



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of Ohio

NAIC Group Code00880088NAIC Company Code10176Employer's ID Number38-3167100
(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH
Country of DomicileUnited States of America

Incorporated/Organized11/17/1994Commenced Business02/13/1995

Statutory Home Office4400 Easton Commons Way, Suite 125Columbus, OH, US 43219
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office440 Lincoln Street
(Street and Number)
Worcester, MA, US 01653-0002508-853-7200
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address440 Lincoln StreetWorcester, MA, US 01653-0002
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records440 Lincoln Street
(Street and Number)
Worcester, MA, US 01653-0002508-853-7200-8557928
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressWWW.HANOVER.COM

Statutory Statement ContactDennis M. Hazelwood508-853-7200-8557928
(Name)(Area Code) (Telephone Number)
DHAZELWOOD@HANOVER.COM508-853-6332
(E-mail Address)(FAX Number)

OFFICERS

PresidentJohn Conner RocheVice President & TreasurerNathaniel William Clarkin

Senior Vice President & SecretaryCharles 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 ofMassachusetts
County ofWorcester

SS

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

John Conner Roche
President

Charles Frederick Cronin
Senior Vice President & Secretary

Nathaniel William Clarkin
Vice President & Treasurer

Subscribed and sworn to before me this
2nd day of February, 2023

Jaime 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	2,280,682	22.776	2,280,682	0	2,280,682	22.776
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	665,774	6.649	665,774	0	665,774	6.649
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	880,157	8.790	880,157	0	880,157	8.790
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,573,295	25.698	2,573,295	0	2,573,295	25.698
1.06 Industrial and miscellaneous	3,297,773	32.933	3,297,773	0	3,297,773	32.933
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 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	9,697,681	96.845	9,697,681	0	9,697,681	96.845
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 Exchange traded funds	0	0.000	0	0	0	0.000
3.09 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)	315,888	3.155	315,888	0	315,888	3.155
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	315,888	3.155	315,888	0	315,888	3.155
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	10,013,569	100.000	10,013,569	0	10,013,569	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 2022 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	10,347,275
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,221,520
3.	Accrual of discount	11,103
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	0
	4.3. Part 2, Section 2, Column 13	0
	4.4. Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	(81,020)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,796,039
7.	Deduct amortization of premium	5,158
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	0
	8.3. Part 2, Section 2, Column 16	0
	8.4. Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	0
	9.3. Part 2, Section 2, Column 14	0
	9.4. Part 4, Column 13	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	9,697,681
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	9,697,681

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States 2. Canada 3. Other Countries	2,280,682 0 0	2,143,909 0 0	2,268,231 0 0	2,300,770 0 0
	4. Totals	2,280,682	2,143,909	2,268,231	2,300,770
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	665,774	576,300	667,009	665,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	880,157	705,955	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	2,573,295	2,189,616	2,573,375	2,562,632
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States 9. Canada 10. Other Countries	3,197,901 0 99,872	2,947,076 0 97,637	3,187,474 0 99,239	3,210,000 0 100,000
	11. Totals	3,297,773	3,044,713	3,286,713	3,310,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	9,697,681	8,660,493	9,675,533	9,718,402
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States 15. Canada 16. Other Countries	0 0 0	0 0 0	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					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States 21. Canada 22. Other Countries	0 0 0	0 0 0	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	9,697,681	8,660,493	9,675,533	

ANNUAL STATEMENT FOR THE YEAR 2022 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 12.7	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	350,352	1,732,808	143,883	42,411	11,228	XXX	2,280,682	23.5	1,185,323	11.5	2,280,682	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	350,352	1,732,808	143,883	42,411	11,228	XXX	2,280,682	23.5	1,185,323	11.5	2,280,682	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	65,000	150,684	100,000	350,090	0	XXX	665,774	6.9	1,166,124	11.3	665,774	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	65,000	150,684	100,000	350,090	0	XXX	665,774	6.9	1,166,124	11.3	665,774	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	0	880,157	0	0	XXX	880,157	9.1	880,173	8.5	880,157	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	880,157	0	0	XXX	880,157	9.1	880,173	8.5	880,157	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	201,165	192,686	2,125,166	54,277	0	XXX	2,573,295	26.5	2,792,436	27.0	2,573,295	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	201,165	192,686	2,125,166	54,277	0	XXX	2,573,295	26.5	2,792,436	27.0	2,573,295	0

