS FACS REV			1,2	1.B FE	50,000		101,4780	50,739	50,000	50,000	0	0	0	2.012	2.012	MN	168	1,006	04/29/2020	11/01/2027
31331V-JU-1	FEDERAL FARM CREDIT BANKS FUNDING CORP				1.A	80,318		101,3174	75,988	75,000	75,144	(540)	0	0	5.250	4.497	AO	930	3,938	10/20/2009	04/06/2022
3133XP-KG-8	FEDERAL HOME LOAN BANKS				1.A	124,359		105,0190	131,274	125,000	124,931	55	0	0	4.750	4.799	MS	1,831	5,938	01/30/2009	03/10/2023
3134GX-AB-0	FEDERAL HOME LOAN MORTGAGE CORP			2	1.A	500,000		96,9935	484,968	500,000	500,000	0	0	0	1.500	1.500	FA	5,625	5,625	10/29/2020	02/19/2032
451174-AD-8	IDAHO ENERGY RES AUTH TRANSMISSION FACS			1	1.C FE	100,000		107,6870	107,687	100,000	100,000	0	0	0	2.952	2.952	MS	984	2,952	09/12/2017	09/01/2028
47770V-AY-6	JOBSCOHO BEVERAGE SYS OHIO STATEWIDE LIQ			1	1.D FE	105,548		110,6630	110,663	100,000	104,166	(521)	0	0	3.985	3.313	JJ	1,993	3,985	04/03/2019	01/01/2029
67760H-MZ-1	OHIO ST TPK COMM TPK REV			2	1.E FE	110,000		101,6000	111,760	110,000	110,000	0	0	0	2.451	2.451	FA	1,019	2,696	01/29/2020	02/15/2031
68607V-Z6-5	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE			1	1.C FE	35,000		102,2060	35,772	35,000	35,000	0	0	0	2.455	2.455	AO	215	859	03/28/2019	04/01/2023
68607V-Z9-9	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE			1	1.C FE	15,000		105,3760	15,806	15,000	15,000	0	0	0	2.715	2.715	AO	102	407	03/28/2019	04/01/2026
709235-P3-3	PENNSYLVANIA ST UNIV			1	1.C FE	100,000		100,8780	100,878	100,000	100,000	0	0	0	2.209	2.209	MS	736	2,209	02/05/2020	09/01/2029
759136-VH-4	REGIONAL TRANSN DIST COLO SALES TAX REV			1,2	1.C FE	196,408		97,3140	194,628	200,000	196,633	225	0	0	1.967	2.142	MN	656	2,513	03/09/2021	11/01/2032

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
79765R-4W-6	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL			1,2	1.D FE	100,000	105.0130	105,013	100,000	100,000	0	0	0	0	2.803	2.802	MM	467	2,803	12/13/2019	11/01/2031
80168A-CC-9	SANTA CLARA VY CALIF WTR DIST WTR SYS RE			1	1.B FE	200,000	108.2550	216,510	200,000	200,000	0	0	0	0	3.114	3.114	JD	519	6,228	04/10/2019	06/01/2028
80168F-MB-9	SANTA CLARA VY CALIF WTR DIST CTFS PARTN				1.B FE	100,000	100.9450	100,945	100,000	100,000	0	0	0	0	2.604	2.603	JD	217	2,604	03/18/2016	06/01/2022
810489-IU-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX			1	1.B FE	150,000	97.3720	146,058	150,000	150,000	0	0	0	0	1.556	1.556	JJ	1,167	869	01/22/2021	07/01/2031
86932U-CH-6	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E				1.C FE	100,000	102.8340	102,834	100,000	100,000	0	0	0	0	2.344	2.344	MS	690	2,344	04/30/2020	09/15/2029
91412G-XB-6	UNIVERSITY CALIF REVS			1	1.C FE	50,000	106.3710	53,186	50,000	50,000	0	0	0	0	3.159	3.158	MM	202	1,580	03/13/2015	05/15/2025
