



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
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
Bryan James Salvatore, Executive Vice President

Dennis Francis Kerrigan Jr., Executive Vice President & Chief Legal Officer
David John Lovely #, Executive Vice President

Richard William Lavey, Executive Vice President
Denise Maureen Lowsley, Executive Vice President

DIRECTORS OR TRUSTEES

Warren Ellison BarnesJeffrey Mark FarberLindsay France Greenfield

Dennis Francis Kerrigan Jr.Willard Ty-Lunn LeeDavid John Lovely #

Denise Maureen LowsleyJohn Conner RocheBryan James Salvatore

State ofMassachusetts
County ofWorcesterSS

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.

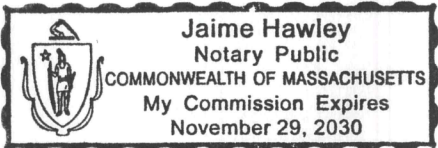
John Conner Roche
President

Charles Frederick Cronin
Senior Vice President & Secretary

Nathaniel William Clarkin
Vice President & Treasurer

Subscribed and sworn to before me this
2nd day of February, 2024
Jaime L. Hawley
Notary
November 29, 2030

- 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	2,565,910	28.081	2,565,910	0	2,565,910	28.081
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	400,340	4.381	400,340	0	400,340	4.381
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	921,930	10.090	921,930	0	921,930	10.090
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,175,407	23.808	2,175,407	0	2,175,407	23.808
1.06 Industrial and miscellaneous	2,750,315	30.099	2,750,315	0	2,750,315	30.099
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	8,813,902	96.459	8,813,902	0	8,813,902	96.459
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)	124,486	1.362	124,486	0	124,486	1.362
6.02 Cash equivalents (Schedule E, Part 2)	199,094	2.179	199,094	0	199,094	2.179
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	323,580	3.541	323,580	0	323,580	3.541
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	9,137,482	100.000	9,137,482	0	9,137,482	100.000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF OHIO

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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 6)

2.2 Additional investment made after acquisition (Part 2, Column 9)

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13

3.2 Totals, Part 3, Column 11

4. Total gain (loss) on disposals, Part 3, Column 18

5. Deduct amounts received on disposals, Part 3, Column 15

6. Total foreign exchange change in book/adjusted carrying value:

6.1 Totals, Part 1, Column 15

6.2 Totals, Part 3, Column 13

7. Deduct current year's other than temporary impairment recognized:

7.1 Totals, Part 1, Column 12

7.2 Totals, Part 3, Column 10

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11

8.2 Totals, Part 3, Column 9

9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)

10. Deduct total nonadmitted amounts

11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 7)

2.2 Additional investment made after acquisition (Part 2, Column 8)

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12

3.2 Totals, Part 3, Column 11

4. Accrual of discount

5. Unrealized valuation increase/(decrease):

5.1 Totals, Part 1, Column 9

5.2 Totals, Part 3, Column 8

6. Total gain (loss) on disposals, Part 3, Column 18

7. Deduct amounts received on disposals, Part 3, Column 15

8. Deduct amortization of premium and mortgage interest points and commitment fees

9. Total foreign exchange change in book value/recorded investment excluding accrued interest:

9.1 Totals, Part 1, Column 13

9.2 Totals, Part 3, Column 13

10. Deduct current year's other than temporary impairment recognized:

10.1 Totals, Part 1, Column 11

10.2 Totals, Part 3, Column 10

11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)

12. Total valuation allowance

13. Subtotal (Line 11 plus 12)

14. Deduct total nonadmitted amounts

15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 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	9,697,681
2.	Cost of bonds and stocks acquired, Part 3, Column 7	958,302
3.	Accrual of discount	12,077
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	(86,782)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,764,174
7.	Deduct amortization of premium	3,202
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)	8,813,902
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	8,813,902

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	2,565,910 0 0	2,458,110 0 0	2,549,072 0 0	2,586,181 0 0
	4. Totals	2,565,910	2,458,110	2,549,072	2,586,181
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	400,340	365,227	401,874	400,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	921,930	796,616	921,757	930,000
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	2,175,407	1,882,629	2,176,508	2,166,148
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	2,750,315 0 0	2,594,340 0 0	2,741,112 0 0	2,760,000 0 0
	11. Totals	2,750,315	2,594,340	2,741,112	2,760,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	8,813,902	8,096,921	8,790,323	8,842,329
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	8,813,902	8,096,921	8,790,323	

ANNUAL STATEMENT FOR THE YEAR 2023 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	13,872	1,998,401	449,433	76,777	27,428	XXX	2,565,910	28.5	2,280,682	23.5	2,565,910	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	13,872	1,998,401	449,433	76,777	27,428	XXX	2,565,910	28.5	2,280,682	23.5	2,565,910	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	35,044	115,296	250,000	0	0	XXX	400,340	4.4	665,774	6.9	400,340	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	35,044	115,296	250,000	0	0	XXX	400,340	4.4	665,774	6.9	400,340	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	100,000	780,140	41,790	0	XXX	921,930	10.2	880,157	9.1	921,930	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	100,000	780,140	41,790	0	XXX	921,930	10.2	880,157	9.1	921,930	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	216,940	278,093	1,817,188	62,280	0	XXX	2,374,501	26.3	2,573,295	26.5	2,374,501	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	216,940	278,093	1,817,188	62,280	0	XXX	2,374,501	26.3	2,573,295	26.5	2,374,501	0

