



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 the Midwest

NAIC Group Code 0088 0088 NAIC Company Code 10395 Employer's ID Number 35-1958418

Organized under the Laws of Indiana, State of Domicile or Port of Entry IN
Country of Domicile United States of America

Incorporated/Organized 03/24/1995 Commenced Business 03/08/1996

Statutory Home Office 9229 Delegates Row, Suite 100 Indianapolis, IN, US 462403824
(Street and Number) (City or Town, State, Country and Zip Code)

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

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

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

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood 508-853-7200-8557928
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OFFICERS

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

OTHER

Jeffrey Mark Farber, Executive Vice President & CFO Dennis Francis Kerrigan Jr., Executive Vice President & Chief Legal Officer Richard William Lavey, Executive Vice President
Willard Ty-Lunn Lee, Executive Vice President David John Lovely #, Executive Vice President Denise Maureen Lowsley, Executive Vice President
Bryan James Salvatore, Executive Vice President

DIRECTORS OR TRUSTEES

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

State of Massachusetts SS
County of Worcester

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

Handwritten signature of John Conner Roche

John Conner Roche
President

Handwritten signature of Charles Frederick Cronin

Charles Frederick Cronin
Senior Vice President & Secretary

Handwritten signature of Nathaniel William Clarkin

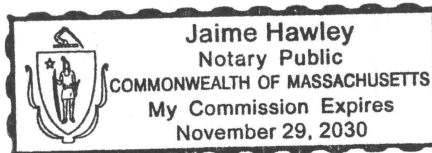
Nathaniel William Clarkin
Vice President & Treasurer

Subscribed and sworn to before me this 2nd day of February, 2024

Handwritten signature of Jaime L. Hawley

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.....



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

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	127,292,573	0	127,292,573	108,955,760
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....585,205, Schedule E - Part 1), cash equivalents (\$ .....0, Schedule E - Part 2) and short-term investments (\$ .....0, Schedule DA) .....	585,205	0	585,205	689,415
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0	0
9. Receivable for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	127,877,778	0	127,877,778	109,645,175
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	994,390	0	994,390	785,046
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	0	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....0) and contracts subject to redetermination (\$ .....0) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
24. Health care (\$ .....0) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	128,872,168	0	128,872,168	110,430,221
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	128,872,168	0	128,872,168	110,430,221
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. ....				
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	0	0
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	0	0
4. Commissions payable, contingent commissions and other similar charges .....	0	0
5. Other expenses (excluding taxes, licenses and fees) .....	0	0
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	0	0
7.1 Current federal and foreign income taxes (including \$ .....0 on realized capital gains (losses)) .....	20,243	10,015
7.2 Net deferred tax liability .....	90,261	39,423
8. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....496,767,973 and including warranty reserves of \$ .....0 and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	0	0
10. Advance premium .....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	0	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	0	0
14. Amounts withheld or retained by company for account of others .....	0	0
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ .....0 certified) (Schedule F, Part 3, Column 78) .....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	11,967	8,868
20. Derivatives .....	0	0
21. Payable for securities .....	0	0
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	122,471	58,306
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	122,471	58,306
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	2,000,000	2,000,000
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	102,052,858	86,052,858
35. Unassigned funds (surplus) .....	24,696,839	22,319,057
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 31 \$ .....0 ) .....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	128,749,697	110,371,915
38. TOTALS (Page 2, Line 28, Col. 3)	128,872,168	110,430,221
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	0	0
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7) .....	0	0
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	0	0
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	0	0
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Lines 2 through 5) .....	0	0
7. Net income of protected cells .....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	0	0
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	3,020,935	2,303,364
10. Net realized capital gains (losses) less capital gains tax of \$ ..... 3,248 (Exhibit of Capital Gains (Losses) ) .....	(14,335)	(12,206)
11. Net investment gain (loss) (Lines 9 + 10) .....	3,006,600	2,291,158
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....0 amount charged off \$ .....0 ) .....	0	0
13. Finance and service charges not included in premiums .....	0	0
14. Aggregate write-ins for miscellaneous income .....	0	0
15. Total other income (Lines 12 through 14) .....	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	3,006,600	2,291,158
17. Dividends to policyholders .....	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	3,006,600	2,291,158
19. Federal and foreign income taxes incurred .....	577,980	474,963
20. Net income (Line 18 minus Line 19)(to Line 22) .....	2,428,620	1,816,195
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	110,371,915	98,560,863
22. Net income (from Line 20) .....	2,428,620	1,816,195
23. Net transfers (to) from Protected Cell accounts .....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....0 .....	0	0
25. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
26. Change in net deferred income tax .....	(50,838)	(5,142)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	0	0
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	0	0
29. Change in surplus notes .....	0	0
30. Surplus (contributed to) withdrawn from protected cells .....	0	0
31. Cumulative effect of changes in accounting principles .....	0	0
32. Capital changes:		
32.1 Paid in .....	0	0
32.2 Transferred from surplus (Stock Dividend) .....	0	0
32.3 Transferred to surplus .....	0	0
33. Surplus adjustments:		
33.1 Paid in .....	16,000,000	10,000,000
33.2 Transferred to capital (Stock Dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	18,377,782	11,811,053
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	128,749,697	110,371,915
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	0	0
1401. ....		
1402. ....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	0	0
2. Net investment income .....	2,764,509	2,280,622
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	2,764,509	2,280,622
5. Benefit and loss related payments .....	0	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	0	0
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....3,248 tax on capital gains (losses) .....	571,000	477,000
10. Total (Lines 5 through 9) .....	571,000	477,000
11. Net cash from operations (Line 4 minus Line 10) .....	2,193,509	1,803,622
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	8,752,129	7,642,214
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	8,752,129	7,642,214
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	11,497,861	10,473,877
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	11,497,861	10,473,877
14. Net increase/(decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(2,745,732)	(2,831,663)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	444,914	588,882
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	3,099	(881)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	448,013	588,001
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(104,210)	(440,040)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	689,415	1,129,456
19.2 End of period (Line 18 plus Line 19.1) .....	585,205	689,415

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Bonds acquired in settlement of capital contribution .....	15,452,834	9,328,515
20.0002. Accrued interest on securities acquired in settlement of capital contribution .....	102,252	82,603

Underwriting and Investment Exhibit - Part 1 - Premiums Earned

**N O N E**

Underwriting and Investment Exhibit - Part 1A - Recapitulation of all Premiums

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	2,126,178	0	0	2,126,178	0	0
2.1 Allied lines .....	4,200,733	0	0	4,200,733	0	0
2.2 Multiple peril crop .....	0	0	0	0	0	0
2.3 Federal flood .....	0	0	0	0	0	0
2.4 Private crop .....	0	0	0	0	0	0
2.5 Private flood .....	0	0	0	0	0	0
3. Farmowners multiple peril .....	0	0	0	0	0	0
4. Homeowners multiple peril .....	329,273,265	0	0	329,273,265	0	0
5.1 Commercial multiple peril (non-liability portion) .....	85,464	0	0	85,464	0	0
5.2 Commercial multiple peril (liability portion) .....	109,808	0	0	109,808	0	0
6. Mortgage guaranty .....	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0
9. Inland marine .....	11,182,045	0	0	11,182,045	0	0
10. Financial guaranty .....	0	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0
11.2 Medical professional liability - claims- made .....	0	0	0	0	0	0
12. Earthquake .....	407,516	0	0	407,516	0	0
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0
15.1 Vision only .....	0	0	0	0	0	0
15.2 Dental only .....	0	0	0	0	0	0
15.3 Disability income .....	0	0	0	0	0	0
15.4 Medicare supplement .....	0	0	0	0	0	0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0
15.7 Long-term care .....	0	0	0	0	0	0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0
15.9 Other health .....	0	0	0	0	0	0
16. Workers' compensation .....	387,155	0	28,573	415,728	0	0
17.1 Other liability - occurrence .....	16,958,950	0	0	16,958,950	0	0
17.2 Other liability - claims-made .....	0	0	0	0	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	164,601,166	0	0	164,601,166	0	0
19.2 Other private passenger auto liability .....	128,148,262	0	0	128,148,262	0	0
19.3 Commercial auto no-fault (personal injury protection) .....	0	0	0	0	0	0
19.4 Other commercial auto liability .....	0	0	0	0	0	0
21.1 Private passenger auto physical damage .....	344,419,683	0	0	344,419,683	0	0
21.2 Commercial auto physical damage .....	0	0	0	0	0	0
22. Aircraft (all perils) .....	0	0	0	0	0	0
23. Fidelity .....	0	0	0	0	0	0
24. Surety .....	0	0	0	0	0	0
26. Burglary and theft .....	0	0	0	0	0	0
27. Boiler and machinery .....	0	0	0	0	0	0
28. Credit .....	0	0	0	0	0	0
29. International .....	0	0	0	0	0	0
30. Warranty .....	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35. TOTALS	1,001,900,225	0	28,573	1,001,928,798	0	0
<b>DETAILS OF WRITE-INS</b>						
3401. ....						
3402. ....						
3403. ....						
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ X ]

If yes: 1. The amount of such installment premiums \$ .....0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....0

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire .....	3,585,209	0	3,585,209	0	0	0	0.0	
2.1 Allied lines .....	231,773	0	231,773	0	0	0	0.0	
2.2 Multiple peril crop .....	0	0	0	0	0	0	0.0	
2.3 Federal flood .....	0	0	0	0	0	0	0.0	
2.4 Private crop .....	0	0	0	0	0	0	0.0	
2.5 Private flood .....	0	0	0	0	0	0	0.0	
3. Farmowners multiple peril .....	0	0	0	0	0	0	0.0	
4. Homeowners multiple peril .....	291,039,334	0	291,039,334	0	0	0	0.0	
5.1 Commercial multiple peril (non-liability portion) .....	84,355	0	84,355	0	0	0	0.0	
5.2 Commercial multiple peril (liability portion) .....	0	0	0	0	0	0	0.0	
6. Mortgage guaranty .....	0	0	0	0	0	0	0.0	
8. Ocean marine .....	0	0	0	0	0	0	0.0	
9. Inland marine .....	3,631,076	0	3,631,076	0	0	0	0.0	
10. Financial guaranty .....	0	0	0	0	0	0	0.0	
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0	0.0	
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0	0.0	
12. Earthquake .....	0	0	0	0	0	0	0.0	
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	0.0	
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	0.0	
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	0.0	
15.1 Vision only .....	0	0	0	0	0	0	0.0	
15.2 Dental only .....	0	0	0	0	0	0	0.0	
15.3 Disability income .....	0	0	0	0	0	0	0.0	
15.4 Medicare supplement .....	0	0	0	0	0	0	0.0	
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	0.0	
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	0.0	
15.7 Long-term care .....	0	0	0	0	0	0	0.0	
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	0.0	
15.9 Other health .....	0	0	0	0	0	0	0.0	
16. Workers' compensation .....	134,717	17,175	151,892	0	0	0	0.0	
17.1 Other liability - occurrence .....	4,859,483	0	4,859,483	0	0	0	0.0	
17.2 Other liability - claims-made .....	0	0	0	0	0	0	0.0	
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0.0	
18.1 Products liability - occurrence .....	0	0	0	0	0	0	0.0	
18.2 Products liability - claims-made .....	0	0	0	0	0	0	0.0	
19.1 Private passenger auto no-fault (personal injury protection) .....	96,093,318	0	96,093,318	0	0	0	0.0	
19.2 Other private passenger auto liability .....	85,274,933	0	85,274,933	0	0	0	0.0	
19.3 Commercial auto no-fault (personal injury protection) .....	0	0	0	0	0	0	0.0	
19.4 Other commercial auto liability .....	0	0	0	0	0	0	0.0	
21.1 Private passenger auto physical damage .....	253,376,824	0	253,376,824	0	0	0	0.0	
21.2 Commercial auto physical damage .....	0	0	0	0	0	0	0.0	
22. Aircraft (all perils) .....	0	0	0	0	0	0	0.0	
23. Fidelity .....	0	0	0	0	0	0	0.0	
24. Surety .....	0	0	0	0	0	0	0.0	
26. Burglary and theft .....	0	0	0	0	0	0	0.0	
27. Boiler and machinery .....	0	0	0	0	0	0	0.0	
28. Credit .....	0	0	0	0	0	0	0.0	
29. International .....	0	0	0	0	0	0	0.0	
30. Warranty .....	0	0	0	0	0	0	0.0	
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0	0.0	
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0	0.0	
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0	0.0	
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0.0	
35. TOTALS .....	738,311,022	17,175	738,328,197	0	0	0	0.0	
<b>DETAILS OF WRITE-INS</b>								
3401. ....	0	0	0	0	0	0	0.0	
3402. ....	0	0	0	0	0	0	0.0	
3403. ....	0	0	0	0	0	0	0.0	
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0.0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0.0	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**UNDERWRITING AND INVESTMENT EXHIBIT**  
 PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	801,704	0	801,704	0	83,102	0	83,102	0	0
2.1 Allied lines	0	0	0	0	156,582	0	156,582	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	49,288,762	0	49,288,762	0	70,043,146	0	70,043,146	0	0
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	27,062	0	27,062	0	0
5.2 Commercial multiple peril (liability portion)	50,000	0	50,000	0	63,837	0	63,837	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	80,437	0	80,437	0	404,573	0	404,573	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	13,526	0	13,526	0	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0	0	(a)	0
15.2 Dental only	0	0	0	0	0	0	0	(a)	0
15.3 Disability income	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	0
15.9 Other health	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation	456,409	129,894	586,303	0	258,717	46,832	305,549	0	0
17.1 Other liability - occurrence	11,046,154	0	11,046,154	0	12,608,108	0	12,608,108	0	0
17.2 Other liability - claims-made	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	115,039,379	0	115,039,379	0	347,995,138	0	347,995,138	0	0
19.2 Other private passenger auto liability	81,640,709	0	81,640,709	0	68,344,618	0	68,344,618	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	10,601,298	0	10,601,298	0	26,010,713	0	26,010,713	0	0
21.2 Commercial auto physical damage	175	0	175	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	269,005,027	129,894	269,134,921	0	526,009,122	46,832	526,055,954	0	0
<b>DETAILS OF WRITE-INS</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ 0 for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	15,081,495	0	0	15,081,495
1.2 Reinsurance assumed .....	0	0	0	0
1.3 Reinsurance ceded .....	15,081,495	0	0	15,081,495
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	0	0	0	0
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	112,671,576	0	112,671,576
2.2 Reinsurance assumed, excluding contingent .....	0	6,876	0	6,876
2.3 Reinsurance ceded, excluding contingent .....	0	112,678,452	0	112,678,452
2.4 Contingent - direct .....	0	6,827,859	0	6,827,859
2.5 Contingent - reinsurance assumed .....	0	0	0	0
2.6 Contingent - reinsurance ceded .....	0	6,827,859	0	6,827,859
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	0	0	0
3. Allowances to managers and agents .....	0	0	0	0
4. Advertising .....	0	0	23	23
5. Boards, bureaus and associations .....	0	0	0	0
6. Surveys and underwriting reports .....	0	0	0	0
7. Audit of assureds' records .....	0	0	0	0
8. Salary and related items:				
8.1 Salaries .....	0	0	66,254	66,254
8.2 Payroll taxes .....	0	0	0	0
9. Employee relations and welfare .....	0	0	13,413	13,413
10. Insurance .....	0	0	0	0
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	0	0	941	941
13. Rent and rent items .....	0	0	2,190	2,190
14. Equipment .....	0	0	13,315	13,315
15. Cost or depreciation of EDP equipment and software .....	0	0	0	0
16. Printing and stationery .....	0	0	114	114
17. Postage, telephone and telegraph, exchange and express .....	0	0	175	175
18. Legal and auditing .....	0	0	1,241	1,241
19. Totals (Lines 3 to 18) .....	0	0	97,666	97,666
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	0	0	0
20.2 Insurance department licenses and fees .....	0	0	0	0
20.3 Gross guaranty association assessments .....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate) .....	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	0	0	0
21. Real estate expenses .....	0	0	0	0
22. Real estate taxes .....	0	0	1	1
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	0	0	40,608	40,608
25. Total expenses incurred .....	0	0	138,275	(a) 138,275
26. Less unpaid expenses - current year .....	0	0	0	0
27. Add unpaid expenses - prior year .....	0	0	0	0
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	0	0	138,275	138,275
<b>DETAILS OF WRITE-INS</b>				
2401. Custodial Fees .....	0	0	1,500	1,500
2402. Outside Data Processing .....	0	0	34,659	34,659
2403. Miscellaneous .....	0	0	4,449	4,449
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	0	40,608	40,608

(a) Includes management fees of \$ 136,775 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**EXHIBIT OF NET INVESTMENT INCOME**

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) ..... 428,188	..... 448,366
1.1	Bonds exempt from U.S. tax .....	(a) ..... 0	..... 0
1.2	Other bonds (unaffiliated) .....	(a) ..... 2,498,942	..... 2,689,028
1.3	Bonds of affiliates .....	(a) ..... 0	..... 0
2.1	Preferred stocks (unaffiliated) .....	(b) ..... 0	..... 0
2.11	Preferred stocks of affiliates .....	(b) ..... 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 0	..... 0
3.	Mortgage loans .....	(c) ..... 0	..... 0
4.	Real estate .....	(d) ..... 0	..... 0
5.	Contract loans .....	..... 0	..... 0
6.	Cash, cash equivalents and short-term investments .....	(e) ..... 22,736	..... 21,816
7.	Derivative instruments .....	(f) ..... 0	..... 0
8.	Other invested assets .....	..... 0	..... 0
9.	Aggregate write-ins for investment income .....	..... 0	..... 0
10.	Total gross investment income .....	2,949,866	3,159,210
11.	Investment expenses .....		(g) ..... 138,275
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) ..... 0
13.	Interest expense .....		(h) ..... 0
14.	Depreciation on real estate and other invested assets .....		(i) ..... 0
15.	Aggregate write-ins for deductions from investment income .....		..... 0
16.	Total deductions (Lines 11 through 15) .....		..... 138,275
17.	Net investment income (Line 10 minus Line 16)		3,020,935
<b>DETAILS OF WRITE-INS</b>			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ ..... 329,927 accrual of discount less \$ ..... 180,593 amortization of premium and less \$ ..... 156,883 paid for accrued interest on purchases.
- (b) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued dividends on purchases.
- (c) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued interest on purchases.
- (d) Includes \$ ..... 0 for company's occupancy of its own buildings; and excludes \$ ..... 0 interest on encumbrances.
- (e) Includes \$ ..... 375 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued interest on purchases.
- (f) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium.
- (g) Includes \$ ..... 0 investment expenses and \$ ..... 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... 0 interest on surplus notes and \$ ..... 0 interest on capital notes.
- (i) Includes \$ ..... 0 depreciation on real estate and \$ ..... 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	0	0	0	0	0
1.1	Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2	Other bonds (unaffiliated) .....	(11,087)	0	(11,087)	0	0
1.3	Bonds of affiliates .....	0	0	0	0	0
2.1	Preferred stocks (unaffiliated) .....	0	0	0	0	0
2.11	Preferred stocks of affiliates .....	0	0	0	0	0
2.2	Common stocks (unaffiliated) .....	0	0	0	0	0
2.21	Common stocks of affiliates .....	0	0	0	0	0
3.	Mortgage loans .....	0	0	0	0	0
4.	Real estate .....	0	0	0	0	0
5.	Contract loans .....	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments .....	0	0	0	0	0
7.	Derivative instruments .....	0	0	0	0	0
8.	Other invested assets .....	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10.	Total capital gains (losses)	(11,087)	0	(11,087)	0	0
<b>DETAILS OF WRITE-INS</b>						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			
15.3 Accrued retrospective premiums and contract subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....			
25. Aggregate write-ins for other than invested assets .....			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....			
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)			
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

**NONE**

## NOTES TO FINANCIAL STATEMENTS

### NOTE 1 Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

The financial statements of Citizens Insurance Company of the Midwest ("the Company") are presented on the basis of accounting practices prescribed or permitted by the State of Indiana Insurance Department.