914639-KS-7	UNIVERSITY NEB FACS CORP REV			2	1.C FE	100,000	105.4610	105,461	100,000	100,000	0	0	0	0	2.465	2.465	AO	616	2,465	10/11/2019	10/01/2030
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						2,536,732	XXX	2,585,577	2,530,000	2,530,888	0	(790)	0	0	XXX	XXX	XXX	17,394	60,943	XXX	XXX
31335A-U3-0	FH G60602 - RMBS			4	1.A	67,765	107.6062	69,067	64,185	67,583	0	745	0	0	3.500	2.219	MON	187	2,246	07/26/2016	11/01/2043
31418D-Z8-8	FN MA4366 - RMBS			4	1.A	194,570	103.2663	193,342	187,227	193,965	0	(605)	0	0	2.500	1.701	MON	390	2,340	05/20/2021	06/01/2041
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						262,334	XXX	262,409	251,411	261,548	0	140	0	0	XXX	XXX	XXX	577	4,587	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						2,799,067	XXX	2,847,986	2,781,411	2,792,436	0	(650)	0	0	XXX	XXX	XXX	17,972	65,530	XXX	XXX
00185A-AF-1	AON PLC		C	1,2	2.A FE	99,239	105.1124	105,112	100,000	99,787	0	82	0	0	3.500	3.592	JD	165	3,500	08/12/2014	06/14/2024
00841F-AC-3	ADVANTAGE CAPITAL 2015 STATE TAX CREDIT				1.D FE	104,660	98.4490	137,368	100,000	137,731	0	4,906	0	0	0.000	3.513	MAR	0	0	07/28/2015	05/15/2022
02580M-EG-0	AMERICAN EXPRESS CREDIT CORP			2	1.F FE	99,777	100.1693	100,169	100,000	99,992	0	46	0	0	2.700	2.747	MS	885	2,700	02/28/2017	03/03/2022
037735-CU-9	APPALACHIAN POWER CO			1,2	1.G FE	49,823	105.5523	52,776	50,000	49,934	0	18	0	0	3.400	3.441	JD	142	1,700	05/11/2015	06/01/2025
037833-CJ-7	APPLE INC			1,2	1.B FE	100,000	108.5945	108,595	100,000	100,000	0	0	0	0	3.350	3.350	FA	1,321	3,350	02/02/2017	02/09/2027
06051G-FF-1	BANK OF AMERICA CORP				1.G FE	99,625	106.3234	106,323	100,000	99,905	0	40	0	0	4.000	4.045	AO	1,000	4,000	03/27/2014	04/01/2024
12189L-AM-3	BURLINGTON NORTHERN SANTA FE LLC			1,2	1.G FE	100,000	102.0019	102,002	100,000	100,000	0	0	0	0	3.000	2.999	MS	883	3,000	03/06/2013	03/15/2023
125896-BP-4	CMS ENERGY CORP			1,2	2.B FE	99,683	106.5967	106,597	100,000	99,866	0	32	0	0	3.600	3.637	MM	460	3,600	11/04/2015	11/15/2025
14040H-BT-1	CAPITAL ONE FINANCIAL CORP			2	2.A FE	48,805	105.2685	52,634	50,000	49,463	0	177	0	0	3.300	3.704	AO	280	1,650	02/13/2018	10/30/2024
141781-BQ-6	CARGILL INC			1,2	1.F FE	193,358	95.6998	191,400	200,000	193,866	0	508	0	0	1.700	2.072	FA	1,407	1,700	02/25/2021	02/02/2031
14913Q-ZS-7	CATERPILLAR FINANCIAL SERVICES CORP			1	1.F FE	49,975	105.2798	52,640	50,000	49,990	0	5	0	0	3.650	3.661	JD	122	1,825	12/03/2018	12/07/2023
25245B-AB-3	DIAGEO INVESTMENT CORP			1	1.G FE	101,329	100.8497	100,850	100,000	100,059	0	(162)	0	0	2.875	2.708	MM	399	2,875	04/02/2013	05/11/2022
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC				1.C FE	100,000	101.2931	101,293	100,000	100,000	0	0	0	0	2.602	2.602	JD	217	2,602	01/08/2020	06/01/2030