ANNUAL STATEMENT FOR THE YEAR 2023 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	99,989	1,098,783	841,676	0	0	XXX	2,040,449	22.6	2,388,439	24.6	1,845,329	195,119
6.2 NAIC 2	49,837	549,236	110,794	0	0	XXX	709,867	7.9	909,334	9.4	709,867	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	149,826	1,648,019	952,470	0	0	XXX	2,750,315	30.5	3,297,773	34.0	2,555,196	195,119
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	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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) 365,845	 3,590,573	 4,138,437	 180,847	 27,428	 0	 8,303,129	 92.1	 XXX.	 XXX.	 8,108,010	 195,119
12.2 NAIC 2	(d) 49,837	 549,236	 110,794	 0	 0	 0	 709,867	 7.9	 XXX.	 XXX.	 709,867	 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	 415,682	 4,139,809	 4,249,231	 180,847	 27,428	 0	(b) 9,012,996	 100.0	 XXX.	 XXX.	 8,817,877	 195,119
12.8 Line 12.7 as a % of Col. 7	 4.6	 45.9	 47.1	 2.0	 0.3	 0.0	 100.0	 XXX	 XXX	 XXX	 97.8	 2.2
13. Total Bonds Prior Year												
13.1 NAIC 1	 966,469	 3,123,639	 4,240,233	 446,778	 11,228	 0	 XXX.	 XXX.	 8,788,347	 90.6	 8,593,861	 194,486
13.2 NAIC 2	 149,771	 598,545	 161,018	 0	 0	 0	 XXX.	 XXX.	 909,334	 9.4	 909,334	 0
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	 1,116,240	 3,722,184	 4,401,251	 446,778	 11,228	 0	 XXX.	 XXX.	(b) 9,697,681	 100.0	 9,503,195	 194,486
13.8 Line 13.7 as a % of Col. 9	 11.5	 38.4	 45.4	 4.6	 0.1	 0.0	 XXX	 XXX	 100.0	 XXX	 98.0	 2.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1	 365,845	 3,590,573	 3,943,318	 180,847	 27,428	 0	 8,108,010	 90.0	 8,593,861	 88.6	 8,108,010	 XXX.
14.2 NAIC 2	 49,837	 549,236	 110,794	 0	 0	 0	 709,867	 7.9	 909,334	 9.4	 709,867	 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	 415,682	 4,139,809	 4,054,112	 180,847	 27,428	 0	 8,817,877	 97.8	 9,503,195	 98.0	 8,817,877	 XXX.
14.8 Line 14.7 as a % of Col. 7	 4.7	 46.9	 46.0	 2.1	 0.3	 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	 4.6	 45.9	 45.0	 2.0	 0.3	 0.0	 97.8	 XXX	 XXX	 XXX	 97.8	 XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	 0	 0	 195,119	 0	 0	 0	 195,119	 2.2	 194,486	 2.0	 XXX.	 195,119
15.2 NAIC 2	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 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	 195,119	 0	 0	 0	 195,119	 2.2	 194,486	 2.0	 XXX.	 195,119
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	 2.2	 0.0	 0.0	 0.0	 2.2	 XXX	 XXX	 XXX	 XXX	 2.2

(a) Includes \$ 195,119 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 \$ 199,094 ; NAIC 2 \$0 ; NAIC 3 \$0 ; NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