ANNUAL STATEMENT FOR THE YEAR 2022 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 12.7	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	349,952	1,047,460	991,027	0	0	XXX	2,388,439	24.6	3,113,841	30.1	2,193,952	194,486
6.2 NAIC 2	149,771	598,545	161,018	0	0	XXX	909,334	9.4	1,209,378	11.7	909,334	0
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	499,723	1,646,005	1,152,045	0	0	XXX	3,297,773	34.0	4,323,219	41.8	3,103,287	194,486
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
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d)966,469	3,123,639	4,240,233	446,778	11,228	0	8,788,347	90.6	XXX	XXX	8,593,861	194,486
12.2 NAIC 2	(d)149,771	598,545	161,018	0	0	0	909,334	9.4	XXX	XXX	909,334	0
12.3 NAIC 3	(d)0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d)0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d)0	0	0	0	0	0	(c)0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d)0	0	0	0	0	0	(c)0	0.0	XXX	XXX	0	0
12.7 Totals	1,116,240	3,722,184	4,401,251	446,778	11,228	0	(b)9,697,681	100.0	XXX	XXX	9,503,195	194,486
12.8 Line 12.7 as a % of Col. 7	11.5	38.4	45.4	4.6	0.1	0.0	100.0	XXX	XXX	XXX	98.0	2.0
13. Total Bonds Prior Year												
13.1 NAIC 1	1,107,997	2,564,244	4,186,901	1,268,391	10,364	0	XXX	XXX	9,137,897	88.3	8,806,301	331,597
13.2 NAIC 2	200,981	698,136	310,261	0	0	0	XXX	XXX	1,209,378	11.7	1,008,397	200,981
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c)0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c)0	0.0	0	0
13.7 Totals	1,308,978	3,262,379	4,497,162	1,268,391	10,364	0	XXX	XXX	(b)10,347,275	100.0	9,814,697	532,578
13.8 Line 13.7 as a % of Col. 9	12.7	31.5	43.5	12.3	0.1	0.0	XXX	XXX	100.0	XXX	94.9	5.1
14. Total Publicly Traded Bonds												
14.1 NAIC 1	966,469	3,123,639	4,045,747	446,778	11,228	0	8,593,861	88.6	8,806,301	85.1	8,593,861	XXX
14.2 NAIC 2	149,771	598,545	161,018	0	0	0	909,334	9.4	1,008,397	9.7	909,334	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	1,116,240	3,722,184	4,206,765	446,778	11,228	0	9,503,195	98.0	9,814,697	94.9	9,503,195	XXX
14.8 Line 14.7 as a % of Col. 7	11.7	39.2	44.3	4.7	0.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	11.5	38.4	43.4	4.6	0.1	0.0	98.0	XXX	XXX	XXX	98.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	0	0	194,486	0	0	0	194,486	2.0	331,597	3.2	XXX	194,486
15.2 NAIC 2	0	0	0	0	0	0	0	0.0	200,981	1.9	XXX	0
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	0	0	194,486	0	0	0	194,486	2.0	532,578	5.1	XXX	194,486
15.8 Line 15.7 as a % of Col. 7	0.0	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.0	0.0	2.0	0.0	0.0	0.0	2.0	XXX	XXX	XXX	XXX	2.0

(a) Includes \$194,486 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 2022 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 12.09	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	324,448	1,674,575	99,090	0	0	XXX	2,098,109	21.6	968,409	9.4	2,098,109	0
1.02 Residential Mortgage-Backed Securities	25,908	58,234	44,793	42,411	11,228	XXX	182,574	1.9	216,914	2.1	182,574	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	350,352	1,732,808	143,883	42,411	11,228	XXX	2,280,682	23.5	1,185,323	11.5	2,280,682	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	65,000	150,684	100,000	350,090	0	XXX	665,774	6.9	1,166,124	11.3	665,774	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	65,000	150,684	100,000	350,090	0	XXX	665,774	6.9	1,166,124	11.3	665,774	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	880,157	0	0	XXX	880,157	9.1	880,173	8.5	880,157	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	880,157	0	0	XXX	880,157	9.1	880,173	8.5	880,157	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	169,991	115,000	2,060,540	0	0	XXX	2,345,531	24.2	2,530,888	24.5	2,345,531	0