The State of Indiana Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Indiana for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Indiana Insurance Law. The National Association of Insurance Commissioners ("NAIC") "Accounting Practices and Procedures Manual" ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Indiana. The State has not adopted any prescribed accounting practices that differ from those found in NAIC SAP.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Indiana is shown below:

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 2,428,620	\$ 1,816,195
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 2,428,620</u>	<u>\$ 1,816,195</u>
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 128,749,697	\$ 110,371,915
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 128,749,697</u>	<u>\$ 110,371,915</u>

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

#### C. Accounting Policy

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by loans are stated at either amortized cost or fair value, using the scientific interest method, in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office.
- (3) Common stocks are carried at fair value.
- (4) The Company does not own any preferred stocks.
- (5) The Company does not own any mortgage loans.
- (6) Loan-backed securities are stated at either amortized cost or fair value, in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office.
- (7) The Company does not own any stocks of, or have any interest in, any subsidiaries.
- (8) The Company does not own any other invested assets.
- (9) The Company does not own any derivatives.
- (10) The Company does utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported ("IBNR"). Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not write major medical insurance with prescription drug coverage.

#### D. Going Concern

Not applicable

### NOTE 2 Accounting Changes and Corrections of Errors

Not applicable

### NOTE 3 Business Combinations and Goodwill

Not applicable

### NOTE 4 Discontinued Operations

Not applicable

## NOTES TO FINANCIAL STATEMENTS

**NOTE 5 Investments**

**A. Mortgage Loans, including Mezzanine Real Estate Loans**

The Company does not own any mortgage loans

**B. Debt Restructuring**

The company did not have any restructured debt.

**C. Reverse Mortgages**

The Company does not own any reverse mortgages.

**D. Loan-Backed Securities**

(1) Prepayment assumptions for loan-backed and structured securities were obtained from prepayment models that are sensitive to refinancing, turnover, equity take-out and other relevant factors. These assumptions are consistent with the current interest rate and economic environment.

(2) Not applicable

(3) The Company had no securities with a recognized other-than-temporary impairment.

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ -
2. 12 Months or Longer	\$ 506,595

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ -
2. 12 Months or Longer	\$ 3,815,508

(5) The Company employs a systematic methodology to determine if a decline in market value below book/adjusted carrying value is other-than-temporary. In determining whether a decline in fair value below book/adjusted carrying value is other-than-temporary, the Company evaluates several factors and circumstances, including the issuer's overall financial condition; the issuer's credit and financial strength ratings; the issuer's financial performance, including earnings trends, dividend payments, and asset quality; any specific events which may influence the operations of the issuer including governmental actions; a weakening of the general market conditions in the industry or geographic region in which the issuer operates; the length of time and degree to which the fair value of an issuer's securities remains below cost; the Company's intent and ability to hold the security until such time to allow for the expected recovery in value; and with respect to fixed maturity investments, any factors that might raise doubt about the issuer's ability to pay all amounts due according to the contractual terms. These factors are applied to all securities.

**E., F., G., H., I., J., K.**

Not applicable

**L. Restricted Assets**

**1. Restricted Assets (Including Pledged)**

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 391,934	\$ -	\$ -	\$ -	\$ 391,934	\$ 390,942	\$ 992
k. On deposit with other regulatory bodies	\$ 744,090	\$ -	\$ -	\$ -	\$ 744,090	\$ 698,070	\$ 46,020
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ 1,136,024</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,136,024</b>	<b>\$ 1,089,012</b>	<b>\$ 47,012</b>

(a) Subset of Column 1

(b) Subset of Column 3

**NOTES TO FINANCIAL STATEMENTS**

Restricted Asset Category	Current Year			
	8  Total Non-admitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
			10  Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11  Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 391,934	0.304%	0.304%
k. On deposit with other regulatory bodies	\$ -	\$ 744,090	0.577%	0.577%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$ 1,136,024</b>	<b>0.882%</b>	<b>0.882%</b>

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2-4.

Not applicable

M., N., O., P., Q., R.

Not applicable

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable

**NOTE 7 Investment Income**

A., B.

Not applicable

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 994,390
2. Nonadmitted	\$ -
3. Admitted	\$ 994,390

D., E.

Not applicable

**NOTE 8 Derivative Instruments**

Not applicable

**NOTE 9 Income Taxes**

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(f) Deferred Tax Liabilities	\$ -	\$ 90,261	\$ 90,261	\$ -	\$ 39,423	\$ 39,423	\$ -	\$ 50,838	\$ 50,838
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ (90,261)	\$ (90,261)	\$ -	\$ (39,423)	\$ (39,423)	\$ -	\$ (50,838)	\$ (50,838)

**NOTES TO FINANCIAL STATEMENTS**

2.

	As of End of Current Period			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$19,325,994	XXX	XXX	\$16,561,701	XXX	XXX	\$ 2,764,293
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

3.

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	14784.000%	14476.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 128,749,697	\$ 110,371,915

4. Tax Planning Strategies

- a. There is no financial impact of the Company's tax planning strategies.
- b. Do the Company's tax-planning strategies include the use of reinsurance? Yes  No

B. The Company does not have any deferred tax liabilities that are not recognized for amounts described in Accounting Standards Codification 740, Income Tax.



## NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 577,980	\$ 474,963	\$ 103,017
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 577,980	\$ 474,963	\$ 103,017
(d) Federal income tax on net capital gains	\$ 3,248	\$ 1,292	\$ 1,956
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 581,228	\$ 476,255	\$ 104,973
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ -	\$ -	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ -	\$ -	\$ -
(99) Subtotal (sum of 2a1 through 2a13)	\$ -	\$ -	\$ -
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ -	\$ -	\$ -
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ -	\$ -	\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ -	\$ -	\$ -
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ -	\$ -	\$ -
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ -	\$ -	\$ -
(b) Capital:			
(1) Investments	\$ 90,261	\$ 39,423	\$ 50,838
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 90,261	\$ 39,423	\$ 50,838
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 90,261	\$ 39,423	\$ 50,838
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (90,261)	\$ (39,423)	\$ (50,838)

The change in net deferred income taxes is comprised of the following, exclusive of non-admitted assets:

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
Adjusted gross deferred tax assets	\$ -	\$ -	\$ -
Total deferred tax liabilities	\$ 90,261	\$ 39,423	\$ 50,838
Net deferred tax assets (liabilities)	\$ (90,261)	\$ (39,423)	\$ (50,838)
Change in net deferred income tax			\$ (50,838)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Tax Rate

The significant items causing a difference between the statutory federal income tax rate and the Company's effective income tax rate are as follows:

	As of End of Current Period	
	Tax	Rate
Tax Provision at statutory rate	\$ 632,066	21.0%
Total	\$ 632,066	21.0%
	As of End of Current Period	
	Tax	Rate
Federal income taxes incurred	\$ 577,980	19.2%
Realized capital gains tax	\$ 3,248	0.1%
Change in net deferred income taxes	\$ 50,838	1.7%
Total statutory income taxes	\$ 632,066	21.0%

## NOTES TO FINANCIAL STATEMENTS

### E. Operating Loss and Tax Credit Carryforwards

1. At the end of the current reporting period, the Company has no net operating loss carryforwards and no capital loss carryforwards.
2. The Company has the following federal income taxes which are available for recoupment in the event of future losses:

For the tax year 2022:	\$	407,595
For the tax year 2023:	\$	308,224

3. At the end of the current reporting period, the Company has no deposits under section 6603 of the Internal Revenue Service Code.

### F. Consolidated Federal Income Tax Return

1. The Company's Federal Income Tax Return is consolidated with the following affiliated companies:

440 Lincoln Street Holding Company LLC AIX, Inc. AIX Specialty Insurance Company Allmerica Financial Alliance Insurance Company Allmerica Financial Benefit Insurance Company Allmerica Plus Insurance Agency, Inc. Campania Holding Company, Inc. Campmed Casualty & Indemnity Company, Inc. Citizens Insurance Company of America Citizens Insurance Company of Illinois Citizens Insurance Company of Ohio Educators Insurance Agency, Inc. Hanover Specialty Insurance Brokers, Inc. Massachusetts Bay Insurance Company	NOVA Casualty Company Opus Investment Management, Inc. Professionals Direct, Inc. The Hanover American Insurance Company The Hanover Atlantic Insurance Company Ltd. The Hanover Casualty Company The Hanover Insurance Company The Hanover Insurance Group, Inc. The Hanover National Insurance Company The Hanover New Jersey Insurance Company VeraVest Investments, Inc. Verlan Fire Insurance Company Verlan Holdings, Inc.
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2. The Board of Directors has delegated to Company Management, the development and maintenance of appropriate Federal Income Tax allocation policies and procedures, which are subject to written agreement between the companies. The Federal Income tax for all subsidiaries in the consolidated return of The Hanover Insurance Group, Inc. ("THG") is calculated on a separate return basis. Any current tax liability is paid to THG. Tax benefits resulting from taxable operating losses or credits of THG's subsidiaries are reimbursed to the subsidiary when such losses or credits can be utilized on a consolidated

- G. The Company has no federal or foreign income tax loss contingencies, for which it is reasonably possible that the total liability will significantly increase within 12 months of the reporting date.

### H. Repatriation Transition Tax (RTT)

Not applicable

### I. Alternative Minimum Tax (AMT) Credit

Not applicable

## NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

### A. Nature of Relationships

The Company is a wholly-owned subsidiary of The Hanover Insurance Company ("Hanover") which, in turn, is a wholly-owned subsidiary of Opus Investment Management, Inc. ("Opus"), which, in turn, is a wholly-owned non-insurance subsidiary of THG, a publicly traded company incorporated in Delaware.

### B. Detail of Transactions Greater than 1/2% of Admitted Assets

On November 28, 2023, the Company received a capital contribution of \$16,000,000 from Hanover. The contribution was settled in bonds at a fair value of \$15,452,834, accrued interest of \$102,252, and cash in the amount of \$444,914.

### C. Transactions with related party who are not reported on Schedule Y

Not applicable

### D. Amounts Due to or from Related Parties

At the end of the current reporting period, the Company reported \$11,967 as amounts due to an affiliated company. These arrangements require that intercompany balances be settled within 30 days.

### E. Management, Service Contracts, Cost Sharing Arrangements

Companies affiliated with Hanover have entered into an intercompany Consolidated Service Agreement. Under the agreement, legal entities will be charged the cost of the service provided or expenses paid by the entity providing the service or paying the expense. In addition, these entities will be charged a portion of the costs associated with activities that are performed for the good of THG legal entities.

### F. Guarantees or Contingencies for Related Parties

Not applicable

### G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by Hanover.

### H., I., J., K., L., M., N., O.

Not applicable

## NOTE 11 Debt

Not applicable

## NOTES TO FINANCIAL STATEMENTS

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

The labor for the Company is provided and paid for by Hanover. As such, the Company is included in the benefit plans in force for Hanover. Charges for actual salary and benefit costs for services provided to the Company by Hanover employees are ceded 100% pursuant to the Company's Intercompany Reinsurance Agreement.

A., B., C., D., E., F., G., H., I.

Not applicable

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

A. Outstanding Shares

The Company has 400 shares of \$5,000 par value common stock authorized and 10,000 shares issued and outstanding.

B. Dividend Rate of Preferred Stock

Not applicable

C-F. Company input

Pursuant to Indiana's statute, the maximum dividend and other distributions that an insurer may pay in any twelve-month period, without prior approval of the Indiana Insurance Commissioner, is limited to the greater of 10% of such insurer's statutory policyholder surplus as of the preceding December 31 or net income. Accordingly, the maximum dividend that may be paid at January 1, 2024 without prior approval from the Indiana Commissioner of Insurance is \$12,874,970. Dividends or distributions made within the preceding twelve months were considered in the above computations.

G-M.

Not applicable

**NOTE 14 Liabilities, Contingencies and Assessments**

A., B., C.D., E., F.

Not applicable

G. All Other Contingencies

The Company routinely engages in various legal proceedings in the normal course of business, including claims for punitive damages. In the opinion of management, none of such contingencies are expected to have a material effect on the Company's financial position, although it is possible that the results of operations in a particular quarter or annual period would be materially affected by an adverse development or unfavorable outcome.

**NOTE 15 Leases**

The Company has no material lease obligations at this time.

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

Not applicable

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

A., B.

Not applicable

C. Wash Sales

The Company generally does not sell and reacquire securities within 30 days of the sale date. There were no wash sale transactions with a NAIC designation of 3 or below in the current year.

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

Not applicable

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Not applicable

**NOTE 20 Fair Value Measurements**

A.

(1) Fair Value Measurements at Reporting Date

a. There were no assets carried at fair value at the end of the reporting period.

b. The company does not have any liabilities measured at fair value at the end of the reporting period.

(2) The Company does not have any Level 3 assets or liabilities measured at fair value at the end of the reporting period.

(3) The reporting entity's policy is to recognize transfers in and transfers out as of the actual date of the event or change in circumstances that caused the transfer.

## NOTES TO FINANCIAL STATEMENTS

- (4) For fair value measurements categorized within Level 2 of the fair value hierarchy, fair values of bonds are obtained by a quoted market price if available, otherwise, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analyses.

The Company utilizes a third party pricing service for the valuation of the majority of its fixed maturity securities and receives one quote per security. When quoted market prices in an active market are available, they are provided by the pricing service as the fair value and such values are classified as Level 1. Since fixed maturities other than U.S. Treasury securities generally do not trade on a daily basis, the pricing service prepares estimates of fair value for those securities using pricing applications based on a market approach. Inputs into the fair value pricing applications which are common to all asset classes include benchmark U.S. Treasury security yield curves, reported trades of identical or similar fixed maturity securities, broker/dealer quotes of identical or similar fixed maturity securities and structural characteristics of the security, such as maturity date, coupon, mandatory principal payment dates, frequency of interest and principal payments and optional principal redemption features. Inputs into the fair value applications that are unique by asset class include, but are not limited to:

- U.S. government – determination of direct versus indirect government support and whether any contingencies exist with respect to the timely payment of principal and interest.
- All other governments – estimates of appropriate market spread versus underlying related sovereign treasury curves dependent on liquidity and direct or contingent support.
- Corporate bonds, which are included in Industrial and miscellaneous bonds - overall credit quality, including assessments of the level and variability of: economic sensitivity; liquidity; corporate financial policies; management quality; regulatory environment; competitive position; ownership; restrictive covenants; and security or collateral.
- Municipal bonds, which are included in States, territories and possessions; Political subdivisions of states, territories and possessions; and Special revenue and special assessment obligations - overall credit quality, including assessments of the level and variability of: sources of payment such as income, sales or property taxes, levies or user fees; credit support such as insurance; state or local economic and political base; natural resource availability; and susceptibility to natural or man-made catastrophic events such as hurricanes, earthquakes or acts of terrorism.
- Residential mortgage-backed securities, U.S. agency pass-thrus and collateralized mortgage obligations (“CMOs”) which are included in U.S. governments and Special revenue and special assessment obligations - estimates of prepayment speeds based upon: historical prepayment rate trends; underlying collateral interest rates; geographic concentration; vintage year; borrower credit quality characteristics; interest rate and yield curve forecasts; government or monetary authority support programs; tax policies; and delinquency/default trends.
- Residential mortgage-backed securities, non-agency CMOs, which are included in Industrial and miscellaneous - estimates of prepayment speeds based upon: historical prepayment rate trends; underlying collateral interest rates; geographic concentration; vintage year; borrower credit quality characteristics; interest rate and yield curve forecasts; government or monetary authority support programs; tax policies; delinquency/default trends; and severity of loss upon default and length of time to recover proceeds following default.
- Commercial mortgage-backed securities, which are included in Industrial and miscellaneous bonds - overall credit quality, including assessments of the value and supply/demand characteristics of: collateral type such as office, retail, residential, lodging, or other; geographic concentration by region, state, metropolitan statistical area and locale; vintage year; historical collateral performance including defeasance, delinquency, default and special servicer trends; and capital structure support features.
- Asset-backed securities, which are included in Industrial and miscellaneous bonds – overall credit quality, including assessments of the underlying collateral type such as credit card receivables, auto loan receivables and equipment lease receivables; geographic diversification; vintage year; historical collateral performance including delinquency, default and casualty trends; economic conditions influencing use rates and resale values; and contract structural support features.

Generally, all prices provided by the pricing service, except actively traded securities with quoted market prices, are reported as Level 2.

The Company holds privately placed corporate bonds and certain other bonds that do not have an active market and for which the pricing service cannot provide fair values. The Company determines fair values for these securities using either matrix pricing or broker quotes. The Company will use observable market data to the extent it is available, but is also required to use a certain amount of unobservable judgment due to the illiquid nature of the securities involved. Additionally, the Company may obtain nonbinding broker quotes which are reported as Level 3.

- (5) Not applicable

B. Not applicable

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 119,343,215	\$ 127,292,573	\$ 16,559,251	\$ 102,783,964	\$ -	\$ -	\$ -
Cash and Short-Term Investments	\$ 585,205	\$ 585,205	\$ 585,205	\$ -	\$ -	\$ -	\$ -

D., E.

Not applicable

### NOTE 21 Other Items

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring: Debtors

Not applicable

C. Other Disclosures

The Company elected to use rounding to the nearest dollar in reporting amounts in the Statement, except as otherwise directed by instructions.

IBNR loss and loss adjustment expense reserves are allocated to the Company based on the proportion of the Company’s earned premiums and case loss reserves relative to other affiliates in the Hanover Insurance Group. Fluctuations by affiliate and state may occur as a result of this re-estimation process.

D. Business Interruption Insurance Recoveries

Not applicable

## NOTES TO FINANCIAL STATEMENTS

**E. State Transferable and Non-transferable Tax Credits**

Not applicable

**F. Subprime Mortgage Related Risk Exposure**

The Company has reviewed its investments in mortgage-backed securities and has determined that these investments are not subprime.