ANNUAL STATEMENT FOR THE YEAR 2023 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	0	1,953,708	394,849	0	0	XXX	2,348,557	26.1	2,098,109	21.6	2,348,557	0
1.02 Residential Mortgage-Backed Securities	13,872	44,692	54,584	76,777	27,428	XXX	217,352	2.4	182,574	1.9	217,352	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	13,872	1,998,401	449,433	76,777	27,428	XXX	2,565,910	28.5	2,280,682	23.5	2,565,910	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	35,044	115,296	250,000	0	0	XXX	400,340	4.4	665,774	6.9	400,340	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	35,044	115,296	250,000	0	0	XXX	400,340	4.4	665,774	6.9	400,340	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	100,000	780,140	41,790	0	XXX	921,930	10.2	880,157	9.1	921,930	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	100,000	780,140	41,790	0	XXX	921,930	10.2	880,157	9.1	921,930	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	199,094	215,000	1,755,269	0	0	XXX	2,169,363	24.1	2,345,531	24.2	2,169,363	0
5.02 Residential Mortgage-Backed Securities	17,846	63,093	61,919	62,280	0	XXX	205,138	2.3	227,763	2.3	205,138	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	216,940	278,093	1,817,188	62,280	0	XXX	2,374,501	26.3	2,573,295	26.5	2,374,501	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	149,826	1,547,521	952,470	0	0	XXX	2,649,817	29.4	3,197,165	33.0	2,454,698	195,119
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	100,498	0	0	0	XXX	100,498	1.1	100,608	1.0	100,498	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	149,826	1,648,019	952,470	0	0	XXX	2,750,315	30.5	3,297,773	34.0	2,555,196	195,119
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 2023 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	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	383,964	3,931,525	4,132,728	41,790	0	XXX	8,490,007	94.2	XXX	XXX	8,294,888	195,119
12.02 Residential Mortgage-Backed Securities	31,718	107,785	116,503	139,057	27,428	XXX	422,491	4.7	XXX	XXX	422,491	0
12.03 Commercial Mortgage-Backed Securities	0	100,498	0	0	0	XXX	100,498	1.1	XXX	XXX	100,498	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	415,682	4,139,809	4,249,231	180,847	27,428	0	9,012,996	100.0	XXX	XXX	8,817,877	195,119
12.10 Line 12.09 as a % of Col. 7	4.6	45.9	47.1	2.0	0.3	0.0	100.0	XXX	XXX	XXX	97.8	2.2
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,059,158	3,586,265	4,191,223	350,090	0	XXX	XXX	XXX	9,186,736	94.7	8,992,250	194,486
13.02 Residential Mortgage-Backed Securities	57,082	135,920	109,420	96,688	11,228	XXX	XXX	XXX	410,337	4.2	410,337	0
13.03 Commercial Mortgage-Backed Securities	0	0	100,608	0	0	XXX	XXX	XXX	100,608	1.0	100,608	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	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	1,116,240	3,722,184	4,401,251	446,778	11,228	0	XXX	XXX	9,697,681	100.0	9,503,195	194,486
13.10 Line 13.09 as a % of Col. 9	11.5	38.4	45.4	4.6	0.1	0.0	XXX	XXX	100.0	XXX	98.0	2.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	383,964	3,931,525	3,937,608	41,790	0	XXX	8,294,888	92.0	8,992,250	92.7	8,294,888	XXX
14.02 Residential Mortgage-Backed Securities	31,718	107,785	116,503	139,057	27,428	XXX	422,491	4.7	410,337	4.2	422,491	XXX
14.03 Commercial Mortgage-Backed Securities	0	100,498	0	0	0	XXX	100,498	1.1	100,608	1.0	100,498	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	0	0.0	0	XXX
14.09 Totals	415,682	4,139,809	4,054,112	180,847	27,428	0	8,817,877	97.8	9,503,195	98.0	8,817,877	XXX
14.10 Line 14.09 as a % of Col. 7	4.7	46.9	46.0	2.1	0.3	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	4.6	45.9	45.0	2.0	0.3	0.0	97.8	XXX	XXX	XXX	97.8	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	0	0	195,119	0	0	XXX	195,119	2.2	194,486	2.0	XXX	195,119
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	0	0.0	XXX	0
15.09 Totals	0	0	195,119	0	0	0	195,119	2.2	194,486	2.0	XXX	195,119
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	2.2	0.0	0.0	0.0	2.2	XXX	XXX	XXX	XXX	2.2