5.02 Residential Mortgage-Backed Securities	31,174	77,686	64,626	54,277	0	XXX	227,763	2.3	261,548	2.5	227,763	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	201,165	192,686	2,125,166	54,277	0	XXX	2,573,295	26.5	2,792,436	27.0	2,573,295	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	499,723	1,646,005	1,051,437	0	0	XXX	3,197,165	33.0	4,137,088	40.0	3,002,679	194,486
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	0	0	100,608	0	0	XXX	100,608	1.0	186,131	1.8	100,608	0
6.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.05 Totals	499,723	1,646,005	1,152,045	0	0	XXX	3,297,773	34.0	4,323,219	41.8	3,103,287	194,486
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 2022 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	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. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	1,059,158	3,586,265	4,191,223	350,090	0	XXX	9,186,736	94.7	XXX	XXX	8,992,250	194,486
12.02 Residential Mortgage-Backed Securities	57,082	135,920	109,420	96,688	11,228	XXX	410,337	4.2	XXX	XXX	410,337	0
12.03 Commercial Mortgage-Backed Securities	0	0	100,608	0	0	XXX	100,608	1.0	XXX	XXX	100,608	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	1,116,240	3,722,184	4,401,251	446,778	11,228	0	9,697,681	100.0	XXX	XXX	9,503,195	194,486
12.10 Line 12.09 as a % of Col. 7	11.5	38.4	45.4	4.6	0.1	0.0	100.0	XXX	XXX	XXX	98.0	2.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,113,719	3,075,701	4,297,243	1,196,019	0	XXX	XXX	XXX	9,682,682	93.6	9,150,104	532,578
13.02 Residential Mortgage-Backed Securities	109,843	186,679	99,204	72,372	10,364	XXX	XXX	XXX	478,462	4.6	478,462	0
13.03 Commercial Mortgage-Backed Securities	85,416	0	100,715	0	0	XXX	XXX	XXX	186,131	1.8	186,131	0
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	1,308,978	3,262,379	4,497,162	1,268,391	10,364	0	XXX	XXX	10,347,275	100.0	9,814,697	532,578
13.10 Line 13.09 as a % of Col. 9	12.7	31.5	43.5	12.3	0.1	0.0	XXX	XXX	100.0	XXX	94.9	5.1
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	1,059,158	3,586,265	3,996,737	350,090	0	XXX	8,992,250	92.7	9,150,104	88.4	8,992,250	XXX
14.02 Residential Mortgage-Backed Securities	57,082	135,920	109,420	96,688	11,228	XXX	410,337	4.2	478,462	4.6	410,337	XXX
14.03 Commercial Mortgage-Backed Securities	0	0	100,608	0	0	XXX	100,608	1.0	186,131	1.8	100,608	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
14.09 Totals	1,116,240	3,722,184	4,206,765	446,778	11,228	0	9,503,195	98.0	9,814,697	94.9	9,503,195	XXX
14.10 Line 14.09 as a % of Col. 7	11.7	39.2	44.3	4.7	0.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	11.5	38.4	43.4	4.6	0.1	0.0	98.0	XXX	XXX	XXX	98.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	0	0	194,486	0	0	XXX	194,486	2.0	532,578	5.1	XXX	194,486
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	XXX	0
15.09 Totals	0	0	194,486	0	0	0	194,486	2.0	532,578	5.1	XXX	194,486
15.10 Line 15.09 as a % of Col. 7	0.0	0.0	100.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.0	0.0	2.0	0.0	0.0	0.0	2.0	XXX	XXX	XXX	XXX	2.0