**G. Insurance-Linked Securities (ILS) Contracts**

Not applicable

**H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy.**

Not applicable

**NOTE 22 Events Subsequent**

Not applicable

**NOTE 23 Reinsurance**

**A. Unsecured Reinsurance Recoverables**

Individual Reinsurers with Unsecured Reinsurance Recoverables Exceeding 3% of Policyholder Surplus

Individual Reinsurers Who Are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount
88	38-0421730	CITIZENS INSURANCE COMPANY OF AMERICA	\$ 1,356,921,000

**B. Reinsurance Recoverable in Dispute**

The Company had no reinsurance recoverable on paid and unpaid losses in dispute which exceeds 5% of the Company's policyholder surplus. The aggregate of the Company's disputed items did not exceed 10% of policyholder surplus.

**C. Reinsurance Assumed and Ceded**

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ -	\$ -	\$ 496,767,973	\$ -	\$(496,767,973)	\$ -
b. All Other	\$ 7,573	\$ 1,825	\$ -	\$ -	\$ 7,573	\$ 1,825
c. Total (a+b)	<u>\$ 7,573</u>	<u>\$ 1,825</u>	<u>\$ 496,767,973</u>	<u>\$ -</u>	<u>\$(496,760,400)</u>	<u>\$ 1,825</u>
d. Direct Unearned Premium Reserve						\$ 496,760,400

(2) Not applicable

(3) Not applicable

**D., E., F., G., H., I., J., K.**

Not applicable

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

Not applicable

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

Not applicable

**NOTE 26 Intercompany Pooling Arrangements**

Not applicable

**NOTE 27 Structured Settlements**

Not applicable

**NOTE 28 Health Care Receivables**

Not applicable

**NOTE 29 Participating Policies**

Not applicable

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 30 Premium Deficiency Reserves**

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2023
3. Was anticipated investment income utilized in the calculation?		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

**NOTE 31 High Deductibles**

Not applicable

**NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

Not applicable

**NOTE 33 Asbestos/Environmental Reserves**

Not applicable

**NOTE 34 Subscriber Savings Accounts**

Not applicable

**NOTE 35 Multiple Peril Crop Insurance**

Not applicable

**NOTE 36 Financial Guaranty Insurance**

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES  
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... IN
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0000944695
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/01/2021
- 3.4 By what department or departments?  
 Indiana Department of Insurance .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
     4.11 sales of new business? ..... Yes [ ] No [ X ]  
     4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
     4.21 sales of new business? ..... Yes [ ] No [ X ]  
     4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
 If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....	.....	.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information:  
 .....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]
- 7.2 If yes,  
 7.21 State the percentage of foreign control; ..... 0.0 %  
 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....	.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Opus Investment Management, Inc .....	Worcester, MA .....	NO	NO	NO	YES

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PricewaterhouseCoopers, LLP, 101 Seaport Boulevard, Suite 500, Boston, MA 02210 .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain.  
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Julie Frechette, Assitant Vice President and Actuary, FCAS, MAAA, 440 Lincoln Street, Worcester, MA 01653 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved ..... 0
- 12.13 Total book/adjusted carrying value ..... \$ .....0
- 12.2 If yes, provide explanation  
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....	.....	.....	0

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |   |
|---|----------|---|
| 20.11 To directors or other officers.....               | \$ ..... | 0 |
| 20.12 To stockholders not officers.....                 | \$ ..... | 0 |
| 20.13 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |   |
|---|----------|---|
| 20.21 To directors or other officers.....               | \$ ..... | 0 |
| 20.22 To stockholders not officers.....                 | \$ ..... | 0 |
| 20.23 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- |                                 |          |   |
|---------------------------------|----------|---|
| 21.21 Rented from others.....   | \$ ..... | 0 |
| 21.22 Borrowed from others..... | \$ ..... | 0 |
| 21.23 Leased from others .....  | \$ ..... | 0 |
| 21.24 Other .....               | \$ ..... | 0 |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- |   |          |   |
|---|----------|---|
| 22.21 Amount paid as losses or risk adjustment \$ ..... | 0        |   |
| 22.22 Amount paid as expenses .....                     | \$ ..... | 0 |
| 22.23 Other amounts paid .....                          | \$ ..... | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ .....

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....	.....

**INVESTMENT**

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ X ] No [ ]

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
GENERAL INTERROGATORIES**

- 25.02 If no, give full and complete information, relating thereto  
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
None- SEC lending program has been discontinued .....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ .....0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....0
- 25.093 Total payable for securities lending reported on the liability page. .... \$ .....0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....0
- 26.22 Subject to reverse repurchase agreements ..... \$ .....0
- 26.23 Subject to dollar repurchase agreements ..... \$ .....0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....0
- 26.25 Placed under option agreements ..... \$ .....0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....0
- 26.27 FHLB Capital Stock ..... \$ .....0
- 26.28 On deposit with states ..... \$ .....391,934
- 26.29 On deposit with other regulatory bodies ..... \$ .....744,090
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....0
- 26.32 Other ..... \$ .....0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	0

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ ] No [ X ]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ ] No [ ] N/A [ ]  
If no, attach a description with this statement.

**LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:**

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? ..... Yes [ ] No [ ]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ ]
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]
- 28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [ X ] No [ ]
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon .....	225 Liberty Street, New York, NY 10286 .....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
GENERAL INTERROGATORIES**

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....	.....	.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....	.....	.....	.....

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Opus Investment Management, Inc .....	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107569 .....	Opus Investment Management, Inc. ....	549300UFGZJWL1MOS85 .....	Securities Exchange Commission .....	DS.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [ ] No [ X ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	.....	0
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....	.....	0	.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	127,292,573	119,343,215	(7,949,358)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	127,292,573	119,343,215	(7,949,358)

31.4 Describe the sources or methods utilized in determining the fair values:

Fair values are obtained by a quoted market price if available, otherwise, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analysis. ....

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ ] No [ X ]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions:  
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....	.....	.....

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....0

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....0

41.1 Amount of payments for legal expenses, if any? .....\$ .....0

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....0

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	.....0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]

1.2 If yes, indicate premium earned on U. S. business only. ....\$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ 0  
 1.31 Reason for excluding .....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. ....\$ 0

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned .....	\$ .....	0
1.62 Total incurred claims .....	\$ .....	0
1.63 Number of covered lives .....		0
	All years prior to most current three years	
1.64 Total premium earned .....	\$ .....	0
1.65 Total incurred claims .....	\$ .....	0
1.66 Number of covered lives .....		0

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned .....	\$ .....	0
1.72 Total incurred claims .....	\$ .....	0
1.73 Number of covered lives .....		0
	All years prior to most current three years	
1.74 Total premium earned .....	\$ .....	0
1.75 Total incurred claims .....	\$ .....	0
1.76 Number of covered lives .....		0

2. Health Test:

	1	2	
	Current Year	Prior Year	
2.1 Premium Numerator .....	0	0	
2.2 Premium Denominator .....	0	0	
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000	
2.4 Reserve Numerator .....	0	0	
2.5 Reserve Denominator .....	0	0	
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000	

3.1 Did the reporting entity issue participating policies during the calendar year? ..... Yes [ X ] No [ ]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies .....	\$ .....	7,780
3.22 Non-participating policies .....	\$ .....	1,001,892,446

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? ..... Yes [ ] No [ ]

4.2 Does the reporting entity issue non-assessable policies? ..... Yes [ ] No [ ]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... % 0.0

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. ....\$ 0

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? ..... Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....	Yes [ ]	No [ ]	N/A [ ]
5.22 As a direct expense of the exchange.....	Yes [ ]	No [ ]	N/A [ ]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? .....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? ..... Yes [ ] No [ ]

5.5 If yes, give full information .....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
The Company cedes 100% of its business to The Citizens Insurance Company of America (CICA). CICA maintains workers' compensation coverage under its casualty excess of loss reinsurance agreement. ....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
The Company uses multiple models including Moody's/RMS RiskLink v21 and Verisk Extreme Event Solution/AIR Touchstone v10 Catastrophe Modeling software packages to estimate the Company's probable maximum loss. These exposures are a combination of personal and commercial property risks. The major concentration of losses is in the Midwest. ....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
The Company cedes 100% of its business to The Citizens Insurance Company of America (CICA). We have catastrophe protection through a per occurrence excess of loss reinsurance agreement with Commonwealth Re Ltd. ("Commonwealth Re"), an independent company, licensed as a Special Purpose Insurer in Bermuda. The reinsurance agreement meets the requirements to be accounted for as reinsurance in accordance with the guidance for reinsurance contracts. In connection with the reinsurance agreement, Commonwealth Re first issued notes (generally referred to as "catastrophe bonds") to investors in amounts totaling \$150 million at July 1, 2022, consistent with the amount of coverage provided under the reinsurance agreement as described below. The proceeds were deposited in a reinsurance trust account. A second similar agreement for \$150 million was secured effective July 1, 2023.  
The reinsurance agreements provide us with coverage of up to \$300 million, made up of \$150 million for each of the two three-year periods ending June 30, 2025, and June 30, 2026, for catastrophe losses from named tropical storms or hurricanes, including all events or perils directly resulting from such storm or storm system, which may include, by way of example and not limitation, hurricane, wind, gusts, typhoon, hail, rain, tornadoes, cyclones, ensuing flood, storm surge, water damage, fire following, sprinkler leakage, riots, vandalism, and collapse. For events up to and including June 30, 2025, we are entitled to begin recovering amounts under the reinsurance agreements if the covered losses in the covered area for a single occurrence reach an initial attachment amount of \$1.3 billion. The full \$300 million coverage amount is available until such covered losses reach a maximum \$1.6 billion. The attachment level and the maximum level (or exhaustion level) under the agreements may be reset annually to adjust the expected loss of the layer within a predetermined range. The coverage under the reinsurance agreement is limited to specified personal and commercial property coverage written in the following geographies in the United States: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont and Virginia. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ ] No [ X ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.  
The Company cedes 100% of its business to Citizens Insurance Company of America. ....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: ..... 0
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

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

- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
- (a) The entity does not utilize reinsurance; or, ..... Yes [ ] No [ X ]
  - (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ X ] No [ ]
  - (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ X ] No [ ] N/A [ ]



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
 .....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses .....\$ .....0  
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....0
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds .....\$ ..... 0
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From .....0.0 %  
 12.42 To.....0.0 %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit .....\$ .....0  
 12.62 Collateral and other funds.....\$ .....0
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ ..... 0
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. .... 1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [ X ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
 .....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
 .....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
 .....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home .....	0	0	0	0	0
16.12 Products .....	0	0	0	0	0
16.13 Automobile .....	0	0	0	0	0
16.14 Other* .....	0	0	0	0	0

\* Disclose type of coverage:  
 .....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [ ] No [ X ]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance .....	\$ .....	0
17.12 Unfunded portion of Interrogatory 17.11 .....	\$ .....	0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....	\$ .....	0
17.14 Case reserves portion of Interrogatory 17.11 .....	\$ .....	0
17.15 Incurred but not reported portion of Interrogatory 17.11 .....	\$ .....	0
17.16 Unearned premium portion of Interrogatory 17.11 .....	\$ .....	0
17.17 Contingent commission portion of Interrogatory 17.11 .....	\$ .....	0

18.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ ..... 0

18.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

18.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ ..... 0

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

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

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	310,124,106	329,833,149	335,657,630	341,805,534	369,949,219
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	362,336,155	319,379,987	300,656,954	274,397,173	272,364,098
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	329,468,537	241,060,357	157,758,257	117,139,977	81,856,330
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	1,001,928,798	890,273,493	794,072,841	733,342,684	724,169,647
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	0	0	0	0	0
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	0	0	0	0	0
14. Net investment gain (loss) (Line 11)	3,006,600	2,291,158	2,343,142	2,212,075	2,070,371
15. Total other income (Line 15)	0	0	0	0	0
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	577,980	474,963	463,536	448,553	425,610
18. Net income (Line 20)	2,428,620	1,816,195	1,879,606	1,763,522	1,644,761
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	128,872,168	110,430,221	98,615,653	96,736,079	82,977,586
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	0	0	0	0	0
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	122,471	58,306	54,790	46,009	49,646
22. Losses (Page 3, Line 1)	0	0	0	0	0
23. Loss adjustment expenses (Page 3, Line 3)	0	0	0	0	0
24. Unearned premiums (Page 3, Line 9)	0	0	0	0	0
25. Capital paid up (Page 3, Lines 30 & 31)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	128,749,697	110,371,915	98,560,863	96,690,070	82,927,940
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	2,193,509	1,803,622	2,061,949	1,839,549	1,778,492
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	128,749,697	110,371,915	98,560,863	96,690,070	82,927,940
29. Authorized control level risk-based capital	870,846	762,465	680,190	260,865	240,968
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1)	99.5	99.4	98.8	98.1	93.7
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	0.5	0.6	1.2	1.9	6.3
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	0	0	0	0	0
52. Dividends to stockholders (Line 35) .....	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38) .....	18,377,782	11,811,053	1,870,792	13,762,130	13,637,676
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	186,379,626	133,989,149	149,139,724	168,169,972	163,441,682
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	260,824,882	230,740,317	161,869,932	132,826,169	161,950,651
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	291,123,689	137,580,367	117,784,153	64,975,705	34,291,845
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
59. Total (Line 35) .....	738,328,197	502,309,833	428,793,809	365,971,846	359,684,178
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19) .....	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
65. Total (Line 35) .....	0	0	0	0	0
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	0.0	0.0	0.0	0.0	0.0
68. Loss expenses incurred (Line 3) .....	0.0	0.0	0.0	0.0	0.0
69. Other underwriting expenses incurred (Line 4) .....	0.0	0.0	0.0	0.0	0.0
70. Net underwriting gain (loss) (Line 8) .....	0.0	0.0	0.0	0.0	0.0
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	0	0	0	0	0
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	0.0	0.0	0.0	0.0	0.0
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	0	0	0	0	0
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	0.0	0.0	0.0	0.0	0.0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? ..... Yes [    ] No [    ]  
 If no, please explain: .....



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2023

NAIC Company Code 10395

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 102

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.IN



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2023

NAIC Company Code 10395

Table with columns for Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Credit A&H, Vision Only, Dental Only, Disability Income, Medicare Supplement, Medicaid Title XIX, Medicare Title XVIII, Long-Term Care, Federal Employees Health Benefits Plan, Other Health, Workers' Compensation, Other Liability, Excess Workers' Compensation, Products Liability, Private Passenger Auto No-Fault, Commercial Auto No-Fault, Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3499).

19.MI

(a) Finance and service charges not included in Lines 1 to 35 \$ 5,269,059
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 10395

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 5,269,161

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 GT

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

**SCHEDULE F - PART 1**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0499999. Total - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0
0799999. Total - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0
0899999. Total - Affiliates				0	0	0	0	0	0	0	0	0	0	0
AA-9992114	.00000	MICHIGAN WC PLACEMENT FACILITY	MI	29	0	130	130	0	0	8	0	0	0	0
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				29	0	130	130	0	0	8	0	0	0	0
1299999. Total - Pools and Associations				29	0	130	130	0	0	8	0	0	0	0
9999999 Totals				29	0	130	130	0	0	8	0	0	0	0



**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

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

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
38-0421730	31534	CITIZENS INS CO OF AMERICA	MI		1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other			1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	
0499999		Total Authorized - Affiliates - U.S. Non-Pool			1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	
0799999		Total Authorized - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0899999		Total Authorized - Affiliates			1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	
1899999		Total Unauthorized - Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2199999		Total Unauthorized - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2299999		Total Unauthorized - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2899999		Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3299999		Total Certified - Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3599999		Total Certified - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3699999		Total Certified - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4299999		Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4699999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4999999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5099999		Total Reciprocal Jurisdiction - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5699999		Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9999999		Totals			1,001,929	0	0	269,135	7,683	526,056	57,279	496,768	0	1,356,921	0	0	0	1,356,921	0	

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

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0421730	CITIZENS INS CO OF AMERICA	0	0		0	1,356,921	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	1,356,921	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	1,356,921	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	1,356,921	0	0	0	0	0	0	0	0	XXX	0	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,356,921	0	0	0	0	0	0	0	0	XXX	0	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999	Total Reciprocal Jurisdiction - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	XXX	0	1,356,921	0	0	0	0	0	0	0	0	XXX	0	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	0	0	XXX	0	1,356,921	0	0	0	0	0	0	0	0	XXX	0	0

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

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
38-0421730 ..	CITIZENS INS CO OF AMERICA .....	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999. Total Authorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
9999999 Totals		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0

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

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
38-0421730	CITIZENS INS CO OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3699999	Total Certified - Affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

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

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	74 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
38-0421730	CITIZENS INS CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	XXX	XXX	XXX	0	XXX	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
5099999	Total Reciprocal Jurisdiction - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	XXX	XXX	0	0	0	XXX	XXX	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	0	0	0	0	0	0	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0
9999999	Totals	0	0	0	0	0	0	0	0	0

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

**SCHEDULE F - PART 4**

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

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

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

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	.....	0.000	0
2.	.....	0.000	0
3.	.....	0.000	0
4.	.....	0.000	0
5.	.....	0.000	0

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	CITIZENS INS CO OF AMERICA .....	1,356,921	1,001,929	Yes [ X ] No [ ]
7.	.....	0	0	Yes [ ] No [ ]
8.	.....	0	0	Yes [ ] No [ ]
9.	.....	0	0	Yes [ ] No [ ]
10.	.....	0	0	Yes [ ] No [ ]

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



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

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12) .....	127,877,778	0	127,877,778
2. Premiums and considerations (Line 15) .....	0	0	0
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	0	0	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0	0	0
5. Other assets .....	994,390	0	994,390
6. Net amount recoverable from reinsurers .....	0	1,356,921,000	1,356,921,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	128,872,168	1,356,921,000	1,485,793,168
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	860,153,000	860,153,000
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	110,504	0	110,504
11. Unearned premiums (Line 9) .....	0	496,768,000	496,768,000
12. Advance premiums (Line 10) .....	0	0	0
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	0	0	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0	0	0
16. Amounts withheld or retained by company for account of others (Line 14) .....	0	0	0
17. Provision for reinsurance (Line 16) .....	0	0	0
18. Other liabilities .....	11,967	0	11,967
19. Total liabilities excluding protected cell business (Line 26) .....	122,471	1,356,921,000	1,357,043,471
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	128,749,697	XXX	128,749,697
22. Totals (Line 38)	128,872,168	1,356,921,000	1,485,793,168

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

If yes, give full explanation: The Company Ceded 100% of its insurance business to The Hanover Insurance Company, an affiliated insurer. ....