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 2023 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	1,045,998	1,045,998	0	0
3. Accrual of discount	2,804	2,804	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	(1)	(1)	0	0
6. Deduct consideration received on disposals	849,707	849,707	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)	199,094	199,094	0	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	199,094	199,094	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 2023 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
912828-2A-7	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	198,766	..93.5938	187,188	200,000	199,657	0	127	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	..93.5938	233,984	250,000	248,716	0	475	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	..94.0234	94,023	100,000	99,135	0	210	0	0	2.250	2.486	MN	291	2,250	12/22/2017	11/15/2027
912828-6S-4	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	95,176	..96.1055	96,105	100,000	96,813	0	1,283	0	0	2.375	3.818	AO	405	2,375	09/19/2022	04/30/2026
912828-6X-3	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	190,930	..95.4727	190,945	200,000	194,027	0	2,335	0	0	2.125	3.426	MN	372	4,250	08/31/2022	05/31/2026
912828-J2-7	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	97,309	..97.0586	97,059	100,000	99,546	0	394	0	0	2.000	2.412	FA	755	2,000	12/22/2017	02/15/2025
912828-V9-8	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	24,110	..94.9297	23,732	25,000	24,394	0	98	0	0	2.250	3.071	FA	212	316	06/08/2022	02/15/2027
912828-V9-8	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	168,772	..94.9297	166,127	175,000	170,753	0	1,362	0	0	2.250	3.071	FA	1,487	4,184	06/08/2022	02/15/2027
91282C-DY-4	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	99,016	..85.9727	85,973	100,000	99,182	0	93	0	0	1.875	1.985	FA	708	1,875	03/10/2022	02/15/2032
91282C-EF-4	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	100,262	..95.5742	95,574	100,000	100,174	0	(51)	0	0	2.500	2.444	MS	635	2,500	03/30/2022	03/31/2027
91282C-ET-4	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	248,799	..95.7109	239,277	250,000	249,163	0	231	0	0	2.625	2.728	MN	574	6,563	05/26/2022	05/31/2027
91282C-FE-6	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	198,492	..98.0078	196,016	200,000	199,159	0	497	0	0	3.125	3.394	FA	2,361	6,250	08/24/2022	08/15/2025
91282C-FJ-5	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	95,141	..96.0430	96,043	100,000	95,454	0	313	0	0	3.125	4.032	FA	1,056	1,563	07/21/2023	08/31/2029
91282C-GM-7	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	99,844	..96.9727	96,973	100,000	99,857	0	13	0	0	3.500	3.519	FA	1,322	1,750	04/14/2023	02/15/2033
91282C-GS-4	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	100,391	..98.4492	98,449	100,000	100,356	0	(34)	0	0	3.625	3.561	MS	921	1,813	04/14/2023	03/31/2030
91282C-HE-4	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	172,556	..98.9414	173,147	175,000	172,801	0	245	0	0	3.625	3.938	MN	555	3,172	06/22/2023	05/31/2028
91282C-HK-0	UNITED STATES TREASURY .....	.....	.....	.....	.. 1.A	99,309	100.4727	100,473	100,000	99,371	0	62	0	0	4.000	4.155	JD	2,011	0	06/30/2023	06/30/2028
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,332,239	XXX	2,271,089	2,375,000	2,348,557	0	7,654	0	0	XXX	XXX	XXX	16,214	47,609	XXX	XXX
36179V-HF-0	G2 MA6530 - RMBS .....	.....	.....	4	.. 1.A	23,606	..85.9280	20,265	23,584	23,749	0	17	0	0	2.500	2.408	MON	49	590	03/12/2020	03/20/2050
36179V-Z0-6	G2 MA7051 - RMBS .....	.....	.....	4	.. 1.A	143,531	..84.6744	116,510	137,598	143,903	0	226	0	0	2.000	1.455	MON	229	2,752	12/17/2020	12/20/2050
38384A-GU-1	GNR 2023-065 HL - CMO/RMBS .....	.....	.....	4	.. 1.A	49,695	100.4933	50,247	50,000	49,701	0	5	0	0	5.000	5.087	MON	208	1,458	05/11/2023	01/20/2053
0029999999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						216,832	XXX	187,021	211,181	217,352	0	248	0	0	XXX	XXX	XXX	487	4,800	XXX	XXX