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

Schedule E - Part 2 - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 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	..91.2578	182,516	200,000	199,530	0	125	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	..91.2578	228,145	250,000	248,241	0	467	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	..92.3086	92,309	100,000	98,925	0	205	0	0	2.250	2.486	MN	292	2,250	12/22/2017	11/15/2027
912828-6S-4	UNITED STATES TREASURY				... 1.A	95,176	..94.5664	94,566	100,000	95,530	0	354	0	0	2.375	3.818	AO	407	1,188	09/19/2022	04/30/2026
912828-6X-3	UNITED STATES TREASURY				... 1.A	190,930	..93.6797	187,359	200,000	191,692	0	762	0	0	2.125	3.426	MN	374	2,125	08/31/2022	05/31/2026
912828-J2-7	UNITED STATES TREASURY				... 1.A	97,309	..95.2070	95,207	100,000	99,152	0	385	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	..97.5195	146,279	150,000	149,530	0	557	0	0	1.625	2.008	AO	417	2,438	08/04/2017	10/31/2023
912828-V9-8	UNITED STATES TREASURY				... 1.A	192,883	..93.1914	186,383	200,000	193,686	0	803	0	0	2.250	3.071	FA	1,700	2,250	06/08/2022	02/15/2027
912828-V6-1	UNITED STATES TREASURY	..SD..			... 1.A	99,605	..98.9141	98,914	100,000	99,951	0	82	0	0	2.750	2.835	JJ	1,151	2,750	08/08/2018	07/31/2023
912828-V6-1	UNITED STATES TREASURY				... 1.A	74,704	..98.9141	74,186	75,000	74,963	0	62	0	0	2.750	2.835	JJ	863	2,063	08/08/2018	07/31/2023
91282C-DY-4	UNITED STATES TREASURY				.. 1.A FE	99,016	..85.1328	85,133	100,000	99,090	0	74	0	0	1.875	1.985	FA	708	938	03/10/2022	02/15/2032
91282C-EF-4	UNITED STATES TREASURY				.. 1.A FE	100,262	..93.9805	93,981	100,000	100,224	0	(37)	0	0	2.500	2.444	MS	639	1,250	03/30/2022	03/31/2027
91282C-ET-4	UNITED STATES TREASURY				.. 1.A FE	248,799	..94.4062	236,016	250,000	248,932	0	133	0	0	2.625	2.728	MN	577	3,281	05/26/2022	05/31/2027
91282C-FE-6	UNITED STATES TREASURY				.. 1.A FE	198,492	..97.1641	194,328	200,000	198,662	0	170	0	0	3.125	3.394	FA	2,361	0	08/24/2022	08/15/2025
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,085,952	XXX	1,995,320	2,125,000	2,098,109	0	4,143	0	0	XXX	XXX	XXX	12,793	29,281	XXX	XXX
36179V-HF-0	G2 MA6530 - RMBS			4	... 1.A	25,421	..84.8187	21,541	25,397	25,556	0	45	0	0	2.500	2.398	MON	53	635	03/12/2020	03/20/2050
36179V-Z0-6	G2 MA7051 - RMBS			4	... 1.A	156,858	..84.4884	127,048	150,373	157,018	0	201	0	0	2.000	1.360	MON	251	3,007	12/17/2020	12/20/2050
0029999999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						182,279	XXX	148,589	175,770	182,574	0	246	0	0	XXX	XXX	XXX	304	3,642	XXX	XXX
0109999999. Total - U.S. Government Bonds						2,268,231	XXX	2,143,909	2,300,770	2,280,682	0	4,389	0	0	XXX	XXX	XXX	13,097	32,924	XXX	XXX
0309999999. 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	..83.1390	207,848	250,000	250,090	0	(13)	0	0	2.900	2.894	FA	2,739	7,250	10/29/2019	02/15/2033
68608U-KV-7	OREGON ST			2	.. 1.B FE	65,000	..99.5600	64,714	65,000	65,000	0	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	..98.0340	34,312	35,000	35,173	0	(126)	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	..96.4740	62,708	65,000	65,511	0	(210)	0	0	3.000	2.650	MN	325	1,950	04/17/2019	05/01/2025
882724-RC-3	TEXAS ST				.. 1.A FE	50,000	..90.0100	45,005	50,000	50,000	0	0	0	0	2.182	2.182	AO	273	1,091	04/08/2020	10/01/2027
97705M-NW-1	WISCONSIN ST			1,2	.. 1.B FE	100,000	..80.2480	80,248	100,000	100,000	0	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	..81.4650	81,465	100,000	100,000	0	0	0	0	1.402	1.402	MN	234	1,550	09/02/2019	05/01/2029
0419999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						667,009	XXX	576,300	665,000	665,774	0	(349)	0	0	XXX	XXX	XXX	5,207	17,502	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						667,009	XXX	576,300	665,000	665,774	0	(349)	0	0	XXX	XXX	XXX	5,207	17,502	XXX	XXX
442331-7E-8	HOUSTON TEX				.. 1.D FE	150,000	..77.4230	116,135	150,000	150,000	0	0	0	0	1.787	1.788	MS	894	2,688	08/18/2021	03/01/2031
446222-JV-1	HUNTINGTON BEACH CALIF UN HIGH SCH DIST				.. 1.D FE	100,000	..82.0320	82,032	100,000	100,000	0	0	0	0	1.884	1.884	FA	785	1,884	05/13/2021	08/01/2029
582112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C			2	.. 1.C FE	150,000	..73.3330	110,000	150,000	150,000	0	0	0	0	1.486	1.486	JJ	1,115	2,229	01/27/2021	07/01/2031
678519-C5-6	OKLAHOMA CITY OKLA				.. 1.A FE	80,000	..91.9080	73,526	80,000	80,000	0	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	..77.4290	77,429	100,000	100,157	0	(17)	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	..90.7100	90,710	100,000	100,000	0	0	0	0	2.979	2.979	MS	993	2,979	11/15/2017	09/01/2028
802385-SD-7	SANTA MONICA CALIF CMNTY COLLEGE DIST			2	.. 1.C FE	200,000	..78.0620	156,124	200,000	200,000	0	0	0	0	1.846	1.846	FA	1,538	3,692	12/03/2020	08/01/2031
0619999999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						880,205	XXX	705,955	880,000	880,157	0	(17)	0	0	XXX	XXX	XXX	6,361	18,305	XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds						880,205	XXX	705,955	880,000	880,157	0	(17)	0	0	XXX	XXX	XXX	6,361	18,305	XXX	XXX
040654-YA-7	ARIZONA ST TRANSN BRD HIWY REV			1	.. 1.B FE	100,000	..84.5630	84,563	100,000	100,000	0	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.D FE	100,000	..84.2540	84,254	100,000	100,000	0	0	0	0	2.785	2.785	MN	356	2,785	07/31/2019	11/15/2031
20281P-BB-7	COMMONWEALTH FINNG AUTH PA REV			1	.. 1.E FE	10,050	100.2590	10,026	10,000	10,002	0	(5)	0	0	5.631	5.578	JD	47	563	01/08/2009	06/01/2023
20775C-W5-9	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN				.. 1.A FE	100,000	..89.6020	89,602	100,000	100,000	0	0	0	0	3.550	3.550	MN	454	3,550	04/24/2019	05/15/2030