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**  
**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX.....	XXX.....	XXX.....	10,961	10,961	354	354	5	5	0	0	XXX.....
2. 2014.....	408,431	408,431	0	198,491	198,491	6,225	6,225	16,758	16,758	0	0	XXX.....
3. 2015.....	428,238	428,238	0	227,570	227,570	9,417	9,417	15,027	15,027	0	0	XXX.....
4. 2016.....	446,748	446,748	0	244,383	244,383	10,711	10,711	15,640	15,640	0	0	XXX.....
5. 2017.....	496,669	496,669	0	274,529	274,529	10,894	10,894	16,068	16,068	0	0	XXX.....
6. 2018.....	559,811	559,811	0	294,799	294,799	11,960	11,960	16,789	16,789	0	0	XXX.....
7. 2019.....	668,100	668,100	0	377,744	377,744	12,151	12,151	22,818	22,818	0	0	XXX.....
8. 2020.....	727,534	727,534	0	310,649	310,649	9,302	9,302	24,686	24,686	0	0	XXX.....
9. 2021.....	755,135	755,135	0	435,157	435,157	10,433	10,433	31,966	31,966	0	0	XXX.....
10. 2022.....	842,338	842,338	0	446,872	446,872	6,109	6,109	33,003	33,003	0	0	XXX.....
11. 2023.....	947,077	947,077	0	504,976	504,976	2,411	2,411	38,107	38,107	0	0	XXX.....
12. Totals	XXX	XXX	XXX	3,326,132	3,326,132	89,966	89,966	230,866	230,866	0	0	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior.....	23,136	23,136	4,106	4,106	104	104	3,464	3,464	204	204	0	0	XXX.....
2. 2014.....	1,548	1,548	4,200	4,200	3	3	681	681	23	23	0	0	XXX.....
3. 2015.....	4,413	4,413	21,041	21,041	1	1	1,096	1,096	39	39	0	0	XXX.....
4. 2016.....	4,771	4,771	28,481	28,481	18	18	1,475	1,475	48	48	0	0	XXX.....
5. 2017.....	5,167	5,167	34,532	34,532	44	44	1,582	1,582	57	57	0	0	XXX.....
6. 2018.....	6,077	6,077	40,237	40,237	45	45	2,035	2,035	86	86	0	0	XXX.....
7. 2019.....	10,733	10,733	50,162	50,162	418	418	2,243	2,243	200	200	0	0	XXX.....
8. 2020.....	13,047	13,047	39,358	39,358	716	716	1,840	1,840	252	252	0	0	XXX.....
9. 2021.....	36,510	36,510	52,796	52,796	1,744	1,744	5,074	5,074	850	850	0	0	XXX.....
10. 2022.....	57,966	57,966	61,133	61,133	3,318	3,318	9,702	9,702	1,901	1,901	0	0	XXX.....
11. 2023.....	105,766	105,766	190,009	190,009	1,272	1,272	16,759	16,759	7,666	7,666	0	0	XXX.....
12. Totals	269,135	269,135	526,056	526,056	7,683	7,683	45,951	45,951	11,328	11,328	0	0	XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0
2. 2014.....	227,929	227,929	0	55.8	55.8	0.0	0	0	0.0	0	0
3. 2015.....	278,605	278,605	0	65.1	65.1	0.0	0	0	0.0	0	0
4. 2016.....	305,527	305,527	0	68.4	68.4	0.0	0	0	0.0	0	0
5. 2017.....	342,871	342,871	0	69.0	69.0	0.0	0	0	0.0	0	0
6. 2018.....	372,027	372,027	0	66.5	66.5	0.0	0	0	0.0	0	0
7. 2019.....	476,471	476,471	0	71.3	71.3	0.0	0	0	0.0	0	0
8. 2020.....	399,852	399,852	0	55.0	55.0	0.0	0	0	0.0	0	0
9. 2021.....	574,531	574,531	0	76.1	76.1	0.0	0	0	0.0	0	0
10. 2022.....	620,004	620,004	0	73.6	73.6	0.0	0	0	0.0	0	0
11. 2023.....	866,965	866,965	0	91.5	91.5	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX									
7. 2019.....	XXX	XXX	XXX	XXX								
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	000										XXX	XXX
2. 2014.....											XXX	XXX
3. 2015.....	XXX										XXX	XXX
4. 2016.....	XXX	XXX									XXX	XXX
5. 2017.....	XXX	XXX	XXX								XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0			
2. 2014.....	13,381	13,381	0	7,337	7,337	72	72	853	853	0	0	1,343
3. 2015.....	13,046	13,046	0	8,936	8,936	125	125	756	756	0	0	1,072
4. 2016.....	12,192	12,192	0	6,418	6,418	240	240	872	872	0	0	1,168
5. 2017.....	12,692	12,692	0	6,918	6,918	110	110	848	848	0	0	1,147
6. 2018.....	22,138	22,138	0	12,069	12,069	170	170	1,203	1,203	0	0	1,690
7. 2019.....	61,371	61,371	0	42,808	42,808	542	542	4,213	4,213	0	0	6,017
8. 2020.....	99,355	99,355	0	84,217	84,217	1,221	1,221	6,947	6,947	0	0	8,779
9. 2021.....	135,242	135,242	0	141,180	141,180	1,702	1,702	12,846	12,846	0	0	15,710
10. 2022.....	196,974	196,974	0	140,158	140,158	1,905	1,905	14,305	14,305	0	0	14,940
11. 2023.....	285,496	285,496	0	231,637	231,637	1,707	1,707	21,492	21,492	0	0	24,834
12. Totals	XXX	XXX	XXX	681,680	681,680	7,794	7,794	64,336	64,336	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	2	2	0	0	0	0	0
4. 2016.....	0	0	0	0	0	0	4	4	0	0	0	0	0
5. 2017.....	0	0	2	2	0	0	6	6	0	0	0	0	0
6. 2018.....	0	0	9	9	0	0	9	9	0	0	0	0	0
7. 2019.....	293	293	33	33	8	8	12	12	8	8	0	0	5
8. 2020.....	977	977	552	552	67	67	128	128	12	12	0	0	8
9. 2021.....	1,694	1,694	1,072	1,072	108	108	366	366	51	51	0	0	33
10. 2022.....	8,520	8,520	2,367	2,367	256	256	799	799	208	208	0	0	136
11. 2023.....	37,805	37,805	66,008	66,008	227	227	1,609	1,609	1,816	1,816	0	0	1,186
12. Totals	49,289	49,289	70,043	70,043	665	665	2,936	2,936	2,095	2,095	0	0	1,368

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0
2. 2014.....	8,262	8,262	0	61.7	61.7	0.0	0	0	0.0	0	0
3. 2015.....	9,819	9,819	0	75.3	75.3	0.0	0	0	0.0	0	0
4. 2016.....	7,535	7,535	0	61.8	61.8	0.0	0	0	0.0	0	0
5. 2017.....	7,885	7,885	0	62.1	62.1	0.0	0	0	0.0	0	0
6. 2018.....	13,460	13,460	0	60.8	60.8	0.0	0	0	0.0	0	0
7. 2019.....	47,917	47,917	0	78.1	78.1	0.0	0	0	0.0	0	0
8. 2020.....	94,121	94,121	0	94.7	94.7	0.0	0	0	0.0	0	0
9. 2021.....	159,018	159,018	0	117.6	117.6	0.0	0	0	0.0	0	0
10. 2022.....	168,518	168,518	0	85.6	85.6	0.0	0	0	0.0	0	0
11. 2023.....	362,301	362,301	0	126.9	126.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	10,959	10,959	351	351	5			
2. 2014.....	236,524	236,524	0	90,293	90,293	6,091	6,091	7,096	7,096	0	0	13,099
3. 2015.....	244,121	244,121	0	121,151	121,151	9,218	9,218	7,728	7,728	0	0	13,023
4. 2016.....	244,764	244,764	0	129,132	129,132	10,426	10,426	7,727	7,727	0	0	13,143
5. 2017.....	269,078	269,078	0	144,433	144,433	10,729	10,729	9,634	9,634	0	0	12,374
6. 2018.....	300,458	300,458	0	144,798	144,798	11,727	11,727	9,995	9,995	0	0	12,383
7. 2019.....	341,626	341,626	0	170,631	170,631	11,439	11,439	11,138	11,138	0	0	12,707
8. 2020.....	353,113	353,113	0	98,450	98,450	8,021	8,021	9,137	9,137	0	0	7,900
9. 2021.....	322,772	322,772	0	105,042	105,042	8,590	8,590	9,176	9,176	0	0	9,826
10. 2022.....	322,205	322,205	0	67,029	67,029	4,104	4,104	6,464	6,464	0	0	10,446
11. 2023.....	301,625	301,625	0	53,043	53,043	633	633	3,614	3,614	0	0	9,070
12. Totals	XXX	XXX	XXX	1,134,961	1,134,961	81,330	81,330	81,713	81,713	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	23,030	23,030	3,954	3,954	100	100	3,439	3,439	202	202	0	0	139
2. 2014.....	1,543	1,543	4,185	4,185	3	3	678	678	23	23	0	0	16
3. 2015.....	4,408	4,408	21,026	21,026	1	1	1,090	1,090	39	39	0	0	27
4. 2016.....	4,767	4,767	28,451	28,451	18	18	1,467	1,467	48	48	0	0	33
5. 2017.....	5,162	5,162	34,486	34,486	44	44	1,571	1,571	57	57	0	0	39
6. 2018.....	6,065	6,065	40,125	40,125	45	45	2,016	2,016	86	86	0	0	59
7. 2019.....	10,387	10,387	49,994	49,994	366	366	2,205	2,205	191	191	0	0	131
8. 2020.....	10,795	10,795	38,486	38,486	649	649	1,674	1,674	237	237	0	0	163
9. 2021.....	31,375	31,375	50,121	50,121	1,631	1,631	4,606	4,606	786	786	0	0	540
10. 2022.....	45,871	45,871	55,654	55,654	3,062	3,062	8,723	8,723	1,667	1,667	0	0	1,146
11. 2023.....	53,276	53,276	89,858	89,858	1,034	1,034	14,880	14,880	3,809	3,809	0	0	2,618
12. Totals	196,680	196,680	416,340	416,340	6,955	6,955	42,349	42,349	7,146	7,146	0	0	4,911

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0
2. 2014.....	109,913	109,913	0	46.5	46.5	0.0	0	0	0.0	0	0
3. 2015.....	164,662	164,662	0	67.5	67.5	0.0	0	0	0.0	0	0
4. 2016.....	182,035	182,035	0	74.4	74.4	0.0	0	0	0.0	0	0
5. 2017.....	206,116	206,116	0	76.6	76.6	0.0	0	0	0.0	0	0
6. 2018.....	214,858	214,858	0	71.5	71.5	0.0	0	0	0.0	0	0
7. 2019.....	256,352	256,352	0	75.0	75.0	0.0	0	0	0.0	0	0
8. 2020.....	167,450	167,450	0	47.4	47.4	0.0	0	0	0.0	0	0
9. 2021.....	211,327	211,327	0	65.5	65.5	0.0	0	0	0.0	0	0
10. 2022.....	192,574	192,574	0	59.8	59.8	0.0	0	0	0.0	0	0
11. 2023.....	220,147	220,147	0	73.0	73.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	0	0	0	0	0	2	2	2	2	0	0	2
5. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	1	1	0	0	1
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	2	2	4	4	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2016.....	5	5	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2019.....	1	1	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2021.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2022.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2023.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	4	4	3	3	0	0	0	0	XXX
2. 2014.....	919	919	0	638	638	18	18	108	108	0	0	83
3. 2015.....	833	833	0	166	166	18	18	54	54	0	0	53
4. 2016.....	809	809	0	59	59	1	1	27	27	0	0	23
5. 2017.....	875	875	0	143	143	6	6	32	32	0	0	42
6. 2018.....	936	936	0	96	96	3	3	38	38	0	0	54
7. 2019.....	778	778	0	86	86	2	2	54	54	0	0	58
8. 2020.....	559	559	0	103	103	7	7	69	69	0	0	71
9. 2021.....	478	478	0	404	404	37	37	71	71	0	0	73
10. 2022.....	486	486	0	130	130	4	4	56	56	0	0	60
11. 2023.....	421	421	0	39	39	5	5	48	48	0	0	39
12. Totals	XXX	XXX	XXX	1,868	1,868	103	103	558	558	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	106	106	149	149	3	3	21	21	2	2	0	0	3
2. 2014.....	6	6	15	15	0	0	2	2	0	0	0	0	0
3. 2015.....	5	5	13	13	0	0	2	2	0	0	0	0	0
4. 2016.....	4	4	16	16	0	0	2	2	0	0	0	0	0
5. 2017.....	4	4	11	11	0	0	2	2	0	0	0	0	0
6. 2018.....	9	9	10	10	0	0	2	2	0	0	0	0	0
7. 2019.....	2	2	8	8	0	0	3	3	0	0	0	0	0
8. 2020.....	10	10	10	10	0	0	3	3	0	0	0	0	0
9. 2021.....	367	367	12	12	5	5	4	4	2	2	0	0	4
10. 2022.....	35	35	25	25	0	0	5	5	2	2	0	0	4
11. 2023.....	38	38	36	36	11	11	6	6	4	4	0	0	7
12. Totals	586	586	306	306	19	19	51	51	10	10	0	0	18

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	787	787	0	85.7	85.7	0.0	0	0	0.0	0	0
3. 2015.....	259	259	0	31.0	31.0	0.0	0	0	0.0	0	0
4. 2016.....	108	108	0	13.4	13.4	0.0	0	0	0.0	0	0
5. 2017.....	198	198	0	22.6	22.6	0.0	0	0	0.0	0	0
6. 2018.....	158	158	0	16.9	16.9	0.0	0	0	0.0	0	0
7. 2019.....	155	155	0	19.9	19.9	0.0	0	0	0.0	0	0
8. 2020.....	202	202	0	36.2	36.2	0.0	0	0	0.0	0	0
9. 2021.....	902	902	0	188.7	188.7	0.0	0	0	0.0	0	0
10. 2022.....	257	257	0	53.0	53.0	0.0	0	0	0.0	0	0
11. 2023.....	186	186	0	44.3	44.3	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2014.....	201.....	201.....	0.....	12.....	12.....	0.....	0.....	11.....	11.....	0.....	0.....	10.....
3. 2015.....	126.....	126.....	0.....	8.....	8.....	0.....	0.....	3.....	3.....	0.....	0.....	2.....
4. 2016.....	79.....	79.....	0.....	5.....	5.....	0.....	0.....	5.....	5.....	0.....	0.....	3.....
5. 2017.....	111.....	111.....	0.....	(100).....	(100).....	0.....	0.....	2.....	2.....	0.....	0.....	1.....
6. 2018.....	179.....	179.....	0.....	(19).....	(19).....	0.....	0.....	10.....	10.....	0.....	0.....	8.....
7. 2019.....	227.....	227.....	0.....	(94).....	(94).....	108.....	108.....	5.....	5.....	0.....	0.....	4.....
8. 2020.....	368.....	368.....	0.....	0.....	0.....	0.....	0.....	3.....	3.....	0.....	0.....	1.....
9. 2021.....	233.....	233.....	0.....	87.....	87.....	6.....	6.....	13.....	13.....	0.....	0.....	8.....
10. 2022.....	216.....	216.....	0.....	131.....	131.....	0.....	0.....	10.....	10.....	0.....	0.....	5.....
11. 2023.....	259.....	259.....	0.....	11.....	11.....	0.....	0.....	3.....	3.....	0.....	0.....	1.....
12. Totals.....	XXX.....	XXX.....	XXX.....	40.....	40.....	115.....	115.....	64.....	64.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0.....	0.....	3.....	3.....	0.....	0.....	3.....	3.....	0.....	0.....	0.....	0.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2015.....	0.....	0.....	2.....	2.....	0.....	0.....	3.....	3.....	0.....	0.....	0.....	0.....	0.....
4. 2016.....	0.....	0.....	2.....	2.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
5. 2017.....	0.....	0.....	2.....	2.....	0.....	0.....	3.....	3.....	0.....	0.....	0.....	0.....	0.....
6. 2018.....	0.....	0.....	3.....	3.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
7. 2019.....	50.....	50.....	3.....	3.....	44.....	44.....	5.....	5.....	2.....	2.....	0.....	0.....	1.....
8. 2020.....	0.....	0.....	3.....	3.....	0.....	0.....	5.....	5.....	0.....	0.....	0.....	0.....	0.....
9. 2021.....	0.....	0.....	7.....	7.....	0.....	0.....	9.....	9.....	0.....	0.....	0.....	0.....	0.....
10. 2022.....	0.....	0.....	14.....	14.....	0.....	0.....	11.....	11.....	0.....	0.....	0.....	0.....	0.....
11. 2023.....	0.....	0.....	51.....	51.....	0.....	0.....	16.....	16.....	0.....	0.....	0.....	0.....	0.....
12. Totals.....	50.....	50.....	91.....	91.....	44.....	44.....	59.....	59.....	2.....	2.....	0.....	0.....	1.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....
2. 2014.....	23.....	23.....	0.....	11.5.....	11.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	15.....	15.....	0.....	12.2.....	12.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	13.....	13.....	0.....	16.7.....	16.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2017.....	(93).....	(93).....	0.....	(84.5).....	(84.5).....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2018.....	(4).....	(4).....	0.....	(2.5).....	(2.5).....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2019.....	123.....	123.....	0.....	54.1.....	54.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2020.....	12.....	12.....	0.....	3.2.....	3.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2021.....	122.....	122.....	0.....	52.3.....	52.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2022.....	167.....	167.....	0.....	77.3.....	77.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2023.....	81.....	81.....	0.....	31.3.....	31.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

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

**N O N E**

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

**N O N E**

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014.....	55	55	0	0	0	0	0	2	2	0	0	1
3. 2015.....	59	59	0	0	0	0	0	2	2	0	0	1
4. 2016.....	59	59	0	14	14	6	6	11	11	0	0	2
5. 2017.....	67	67	0	4	4	0	0	12	12	0	0	2
6. 2018.....	397	397	0	0	0	22	22	2	2	0	0	1
7. 2019.....	2,351	2,351	0	1,210	1,210	0	0	2	2	0	0	4
8. 2020.....	5,343	5,343	0	400	400	7	7	7	7	0	0	7
9. 2021.....	8,979	8,979	0	2,322	2,322	14	14	14	14	0	0	21
10. 2022.....	12,612	12,612	0	2,049	2,049	0	0	9	9	0	0	16
11. 2023.....	15,999	15,999	0	1	1	0	0	10	10	0	0	13
12. Totals	XXX	XXX	XXX	6,001	6,001	50	50	73	73	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	0	0	13	13	0	0	1	1	0	0	0	0	0
5. 2017.....	0	0	23	23	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	90	90	0	0	5	5	0	0	0	0	0
7. 2019.....	0	0	114	114	0	0	17	17	0	0	0	0	0
8. 2020.....	1,265	1,265	269	269	0	0	27	27	3	3	0	0	2
9. 2021.....	3,050	3,050	1,511	1,511	0	0	83	83	8	8	0	0	5
10. 2022.....	3,311	3,311	2,885	2,885	0	0	124	124	11	11	0	0	7
11. 2023.....	3,420	3,420	7,703	7,703	0	0	156	156	15	15	0	0	10
12. Totals	11,046	11,046	12,608	12,608	0	0	413	413	36	36	0	0	24