0109999999. Total - U.S. Government Bonds						2,549,072	XXX	2,458,110	2,586,181	2,565,910	0	7,902	0	0	XXX	XXX	XXX	16,701	52,409	XXX	XXX
0309999999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
76222R-YC-0	RHODE ISLAND ST .....	.....	.....	1	.. 1.C FE	35,620	..99.2820	34,749	35,000	35,044	0	(129)	0	0	3.000	2.620	MN	175	1,050	04/17/2019	05/01/2024
76222R-YD-8	RHODE ISLAND ST .....	.....	.....	1	.. 1.C FE	66,255	..97.7670	63,549	65,000	65,296	0	(215)	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	..93.2580	46,629	50,000	50,000	0	0	0	0	2.182	2.182	AO	273	1,091	04/08/2020	10/01/2027
882724-T8-0	TEXAS ST .....	.....	.....	.....	.. 1.A FE	50,000	102.2260	51,113	50,000	50,000	0	0	0	0	4.634	4.633	AO	785	0	08/10/2023	10/01/2029
97705M-VN-2	WISCONSIN ST .....	.....	.....	1	.. 1.B FE	100,000	..86.6670	86,667	100,000	100,000	0	0	0	0	1.402	1.402	MN	234	1,402	09/02/2021	05/01/2029
97705M-ZE-8	WISCONSIN ST	..SD..	.....	2	.. 1.B FE	45,000	..79.6680	35,851	45,000	45,000	0	0	0	0	2.531	2.531	MN	190	1,139	10/02/2019	05/01/2033
97705M-ZN-8	WISCONSIN ST	..SD..	.....	.....	.. 1.B FE	55,000	..84.8540	46,670	55,000	55,000	0	0	0	0	2.531	2.531	MN	232	1,392	10/02/2019	05/01/2033
0419999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						401,874	XXX	365,227	400,000	400,340	0	(345)	0	0	XXX	XXX	XXX	2,213	8,024	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						401,874	XXX	365,227	400,000	400,340	0	(345)	0	0	XXX	XXX	XXX	2,213	8,024	XXX	XXX
442331-7E-8	HOUSTON CITY .....	.....	.....	.....	.. 1.D FE	150,000	..82.6910	124,037	150,000	150,000	0	0	0	0	1.787	1.788	MS	894	2,681	08/18/2021	03/01/2031
446222-UV-1	HUNTINGTON BEACH CALIF UN HIGH SCH DIST .....	.....	.....	.....	.. 1.D FE	100,000	..87.5340	87,534	100,000	100,000	0	0	0	0	1.884	1.884	FA	0	1,884	05/13/2021	08/01/2029
592112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C .....	.....	.....	2	.. 1.B FE	150,000	..80.2560	120,384	150,000	150,000	0	0	0	0	1.486	1.486	JJ	1,115	2,229	01/27/2021	07/01/2031
678519-CS-6	OKLAHOMA CITY OKLA .....	.....	.....	.....	.. 1.A FE	80,000	..95.2150	76,172	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	..84.8940	84,894	100,000	100,140	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	..94.3170	94,317	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	..82.7080	165,416	200,000	200,000	0	0	0	0	1.846	1.846	FA	1,538	3,692	12/03/2020	08/01/2031
94766P-KC-4	WEBER SCH DIST UTAH .....	.....	.....	2	.. 1.A FE	41,552	..87.7240	43,862	50,000	41,790	0	238	0	0	2.500	4.100	JD	56	625	06/21/2023	06/15/2037
0619999999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						921,757	XXX	796,616	930,000	921,930	0	221	0	0	XXX	XXX	XXX	6,417	18,923	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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
0709999999	Total - U.S. Political Subdivisions Bonds					921,757	XXX	796,616	930,000	921,930	0	221	0	0	XXX	XXX	XXX	6,417	18,923	XXX	XXX
040654-YA-7	ARIZONA ST TRANS BRD HIWY REV			1	1.B FE	100,000	89.3810	89,381	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	89.2590	89,259	100,000	100,000	0	0	0	0	2.785	2.785	MN	356	2,785	07/31/2019	11/15/2031
207750-W5-9	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN			1	1.A FE	100,000	92.5320	92,532	100,000	100,000	0	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	92.2190	46,110	50,000	50,000	0	0	0	0	2.012	2.012	MN	168	1,006	04/29/2020	11/01/2027
31343X-AB-0	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	500,000	80.2545	401,273	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	93.8010	93,801	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	98.6250	98,625	100,000	103,072	0	(556)	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.D FE	110,000	87.0040	95,704	110,000	110,000	0	0	0	0	2.451	2.451	FA	1,019	2,696	01/29/2020	02/15/2031