ANNUAL STATEMENT FOR THE YEAR 2022 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 (Amortization) 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
231266-MN-4	CURATORS UNIV MO SYS FACS REV			1,2	1.B FE	50,000	86.9230	43,462	50,000	50,000	0	0	0	0	2.012	2.012	MN	168	1,006	04/29/2020	11/01/2027
3133XP-KG-8	FEDERAL HOME LOAN BANKS				1.A	124,359	100.0681	125,085	125,000	124,989	0	58	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 FE	500,000	78.5382	392,691	500,000	500,000	0	0	0	0	1.500	1.500	FA	2,750	7,500	10/29/2020	02/19/2032
451174-AD-8	IDAHO ENERGY RES AUTH TRANSMISSION FACS			1	1.C FE	100,000	91.2740	91,274	100,000	100,000	0	0	0	0	2.952	2.952	MS	984	2,952	09/12/2017	09/01/2028
47770V-AY-6	JOBSCHIO BEVERAGE SYS OHIO STATEWIDE LIQ			1	1.D FE	105,548	96.9500	96,950	100,000	103,628	0	(538)	0	0	3.985	3.313	JJ	1,993	3,985	04/03/2019	01/01/2029
67760H-MZ-1	OHIO ST TPK COMMN TPK REV			2	1.E FE	110,000	83.2940	91,623	110,000	110,000	0	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	99.5190	34,832	35,000	35,000	0	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	94.1360	14,120	15,000	15,000	0	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	84.8210	84,821	100,000	100,000	0	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	76.3570	152,714	200,000	196,912	0	279	0	0	1.967	2.142	MN	656	3,934	03/09/2021	11/01/2032
79765R-4W-6	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL			1,2	1.D FE	100,000	83.3040	83,304	100,000	100,000	0	0	0	0	2.803	2.802	MN	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	92.0120	184,024	200,000	200,000	0	0	0	0	3.114	3.114	JD	519	6,228	04/10/2020	06/01/2028
810489-WJ-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX			1	1.B FE	150,000	75.4660	113,199	150,000	150,000	0	0	0	0	1.556	1.556	JJ	1,167	2,334	01/22/2021	07/01/2031
86932U-CH-6	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E				1.B FE	100,000	85.8030	85,803	100,000	100,000	0	0	0	0	2.344	2.344	MS	690	2,344	04/30/2020	09/15/2029
914126-XB-6	UNIVERSITY CALIF REVS			1	1.C FE	50,000	96.6420	48,321	50,000	50,000	0	0	0	0	3.159	3.158	MN	202	1,580	03/13/2015	05/15/2025
914639-KS-7	UNIVERSITY NEB FACS CORP REV			2	1.C FE	100,000	84.7160	84,716	100,000	100,000	0	0	0	0	2.465	2.465	AO	616	2,465	10/11/2019	10/01/2030
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					2,346,365	XXX	1,995,384	2,345,000	2,345,531	0	(206)	0	0	XXX	XXX	XXX	16,201	58,600	XXX	XXX
31335A-U3-0	FH G60602 - RMBS			4	1.A	53,761	93.8483	47,788	50,921	54,709	0	1,093	0	0	3.500	2.323	MON	149	1,782	07/26/2016	11/01/2043
31418D-Z8-8	FN MA4366 - RMBS			4	1.A	173,250	87.8429	146,444	166,711	173,054	0	343	0	0	2.500	1.877	MON	347	4,168	05/20/2021	06/01/2041
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					227,011	XXX	194,232	217,632	227,763	0	1,436	0	0	XXX	XXX	XXX	496	5,950	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					2,573,375	XXX	2,189,616	2,562,632	2,573,295	0	1,230	0	0	XXX	XXX	XXX	16,697	64,550	XXX	XXX