27826S-AE-3	MORGAN STANLEY			1,2	2.A FE	99,632	107.6063	107,606	100,000	99,793	0	35	0	0	3.500	3.543	AO	826	3,500	04/03/2017	04/06/2027
27864Z-AW-3	EBAY INC			1,2	2.A FE	61,292	102.3133	61,388	60,000	61,203	0	(89)	0	0	2.700	2.421	MS	495	810	05/03/2021	03/11/2030
29364D-AR-1	ENTERGY ARKANSAS LLC			1,2	1.F FE	99,718	102.4694	102,469	100,000	99,955	0	30	0	0	3.050	3.082	JD	254	3,050	05/22/2023	06/01/2023
29364W-BH-0	ENTERGY LOUISIANA LLC			1,2	1.F FE	149,226	99.8262	149,739	150,000	149,283	0	57	0	0	2.350	2.402	JD	157	2,693	03/04/2021	06/15/2032
30040W-AB-4	EVERSOURCE ENERGY			1,2	2.A FE	49,848	104.9962	52,498	50,000	49,931	0	15	0	0	3.350	3.385	MS	493	1,675	03/07/2016	03/15/2026
369550-BQ-9	GENERAL DYNAMICS CORP			1,2	1.G FE	99,616	103.3343	103,334	100,000	99,890	0	77	0	0	3.375	3.458	MM	431	3,375	05/08/2018	05/15/2023
38141G-YG-3	GOLDMAN SACHS GROUP INC			1,2,5	1.F FE	100,000	98.0318	98,032	100,000	100,000	0	0	0	0	1.542	1.542	MS	475	386	06/07/2021	09/10/2027
437076-BG-6	HOME DEPOT INC			1,2	1.F FE	98,506	100.7667	100,767	100,000	99,900	0	235	0	0	2.625	2.868	JD	219	2,625	08/20/2015	06/01/2022
446150-AM-6	HUNTINGTON BANCSHARES INC			2	2.A FE	49,982	107.5984	53,799	50,000	49,992	0	2	0	0	4.000	4.005	MM	256	2,000	12/20/2018	05/15/2025
45920Q-JG-7	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	99,665	107.1974	107,197	100,000	99,849	0	33	0	0	3.450	3.489	FA	1,265	3,450	02/16/2016	02/19/2026
46625H-QW-3	JPMORGAN CHASE & CO			2	1.F FE	99,881	106.6418	106,642	100,000	99,947	0	11	0	0	3.300	3.313	AO	825	3,300	03/18/2016	04/01/2026
494368-BU-6	KIMBERLY-CLARK CORP			1	1.F FE	47,176	105.7744	52,887	50,000	48,341	0	367	0	0	2.750	3.624	FA	519	1,375	09/07/2018	02/15/2026
534187-BD-0	LINCOLN NATIONAL CORP			1	2.A FE	97,195	104.8398	104,840	100,000	99,449	0	313	0	0	4.000	4.347	MS	1,333	4,000	09/05/2013	09/01/2023
57636Q-AJ-3	MASTERCARD INC			1,2	1.E FE	49,883	109.7869	54,893	50,000	49,924	0	11	0	0	3.500	3.528	FA	608	1,750	02/21/2018	02/26/2028
57636Q-AS-3	MASTERCARD INC			1,2	1.E FE	149,808	100.6657	150,999	150,000	149,823	0	15	0	0	1.900	1.914	MS	839	1,512	03/02/2021	03/15/2031
579780-AK-3	MCCORMICK & COMPANY INC			1,2	2.B FE	99,263	105.5510	105,551	100,000	99,688	0	74	0	0	3.250	3.337	MM	415	3,250	11/03/2015	11/15/2025
589331-AT-4	MERCK & CO INC			1,2	1.E FE	99,965	100.8768	100,877	100,000	99,998	0	3	0	0	2.400	2.403	MS	707	2,400	09/11/2012	09/15/2022
584918-BY-9	MICROSOFT CORP			1,2	1.A FE	99,645	109.0409	109,041	100,000	99,805	0	35	0	0	3.300	3.342	FA	1,329	3,300	01/31/2017	02/06/2027
650119-AJ-9	NEW YORK UNIVERSITY				1.D FE	50,000	100.8437	50,422	50,000	50,000	0	0	0	0	2.545	2.545	JJ	636	1,273	04/10/2015	07/01/2022