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	2	2	0	4.4	4.4	0.0	0	0	0.0	0	0
3. 2015.....	2	2	0	4.0	4.0	0.0	0	0	0.0	0	0
4. 2016.....	44	44	0	75.1	75.1	0.0	0	0	0.0	0	0
5. 2017.....	40	40	0	59.2	59.2	0.0	0	0	0.0	0	0
6. 2018.....	120	120	0	30.2	30.2	0.0	0	0	0.0	0	0
7. 2019.....	1,343	1,343	0	57.1	57.1	0.0	0	0	0.0	0	0
8. 2020.....	1,979	1,979	0	37.0	37.0	0.0	0	0	0.0	0	0
9. 2021.....	7,001	7,001	0	78.0	78.0	0.0	0	0	0.0	0	0
10. 2022.....	8,389	8,389	0	66.5	66.5	0.0	0	0	0.0	0	0
11. 2023.....	11,306	11,306	0	70.7	70.7	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2014.....												
3. 2015.....												
4. 2016.....												
5. 2017.....												
6. 2018.....												
7. 2019.....												
8. 2020.....												
9. 2021.....												
10. 2022.....												
11. 2023.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2014.....													
3. 2015.....													
4. 2016.....													
5. 2017.....													
6. 2018.....													
7. 2019.....													
8. 2020.....													
9. 2021.....													
10. 2022.....													
11. 2023.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2014.....											
3. 2015.....											
4. 2016.....											
5. 2017.....											
6. 2018.....											
7. 2019.....											
8. 2020.....											
9. 2021.....											
10. 2022.....											
11. 2023.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,**  
**EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	254	254	21	21	3	3	0	0	XXX
2. 2022	12,850	12,850	0	4,911	4,911	47	47	404	404	0	0	XXX
3. 2023	16,771	16,771	0	6,052	6,052	30	30	543	543	0	0	XXX
4. Totals	XXX	XXX	XXX	11,217	11,217	99	99	950	950	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	0	0	22	22	0	0	6	6	0	0	0	0	0
2. 2022	167	167	11	11	0	0	21	21	3	3	0	0	2
3. 2023	715	715	624	624	0	0	42	42	48	48	0	0	30
4. Totals	882	882	658	658	0	0	70	70	51	51	0	0	32

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2022	5,567	5,567	0	43.3	43.3	0.0	0	0	0.0	0	0
3. 2023	8,054	8,054	0	48.0	48.0	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	326.....	326.....	7.....	7.....	27.....	27.....	0.....	0.....	XXX.....
2. 2022.....	296,996.....	296,996.....	0.....	232,464.....	232,464.....	48.....	48.....	11,755.....	11,755.....	0.....	0.....	104,506.....
3. 2023.....	326,507.....	326,507.....	0.....	214,191.....	214,191.....	36.....	36.....	12,398.....	12,398.....	0.....	0.....	92,173.....
4. Totals.....	XXX.....	XXX.....	XXX.....	446,982.....	446,982.....	90.....	90.....	24,179.....	24,179.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	27.....	27.....	106.....	106.....	0.....	0.....	5.....	5.....	5.....	5.....	0.....	0.....	14.....
2. 2022.....	62.....	62.....	176.....	176.....	0.....	0.....	19.....	19.....	10.....	10.....	0.....	0.....	27.....
3. 2023.....	10,513.....	10,513.....	25,729.....	25,729.....	0.....	0.....	49.....	49.....	1,973.....	1,973.....	0.....	0.....	5,553.....
4. Totals.....	10,601.....	10,601.....	26,011.....	26,011.....	0.....	0.....	73.....	73.....	1,988.....	1,988.....	0.....	0.....	5,594.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....		0.....	XXX.....
2. 2022.....	244,532.....	244,532.....	0.....	82.3.....	82.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2023.....	264,889.....	264,889.....	0.....	81.1.....	81.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

Schedule P - Part 1K - Fidelity/Surety

**N O N E**

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

**N O N E**

Schedule P - Part 1M - International

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014.....	9	9	0	0	0	0	0	0	0	0	0	0
3. 2015.....	2	2	0	0	0	0	0	0	0	0	0	0
4. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2015.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2021.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2022.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2023.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0



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

**N O N E**

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

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

Schedule P - Part 2A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2I - Special Property

**N O N E**

Schedule P - Part 2J - Auto Physical Damage

**N O N E**

Schedule P - Part 2K - Fidelity/Surety

**N O N E**

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

**N O N E**

Schedule P - Part 2M - International

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

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

**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	17.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1,021.....	322.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	759.....	313.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	890.....	278.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	858.....	289.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1,213.....	477.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	4,416.....	1,596.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	6,448.....	2,323.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	11,709.....	3,968.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	10,831.....	3,973.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	17,978.....	5,670.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2,286.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	8,859.....	4,224.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	8,502.....	4,494.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	8,999.....	4,111.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,675.....	2,660.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,636.....	2,688.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	9,786.....	2,790.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	5,912.....	1,825.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	6,782.....	2,504.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	6,209.....	3,091.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	3,778.....	2,674.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	16.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	36.....	47.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	23.....	30.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	20.....	3.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	34.....	8.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	45.....	9.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	44.....	14.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	54.....	17.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	51.....	18.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	42.....	14.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	19.....	13.....

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	7.....	3.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	5.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	2.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	5.....	3.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	4.....	1.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	1.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023			
1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

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

1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2014.....												XXX.....	XXX.....
3. 2015.....	XXX.....											XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2014.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
3. 2015.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	1.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	4.....	0.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	1.....	4.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	12.....	4.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	5.....	4.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	1.....	2.....

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

1. Prior.....	000.....												
2. 2014.....													
3. 2015.....	XXX.....												
4. 2016.....	XXX.....	XXX.....											
5. 2017.....	XXX.....	XXX.....	XXX.....										
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023			
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	0	0
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	96,022	8,457
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	80,225	6,395

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior.....	000										XXX	XXX
2. 2014.....											XXX	XXX
3. 2015.....	XXX										XXX	XXX
4. 2016.....	XXX	XXX									XXX	XXX
5. 2017.....	XXX	XXX	XXX								XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 3T - Warranty

**N O N E**

Schedule P - Part 4A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4G - Special Liability

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4I - Special Property

**NONE**

Schedule P - Part 4J - Auto Physical Damage

**NONE**

Schedule P - Part 4K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 4M - International

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4T - Warranty

**N O N E**



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	134	8	6	1	0	2	0	0	0	0
2. 2014.....	945	1,015	1,020	1,021	1,021	1,021	1,021	1,021	1,021	1,021
3. 2015.....	XXX	648	748	754	756	759	759	759	759	759
4. 2016.....	XXX	XXX	787	885	890	890	890	890	890	890
5. 2017.....	XXX	XXX	XXX	761	849	855	857	858	858	858
6. 2018.....	XXX	XXX	XXX	XXX	975	1,187	1,203	1,208	1,212	1,213
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,563	4,360	4,403	4,410	4,416
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,252	6,340	6,425	6,448
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,040	11,557	11,709
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,491	10,831
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,978

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	9	4	2	0	0	0	0	0	0	0
2. 2014.....	25	6	1	0	0	0	0	0	0	0
3. 2015.....	XXX	63	9	4	3	0	0	0	0	0
4. 2016.....	XXX	XXX	44	4	1	0	0	1	1	0
5. 2017.....	XXX	XXX	XXX	18	8	3	2	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	106	19	7	5	2	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	286	47	13	9	5
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	425	85	24	8
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	728	113	33
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	867	136
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	111	7	5	0	0	2	0	0	0	0
2. 2014.....	1,267	1,341	1,341	1,343	1,343	1,343	1,343	1,343	1,343	1,343
3. 2015.....	XXX	951	1,064	1,069	1,070	1,071	1,071	1,072	1,072	1,072
4. 2016.....	XXX	XXX	1,076	1,162	1,167	1,167	1,167	1,168	1,168	1,168
5. 2017.....	XXX	XXX	XXX	1,018	1,136	1,146	1,147	1,147	1,147	1,147
6. 2018.....	XXX	XXX	XXX	XXX	1,467	1,677	1,684	1,689	1,690	1,690
7. 2019.....	XXX	XXX	XXX	XXX	XXX	5,198	5,979	6,005	6,015	6,017
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	7,660	8,725	8,765	8,779
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,032	15,607	15,710
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,734	14,940
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,834

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	3,725	1,193	529	214	116	80	55	45	33	21
2. 2014.....	5,861	7,837	8,389	8,702	8,795	8,825	8,839	8,848	8,855	8,859
3. 2015.....	XXX	5,295	7,381	7,998	8,306	8,430	8,468	8,482	8,493	8,502
4. 2016.....	XXX	XXX	5,186	7,778	8,475	8,804	8,917	8,970	8,990	8,999
5. 2017.....	XXX	XXX	XXX	5,681	8,311	9,050	9,435	9,586	9,644	9,675
6. 2018.....	XXX	XXX	XXX	XXX	5,530	8,249	8,963	9,376	9,561	9,636
7. 2019.....	XXX	XXX	XXX	XXX	XXX	5,492	8,233	9,095	9,592	9,786
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3,414	5,040	5,574	5,912
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,568	6,068	6,782
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,663	6,209
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,778

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2,096	999	503	338	244	197	171	159	150	139
2. 2014.....	2,394	989	464	160	60	34	24	20	19	16
3. 2015.....	XXX	2,740	1,104	459	187	75	48	36	29	27
4. 2016.....	XXX	XXX	2,899	1,167	508	202	100	54	39	33
5. 2017.....	XXX	XXX	XXX	2,762	1,192	567	246	109	65	39
6. 2018.....	XXX	XXX	XXX	XXX	2,998	1,298	647	277	112	59
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,223	1,502	725	311	131
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,004	939	448	163
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,641	1,152	540
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,641	1,146
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,618

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2,377	340	132	70	26	35	31	33	24	10
2. 2014.....	11,164	12,770	12,977	13,056	13,074	13,082	13,087	13,092	13,098	13,099
3. 2015.....	XXX	11,009	12,677	12,853	12,949	12,984	13,002	13,009	13,014	13,023
4. 2016.....	XXX	XXX	10,868	12,746	12,969	13,081	13,120	13,132	13,137	13,143
5. 2017.....	XXX	XXX	XXX	9,837	11,838	12,159	12,294	12,341	12,362	12,374
6. 2018.....	XXX	XXX	XXX	XXX	9,922	11,913	12,175	12,311	12,356	12,383
7. 2019.....	XXX	XXX	XXX	XXX	XXX	10,104	12,153	12,489	12,654	12,707
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	6,406	7,601	7,792	7,900
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,471	9,519	9,826
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,212	10,446
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,070

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	1	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	1	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	1	2	2
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	29	6	2	0	0	4	0	1	2	1
2. 2014.....	19	31	35	35	36	36	36	36	36	36
3. 2015.....	XXX	11	17	21	23	23	23	23	23	23
4. 2016.....	XXX	XXX	13	20	20	20	20	20	20	20
5. 2017.....	XXX	XXX	XXX	27	34	34	34	34	34	34
6. 2018.....	XXX	XXX	XXX	XXX	24	45	45	45	45	45
7. 2019.....	XXX	XXX	XXX	XXX	XXX	30	43	43	43	44
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	37	52	54	54
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	51	51
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	42
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	11	3	1	3	5	4	4	3	4	3
2. 2014.....	19	7	1	1	0	0	0	0	0	0
3. 2015.....	XXX	5	4	2	0	0	0	0	0	0
4. 2016.....	XXX	XXX	3	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	5	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	18	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	8	0	0	1	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	16	2	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	4	4
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	4
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	14	(2)	2	3	2	3	0	2	3	0
2. 2014.....	71	83	83	83	83	83	83	83	83	83
3. 2015.....	XXX	44	51	53	53	53	53	53	53	53
4. 2016.....	XXX	XXX	18	23	23	23	23	23	23	23
5. 2017.....	XXX	XXX	XXX	39	42	42	42	42	42	42
6. 2018.....	XXX	XXX	XXX	XXX	48	54	54	54	54	54
7. 2019.....	XXX	XXX	XXX	XXX	XXX	50	57	57	58	58
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	61	70	71	71
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	73	73
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	60
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1	0	2	0	0	0	0	0	0	0
2. 2014.....	5	7	7	7	7	7	7	7	7	7
3. 2015.....	XXX	2	2	2	2	2	2	2	2	2
4. 2016.....	XXX	XXX	2	3	3	3	3	3	3	3
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	3	3	3	3	3	3
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	1	1	1	1
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5	5
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2	2	0	0	0	0	0	0	0	0
2. 2014.....	2	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	1	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	3	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2	1	1	1	1
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	3	0	1	0	0	0	0	0	0	0
2. 2014.....	10	10	10	10	10	10	10	10	10	10
3. 2015.....	XXX	2	2	2	2	2	2	2	2	2
4. 2016.....	XXX	XXX	3	3	3	3	3	3	3	3
5. 2017.....	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2018.....	XXX	XXX	XXX	XXX	8	8	8	8	8	8
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2	4	4	4	4
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	8	8
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	1	2	2	2	2	2	2	2
5. 2017.....	XXX	XXX	XXX	0	0	1	1	1	1	1
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	1	1	1	4
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	1
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	4	12
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	1	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	1	1	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	1	1	1	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	2
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	11	5
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	7
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	1	1	1	1	1	1	1	1	1	1
3. 2015.....	XXX	1	1	1	1	1	1	1	1	1
4. 2016.....	XXX	XXX	2	2	2	2	2	2	2	2
5. 2017.....	XXX	XXX	XXX	1	1	2	2	2	2	2
6. 2018.....	XXX	XXX	XXX	XXX	0	0	1	1	1	1
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	2	2	2	4
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1	4	4	7
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	16	21
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	16
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX	XXX								
6. 2018.....	XXX	XXX	XXX	XXX							
7. 2019.....	XXX	XXX	XXX	XXX	XXX						
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX	XXX								
6. 2018.....	XXX	XXX	XXX	XXX							
7. 2019.....	XXX	XXX	XXX	XXX	XXX						
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	243	5	0	0	0	0	0	0	0	0	0
2. 2014.....	676	901	901	900	900	900	900	900	900	900	0
3. 2015.....	XXX	603	757	752	752	752	752	752	752	752	0
4. 2016.....	XXX	XXX	655	745	747	747	747	747	747	747	0
5. 2017.....	XXX	XXX	XXX	791	861	864	864	864	864	864	0
6. 2018.....	XXX	XXX	XXX	XXX	864	888	889	889	888	888	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	751	757	756	753	753	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	551	547	568	568	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	543	543	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409	446	38
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	383
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	421
13. Earned Premiums (Sch P-Pt. 1)	919	833	809	875	936	778	559	478	486	421	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	243	5	0	0	0	0	0	0	0	0	0
2. 2014.....	676	901	901	900	900	900	900	900	900	900	0
3. 2015.....	XXX	603	757	752	752	752	752	752	752	752	0
4. 2016.....	XXX	XXX	655	745	747	747	747	747	747	747	0
5. 2017.....	XXX	XXX	XXX	791	861	864	864	864	864	864	0
6. 2018.....	XXX	XXX	XXX	XXX	864	888	889	889	888	888	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	751	757	756	753	753	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	551	547	568	568	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	543	543	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409	446	38
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	383
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	421
13. Earned Premiums (Sch P-Pt. 1)	919	833	809	875	936	778	559	478	486	421	XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	201	201	201	201	201	201	201	201	201	201	0
3. 2015.....	XXX	126	127	128	128	128	128	128	128	128	0
4. 2016.....	XXX	XXX	78	82	82	82	82	82	82	82	0
5. 2017.....	XXX	XXX	XXX	106	106	106	106	106	106	106	0
6. 2018.....	XXX	XXX	XXX	XXX	179	179	179	179	179	179	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	227	228	228	228	228	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	367	349	349	349	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252	236	236	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	243	11
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	247
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259
13. Earned Premiums (Sch P-Pt. 1)	201	126	79	111	179	227	368	233	216	259	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	201	201	201	201	201	201	201	201	201	201	0
3. 2015.....	XXX	126	127	128	128	128	128	128	128	128	0
4. 2016.....	XXX	XXX	78	82	82	82	82	82	82	82	0
5. 2017.....	XXX	XXX	XXX	106	106	106	106	106	106	106	0
6. 2018.....	XXX	XXX	XXX	XXX	179	179	179	179	179	179	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	227	228	228	228	228	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	367	349	349	349	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252	236	236	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	243	11
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	247
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259
13. Earned Premiums (Sch P-Pt. 1)	201	126	79	111	179	227	368	233	216	259	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE  
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	55	55	55	55	55	55	55	55	55	55	0
3. 2015.....	XXX	59	60	60	60	60	60	60	60	60	0
4. 2016.....	XXX	XXX	59	59	59	59	59	59	59	59	0
5. 2017.....	XXX	XXX	XXX	67	67	67	67	67	67	67	0
6. 2018.....	XXX	XXX	XXX	XXX	397	397	397	397	397	397	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,351	2,351	2,351	2,351	2,351	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,343	5,343	5,343	5,343	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,979	8,979	8,979	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,612	12,612	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999	15,999
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999
13. Earned Premiums (Sch P-Pt. 1)	55	59	59	67	397	2,351	5,343	8,979	12,612	15,999	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	55	55	55	55	55	55	55	55	55	55	0
3. 2015.....	XXX	59	60	60	60	60	60	60	60	60	0
4. 2016.....	XXX	XXX	59	59	59	59	59	59	59	59	0
5. 2017.....	XXX	XXX	XXX	67	67	67	67	67	67	67	0
6. 2018.....	XXX	XXX	XXX	XXX	397	397	397	397	397	397	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,351	2,351	2,351	2,351	2,351	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,343	5,343	5,343	5,343	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,979	8,979	8,979	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,612	12,612	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999	15,999
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999
13. Earned Premiums (Sch P-Pt. 1)	55	59	59	67	397	2,351	5,343	8,979	12,612	15,999	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 6M - International - Section 1

**N O N E**

Schedule P - Part 6M - International - Section 2

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE  
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	9	9	9	9	9	9	9	9	9	9	0
3. 2015.....	XXX	2	2	2	2	2	2	2	2	2	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	9	2	0	0	0	0	0	0	0	0	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	9	9	9	9	9	9	9	9	9	9	0
3. 2015.....	XXX	2	2	2	2	2	2	2	2	2	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	9	2	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE  
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX									
11. 2023.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX									
11. 2023.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P INTERROGATORIES**

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

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....	0	0
1.602 2014 .....	0	0
1.603 2015 .....	0	0
1.604 2016 .....	0	0
1.605 2017 .....	0	0
1.606 2018 .....	0	0
1.607 2019 .....	0	0
1.608 2020 .....	0	0
1.609 2021 .....	0	0
1.610 2022 .....	0	0
1.611 2023 .....	0	0
1.612 Totals	0	0

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

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

5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars) 5.1 Fidelity .....0  
 5.2 Surety .....0

6. Claim count information is reported per claim or per claimant (Indicate which) .....per claimant.....  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ X ] No [ ]
- 7.2 (An extended statement may be attached.)  
 Larger than expected catastrophes were experienced during accident years 2021, 2022 and 2023. ....