00185A-AF-1	AON PLC		C	1,2	2.A FE	99,239	97.6369	97,637	100,000	99,872	0	85	0	0	3.500	3.592	JD	165	3,500	08/12/2014	06/14/2024
037735-CU-9	APPALACHIAN POWER CO			1,2	1.G FE	49,823	96.4357	48,218	50,000	49,952	0	19	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	95.7973	95,797	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	98.7723	98,772	100,000	99,946	0	41	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	99.6762	99,676	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	95.3289	95,329	100,000	99,899	0	33	0	0	3.600	3.637	MN	460	3,600	11/04/2015	11/15/2025
14040H-BT-1	CAPITAL ONE FINANCIAL CORP			2	2.A FE	48,805	96.5620	48,281	50,000	49,647	0	184	0	0	3.300	3.704	AO	280	1,650	02/13/2018	10/30/2024
141781-B0-6	CARGILL INC			1,2	1.F FE	193,358	78.0384	156,077	200,000	194,486	0	620	0	0	1.700	2.072	FA	1,407	3,400	02/25/2021	02/02/2031
14913Q-ZS-7	CATERPILLAR FINANCIAL SERVICES CORP			1	1.F FE	49,975	98.8920	49,446	50,000	49,995	0	5	0	0	3.650	3.661	JD	122	1,825	12/03/2018	12/07/2023
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC			1	1.D FE	100,000	83.1405	83,141	100,000	100,000	0	0	0	0	2.602	2.602	JD	217	2,602	01/08/2020	06/01/2030
278265-AE-3	MORGAN STANLEY			1,2	1.G FE	99,632	93.2898	93,290	100,000	99,830	0	36	0	0	3.500	3.543	AO	826	3,500	04/03/2017	04/06/2027
278642-AW-3	EBAY INC			1,2	2.A FE	61,292	85.2386	51,143	60,000	61,064	0	(139)	0	0	2.700	2.421	MS	495	1,620	05/03/2021	03/11/2030
29364D-AR-1	ENTERGY ARKANSAS LLC			1,2	1.F FE	99,718	99.2397	99,240	100,000	99,987	0	31	0	0	3.050	3.082	JD	254	3,050	05/22/2013	06/01/2023
29364W-BH-0	ENTERGY LOUISIANA LLC			1,2	1.F FE	149,226	79.7375	119,606	150,000	149,344	0	61	0	0	2.350	2.402	JD	157	3,525	03/04/2021	06/15/2032
30040W-AB-4	EVERSOURCE ENERGY			1,2	2.A FE	49,848	93.6672	46,834	50,000	49,947	0	15	0	0	3.350	3.385	MS	493	1,675	03/07/2016	03/15/2026
369550-BD-9	GENERAL DYNAMICS CORP			1,2	1.G FE	99,616	99.4427	99,443	100,000	99,970	0	80	0	0	3.375	3.458	MN	431	3,375	05/08/2018	05/15/2023
38141G-YG-3	GOLDMAN SACHS GROUP INC			1,2,5	1.F FE	100,000	86.3749	86,375	100,000	100,000	0	0	0	0	1.542	1.542	MS	475	1,542	06/07/2021	09/10/2027
446150-AM-6	HUNTINGTON BANCSHARES INC			2	2.A FE	49,982	97.4886	48,744	50,000	49,994	0	2	0	0	4.000	4.005	MN	256	2,000	12/03/2018	05/15/2025
45920Q-JG-7	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	99,665	96.1328	96,133	100,000	99,884	0	34	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	94.8917	94,892	100,000	99,959	0	12	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	94.3262	47,163	50,000	48,721	0	380	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	99.2099	99,210	100,000	99,776	0	327	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.D FE	49,883	95.0959	47,548	50,000	49,935	0	11	0	0	3.500	3.528	FA	608	1,750	02/21/2018	02/26/2028