65339K-BW-9	NEXTERA ENERGY CAPITAL HOLDINGS INC			1,2	2.A FE	99,941	99.0310	99,031	100,000	99,946	0	5	0	0	1.900	1.909	JD	84	987	06/02/2021	06/15/2028
65364U-AB-2	NIAGARA MOHAWK POWER CORP			1	2.A FE	206,462	101.7093	203,419	200,000	200,981	0	(1,062)	0	0	2.721	2.171	MM	499	5,442	07/28/2016	11/28/2022
67103H-AF-4	O'REILLY AUTOMOTIVE INC			1,2	2.A FE	48,926	108.1534	54,077	50,000	49,318	0	106	0	0	3.600	3.870	MS	600	1,800	02/13/2021	09/01/2027
68233J-AZ-7	ONCOR ELECTRIC DELIVERY COMPANY LLC			1,2	1.F FE	49,869	104.4073	52,204	50,000	49,952	0	14	0	0	2.950	2.981	AO	369	1,475	10/27/2015	04/01/2025
74460D-AD-1	PUBLIC STORAGE			1,2	1.F FE	49,999	109.0272	54,514	50,000	50,001	0	0	0	0	3.385	3.385	MM	282	1,693	04/10/2019	05/01/2029
776743-AD-8	ROPER TECHNOLOGIES INC			1,2	2.A FE	99,984	109.6068	109,607	100,000	99,992	0	1	0	0	3.800	3.802	JD	169	3,800	12/08/2016	12/15/2026
78355H-KG-3	RYDER SYSTEM INC			1,2	2.B FE	49,865	102.6004	51,300	50,000	49,967	0	27	0	0	3.400	3.458	MS	567	1,700	02/21/2018	03/01/2023

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY			1,2	.1 A FE	100,671	107,1810	107,181	100,000	100,505	0	(63)	0	0	3,089	3,009	MN	515	3,089	03/22/2019	05/01/2029
857477-AZ-6	STATE STREET CORP			2,5	.1 F FE	100,933	100,7273	100,727	100,000	100,050	0	(132)	0	0	2,653	2,517	MN	339	2,653	10/17/2017	05/15/2023
86787E-AT-4	TRUIST BANK			2	.1 F FE	49,362	101,0181	50,509	50,000	49,915	0	143	0	0	2,450	2,747	FA	510	1,225	12/21/2017	08/01/2022
904764-BB-2	UNILEVER CAPITAL CORP			1,2	.1 E FE	98,308	106,5831	106,583	100,000	99,162	0	241	0	0	3,375	3,653	MS	928	3,375	04/25/2018	03/22/2025
91159H-HC-7	US BANCORP			2	.1 F FE	99,930	100,3107	100,311	100,000	99,999	0	7	0	0	3,000	3,007	MS	883	3,000	02/28/2012	03/15/2022
91159H-HM-5	US BANCORP			2	.1 F FE	99,855	105,7266	105,727	100,000	99,934	0	14	0	0	3,100	3,116	AO	551	3,100	04/26/2016	04/27/2026
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						4,100,678	XXX	4,285,929	4,149,532	4,137,088	0	6,178	0	0	XXX	XXX	XXX	25,661	111,563	XXX	XXX
36252S-AU-1	GSMS 2019-GC38 A3 - CMBS			4	.1 A FE	100,995	108,7141	108,714	100,000	100,715	0	(102)	0	0	3,703	3,597	MON	309	3,703	02/13/2019	02/12/2052
92930R-BB-7	WFRBS 2012-C9 A3 - CMBS			4	.1 A FE	86,605	100,8272	86,040	85,335	85,416	0	(290)	0	0	2,870	2,534	MON	204	2,500	03/29/2017	11/17/2045
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						187,600	XXX	194,755	185,335	186,131	0	(392)	0	0	XXX	XXX	XXX	513	6,202	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						4,288,278	XXX	4,480,683	4,334,866	4,323,219	0	5,786	0	0	XXX	XXX	XXX	26,174	117,766	XXX	XXX