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0
15. Indiana	IN	L	190,133	276,835	0	942,755	(478,912)	842,497	102
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0
23. Michigan	MI	L	1,001,710,092	946,772,668	0	737,368,267	820,207,387	794,171,652	5,269,059
24. Minnesota	MN	N	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	1,001,900,225	947,049,503	0	738,311,022	819,728,475	795,014,149	5,269,161	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 2
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0
- 6. N - None of the above - Not allowed to write business in the state..... 55

(b) Explanation of basis of allocation of premiums by states, etc.

Fire, Allied Lines, Homeowners, Commercial multiple peril, Earthquake, Glass, Burglary, Boiler and Machinery - location of property insured. Ocean Marine - state contract was negotiated. Inland Marine - location of insured. Liability other than auto - location of insured plant. Auto liability and physical damage - place of principal garage. Workers' Compensation - state in which work is performed. Fidelity: forgery bonds - location of insured; of employer; All Other - location of employer. Surety: Judicial bonds - location of court; License bonds - location of obligee; Contracts - location of work; Supply bonds - location of contractors; All other - location of principal

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

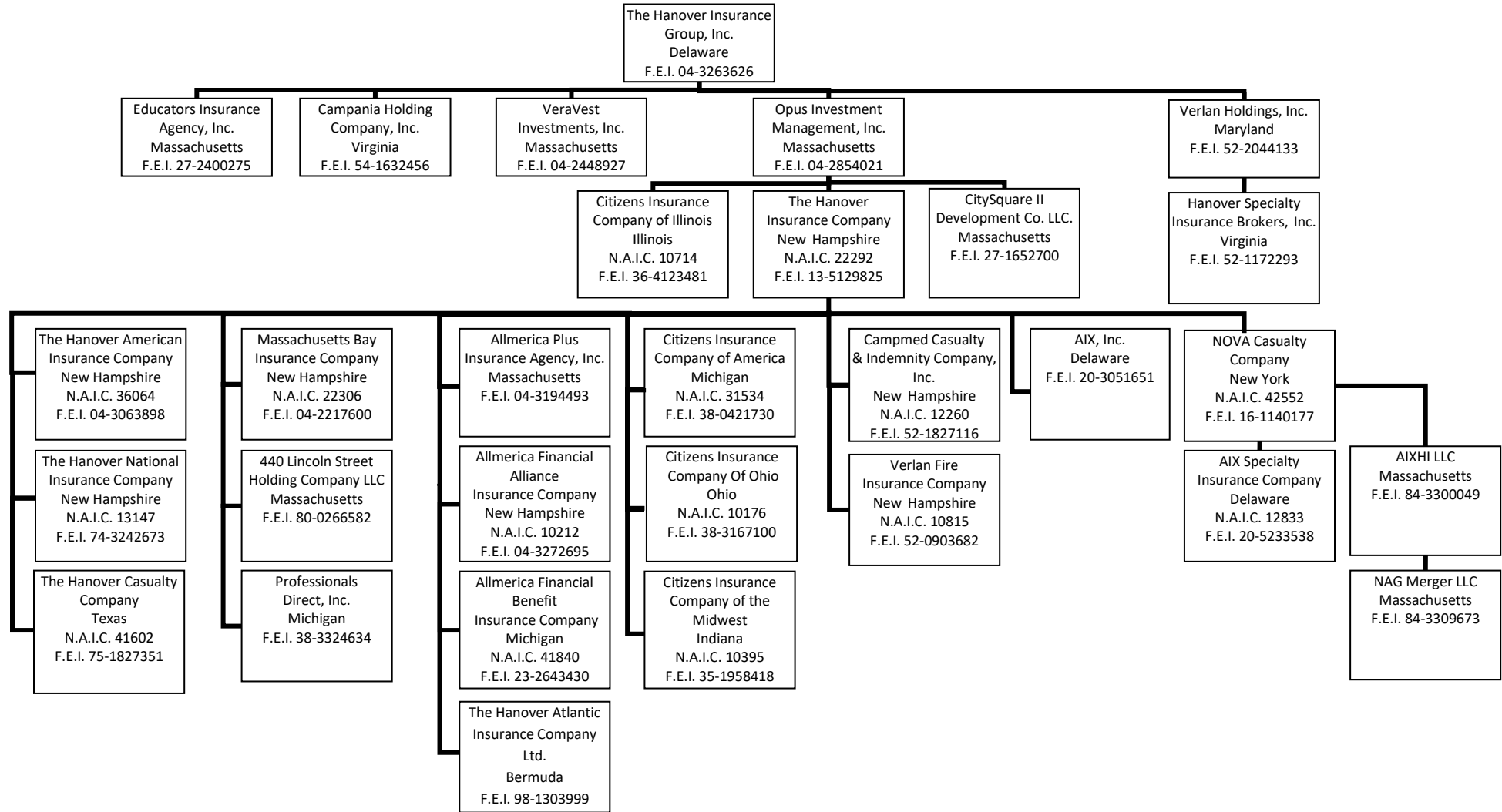
Allocated by States and Territories

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

**NONE**



**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 – ORGANIZATIONAL CHART**



Note: All Companies are wholly-owned.

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

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
0088	The Hanover Insurance Group	12833	80-0266582				440 Lincoln Street Holding Company LLC	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	84-3300049				AIXHI LLC	MA	NIA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	20-5233538				AIX Specialty Insurance Company	DE	IA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10212	20-3051651				AIX, Inc.	DE	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	04-3272695				Allmerica Financial Alliance Insurance Co.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	23-2643430				Allmerica Financial Benefit Insurance Co.	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12260	04-3194493				Allmerica Plus Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12260	54-1632456				Allmerica Securities Trust	MA	NIA	The Hanover Insurance Group, Inc.	Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	31534	52-1827116				Campania Holding Company, Inc.	VA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10714	38-0421730				Campmed Casualty & Indemnity Co. Inc.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10714	36-4123481				Citizens Insurance Company of America	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10176	38-3167100				Citizens Insurance Company of Illinois	IL	IA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10395	38-3167100				Citizens Insurance Company of Ohio	OH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	35-1958418				Citizens Insurance Company of the Midwest	IN	RE	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	27-1652700				CitySquare II Development Co., L.L.C	MA	NIA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	27-2400275				Educators Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	52-1172293				Hanover Specialty Insurance Brokers, Inc.	VA	NIA	Verlan Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	04-2217600				Massachusetts Bay Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	84-3309673				NAG Merger LLC	MA	NIA	AIXHI LLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	16-1140177				NOVA Casualty Company	NY	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	04-2854021				Opus Investment Management, Inc.	MA	UIP	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	38-3324634				Professionals Direct, Inc.	MI	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41602	04-3063898				The Hanover American Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22292	98-1303999				The Hanover Atlantic Insurance Company Ltd.	BMU	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	YES	
0088	The Hanover Insurance Group	22292	75-1827351				The Hanover Casualty Company	TX	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	13147	13-5129825				The Hanover Insurance Company	NH	UDP	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	04-3263626				The Hanover Insurance Group, Inc.	DE	UIP	The Hanover Insurance Group, Inc.	Ownership, Board, Management	0.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	74-3242673				The Hanover National Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	04-2448927				VeraVest Investments, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	52-0903682				Verlan Fire Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	52-2044133				Verlan Holdings, Inc.	MD	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	

**NONE**

Asterisk	Explanation

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

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12833	20-5233538	AIX Specialty Insurance Co.	0	0	0	0	0	0		0	0	425,147,018
10212	04-3272695	Allmerica Financial Alliance Ins Co.	0	5,000,000	0	0	0	0		0	5,000,000	258,181,555
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	14,998,909	0	0	0	(56,932,891)		0	(41,933,982)	1,062,155,403
12260	52-1827116	Campmed Casualty & Indemnity Company, Inc.	(350,000)	0	0	0	0	0		0	(350,000)	4,670,758
31534	38-0421730	Citizens Insurance Co. of America	(10,000,000)	0	(9,883,036)	0	164,577,949	(118,012,219)		0	26,682,694	(385,345,954)
10714	36-4123481	Citizens Insurance Co. of Illinois	0	2,000,000	0	0	0	0		0	2,000,000	62,176,786
10176	38-3167100	Citizens Insurance Co. of Ohio	(1,000,000)	0	0	0	0	0		0	(1,000,000)	8,553,921
10395	35-1958418	Citizens Insurance Co. of the Midwest	0	16,000,000	0	0	0	0		0	16,000,000	1,356,711,618
36064	04-3063898	The Hanover American Insurance Co.	0	0	0	0	0	(70,501,795)		0	(70,501,795)	530,576,585
	98-1300399	The Hanover Atlantic Insurance Company	0	0	0	0	0	0		0	0	132,647,091
22292	13-5129825	The Hanover Insurance Company	(87,150,000)	(35,998,909)	(88,738,500)	0	(112,479,809)	414,427,742		(125,000,000)	(34,939,476)	(5,303,660,199)
41602	75-1827351	The Hanover Casualty Company	(800,000)	0	0	0	0	0		0	(800,000)	99,680,531
22306	04-2217600	Massachusetts Bay Insurance Company	0	0	0	0	0	(109,917,674)		0	(109,917,674)	1,044,382,452
42552	16-1140177	NOVA Casualty Co.	0	0	0	0	0	0		0	0	590,645,246
	04-3263626	The Hanover Insurance Group, Inc.	100,000,000	0	98,621,536	0	(52,098,140)	0		125,000,000	271,523,396	0
13147	74-3242673	The Hanover National Insurance Company	(200,000)	0	0	0	0	0		0	(200,000)	0
10815	52-0903682	Verlan Fire Insurance Co.	(500,000)	0	0	0	0	(59,063,163)		0	(59,563,163)	113,477,189
	04-2854021	Opus Investment Management, Inc.	0	(2,000,000)	0	0	0	0		0	(2,000,000)	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

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

**SCHEDULE Y**

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
AIX Specialty Insurance Insurance Company .....	NOVA Casualty Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Allmerica Financial Allience Insurance Co. ....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Allmerican Financial Benefit Insurance Co. ....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Campmed Casualty & Indemnity Co. Inc. ....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of America .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of Illinois .....	Opus Investment Management, Inc. ....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of Ohio .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Citizens Insurance Company of the Midwest .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Massachusetts Bay Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
NOVA Casualty Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover American Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover Atlantic Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover Casualty Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover Insurance Company .....	Opus Investment Management, Inc. ....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
The Hanover National Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
Verlan Fire Insurance Company .....	The Hanover Insurance Company .....	100.000	NO	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	NO
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# ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

### REQUIRED FILINGS

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

	Responses
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1? .....	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
6. Will Management's Discussion and Analysis be filed by April 1? .....	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? .....	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

### SUPPLEMENTAL FILINGS

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

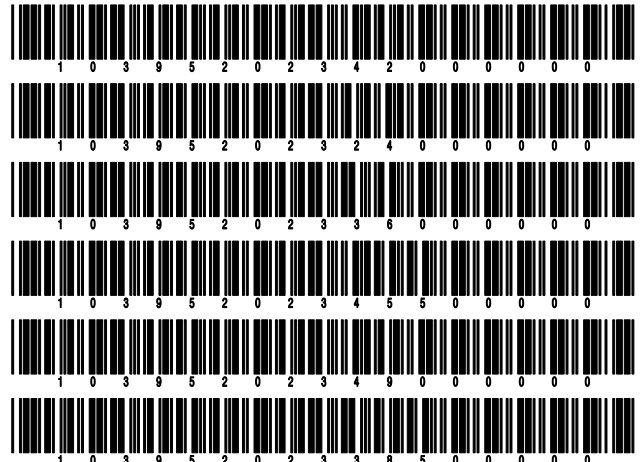
<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? .....	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? .....	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	NO
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**

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**Bar Codes:**

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



18. Medicare Part D Coverage Supplement [Document Identifier 365]



20. Reinsurance Attestation Supplement [Document Identifier 399]



21. Exceptions to the Reinsurance Attestation Supplement  
[Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



23. Director and Officer Insurance Coverage Supplement [Document Identifier 505]



24. Relief from the five-year rotation requirement for lead audit partner  
[Document Identifier 224]



25. Relief from the one-year cooling off period for independent CPA  
[Document Identifier 225]



26. Relief from the Requirements for Audit Committees [Document Identifier 226]



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution  
Contracts [Document Identifier 555]



30. Credit Insurance Experience Exhibit [Document Identifier 230]



31. Long-Term Care Experience Reporting Forms [Document Identifier 306]



32. Accident and Health Policy Experience Exhibit [Document Identifier 210]



33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]



35. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit -  
Parts 1 and 2 [Document Identifier 290]



36. Private Flood Insurance Supplement [Document Identifier 560]



37. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]



**NONE**

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

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	18,027,835	14.098	18,027,835	0	18,027,835	14.098
1.02 All other governments .....	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	9,022,653	7.056	9,022,653	0	9,022,653	7.056
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	9,840,308	7.695	9,840,308	0	9,840,308	7.695
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	42,243,453	33.034	42,243,453	0	42,243,453	33.034
1.06 Industrial and miscellaneous .....	48,158,324	37.660	48,158,324	0	48,158,324	37.660
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 .....	127,292,573	99.542	127,292,573	0	127,292,573	99.542
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) .....	585,205	0.458	585,205	0	585,205	0.458
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 .....	585,205	0.458	585,205	0	585,205	0.458
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	127,877,778	100.000	127,877,778	0	127,877,778	100.000



## 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**

## SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

NONE

## SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	108,955,760
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	26,950,695
3.	Accrual of discount .....	329,927
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 .....	(11,087)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	8,752,129
7.	Deduct amortization of premium .....	180,593
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) .....	127,292,573
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	127,292,573

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

**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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	18,027,835	17,382,515	18,014,517	18,132,219
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	18,027,835	17,382,515	18,014,517	18,132,219
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	9,022,653	8,250,649	9,056,828	8,945,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	9,840,308	9,140,998	9,780,439	10,190,000
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	42,243,453	38,714,795	42,250,104	43,584,148
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	45,901,962	43,640,546	45,997,800	46,618,000
	9. Canada .....	252,721	243,975	255,623	250,000
	10. Other Countries	2,003,641	1,969,737	1,984,602	2,025,000
	11. Totals	48,158,324	45,854,258	48,238,024	48,893,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	127,292,573	119,343,215	127,339,912	129,744,368
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	127,292,573	119,343,215	127,339,912	

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

**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)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	6,255,129	7,946,379	3,499,279	253,102	73,946	XXX	18,027,835	14.2	17,906,465	16.4	18,027,835	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	6,255,129	7,946,379	3,499,279	253,102	73,946	XXX	18,027,835	14.2	17,906,465	16.4	18,027,835	0
<b>2. All Other Governments</b>												
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
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1	200,250	3,204,420	5,617,983	0	0	XXX	9,022,653	7.1	7,154,131	6.6	9,022,653	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	200,250	3,204,420	5,617,983	0	0	XXX	9,022,653	7.1	7,154,131	6.6	9,022,653	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	1,285,950	2,986,899	5,567,459	0	0	XXX	9,840,308	7.7	8,558,991	7.9	9,840,308	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	1,285,950	2,986,899	5,567,459	0	0	XXX	9,840,308	7.7	8,558,991	7.9	9,840,308	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	1,537,777	12,665,490	25,321,525	1,865,977	852,685	XXX	42,243,453	33.2	32,658,466	30.0	42,243,453	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	1,537,777	12,665,490	25,321,525	1,865,977	852,685	XXX	42,243,453	33.2	32,658,466	30.0	42,243,453	0

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

**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)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	2,650,380	13,957,843	22,547,587	879,501	0	XXX	40,035,311	31.5	34,319,335	31.5	37,241,875	2,793,435
6.2 NAIC 2	1,052,134	4,681,186	2,182,513	207,180	0	XXX	8,123,013	6.4	8,358,372	7.7	5,857,447	2,265,566
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
<b>6.7 Totals</b>	<b>3,702,514</b>	<b>18,639,029</b>	<b>24,730,100</b>	<b>1,086,681</b>	<b>0</b>	<b>XXX</b>	<b>48,158,324</b>	<b>37.8</b>	<b>42,677,707</b>	<b>39.2</b>	<b>43,099,322</b>	<b>5,059,002</b>
<b>7. Hybrid Securities</b>												
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
<b>7.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>8. Parent, Subsidiaries and Affiliates</b>												
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
<b>8.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>9. SVO Identified Funds</b>												
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
<b>9.7 Totals</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>10. Unaffiliated Bank Loans</b>												
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
<b>10.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>11. Unaffiliated Certificates of Deposit</b>												
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
<b>11.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>

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

**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)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 11,929,486	40,761,032	62,553,832	2,998,579	926,631	0	119,169,560	93.6	XXX	XXX	116,376,124	2,793,435
12.2 NAIC 2	(d) 1,052,134	4,681,186	2,182,513	207,180	0	0	8,123,013	6.4	XXX	XXX	5,857,447	2,265,566
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	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	12,981,620	45,442,218	64,736,345	3,205,759	926,631	0	(b) 127,292,573	100.0	XXX	XXX	122,233,571	5,059,002
12.8 Line 12.7 as a % of Col. 7	10.2	35.7	50.9	2.5	0.7	0.0	100.0	XXX	XXX	XXX	96.0	4.0
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	7,384,353	32,419,989	53,447,884	7,273,894	71,269	0	XXX	XXX	100,597,388	92.3	97,592,471	3,004,917
13.2 NAIC 2	703,456	5,482,042	1,965,321	207,552	0	0	XXX	XXX	8,358,372	7.7	6,087,981	2,270,391
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	8,087,810	37,902,031	55,413,205	7,481,446	71,269	0	XXX	XXX	(b) 108,955,760	100.0	103,680,452	5,275,308
13.8 Line 13.7 as a % of Col. 9	7.4	34.8	50.9	6.9	0.1	0.0	XXX	XXX	100.0	XXX	95.2	4.8
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	11,929,486	40,159,375	60,362,054	2,998,579	926,631	0	116,376,124	91.4	97,592,471	89.6	116,376,124	XXX
14.2 NAIC 2	652,613	3,868,518	1,129,136	207,180	0	0	5,857,447	4.6	6,087,981	5.6	5,857,447	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	12,582,099	44,027,893	61,491,189	3,205,759	926,631	0	122,233,571	96.0	103,680,452	95.2	122,233,571	XXX
14.8 Line 14.7 as a % of Col. 7	10.3	36.0	50.3	2.6	0.8	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	9.9	34.6	48.3	2.5	0.7	0.0	96.0	XXX	XXX	XXX	96.0	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	0	601,657	2,191,779	0	0	0	2,793,435	2.2	3,004,917	2.8	XXX	2,793,435
15.2 NAIC 2	399,521	812,669	1,053,377	0	0	0	2,265,566	1.8	2,270,391	2.1	XXX	2,265,566
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	399,521	1,414,325	3,245,156	0	0	0	5,059,002	4.0	5,275,308	4.8	XXX	5,059,002
15.8 Line 15.7 as a % of Col. 7	7.9	28.0	64.1	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	0.3	1.1	2.5	0.0	0.0	0.0	4.0	XXX	XXX	XXX	XXX	4.0