ANNUAL STATEMENT FOR THE YEAR 2022 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
57636Q-AS-3	MASTERCARD INC	...	1,2	...	1.E FE ..	149,808	..81.5356	122,303	150,000	149,841	0	18	0	0	1.900	1.914	MS	839	2,850	03/02/2021	03/15/2031
579780-AK-3	MCCORMICK & COMPANY INC	...	1,2	...	2.B FE ..	99,263	..94.9864	94,986	100,000	99,765	0	77	0	0	3.250	3.337	MN	415	3,250	11/03/2015	11/15/2025
584918-BY-9	MICROSOFT CORP	...	1,2	...	1.A FE ..	99,645	..96.4739	96,474	100,000	99,840	0	36	0	0	3.300	3.342	FA	1,329	3,300	01/31/2017	02/06/2027
65339K-BW-9	NEXTERA ENERGY CAPITAL HOLDINGS INC	...	1,2	...	2.A FE ..	99,941	..85.5362	85,536	100,000	99,954	0	8	0	0	1.900	1.909	JD	84	1,900	06/02/2021	06/15/2028
67103H-AF-4	O'REILLY AUTOMOTIVE INC	...	1,2	...	2.A FE ..	48,926	..94.2171	47,109	50,000	49,428	0	110	0	0	3.600	3.870	MS	600	1,800	02/13/2018	09/01/2027
68233J-AZ-7	ONCOR ELECTRIC DELIVERY COMPANY LLC	...	1,2	...	1.F FE ..	49,869	..96.0952	48,048	50,000	49,966	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	..91.0025	45,501	50,000	50,001	0	0	0	0	3.385	3.385	MN	282	1,693	04/10/2019	05/01/2029
776743-AD-8	ROPER TECHNOLOGIES INC	...	1,2	...	2.A FE ..	99,984	..95.9138	95,914	100,000	99,994	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	..99.7140	49,857	50,000	49,995	0	28	0	0	3.400	3.458	MS	567	1,700	02/21/2018	03/01/2023
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY	...	1,2	...	1.A FE ..	100,671	..90.9360	90,936	100,000	100,440	0	(65)	0	0	3.089	3.009	MN	515	3,089	03/22/2019	05/01/2029
904764-BB-2	UNILEVER CAPITAL CORP	...	1,2	...	1.E FE ..	98,308	..97.2397	97,240	100,000	99,412	0	250	0	0	3.375	3.653	MS	928	3,375	04/25/2018	03/22/2025
91159H-HM-5	US BANCORP	...	2	...	1.F FE ..	99,855	..94.5618	94,562	100,000	99,948	0	15	0	0	3.100	3.116	AO	551	3,100	04/26/2016	04/27/2026
91324P-DX-7	UNITEDHEALTH GROUP INC	...	1	...	1.F FE ..	95,963	..82.6686	82,669	100,000	96,372	0	409	0	0	2.000	2.543	MN	256	2,000	01/27/2022	05/15/2030
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						3,185,718	XXX	2,953,128	3,210,000	3,197,165	0	2,739	0	0	XXX	XXX	XXX	20,839	96,121	XXX	XXX
36252S-AU-1	GSMS 2019-GC38 A3 - CMB	...	4	...	1.A FE ..	100,995	..91.5850	91,585	100,000	100,608	0	(107)	0	0	3.703	3.597	MON	309	3,703	02/13/2019	02/12/2052
1039999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						100,995	XXX	91,585	100,000	100,608	0	(107)	0	0	XXX	XXX	XXX	309	3,703	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						3,286,713	XXX	3,044,713	3,310,000	3,297,773	0	2,632	0	0	XXX	XXX	XXX	21,148	99,823	XXX	XXX
1309999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999. Total - Issuer Obligations						9,165,249	XXX	8,226,087	9,225,000	9,186,736	0	6,310	0	0	XXX	XXX	XXX	61,402	219,808	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities						409,289	XXX	342,821	393,402	410,337	0	1,682	0	0	XXX	XXX	XXX	799	9,592	XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities						100,995	XXX	91,585	100,000	100,608	0	(107)	0	0	XXX	XXX	XXX	309	3,703	XXX	XXX
2449999999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2459999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999. Total - Unaffiliated Certificates of Deposit						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999 - Total Bonds						9,675,533	XXX	8,660,493	9,718,402	9,697,681	0	7,885	0	0	XXX	XXX	XXX	62,509	233,104	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ..\$3,764,323 1B ..\$1,215,090 1C ..\$1,047,597 1D ..\$803,720 1E ..\$369,255 1F ..\$1,038,780 1G ..\$549,582
1B 2A ..\$659,675 2B ..\$249,659 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 2022 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
912828-6S-4	UNITED STATES TREASURY		...09/19/2022 ...	BARCLAYS CAPITAL INC		95,176	100,000	929
912828-6X-3	UNITED STATES TREASURY		...08/31/2022 ...	BARCLAYS CAPITAL INC		190,930	200,000	1,092
912828-V9-8	UNITED STATES TREASURY		...06/08/2022 ...	MORGAN STANLEY CO		192,883	200,000	1,430
91282C-DY-4	UNITED STATES TREASURY		...03/10/2022 ...	JP Morgan Securities LLC		99,016	100,000	124
91282C-EF-4	UNITED STATES TREASURY		...03/30/2022 ...	MORGAN STANLEY CO		100,262	100,000	7
91282C-ET-4	UNITED STATES TREASURY		...05/26/2022 ...	JP Morgan Securities LLC		248,799	250,000	0
91282C-FE-6	UNITED STATES TREASURY		...08/24/2022 ...	BARCLAYS CAPITAL INC		198,492	200,000	187
0109999999. Subtotal - Bonds - U.S. Governments						1,125,557	1,150,000	3,768
91324P-DX-7	UNITEDHEALTH GROUP INC		...01/27/2022 ...	JP Morgan Securities LLC		95,963	100,000	422
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						95,963	100,000	422
2509999997. Total - Bonds - Part 3						1,221,520	1,250,000	4,191
2509999998. Total - Bonds - Part 5						0	0	0
2509999999. Total - Bonds						1,221,520	1,250,000	4,191
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0
4509999999. Total - Preferred Stocks						0	XXX	0
5989999997. Total - Common Stocks - Part 3						0	XXX	0
5989999998. Total - Common Stocks - Part 5						0	XXX	0
5989999999. Total - Common Stocks						0	XXX	0
5999999999. Total - Preferred and Common Stocks						0	XXX	0
6009999999 - Totals						1,221,520	XXX	4,191