68607V-Z9-9	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE			1	1.C FE	15,000	96.3310	14,450	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	88.9060	88,906	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	80.9670	161,934	200,000	197,198	0	285	0	0	1.967	2.142	MN	656	3,394	03/09/2021	11/01/2032
79771F-FJ-1	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL			2	1.D FE	95,000	87.7390	83,352	95,000	95,000	0	0	0	0	2.803	2.803	MN	444	2,663	12/13/2019	11/01/2031
810489-WJ-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX			1	1.B FE	150,000	81.8130	122,720	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	1.B FE	100,000	89.9670	89,967	100,000	100,000	0	0	0	0	2.344	2.344	MS	690	2,344	04/30/2020	09/15/2029
91412G-YB-6	UNIVERSITY CALIF REVS			1	1.C FE	50,000	97.7780	48,889	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	88.6750	88,675	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					1,971,956	XXX	1,705,577	1,970,000	1,970,269	0	(271)	0	0	XXX	XXX	XXX	13,566	44,872	XXX	XXX
31335A-U3-0	FH G60602 - RMBS			4	1.A	45,319	94.6756	40,639	42,924	46,267	0	149	0	0	3.500	2.326	MON	125	1,502	07/26/2016	11/01/2043
31418D-Z8-8	FN MA4366 - RMBS			4	1.A	159,233	89.0289	136,414	153,224	158,871	0	(182)	0	0	2.500	1.917	MON	319	3,831	05/20/2021	06/01/2041
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					204,552	XXX	177,052	196,148	205,138	0	(33)	0	0	XXX	XXX	XXX	444	5,333	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					2,176,508	XXX	1,882,629	2,166,148	2,175,407	0	(304)	0	0	XXX	XXX	XXX	14,010	50,205	XXX	XXX
025816-DH-9	AMERICAN EXPRESS CO			2,5	1.F FE	50,000	102.0757	51,038	50,000	50,000	0	0	0	0	5.282	5.285	JJ	1,122	0	07/25/2023	07/27/2029
037735-CU-9	APPALACHIAN POWER CO			1,2	1.G FE	49,823	97.6846	48,842	50,000	49,972	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	97.4012	97,401	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	1.G FE	99,625	99.6120	99,612	100,000	99,989	0	43	0	0	4.000	4.045	AO	1,000	4,000	03/27/2014	04/01/2024
125896-BP-4	CMS ENERGY CORP			1,2	2.B FE	99,683	97.0719	97,072	100,000	99,933	0	34	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	98.3378	49,169	50,000	49,837	0	190	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	81.9476	163,895	200,000	195,119	0	633	0	0	1.700	2.072	FA	1,407	3,400	02/25/2021	02/02/2031
24422E-WZ-8	JOHN DEERE CAPITAL CORP			1	1.F FE	49,956	101.6488	50,824	50,000	49,959	0	3	0	0	4.700	4.715	JD	137	1,188	06/05/2023	06/10/2030
24422E-XE-4	JOHN DEERE CAPITAL CORP			1	1.F FE	49,993	105.2263	52,613	50,000	49,993	0	0	0	0	5.150	5.152	MS	808	0	09/05/2023	09/08/2033
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC			1	1.D FE	100,000	87.0511	87,051	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	95.8333	95,833	100,000	99,867	0	38	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	88.9356	53,361	60,000	60,922	0	(142)	0	0	2.700	2.421	MS	495	1,620	05/03/2021	03/11/2030
29364W-BH-0	ENTERGY LOUISIANA LLC			1,2	1.F FE	149,226	83.1704	124,756	150,000	149,407	0	63	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	96.1211	48,061	50,000	49,963	0	16	0	0	3.350	3.385	MS	493	1,675	03/07/2016	03/15/2026
38141G-YG-3	GOLDMAN SACHS GROUP INC			1,2,5	1.F FE	100,000	90.7017	90,702	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	98.0564	49,028	50,000	49,997	0	2	0	0	4.000	4.005	MN	256	2,000	12/20/2018	05/15/2025
459200-JG-7	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	99,665	97.3933	97,393	100,000	99,920	0	36	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	96.7984	96,798	100,000	99,971	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	96.6375	48,319	50,000	49,116	0	394	0	0	2.750	3.624	FA	519	1,375	09/07/2018	02/15/2026
57636Q-AJ-3	MASTERCARD INC			1,2	1.D FE	49,883	97.3776	48,689	50,000	49,947	0	12	0	0	3.500	3.528	FA	608	1,750	02/21/2018	02/26/2028
57978Q-AK-3	MCCORMICK & COMPANY INC			1,2	2.B FE	99,263	96.5772	96,577	100,000	99,844	0	79	0	0	3.250	3.337	MN	415	3,250	11/03/2015	11/15/2025