(a) Includes \$ 5,059,002 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 2023 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**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
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....	6,170,065	7,658,297	3,229,861	0	0	XXX	17,058,224	13.4	16,839,623	15.5	17,058,224	0
1.02 Residential Mortgage-Backed Securities .....	85,064	288,081	269,418	253,102	73,946	XXX	969,611	0.8	1,066,842	1.0	969,611	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	6,255,129	7,946,379	3,499,279	253,102	73,946	XXX	18,027,835	14.2	17,906,465	16.4	18,027,835	0
<b>2. All Other Governments</b>												
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
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations .....	200,250	3,204,420	5,617,983	0	0	XXX	9,022,653	7.1	7,154,131	6.6	9,022,653	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	200,250	3,204,420	5,617,983	0	0	XXX	9,022,653	7.1	7,154,131	6.6	9,022,653	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....	1,285,950	2,986,899	5,567,459	0	0	XXX	9,840,308	7.7	8,558,991	7.9	9,840,308	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	1,285,950	2,986,899	5,567,459	0	0	XXX	9,840,308	7.7	8,558,991	7.9	9,840,308	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....	804,738	10,071,691	23,495,548	400,000	496,716	XXX	35,268,693	27.7	30,617,106	28.1	35,268,693	0
5.02 Residential Mortgage-Backed Securities .....	733,039	2,593,799	1,825,976	1,465,977	355,969	XXX	6,974,760	5.5	2,041,360	1.9	6,974,760	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	1,537,777	12,665,490	25,321,525	1,865,977	852,685	XXX	42,243,453	33.2	32,658,466	30.0	42,243,453	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	3,687,431	18,639,029	23,236,665	1,086,681	0	XXX	46,649,805	36.6	40,867,409	37.5	41,590,804	5,059,002
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 .....	15,083	0	1,493,435	0	0	XXX	1,508,518	1.2	1,510,173	1.4	1,508,518	0
6.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	300,125	0.3	0	0
6.05 Totals	3,702,514	18,639,029	24,730,100	1,086,681	0	XXX	48,158,324	37.8	42,677,707	39.2	43,099,322	5,059,002
<b>7. Hybrid Securities</b>												
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
<b>8. Parent, Subsidiaries and Affiliates</b>												
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 THE MIDWEST

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. 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	12,148,434	42,560,338	61,147,516	1,486,681	496,716	XXX	117,839,683	92.6	XXX	XXX	112,780,682	5,059,002
12.02 Residential Mortgage-Backed Securities	818,103	2,881,880	2,095,395	1,719,079	429,915	XXX	7,944,371	6.2	XXX	XXX	7,944,371	0
12.03 Commercial Mortgage-Backed Securities	15,083	0	1,493,435	0	0	XXX	1,508,518	1.2	XXX	XXX	1,508,518	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	12,981,620	45,442,218	64,736,345	3,205,759	926,631	0	127,292,573	100.0	XXX	XXX	122,233,571	5,059,002
12.10 Line 12.09 as a % of Col. 7	10.2	35.7	50.9	2.5	0.7	0.0	100.0	XXX	XXX	XXX	96.0	4.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	7,384,323	36,725,861	53,047,875	6,879,201	0	XXX	XXX	XXX	104,037,261	95.5	98,761,952	5,275,308
13.02 Residential Mortgage-Backed Securities	403,361	1,161,078	870,249	602,244	71,269	XXX	XXX	XXX	3,108,202	2.9	3,108,202	0
13.03 Commercial Mortgage-Backed Securities	0	15,092	1,495,081	0	0	XXX	XXX	XXX	1,510,173	1.4	1,510,173	0
13.04 Other Loan-Backed and Structured Securities	300,125	0	0	0	0	XXX	XXX	XXX	300,125	0.3	300,125	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	8,087,810	37,902,031	55,413,205	7,481,446	71,269	0	XXX	XXX	108,955,760	100.0	103,680,452	5,275,308
13.10 Line 13.09 as a % of Col. 9	7.4	34.8	50.9	6.9	0.1	0.0	XXX	XXX	100.0	XXX	95.2	4.8
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	11,748,913	41,146,012	57,902,360	1,486,681	496,716	XXX	112,780,682	88.6	98,761,952	90.6	112,780,682	XXX
14.02 Residential Mortgage-Backed Securities	818,103	2,881,880	2,095,395	1,719,079	429,915	XXX	7,944,371	6.2	3,108,202	2.9	7,944,371	XXX
14.03 Commercial Mortgage-Backed Securities	15,083	0	1,493,435	0	0	XXX	1,508,518	1.2	1,510,173	1.4	1,508,518	XXX
14.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	300,125	0.3	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	12,582,099	44,027,893	61,491,189	3,205,759	926,631	0	122,233,571	96.0	103,680,452	95.2	122,233,571	XXX
14.10 Line 14.09 as a % of Col. 7	10.3	36.0	50.3	2.6	0.8	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	9.9	34.6	48.3	2.5	0.7	0.0	96.0	XXX	XXX	XXX	96.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	399,521	1,414,325	3,245,156	0	0	XXX	5,059,002	4.0	5,275,308	4.8	XXX	5,059,002
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	399,521	1,414,325	3,245,156	0	0	0	5,059,002	4.0	5,275,308	4.8	XXX	5,059,002
15.10 Line 15.09 as a % of Col. 7	7.9	28.0	64.1	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	0.3	1.1	2.5	0.0	0.0	0.0	4.0	XXX	XXX	XXX	XXX	4.0

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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 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 .....	249,625	249,625	0	0
3. Accrual of discount .....	375	375	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	250,000	250,000	0	0
7. Deduct amortization of premium .....	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0

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

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**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	B o n d C h a r	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				1.A	493,127	.93	5938	500,000	498,073	.0	.713	.0	.0	1.500	1.651	FA	2,833	7,500	09/13/2016	08/15/2026
912828-3F-5	UNITED STATES TREASURY				1.A	1,408,112	.94	0234	1,450,000	1,431,383	.0	4,500	.0	.0	2.250	2.600	MN	4,213	32,625	12/14/2018	11/15/2027
912828-3P-3	UNITED STATES TREASURY				1.A	5,744,678	.97	5329	5,650,000	5,670,075	.0	(19,826)	.0	.0	2.250	1.888	JD	63,912	127,125	12/17/2019	12/31/2024
912828-4V-9	UNITED STATES TREASURY				1.A	196,977	.95	6992	200,000	198,478	.0	.302	.0	.0	2.875	3.053	FA	2,172	5,750	09/19/2018	08/15/2028
912828-6X-3	UNITED STATES TREASURY				1.A	286,395	.95	4727	300,000	291,041	.0	.350	.0	.0	2.125	3.426	MN	557	6,375	08/31/2022	05/31/2026
912828-U2-4	UNITED STATES TREASURY				1.A	475,801	.94	5391	500,000	492,350	.0	.253	.0	.0	2.000	2.556	MN	1,291	10,000	12/22/2016	11/15/2026
912828-V9-8	UNITED STATES TREASURY				1.A	482,207	.94	9297	500,000	487,865	.0	3,650	.0	.0	2.250	3.071	FA	4,249	11,250	06/08/2022	02/15/2027
912828-YB-0	UNITED STATES TREASURY				1.A	981,289	.88	9727	1,000,000	988,731	.0	1,886	.0	.0	1.625	1.837	FA	6,138	16,250	12/12/2019	08/15/2029
91282C-CS-8	UNITED STATES TREASURY				1.A	389,719	.82	7461	400,000	391,934	.0	.992	.0	.0	1.250	1.531	FA	1,889	5,000	09/28/2021	08/15/2031
91282C-CS-8	UNITED STATES TREASURY				1.A	97,430	.82	7461	100,000	97,983	.0	.248	.0	.0	1.250	1.531	FA	472	1,250	09/28/2021	08/15/2031
91282C-ET-4	UNITED STATES TREASURY				1.A	497,598	.95	7109	500,000	498,326	.0	.463	.0	.0	2.625	2.728	MN	1,148	13,125	05/26/2022	05/31/2027
91282C-EV-9	UNITED STATES TREASURY				1.A	283,746	.96	7852	300,000	293,949	.0	203	.0	.0	3.250	4.355	JD	4,902	.0	11/30/2023	06/30/2029
91282C-FE-6	UNITED STATES TREASURY				1.A	793,969	.98	0078	800,000	796,636	.0	1,987	.0	.0	3.125	3.394	FA	9,443	25,000	08/24/2022	08/15/2025
91282C-FJ-5	UNITED STATES TREASURY				1.A	475,703	.96	0430	500,000	477,268	.0	1,565	.0	.0	3.125	4.032	FA	5,280	7,813	07/21/2023	08/31/2029
91282C-FX-4	UNITED STATES TREASURY				1.A	499,980	.99	6328	500,000	499,991	.0	.10	.0	.0	4.500	4.502	MN	1,967	22,500	11/23/2022	11/30/2024
91282C-FZ-9	UNITED STATES TREASURY				1.A	498,086	.99	7891	500,000	498,459	.0	.370	.0	.0	3.875	3.961	MN	1,694	19,375	12/29/2022	11/30/2027
91282C-GH-8	UNITED STATES TREASURY				1.A	970,547	.98	4219	1,000,000	975,249	.0	4,702	.0	.0	3.500	4.166	JJ	14,647	17,500	02/21/2023	01/31/2028
91282C-GM-7	UNITED STATES TREASURY				1.A	249,609	.96	9727	250,000	249,641	.0	.32	.0	.0	3.500	3.519	FA	3,305	4,375	04/14/2023	02/15/2033
91282C-GS-4	UNITED STATES TREASURY				1.A	250,977	.98	4492	250,000	250,891	.0	(85)	.0	.0	3.625	3.561	MS	2,303	4,531	04/14/2023	03/31/2030
91282C-GZ-8	UNITED STATES TREASURY				1.A	488,594	.97	7383	500,000	489,463	.0	.869	.0	.0	3.500	3.879	AO	2,981	8,750	05/25/2023	04/30/2030
91282C-HE-4	UNITED STATES TREASURY				1.A	545,080	.98	9414	550,000	545,611	.0	.452	.0	.0	3.625	3.823	MN	1,743	9,969	06/05/2023	05/31/2028
91282C-HE-4	UNITED STATES TREASURY				1.A	639,791	.98	9414	650,000	640,804	.0	1,093	.0	.0	3.625	3.978	MN	2,060	11,781	06/22/2023	05/31/2028
91282C-JA-0	UNITED STATES TREASURY				1.A	304,078	.103	2188	300,000	304,023	.0	(55)	.0	.0	4.625	4.308	MS	3,526	.0	11/30/2023	09/30/2028
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					17,053,491	XXX	16,559,251	17,200,000	17,058,224	0	10,106	0	0	XXX	XXX	XXX	142,723	367,844	XXX	XXX
36179V-DN-7	G2 MIA609 - RMBS			4	1.A	193,433	.91	2200	188,399	199,897	.0	1,052	.0	.0	3.000	2.213	MON	471	5,652	01/23/2020	01/20/2050
36179V-HF-0	G2 MIA630 - RMBS			4	1.A	118,028	.85	9280	117,918	118,744	.0	.85	.0	.0	2.500	2.408	MON	246	2,948	03/12/2020	03/20/2050
36179V-ZQ-6	G2 MAT051 - RMBS			4	1.A	430,594	.84	6744	412,793	431,709	.0	.677	.0	.0	2.000	1.455	MON	688	8,256	12/17/2020	12/20/2050
38382C-CII-9	GNR 2020-013 HB - CMO/RMBS			4	1.A	218,971	.94	1074	213,110	219,261	.0	.393	.0	.0	3.000	2.390	MON	533	6,393	01/29/2020	12/20/2048
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities					961,026	XXX	823,264	932,219	969,611	0	2,207	0	0	XXX	XXX	XXX	1,937	23,249	XXX	XXX
0109999999	Total - U.S. Government Bonds					18,014,517	XXX	17,382,515	18,132,219	18,027,835	0	12,313	0	0	XXX	XXX	XXX	144,661	391,093	XXX	XXX
0309999999	Total - All Other Government Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
13063D-3Q-9	CALIFORNIA ST			1	1.C FE	1,056,470	.107	9150	1,000,000	1,050,921	.0	(5,549)	.0	.0	6.000	5.029	MS	20,000	27,667	03/09/2023	03/01/2030
20772K-TM-1	CONNECTICUT ST			1	1.D FE	500,000	.101	3660	500,000	500,000	.0	.0	.0	.0	4.657	4.658	MN	2,975	9,249	06/01/2023	05/15/2030
41979Z-B3-9	HAWAII ST			1	1.C FE	850,000	.89	1450	850,000	850,000	.0	.0	.0	.0	1.710	1.710	AO	3,634	14,535	11/03/2021	10/01/2028
41979Z-J7-2	HAWAII ST			1	1.C FE	400,000	.102	8210	400,000	400,000	.0	.0	.0	.0	4.925	4.926	AO	4,925	18,004	10/20/2022	10/01/2028
594612-BB-8	MICHIGAN ST			2	1.B FE	444,590	.97	4130	455,000	452,599	.0	1,685	.0	.0	2.850	3.247	MN	1,657	12,968	12/14/2018	05/15/2025
605581-OB-6	MISSISSIPPI ST			1	1.C FE	500,000	.89	7780	500,000	500,000	.0	.0	.0	.0	1.821	1.821	AO	2,276	9,105	11/19/2021	10/01/2028
649791-PY-0	NEW YORK ST			1,2	1.B FE	500,270	.87	7240	500,000	500,153	.0	(127)	.0	.0	2.900	2.894	FA	5,478	14,500	10/29/2019	02/15/2033
677522-AJ-0	OHIO ST			1	1.A FE	700,000	.82	9980	700,000	700,000	.0	.0	.0	.0	1.730	1.730	FA	5,046	12,110	06/18/2020	08/01/2031
677522-4L-5	OHIO ST			1	1.A FE	800,000	.79	3640	800,000	800,000	.0	.0	.0	.0	1.830	1.830	FA	6,100	14,640	06/18/2020	08/01/2033
762223-PZ-2	RHODE ISLAND ST			1	1.C FE	400,000	.102	6320	400,000	400,000	.0	.0	.0	.0	5.199	5.197	JD	3,408	.0	10/25/2023	12/01/2026
76222R-YC-0	RHODE ISLAND ST			1	1.C FE	203,540	.99	2820	200,000	200,250	.0	.739	.0	.0	3.000	2.620	MN	1,000	6,000	04/17/2019	05/01/2024
76222R-YD-8	RHODE ISLAND ST			1	1.C FE	407,720	.97	7670	400,000	401,821	.0	(1,325)	.0	.0	3.000	2.650	MN	2,000	12,000	04/17/2019	05/01/2025
880541-XZ-5	TENNESSEE ST			1,2	1.A FE	200,000	.93	5240	200,000	200,000	.0	.0	.0	.0	2.166	2.166	FA	1,805	4,332	07/27/2016	08/01/2027