4899999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7699999. Total - Issuer Obligations						9,645,020	XXX	9,950,550	9,699,532	9,682,682	0	6,877	0	0	XXX	XXX	XXX	64,775	227,884	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						479,180	XXX	474,062	460,626	478,462	0	226	0	0	XXX	XXX	XXX	940	8,936	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						187,600	XXX	194,755	185,335	186,131	0	(392)	0	0	XXX	XXX	XXX	513	6,202	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8099999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8199999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999 - Total Bonds						10,311,799	XXX	10,619,367	10,345,493	10,347,275	0	6,711	0	0	XXX	XXX	XXX	66,228	243,022	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ...\$3,063,386 1B ...\$1,515,103 1C ...\$1,347,654 1D ...\$742,070 1E ...\$528,921 1F ...\$1,391,126 1G ...\$549,637
1B 2A ...\$959,856 2B ...\$249,522 2C ...\$0
1C 3A ...\$0 3B ...\$0 3C ...\$0
1D 4A ...\$0 4B ...\$0 4C ...\$0
1E 5A ...\$0 5B ...\$0 5C ...\$0
1F 6 ...\$0

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 2021 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
97705M-VN-2	WISCONSIN ST		.09/02/2021	SMITH NEW COURT		100,000	100,000	.0
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						100,000	100,000	0
442331-7E-8	HOUSTON TEX		.08/18/2021	MESROW FINANCIAL INC		150,000	150,000	.0
446222-UV-1	HUNTINGTON BEACH CALIF UN HIGH SCH DIST		.05/13/2021	WELLS FARGO SECURITIES LLC		100,000	100,000	.0
592112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C		.01/27/2021	DIRECT		150,000	150,000	.0
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						400,000	400,000	0
31418D-Z8-8	FN MA4366 - RMBS		.05/20/2021	WELLS FARGO SECURITIES LLC		206,917	199,108	.180
759136-VH-4	REGIONAL TRANSN DIST COLO SALES TAX REV		.03/09/2021	GOLDMAN		196,408	200,000	.0
810489-IUJ-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX		.01/22/2021	WELLS FARGO SECURITIES LLC		150,000	150,000	.0
3199999. Subtotal - Bonds - U.S. Special Revenues						553,325	549,108	180
141781-BQ-6	CARGILL INC		.02/25/2021	MITSUBISHI UFJ SECURITIES		193,358	200,000	.274
278642-AW-3	EBAY INC		.05/03/2021	B.A. Securities Inc.		61,292	60,000	.243
29364W-BH-0	ENTERGY LOUISIANA LLC		.03/04/2021	MITSUBISHI UFJ SECURITIES		149,226	150,000	.0
38141G-YG-3	GOLDMAN SACHS GROUP INC		.06/07/2021	GOLDMAN		100,000	100,000	.0
57636Q-AS-3	MASTERCARD INC		.03/02/2021	B.A. Securities Inc.		149,808	150,000	.0
65339K-BW-9	NEXTERA ENERGY CAPITAL HOLDINGS INC		.06/02/2021	FIRST BOSTON		99,941	100,000	.0
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						753,625	760,000	517
8399997. Total - Bonds - Part 3						1,806,950	1,809,108	697
8399998. Total - Bonds - Part 5						0	0	0
8399999. Total - Bonds						1,806,950	1,809,108	697