ANNUAL STATEMENT FOR THE YEAR 2023 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
58013M-FV-1	MCDONALD'S CORP	...	1,2	...	2.A FE	49,868	102.7830	51,392	50,000	49,871	...	4	...	0	4.950	4.984	FA	942	0	08/09/2023	08/14/2033
594918-BY-9	MICROSOFT CORP	...	1,2	...	1.A FE	99,645	97.3927	97,393	100,000	99,877	...	37	...	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	88.7377	88,738	100,000	99,962	...	8	...	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	96.3764	48,188	50,000	49,542	...	114	...	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	97.5029	48,751	50,000	49,981	...	15	...	0	2.950	2.981	AO	369	1,475	10/27/2015	04/01/2025
74460D-AD-1	PUBLIC STORAGE OPERATING CO	...	1,2	...	1.F FE	49,999	95.3868	47,693	50,000	50,001	...	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	97.7937	97,794	100,000	99,995	...	2	...	0	3.800	3.802	JD	169	3,800	12/08/2016	12/15/2026
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY	...	1,2	...	1.A FE	100,671	93.5656	93,566	100,000	100,373	...	(67)	...	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	98.3068	98,307	100,000	99,671	...	259	...	0	3.375	3.653	MS	928	3,375	04/25/2018	03/22/2025
91159H-HM-5	US BANCORP	...	2	...	1.G FE	99,855	95.8276	95,828	100,000	99,963	...	15	...	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	86.4298	86,430	100,000	96,825	...	453	...	0	2.000	2.543	MN	256	2,000	01/27/2022	05/15/2030
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					2,640,117	XXX	2,501,114	2,660,000	2,649,817	0	2,272	0	0	XXX	XXX	XXX	19,254	74,009	XXX	XXX
36252S-AU-1	GSIS 2019-GC38 A3 - CMBS	...	4	...	1.A	100,995	93.2262	93,226	100,000	100,498	...	(110)	...	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	93,226	100,000	100,498	0	(110)	0	0	XXX	XXX	XXX	309	3,703	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					2,741,112	XXX	2,594,340	2,760,000	2,750,315	0	2,162	0	0	XXX	XXX	XXX	19,562	77,712	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					8,267,943	XXX	7,639,621	8,335,000	8,290,913	0	9,531	0	0	XXX	XXX	XXX	57,664	193,436	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					421,384	XXX	364,074	407,329	422,491	0	215	0	0	XXX	XXX	XXX	931	10,133	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					100,995	XXX	93,226	100,000	100,498	0	(110)	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					8,790,323	XXX	8,096,921	8,842,329	8,813,902	0	9,636	0	0	XXX	XXX	XXX	58,904	207,272	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ...\$3,493,588 1B ...\$1,350,000 1C ...\$862,537 1D ...\$908,158 1E ...\$99,671 1F ...\$940,371 1G ...\$449,711
1B 2A ...\$510,089 2B ...\$199,777 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 2023 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
38384A-GU-1	GNR 2023-065 HL - CMO/RMBS		...05/11/2023 ...	PPS		49,695	50,000	201
91282C-FJ-5	UNITED STATES TREASURY		...07/21/2023 ...	Citigroup		95,141	100,000	1,248
91282C-GM-7	UNITED STATES TREASURY		...04/14/2023 ...	B.A. Securities Inc.		99,844	100,000	599
91282C-GS-4	UNITED STATES TREASURY		...04/14/2023 ...	JP Morgan Securities LLC		100,391	100,000	178
91282C-HE-4	UNITED STATES TREASURY		...06/22/2023 ...	Various		172,556	175,000	280
91282C-HK-0	UNITED STATES TREASURY		...06/30/2023 ...	JP Morgan Securities LLC		99,309	100,000	54
0109999999. Subtotal - Bonds - U.S. Governments						616,935	625,000	2,562
882724-T8-0	TEXAS ST		...08/10/2023 ...	RAMIREZ & CO.		50,000	50,000	0
97705M-ZE-8	WISCONSIN ST		...01/27/2023 ...	GOLDMAN		45,000	45,000	272
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						95,000	95,000	272
94766P-KC-4	WEBER SCH DIST UTAH		...06/21/2023 ...	BARCLAYS CAPITAL INC		41,552	50,000	28
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						41,552	50,000	28
025816-DH-9	AMERICAN EXPRESS CO		...07/25/2023 ...	BARCLAYS CAPITAL INC		50,000	50,000	0
24422E-WZ-8	JOHN DEERE CAPITAL CORP		...06/05/2023 ...	JP Morgan Securities LLC		49,956	50,000	0
24422E-XE-4	JOHN DEERE CAPITAL CORP		...09/05/2023 ...	MITSUBISHI UFJ SECURITIES		49,993	50,000	0
58013M-FV-1	MCDONALD'S CORP		...08/09/2023 ...	GOLDMAN		49,868	50,000	0
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						199,816	200,000	0
2509999997. Total - Bonds - Part 3						953,302	970,000	2,861
2509999998. Total - Bonds - Part 5						5,000	5,000	49
2509999999. Total - Bonds						958,302	975,000	2,910
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						958,302	XXX	2,910