ANNUAL STATEMENT FOR THE YEAR 2022 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		.12/01/2022 ..	Paydown		7,596	7,596	7,603	7,630	0	(34)	0	(34)	0	7,596	0	0	0	.68	.03/20/2050 ..	
36179V-ZQ-6 ..	G2 MA7051 - RMBS		.12/01/2022 ..	Paydown		25,849	25,849	26,964	26,956	0	(1,108)	0	(1,108)	0	25,849	0	0	0	.232	.12/20/2050 ..	
0109999999. Subtotal - Bonds - U.S. Governments						33,445	33,445	34,567	34,587	0	(1,142)	0	(1,142)	0	33,445	0	0	0	300	XXX	
677522-AJ-0 ..	OHIO ST		.11/18/2022 ..	Transfer		238,224	300,000	300,000	300,000	0	0	0	0	0	300,000	0	(61,776)	(61,776)	6,733	.08/01/2031 ..	
880541-XZ-5 ..	TENNESSEE ST		.11/18/2022 ..	Transfer		180,724	200,000	200,000	200,000	0	0	0	0	0	200,000	0	(19,276)	(19,276)	5,620	.08/01/2027 ..	
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						418,948	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(81,052)	(81,052)	12,352	XXX	
20281P-BB-7 ..	COMMONWEALTH FING AUTH PA REV		.06/01/2022 ..	Call @ 100.00		10,000	10,000	10,050	10,007	0	(2)	0	(2)	0	10,005	0	(5)	(5)	282	.06/01/2023 ..	
31331V-JU-1 ..	FEDERAL FARM CREDIT BANKS FUNDING CORP		.04/06/2022 ..	Maturity @ 100.00		75,000	75,000	80,318	75,144	0	(144)	0	(144)	0	75,000	0	0	0	1,969	.04/06/2022 ..	
31335A-U3-0 ..	FH G60602 - RMBS		.12/01/2022 ..	Paydown		13,264	13,264	14,004	13,966	0	(702)	0	(702)	0	13,264	0	0	0	204	.11/01/2043 ..	
31418D-Z8-8 ..	FN MA4366 - RMBS		.12/01/2022 ..	Paydown		20,515	20,515	21,320	21,254	0	(738)	0	(738)	0	20,515	0	0	0	246	.06/01/2041 ..	
80168F-MB-9 ..	SANTA CLARA VY CALIF WTR DIST CTFS PARTN ...		.06/01/2022 ..	Maturity @ 100.00		100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	1,302	.06/01/2022 ..	
0909999999. Subtotal - Bonds - U.S. Special Revenues						218,779	218,779	225,691	220,371	0	(1,587)	0	(1,587)	0	218,784	0	(5)	(5)	4,002	XXX	
00841H-AC-3 ..	ADVANTAGE CAPITAL 2015 STATE TAX CREDIT		.05/15/2022 ..	Paydown		139,532	139,532	104,660	137,731	0	1,801	0	1,801	0	139,532	0	0	0	0	.05/15/2022 ..	
0258MO-EG-0 ..	AMERICAN EXPRESS CREDIT CORP		.01/31/2022 ..	Call @ 100.00		100,000	100,000	99,777	99,992	0	4	0	4	0	99,996	0	4	4	1,110	.03/03/2022 ..	
25245B-AB-3 ..	DIAGEO INVESTMENT CORP		.05/11/2022 ..	Maturity @ 100.00		100,000	100,000	101,329	100,059	0	(59)	0	(59)	0	100,000	0	0	0	1,438	.05/11/2022 ..	
437076-BG-6 ..	HOME DEPOT INC		.05/02/2022 ..	Call @ 100.00		100,000	100,000	98,506	99,900	0	80	0	80	0	99,980	0	20	20	1,094	.06/01/2022 ..	
589331-AT-4 ..	MERCK & CO INC		.09/15/2022 ..	Maturity @ 100.00		100,000	100,000	99,965	99,998	0	2	0	2	0	100,000	0	0	0	2,400	.09/15/2022 ..	
650119-AJ-9 ..	NEW YORK UNIVERSITY		.07/01/2022 ..	Maturity @ 100.00		50,000	50,000	50,000	50,000	0	0	0	0	0	50,000	0	0	0	1,273	.07/01/2022 ..	
65364U-AB-2 ..	NIAGARA MOHAWK POWER CORP		.11/28/2022 ..	Maturity @ 100.00		200,000	200,000	206,462	200,981	0	(981)	0	(981)	0	200,000	0	0	0	5,442	.11/28/2022 ..	
857477-AZ-6 ..	STATE STREET CORP		.05/16/2022 ..	Call @ 100.00		100,000	100,000	100,933	100,050	0	(50)	0	(50)	0	100,000	0	0	0	1,327	.05/15/2023 ..	
86787E-AT-4 ..	TRUIST BANK		.07/01/2022 ..	Call @ 100.00		50,000	50,000	49,362	49,915	0	73	0	73	0	49,987	0	13	13	1,123	.08/01/2022 ..	
91159H-HC-7 ..	US BANCORP		.02/15/2022 ..	Call @ 100.00		100,000	100,000	99,930	99,999	0	1	0	1	0	99,999	0	1	1	1,250	.03/15/2022 ..	
92930R-BB-7 ..	WFRBS 2012-C9 A3 - CMBS		.08/17/2022 ..	Paydown		85,335	85,335	86,605	85,416	0	(81)	0	(81)	0	85,335	0	0	0	1,283	.11/17/2045 ..	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,124,867	1,124,866	1,097,528	1,124,041	0	789	0	789	0	1,124,830	0	37	37	17,739	XXX	
2509999997. Total - Bonds - Part 4						1,796,039	1,877,091	1,857,786	1,878,999	0	(1,940)	0	(1,940)	0	1,877,059	0	(81,020)	(81,020)	34,393	XXX	
2509999998. Total - Bonds - Part 5						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2509999999. Total - Bonds						1,796,039	1,877,091	1,857,786	1,878,999	0	(1,940)	0	(1,940)	0	1,877,059	0	(81,020)	(81,020)	34,393	XXX	
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						1,796,039	XXX	1,857,786	1,878,999	0	(1,940)	0	(1,940)	0	1,877,059	0	(81,020)	(81,020)	34,393	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

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR											
1.	January.....	563,583	4.	April.....	723,208	7.	July.....	950,594	10.	October.....	653,408
2.	February.....	706,281	5.	May.....	871,503	8.	August.....	808,524	11.	November.....	309,149
3.	March.....	639,731	6.	June.....	805,659	9.	September.....	635,361	12.	December.....	315,888

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	B	FOR THE BENEFIT OF ALL POLICYHOLDERS	299,481	281,430	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	XXX	XXX	0	0	0	0
59. Subtotal	XXX	XXX	299,481	281,430	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