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5						0	XXX	0
8999999. Total - Preferred Stocks						0	XXX	0
9799997. Total - Common Stocks - Part 3						0	XXX	0
9799998. Total - Common Stocks - Part 5						0	XXX	0
9799999. Total - Common Stocks						0	XXX	0
9899999. Total - Preferred and Common Stocks						0	XXX	0
9999999 - Totals						1,806,950	XXX	697

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21		
										11	12	13	14	15								
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date		
36179V-HF-0	G2 MA6530 - RMBS		12/01/2021	Paydown		120,709	120,709	120,822	120,790	0		(81)	0	(81)	0	120,709	0	0	0	917	03/20/2050	
36179V-Z0-6	G2 MA7051 - RMBS		12/01/2021	Paydown		23,778	23,778	24,803	24,802	0		(1,024)	0	(1,024)	0	23,778	0	0	0	337	12/20/2050	
0599999. Subtotal - Bonds - U.S. Governments						144,487	144,487	145,626	145,592	0		(1,105)	0	(1,105)	0	144,487	0	0	0	1,254	XXX	
416848-VX-4	HARTLAND MICH CONS SCH DIST		05/01/2021	Maturity @ 100.00		100,000	100,000	100,000	100,000	0		0	0	0	0	100,000	0	0	0	1,239	05/01/2021	
963439-YA-6	WHITE BEAR LAKE MINN INDPOT SCH DIST NO 6		02/01/2021	Maturity @ 100.00		150,000	150,000	149,144	149,993	0		7	0	7	0	150,000	0	0	0	3,750	02/01/2021	
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						250,000	250,000	249,144	249,993	0		7	0	7	0	250,000	0	0	0	4,989	XXX	
20281P-BB-7	COMMONWEALTH FING AUTH PA REV		06/01/2021	Call @ 100.00		10,000	10,000	10,050	10,012	0		(2)	0	(2)	0	10,010	0	(10)	(10)	282	06/01/2023	
31335A-U3-0	FH G60602 - RMBS		12/01/2021	Paydown		41,606	41,606	43,927	43,326	0		(1,720)	0	(1,720)	0	41,606	0	0	0	727	11/01/2043	
3133EJ-Y4-5	FEDERAL FARM CREDIT BANKS FUNDING CORP		12/06/2021	Call @ 100.00		300,000	300,000	301,500	300,487	0		(487)	0	(487)	0	300,000	0	0	0	11,850	12/06/2028	
31418D-Z8-8	FN MA4366 - RMBS		12/01/2021	Paydown		11,881	11,881	12,347	0	0		(466)	0	(466)	0	11,881	0	0	0	106	06/01/2041	
468714-ED-8	JACKSON ST UNIV EDL BLDG CORP MISS REV		03/01/2021	Maturity @ 100.00		100,000	100,000	100,000	100,000	0		0	0	0	0	100,000	0	0	0	1,323	03/01/2021	
647200-V3-5	NEW MEXICO MTG FIN AUTH		12/01/2021	Call @ 100.00		5,000	5,000	5,294	5,074	0		(25)	0	(25)	0	5,049	0	(49)	(49)	234	03/01/2043	
914126-F5-9	UNIVERSITY CALIF REVS		03/10/2021	Call @ 100.00		50,000	50,000	50,000	50,000	0		0	0	0	0	50,000	0	0	0	305	05/15/2021	
3199999. Subtotal - Bonds - U.S. Special Revenues						518,487	518,487	523,118	508,899	0		(2,700)	0	(2,700)	0	518,547	0	(59)	(59)	14,827	XXX	
00841#-AC-3	ADVANTAGE CAPITAL 2015 STATE TAX CREDIT		03/01/2021	Paydown		100,000	100,000	75,008	95,193	0		4,807	0	4,807	0	100,000	0	0	0	0	05/15/2022	