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	.....	.12/01/2023 ..	Paydown .....	.....	1,813	1,813	1,815	1,825	0	(11)	0	(11)	0	1,813	0	0	0	28	..03/20/2050 ..	
36179V-Z0-6 ..	G2 MA7051 - RMBS .....	.....	.12/01/2023 ..	Paydown .....	.....	12,776	12,776	13,327	13,340	0	(565)	0	(565)	0	12,776	0	0	0	136	..12/20/2050 ..	
912828-T9-1 ..	UNITED STATES TREASURY .....	.....	.10/31/2023 ..	Maturity @ 100.00 .....	.....	150,000	150,000	146,643	149,530	0	470	0	470	0	150,000	0	0	0	2,438	..10/31/2023 ..	
912828-Y6-1 ..	UNITED STATES TREASURY .....	.....	.07/31/2023 ..	Maturity @ 100.00 .....	.....	175,000	175,000	174,310	174,961	0	86	0	86	0	175,000	0	0	0	4,813	..07/31/2023 ..	
0109999999. Subtotal - Bonds - U.S. Governments						339,589	339,589	336,094	339,656	0	(20)	0	(20)	0	339,589	0	0	0	7,414	XXX	
649791-PY-0 ..	NEW YORK ST .....	.....	.11/20/2023 ..	Transfer .....	.....	208,448	250,000	250,135	250,090	0	(12)	0	(12)	0	250,078	0	(41,631)	(41,631)	9,163	..02/15/2033 ..	
68608U-KV-7 ..	OREGON ST .....	.....	.07/01/2023 ..	Maturity @ 100.00 .....	.....	65,000	65,000	65,000	65,000	0	0	0	0	0	65,000	0	0	0	2,080	..07/01/2023 ..	
97705M-NW-1 ..	WISCONSIN ST .....	.....	.01/27/2023 ..	Adjustment .....	.....	45,000	45,000	45,000	45,000	0	0	0	0	0	45,000	0	0	0	272	..05/01/2033 ..	
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						318,448	360,000	360,135	360,090	0	(12)	0	(12)	0	360,078	0	(41,631)	(41,631)	11,515	XXX	
20281P-BB-7 ..	COMMONWEALTH FING AUTH PA REV .....	.....	.06/01/2023 ..	Maturity @ 100.00 .....	.....	10,000	10,000	10,050	10,002	0	(2)	0	(2)	0	10,000	0	0	0	282	..06/01/2023 ..	
31335A-U3-0 ..	FH G60602 - RMBS .....	.....	.12/01/2023 ..	Paydown .....	.....	7,996	7,996	8,442	8,591	0	(595)	0	(595)	0	7,996	0	0	0	164	..11/01/2043 ..	
3133XP-KG-8 ..	FEDERAL HOME LOAN BANKS .....	.....	.03/10/2023 ..	Maturity @ 100.00 .....	.....	125,000	125,000	124,359	124,989	0	11	0	11	0	125,000	0	0	0	2,969	..03/10/2023 ..	
31418D-Z8-8 ..	FN MA4366 - RMBS .....	.....	.12/01/2023 ..	Paydown .....	.....	13,488	13,488	14,017	14,001	0	(513)	0	(513)	0	13,488	0	0	0	185	..06/01/2041 ..	
68607V-Z6-5 ..	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE ..	.....	.04/01/2023 ..	Maturity @ 100.00 .....	.....	35,000	35,000	35,000	35,000	0	0	0	0	0	35,000	0	0	0	430	..04/01/2023 ..	
79765R-4W-6 ..	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL ..	.....	.09/07/2023 ..	Exchange .....	.....	5,000	5,000	5,000	5,000	0	0	0	0	0	5,000	0	0	0	119	..11/01/2031 ..	
80168A-CC-9 ..	SANTA CLARA VY CALIF WTR DIST WTR SYS RE ..	.....	.11/20/2023 ..	Transfer .....	.....	185,288	200,000	200,000	200,000	0	0	0	0	0	200,000	0	(14,712)	(14,712)	6,038	..06/01/2028 ..	
0909999999. Subtotal - Bonds - U.S. Special Revenues						381,772	396,484	396,868	397,583	0	(1,099)	0	(1,099)	0	396,484	0	(14,712)	(14,712)	10,186	XXX	
00185A-AF-1 ..	AON PLC	C.....	.11/20/2023 ..	Transfer .....	.....	98,686	100,000	99,239	99,872	0	78	0	78	0	99,949	0	(1,263)	(1,263)	3,267	..06/14/2024 ..	
12189L-AM-3 ..	BURLINGTON NORTHERN SANTA FE LLC .....	.....	.03/15/2023 ..	Maturity @ 100.00 .....	.....	100,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	0	0	1,500	..03/15/2023 ..	
14913Q-ZS-7 ..	CATERPILLAR FINANCIAL SERVICES CORP .....	.....	.12/07/2023 ..	Maturity @ 100.00 .....	.....	50,000	50,000	49,975	49,995	0	5	0	5	0	50,000	0	0	0	1,825	..12/07/2023 ..	
29364D-AR-1 ..	ENTERGY ARKANSAS LLC .....	.....	.06/01/2023 ..	Maturity @ 100.00 .....	.....	100,000	100,000	99,718	99,987	0	13	0	13	0	100,000	0	0	0	1,525	..06/01/2023 ..	
369550-BD-9 ..	GENERAL DYNAMICS CORP .....	.....	.05/15/2023 ..	Maturity @ 100.00 .....	.....	100,000	100,000	99,616	99,970	0	30	0	30	0	100,000	0	0	0	1,688	..05/15/2023 ..	
534187-BD-0 ..	LINCOLN NATIONAL CORP .....	.....	.09/01/2023 ..	Maturity @ 100.00 .....	.....	100,000	100,000	97,195	99,776	0	224	0	224	0	100,000	0	0	0	4,000	..09/01/2023 ..	
57636Q-AS-3 ..	MASTERCARD INC .....	.....	.11/20/2023 ..	Transfer .....	.....	121,280	150,000	149,808	149,841	0	16	0	16	0	149,857	0	(28,577)	(28,577)	3,365	..03/15/2031 ..	
78355H-KG-3 ..	RYDER SYSTEM INC .....	.....	.03/01/2023 ..	Maturity @ 100.00 .....	.....	50,000	50,000	49,865	49,995	0	5	0	5	0	50,000	0	0	0	850	..03/01/2023 ..	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						719,966	750,000	745,416	749,435	0	371	0	371	0	749,806	0	(29,840)	(29,840)	18,019	XXX	
2509999997. Total - Bonds - Part 4						1,759,774	1,846,073	1,838,512	1,846,764	0	(761)	0	(761)	0	1,845,957	0	(86,182)	(86,182)	47,133	XXX	
2509999998. Total - Bonds - Part 5						4,400	5,000	5,000	0	0	0	0	0	0	5,000	0	(600)	(600)	90	XXX	
2509999999. Total - Bonds						1,764,174	1,851,073	1,843,512	1,846,764	0	(761)	0	(761)	0	1,850,957	0	(86,782)	(86,782)	47,223	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						1,764,174	XXX	1,843,512	1,846,764	0	(761)	0	(761)	0	1,850,957	0	(86,782)	(86,782)	47,223	XXX	

SCHEDULE D - PART 5

[illegible]

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

[illegible]

1.	January.....	328,403	4.	April.....	499,176	7.	July.....	446,402	10.	October.....	178,834
2.	February.....	361,869	5.	May.....	583,519	8.	August.....	384,305	11.	November.....	230,603
3.	March.....	213,458	6.	June.....	437,823	9.	September.....	406,613	12.	December.....	124,486

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible][illegible]

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 benefit of all policyholders	323,233	296,893	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	323,233	296,893	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