05252A-BK-6	AUSTRALIA AND NEW ZEALAND BANKING GROUP	C.	01/12/2021	Maturity @ 100.00		100,000	100,000	99,757	99,999	0		1	0	1	0	100,000	0	0	0	2,438	01/12/2021	
06406F-AB-9	BANK OF NEW YORK MELLON CORP		04/05/2021	Call @ 100.00		100,000	100,000	99,953	99,997	0		2	0	2	0	99,999	0	1	1	854	05/03/2021	
12592M-BF-6	COMM 2014-LC17 A2 - CMBS		04/12/2021	Paydown		270	270	278	271	0		(1)	0	(1)	0	270	0	0	0	3	10/11/2047	
172967-LC-3	CITIGROUP INC		11/08/2021	Call @ 100.00		100,000	100,000	99,829	99,967	0		30	0	30	0	99,997	0	3	3	2,658	12/08/2021	
233331-AV-9	DTE ENERGY CO		07/07/2021	Call @ 100.00		102,330	100,000	99,968	99,993	0		2	0	2	0	99,995	0	5	5	4,182	06/15/2022	
381416-WC-4	GOLDMAN SACHS GROUP INC		04/26/2021	Call @ 100.00		100,000	100,000	100,152	100,012	0		(12)	0	(12)	0	100,000	0	0	0	1,500	04/26/2022	
497266-AC-0	KIRBY CORP		11/17/2021	Various		108,508	100,000	99,859	99,900	0		11	0	11	0	99,911	0	8,597	8,597	5,087	03/01/2028	
68389X-AP-0	ORACLE CORP		11/17/2021	Various		101,807	100,000	101,120	100,404	0		(196)	0	(196)	0	100,208	0	1,599	1,599	2,722	10/15/2022	
74340X-BE-0	PROLOGIS LP		03/08/2021	Call @ 100.00		112,465	100,000	100,518	100,278	0		(10)	0	(10)	0	100,268	0	(268)	(268)	13,788	11/01/2025	
78403D-AL-4	SBATOW 171 1C - RMBS		06/09/2021	Paydown		100,000	100,000	100,000	100,000	0		0	0	0	0	100,000	0	0	0	1,338	04/09/2047	
89152U-AF-9	TOTAL CAPITAL SA	C.	01/28/2021	Maturity @ 100.00		100,000	100,000	99,248	99,993	0		7	0	7	0	100,000	0	0	0	2,063	01/28/2021	
89641U-AD-3	TRINITY ACQUISITION PLC	C.	08/16/2021	Call @ 100.00		100,000	100,000	100,780	100,098	0		(98)	0	(98)	0	100,000	0	0	0	3,208	09/15/2021	
92930R-BB-7	WFRBS 2012-C9 A3 - CMBS		07/01/2021	Paydown		1,940	1,940	1,969	1,948	0		(8)	0	(8)	0	1,940	0	0	0	34	11/17/2045	
984851-AD-7	YARA INTERNATIONAL ASA	C.	11/17/2021	Various		107,561	100,000	99,596	99,764	0		35	0	35	0	99,799	0	7,762	7,762	3,599	06/06/2026	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,334,881	1,302,210	1,278,034	1,297,818	0		4,568	0	4,568	0	1,302,387	0	17,699	17,699	43,473	XXX	
8399997. Total - Bonds - Part 4						2,247,855	2,215,184	2,195,921	2,202,303	0		770	0	770	0	2,215,421	0	17,639	17,639	64,543	XXX	
8399998. Total - Bonds - Part 5						0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
8399999. Total - Bonds						2,247,855	2,215,184	2,195,921	2,202,303	0		770	0	770	0	2,215,421	0	17,639	17,639	64,543	XXX	
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
8999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
9799998. Total - Common Stocks - Part 5						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0		0	0	0	0	0	0	0	0	0	0	XXX
9999999 - Totals						2,247,855	XXX	2,195,921	2,202,303	0		770	0	770	0	2,215,421	0	17,639	17,639	64,543	XXX	

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

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of New York Mellon New York, NY		0.000	0	0	540,889	XXX
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	540,889	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	540,889	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
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0599999 Total - Cash	XXX	XXX	0	0	540,889	XXX

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

1. January.....	236,399	4. April.....	1,085,290	7. July.....	901,990	10. October.....	849,041
2. February.....	1,147,494	5. May.....	1,263,067	8. August.....	896,277	11. November.....	210,688
3. March.....	770,612	6. June.....	780,363	9. September.....	822,242	12. December.....	540,889

Schedule E - Part 2 - Cash Equivalents Owned

N O N E

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL		0	.0	0	.0
2. Alaska	AK		0	.0	0	.0
3. Arizona	AZ		0	.0	0	.0
4. Arkansas	AR		0	.0	0	.0
5. California	CA		0	.0	0	.0
6. Colorado	CO		0	.0	0	.0
7. Connecticut	CT		0	.0	0	.0
8. Delaware	DE		0	.0	0	.0
9. District of Columbia	DC		0	.0	0	.0
10. Florida	FL		0	.0	0	.0
11. Georgia	GA		0	.0	0	.0
12. Hawaii	.HI		0	.0	0	.0
13. Idaho	.ID		0	.0	0	.0
14. Illinois	.IL		0	.0	0	.0
15. Indiana	.IN		0	.0	0	.0
16. Iowa	.IA		0	.0	0	.0
17. Kansas	KS		0	.0	0	.0
18. Kentucky	KY		0	.0	0	.0
19. Louisiana	LA		0	.0	0	.0
20. Maine	ME		0	.0	0	.0
21. Maryland	MD		0	.0	0	.0
22. Massachusetts	MA		0	.0	0	.0
23. Michigan	.MI		0	.0	0	.0
24. Minnesota	.MN		0	.0	0	.0
25. Mississippi	MS		0	.0	0	.0
26. Missouri	MO		0	.0	0	.0
27. Montana	MT		0	.0	0	.0
28. Nebraska	NE		0	.0	0	.0
29. Nevada	NV		0	.0	0	.0
30. New Hampshire	NH		0	.0	0	.0
31. New Jersey	NJ		0	.0	0	.0
32. New Mexico	NM		0	.0	0	.0
33. New York	NY		0	.0	0	.0
34. North Carolina	NC		0	.0	0	.0
35. North Dakota	ND		0	.0	0	.0
36. Ohio	OH	B FOR THE BENEFIT OF ALL POLICYHOLDERS	299,274	305,746	0	.0
37. Oklahoma	OK		0	.0	0	.0
38. Oregon	OR		0	.0	0	.0
39. Pennsylvania	PA		0	.0	0	.0
40. Rhode Island	.RI		0	.0	0	.0
41. South Carolina	.SC		0	.0	0	.0
42. South Dakota	.SD		0	.0	0	.0
43. Tennessee	TN		0	.0	0	.0
44. Texas	TX		0	.0	0	.0
45. Utah	UT		0	.0	0	.0
46. Vermont	VT		0	.0	0	.0
47. Virginia	VA		0	.0	0	.0
48. Washington	.WA		0	.0	0	.0
49. West Virginia	.WV		0	.0	0	.0
50. Wisconsin	.WI		0	.0	0	.0
51. Wyoming	.WY		0	.0	0	.0
52. American Samoa	AS		0	.0	0	.0
53. Guam	GU		0	.0	0	.0
54. Puerto Rico	PR		0	.0	0	.0
55. U.S. Virgin Islands	.VI		0	.0	0	.0
56. Northern Mariana Islands	.MP		0	.0	0	.0
57. Canada	CAN		0	.0	0	.0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	299,274	305,746	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	.0	0	.0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0