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

**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	Code	For 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
882722-KE-0	TEXAS ST			1	1.A FE	494,239	103.7920	456,685	440,000	466,909	0	(5,208)	0	0	5.367	3.901	AO	5,904	23,615	12/14/2018	04/01/2029
97705M-SC-0	WISCONSIN ST			1,2	1.B FE	1,000,000	81.0260	810,260	1,000,000	1,000,000	0	0	0	0	1.736	1.736	MN	2,893	17,360	06/25/2020	05/01/2032
97705M-ZE-8	WISCONSIN ST			2	1.B FE	275,000	79.6680	219,087	275,000	275,000	0	0	0	0	2.531	2.531	MN	1,160	6,960	10/02/2019	05/01/2033
97705M-ZN-8	WISCONSIN ST			2	1.B FE	325,000	84.8540	275,776	325,000	325,000	0	0	0	0	2.531	2.531	MN	1,371	8,226	10/02/2019	05/01/2033
0419999999	Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations					9,056,828	XXX	8,250,649	8,945,000	9,022,653	0	(11,162)	0	0	XXX	XXX	XXX	71,632	211,270	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					9,056,828	XXX	8,250,649	8,945,000	9,022,653	0	(11,162)	0	0	XXX	XXX	XXX	71,632	211,270	XXX	XXX
100853-D5-6	BOSTON MASS			1	1.A FE	300,000	78.6800	236,040	300,000	300,000	0	0	0	0	1.568	1.568	MN	784	4,704	12/10/2020	11/01/2032
137087-PB-2	CANAL WINCHESTER OHIO LOC SCH DIST			1	1.D FE	200,000	98.2110	196,422	200,000	200,000	0	0	0	0	2.782	2.782	JD	464	5,564	03/02/2016	12/01/2024
212204-JP-7	CONTRA COSTA CALIF CMINTY COLLEGE DIST			1,2	1.B FE	500,000	84.4820	422,410	500,000	500,000	0	0	0	0	2.563	2.563	FA	5,340	12,815	08/29/2019	08/01/2033
212204-MD-0	CONTRA COSTA CALIF CMINTY COLLEGE DIST			1	1.B FE	400,000	99.7470	398,988	400,000	400,000	0	0	0	0	4.215	4.216	FA	7,025	13,816	09/16/2022	08/01/2027
408072-GY-6	HAMILTON TWP MERCER CNTY N J BRD ED			2	1.C FE	1,061,577	98.5430	1,083,973	1,100,000	1,085,950	0	21,811	0	0	2.625	4.736	FA	10,908	28,875	11/18/2022	08/15/2024
446222-JV-1	HUNTINGTON BEACH CALIF UN HIGH SCH DIST			1	1.D FE	500,000	87.5340	437,670	500,000	500,000	0	0	0	0	1.884	1.884	FA	3,925	9,420	05/13/2021	08/01/2029
592112-UH-7	METROPOLITAN GOVT NASHVILLE & DAVIDSON C			2	1.B FE	500,000	80.2560	401,280	500,000	500,000	0	0	0	0	1.486	1.486	JJ	3,715	7,430	01/27/2021	07/01/2031
643277-AX-6	NEW CASTLE CNTY DEL			1	1.A FE	500,000	99.2400	496,200	500,000	500,000	0	0	0	0	4.206	4.206	JJ	9,697	21,030	09/21/2010	05/15/2025
678519-C2-3	OKLAHOMA CITY OKLA			1	1.A FE	150,000	96.9100	145,365	150,000	150,000	0	0	0	0	2.900	2.900	MS	1,450	4,350	04/17/2019	03/01/2026
678519-C3-1	OKLAHOMA CITY OKLA			1	1.A FE	130,000	96.4070	125,329	130,000	130,000	0	0	0	0	3.030	3.030	MS	1,313	3,939	04/17/2019	03/01/2027
678519-C4-9	OKLAHOMA CITY OKLA			1	1.A FE	70,000	96.0130	67,209	70,000	70,000	0	0	0	0	3.120	3.120	MS	728	2,184	04/17/2019	03/01/2028
720424-ZZ-6	PIERCE CNTY WASH SCH DIST NO 010 TACOMA			1	1.B FE	667,395	81.9330	696,431	850,000	669,144	0	1,750	0	0	1.733	5.024	JD	1,228	7,365	11/28/2023	12/01/2031
79623P-EX-9	SAN ANTONIO TEX			2	1.A FE	1,000,000	82.7180	827,180	1,000,000	1,000,000	0	0	0	0	1.863	1.863	FA	7,763	18,630	07/01/2020	02/01/2032
799017-UZ-9	SAN MATEO CALIF UN HIGH SCH DIST			2	1.A FE	150,000	94.3170	141,476	150,000	150,000	0	0	0	0	2.979	2.979	MS	1,490	4,469	11/15/2017	09/01/2028
799017-XZ-6	SAN MATEO CALIF UN HIGH SCH DIST			1	1.A FE	344,901	85.3770	298,820	350,000	346,284	0	620	0	0	1.451	1.648	MS	1,693	5,079	09/29/2021	09/01/2029
801315-KU-5	SANTA BARBARA CALIF UNI SCH DIST			1	1.C FE	203,910	86.6750	173,350	200,000	202,588	0	(442)	0	0	1.653	1.411	FA	1,378	3,306	12/18/2020	08/01/2029
801315-KV-3	SANTA BARBARA CALIF UNI SCH DIST			1	1.C FE	544,625	84.5190	452,177	535,000	541,738	0	(967)	0	0	1.703	1.501	FA	3,796	9,111	12/18/2020	08/01/2030
802385-RW-6	SANTA MONICA CALIF CMINTY COLLEGE DIST			2	1.C FE	250,000	81.1500	202,875	250,000	250,000	0	0	0	0	1.946	1.946	FA	2,027	4,865	12/03/2020	08/01/2032
802385-SD-7	SANTA MONICA CALIF CMINTY 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
802498-ZC-2	SANTA MONICA-MALIBU UNIFIED SCHOOL FACIL			1	1.B FE	1,034,347	86.7900	1,093,554	1,260,000	1,073,954	0	35,479	0	0	1.197	4.827	FA	6,284	15,082	11/18/2022	08/01/2028
848644-6M-7	SPOKANE CNTY WASH			1	1.B FE	558,636	103.1550	562,195	545,000	557,705	0	(931)	0	0	5.003	4.648	JD	2,272	30,372	03/27/2023	12/01/2031
95736V-FA-5	WESTCHESTER CNTY N Y			1	1.B FE	515,500	103.3280	516,640	500,000	512,946	0	(2,032)	0	0	5.000	4.412	JD	1,111	25,000	12/15/2022	12/15/2028
0619999999	Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations					9,780,439	XXX	9,140,998	10,190,000	9,840,308	0	55,286	0	0	XXX	XXX	XXX	75,928	241,097	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					9,780,439	XXX	9,140,998	10,190,000	9,840,308	0	55,286	0	0	XXX	XXX	XXX	75,928	241,097	XXX	XXX
010268-C0-1	ALABAMA FED AID HWY FIN AUTH SPL OBLIG R			1	1.C FE	800,000	88.9680	711,744	800,000	800,000	0	0	0	0	1.727	1.727	MS	4,605	13,816	10/07/2021	09/01/2028
040654-YA-7	ARIZONA ST TRANSN BRD HWY REV			1	1.B FE	500,000	89.3810	446,905	500,000	500,000	0	0	0	0	2.462	2.462	JJ	6,155	12,310	01/10/2020	07/01/2030
052414-TD-1	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	125,000	90.2940	112,868	125,000	125,000	0	0	0	0	2.685	2.685	MN	429	3,356	07/31/2019	11/15/2030
052414-TE-9	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	450,000	89.2590	401,666	450,000	450,000	0	0	0	0	2.785	2.785	MN	1,601	12,533	07/31/2019	11/15/2031
059231-W3-0	BALTIMORE MD REV			1	1.D FE	507,245	80.8890	404,445	500,000	505,053	0	(725)	0	0	2.025	1.859	JJ	5,063	10,125	12/01/2020	07/01/2032
091096-NZ-6	BIRMINGHAM ALA WTRIKS BRD WTR REV			1	1.C FE	507,325	87.4260	437,130	500,000	505,115	0	(981)	0	0	1.613	1.400	JJ	4,033	8,065	09/20/2021	01/01/2029
130770-QJ-4	CALIFORNIA ST UNIV REV			1	1.D FE	901,765	84.1840	757,656	900,000	901,339	0	(183)	0	0	1.794	1.771	MN	2,691	16,146	08/25/2021	11/01/2030
14329N-FP-4	CARMEL IND REDEV AUTH LEASE RENT REV			1	1.C FE	525,000	86.8400	455,910	525,000	525,000	0	0	0	0	1.724	1.724	FA	3,771	9,051	09/24/2020	02/01/2029
160429-YJ-9	CHARLESTON S C WTRIKS & SWIR REV			2	1.A FE	786,810	82.0510	820,510	1,000,000	788,793	0	1,983	0	0	1.790	5.029	JJ	8,950	0	11/28/2023	01/01/2032
196480-T9-8	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	496,716	96.3600	478,635	496,716	496,716	0	0	0	0	5.125	5.125	MON	2,121	18,598	02/02/2023	06/01/2053
20775C-W3-4	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN			1	1.A FE	500,000	98.2650	491,325	500,000	500,000	0	0	0	0	2.950	2.949	MN	1,885	14,750	04/24/2019	11/15/2024
231266-MN-4	CURATORS UNIV MO SYS FACS REV			1,2	1.B FE	400,000	92.2190	368,876	400,000	400,000	0	0	0	0	2.012	2.012	MN	1,341	8,048	04/29/2020	11/01/2027
235036-4T-4	DALLAS FORT WORTH TEX INTL APPT REV			1,2	1.E FE	824,030	85.9320	859,320	1,000,000	825,500	0	1,470	0	0	2.704	5.192	MN	4,507	0	11/28/2023	11/01/2032
254776-UZ-6	DISTRICT COLUMBIA INCOME TAX REV			1	1.B FE	500,000	97.1530	485,765	500,000	500,000	0	0	0	0	3.629	3.629	JJ	9,073	16,835	07/13/2022	07/01/2028

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

**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	B o n d C h a r	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
259561-PH-5	DOUGLAS CNTY WASH PUB UTIL DIST NO 001 W	1			1.C FE	224,100	103.0760	230,993	224,100	224,100	0	0	0	0	5.345	5.343	MS	3,993	11,978	08/20/2010	09/01/2030
3134GW-F5-0	FEDERAL HOME LOAN MORTGAGE CORP	2			1.B FE	1,000,000	78.4215	784,215	1,000,000	1,000,000	0	0	0	0	1.375	1.375	MS	4,507	13,750	08/27/2020	09/03/2032
3134GW-PF-7	FEDERAL HOME LOAN MORTGAGE CORP	2			1.B FE	1,984,466	76.4816	1,529,632	2,000,000	1,987,956	0	1,162	0	0	1.310	1.377	FA	9,752	26,200	12/18/2020	08/17/2033
3134GW-SH-0	FEDERAL HOME LOAN MORTGAGE CORP	2			1.B FE	1,000,000	77.8676	778,676	1,000,000	1,000,000	0	0	0	0	1.500	1.500	FA	5,208	15,000	08/17/2020	08/26/2033
3134GW-XT-8	FEDERAL HOME LOAN MORTGAGE CORP	2			1.B FE	750,000	77.7810	583,358	750,000	750,000	0	0	0	0	1.320	1.320	AO	1,980	9,900	09/29/2020	10/19/2032
3134GX-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
3135G0-K3-6	FEDERAL NATIONAL MORTGAGE ASSOCIATION				1.A	486,525	95.5505	477,753	500,000	495,999	0	1,660	0	0	2.125	2.483	AO	1,977	10,625	12/15/2017	04/24/2026
346609-LN-8	FORSYTH CNTY GA WTR & SEW AUTH REV				1.A FE	500,000	90.9400	454,700	500,000	500,000	0	0	0	0	2.283	2.283	AO	2,854	11,415	02/18/2022	04/01/2029
386442-US-4	GRAND RIVER DAM AUTH OKLA REV				1.E FE	270,825	99.2580	250,145	250,000	252,538	0	(6,072)	0	0	3.341	0.886	JD	696	8,353	12/18/2020	06/01/2024
39222P-EN-0	GREATER NEW HAVEN WTR POLLUTION CTL AUTH	2			1.B FE	1,182,645	83.4800	1,252,200	1,500,000	1,216,106	0	29,952	0	0	2.000	5.019	FA	11,333	30,000	11/18/2022	08/15/2031
392275-AA-1	GREATER ORLANDO AVIATION AUTH ORLANDO FL	1			1.D FE	800,000	90.9570	727,656	800,000	800,000	0	0	0	0	2.652	2.652	AO	5,304	21,216	02/09/2022	10/01/2029
416498-EM-1	HARTFORD CNTY CONN MET DIST CLEAN WTR PR				1.C FE	880,810	90.1270	901,270	1,000,000	883,407	0	2,597	0	0	1.574	4.952	MN	2,623	0	11/28/2023	11/01/2027
41978C-SA-2	HAWAII ST ARPTS SYS CUSTOMER FAC CHARGE	1			1.F FE	903,490	92.2480	922,480	1,000,000	905,757	0	2,267	0	0	2.283	5.267	JJ	11,415	0	11/28/2023	07/01/2027
438701-Y9-9	HONOLULU HAWAII CITY & CNTY WASTEWR SYS	1			1.C FE	261,573	89.1810	267,543	300,000	272,444	0	7,225	0	0	0.998	3.827	JJ	1,497	2,994	06/22/2022	07/01/2027
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
451443-ZH-1	IDAHO ST BLDG AUTH BLDG REV	1,2			1.C FE	778,913	97.4200	730,650	750,000	758,823	0	(5,136)	0	0	2.980	2.256	MS	7,450	22,350	12/17/2019	09/01/2025
47770V-AY-6	JOBSCHIO BEVERAGE SYS OHIO STATEWIDE LIQ	1			1.D FE	422,192	98.6250	394,500	400,000	412,286	0	(2,224)	0	0	3.985	3.313	JJ	7,970	15,940	04/03/2019	01/01/2029
479354-EM-0	JOHNSTON CNTY N C LTD OBLIG				1.B FE	517,455	86.3280	431,640	500,000	512,010	0	1,819	0	0	1.890	1.486	AO	2,363	9,450	12/18/2020	04/01/2030
56041M-VF-8	MAINE GOVERNMENTAL FACS AUTH LEASE RENT	2			1.D FE	293,877	81.0220	243,066	300,000	295,328	0	546	0	0	1.984	2.204	AO	1,488	5,952	04/22/2021	10/01/2031
574297-EA-1	MARYLAND ST STAD AUTH SPORTS FACS LEASE	1			1.B FE	559,380	93.8450	469,225	500,000	540,894	0	(6,191)	0	0	3.281	1.870	MS	5,468	16,405	12/18/2020	03/01/2030
576004-HD-0	MASSACHUSETTS (COMMONWEALTH OF)				1.A FE	957,660	98.0960	980,960	1,000,000	958,678	0	1,018	0	0	3.680	4.968	JJ	16,969	0	11/28/2023	07/15/2027
576051-ZK-5	MASSACHUSETTS ST WTR RES AUTH				1.B FE	800,000	90.9070	727,256	800,000	800,000	0	0	0	0	1.570	1.570	FA	5,233	12,560	12/10/2021	08/01/2027
59447T-XS-7	MICHIGAN FIN AUTH REV	1			1.D FE	400,000	93.3000	373,200	400,000	400,000	0	0	0	0	2.734	2.734	JD	911	10,936	12/05/2019	12/01/2027
594698-SC-7	MICHIGAN ST STRATEGIC FD LTD OBLIG REV				1.C FE	510,505	82.8180	414,090	500,000	508,212	0	(985)	0	0	2.128	1.897	MS	3,547	10,640	08/17/2021	09/01/2031
61212L-TA-7	MONTANA ST BRD REGENTS HIGHER ED REV	1			1.D FE	445,000	87.5310	389,513	445,000	445,000	0	0	0	0	1.521	1.521	MN	865	6,768	09/22/2021	11/15/2028
64990F-E2-6	NEW YORK STATE DORMITORY AUTHORITY	2			1.B FE	300,000	84.6940	254,082	300,000	300,000	0	0	0	0	2.152	2.152	MS	1,901	6,456	06/16/2021	03/15/2031
64990F-SA-6	NEW YORK STATE DORMITORY AUTHORITY	2			1.B FE	567,024	93.7470	562,482	600,000	575,593	0	5,382	0	0	2.657	3.731	FA	6,023	15,942	05/19/2022	02/15/2028
65887P-WF-8	NORTH DAKOTA PUB FIN AUTH				1.C FE	500,000	88.9350	444,675	500,000	500,000	0	0	0	0	1.960	1.960	JD	817	9,800	12/09/2021	12/01/2028
66285W-D6-0	NORTH TEX TIWY AUTH REV	2			1.D FE	301,440	83.8090	314,284	375,000	302,122	0	682	0	0	2.180	5.178	JJ	4,088	0	11/28/2023	01/01/2032
67760H-MY-4	OHIO ST TPK COMM TPK REV				1.D FE	513,465	88.5360	442,680	500,000	509,284	0	(1,408)	0	0	2.401	2.076	FA	4,535	12,005	03/28/2019	02/15/2030
679191-LE-4	OKLAHOMA ST UNIV AGRICULTURAL MECHANICAL				1.D FE	625,000	84.5680	528,550	625,000	625,000	0	0	0	0	2.186	2.186	MS	4,554	13,663	04/15/2021	09/01/2031
68607V-4P-7	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE				1.A FE	400,000	98.9230	395,692	400,000	400,000	0	0	0	0	4.171	4.172	AO	4,171	6,581	04/26/2023	04/01/2030
68607V-Z9-9	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE				1.C FE	75,000	96.3310	72,248	75,000	75,000	0	0	0	0	2.715	2.715	AO	509	2,036	03/28/2019	04/01/2026
709235-S9-7	PENNSYLVANIA ST UNIV	1			1.C FE	700,000	87.0430	609,301	700,000	700,000	0	0	0	0	2.245	2.245	MS	5,238	15,715	05/06/2020	09/01/2030
759136-VH-4	REGIONAL TRANSN DIST COLO SALES TAX REV	1,2			1.C FE	294,612	80.9670	242,901	300,000	295,796	0	428	0	0	1.967	2.142	MN	984	5,901	03/09/2021	11/01/2032
79766D-UQ-0	SAN FRANCISCO CALIF CITY & CNTY ARPTS CO				1.E FE	400,000	88.6520	354,608	400,000	400,000	0	0	0	0	2.583	2.583	MN	1,722	10,332	01/26/2022	05/01/2030
79771F-AM-9	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL	1,2			1.D FE	580,000	82.4520	478,222	580,000	580,000	0	0	0	0	1.988	1.988	MN	1,922	11,530	10/08/2020	11/01/2031
79771F-BV-8	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL	1,2			1.D FE	420,000	82.4520	346,298	420,000	420,000	0	0	0	0	1.988	1.988	MN	1,392	8,350	10/08/2020	11/01/2031
80168A-BY-2	SANTA CLARA VY CALIF WTR DIST WTR SYS RE	1			1.B FE	25,000	99.0680	24,767	25,000	25,000	0	0	0	0	2.649	2.649	JD	55	662	04/10/2019	06/01/2024
80168A-BZ-9	SANTA CLARA VY CALIF WTR DIST WTR SYS RE	1			1.B FE	175,000	97.2890	170,256	175,000	175,000	0	0	0	0	2.782	2.782	JD	406	4,869	04/10/2019	06/01/2025
80168A-CA-3	SANTA CLARA VY CALIF WTR DIST WTR SYS RE	1			1.B FE	100,000	96.2690	96,269	100,000	100,000	0	0	0	0	2.852	2.852	JD	238	2,852	04/10/2019	06/01/2026
80168A-CB-1	SANTA CLARA VY CALIF WTR DIST WTR SYS RE	1			1.B FE	75,000	95.7140	71,786	75,000	75,000	0	0	0	0	2.994	2.994	JD	187	2,246	04/10/2019	06/01/2027
80168A-CC-9	SANTA CLARA VY CALIF WTR DIST WTR SYS RE	1			1.B FE	125,000	95.2380	119,048	125,000	125,000	0	0	0	0	3.114	3.114	JD	324	3,893	04/10/2019	06/01/2028
802649-TN-3	SANTA ROSA CALIF WASTEWATER REV				1.C FE	625,000	87.5410	547,131	625,000	625,000	0	0	0	0	1.915	1.915	MS	3,990	11,969	11/12/2020	09/01/2029
810489-WJ-9	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX	1			1.B FE	1,000,000	81.8130	818,130	1,000,000	1,000,000	0	0	0	0	1.556	1.556	JJ	7,780	15,560	01/22/2021	07/01/2031

E10.2

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

**SCHEDULE D - PART 1**

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 Design	5 Bond Char			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
86932U-CH-6	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E				1.B FE	700,000	89,9670	629,769	700,000	700,000	0	0	0	0	2.344	2.344	MS	4,831	16,408	04/30/2020	09/15/2029
88213A-HM-0	BOARD OF REGENTS TEXAS A & M UNIVERSITY				1.A FE	406,992	97,7410	390,964	400,000	401,685	0	(1,190)	0	0	3.031	2.716	MN	1,549	12,124	04/18/2019	05/15/2025
91412G-XB-6	UNIVERSITY CALIF REVS				1.C FE	200,000	97,7780	195,556	200,000	200,000	0	0	0	0	3.159	3.158	MN	807	6,318	03/13/2015	05/15/2025
91412H-FG-3	UNIVERSITY CALIF REVS				1.C FE	629,556	95,0860	570,516	600,000	622,798	0	(3,808)	0	0	3.349	2.603	JJ	10,047	20,094	03/10/2022	07/01/2029
91412H-GG-2	UNIVERSITY CALIF REVS				1.2	292,254	84,5350	253,605	300,000	294,360	0	824	0	0	1.614	1.929	MN	619	4,842	05/26/2021	05/15/2030
914437-UQ-9	UNIVERSITY MASS BLDG AUTH REV				1.C FE	400,000	85,6890	342,756	400,000	400,000	0	0	0	0	2.997	2.997	MN	1,998	11,988	01/09/2020	11/01/2034
914639-KS-7	UNIVERSITY NEB FACS CORP REV				1.C FE	500,000	88,6750	443,375	500,000	500,000	0	0	0	0	2.465	2.465	AO	3,081	12,325	10/11/2019	10/01/2030
<b>0819999999 Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations</b>						<b>35,283,648</b>	<b>XXX</b>	<b>31,760,498</b>	<b>36,215,815</b>	<b>35,268,693</b>	<b>0</b>	<b>26,476</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>249,129</b>	<b>670,975</b>	<b>XXX</b>	<b>XXX</b>
3128MJ-IV-8	FH G08659 - RMBS				1.A	75,996	93,4540	71,456	75,996	75,691	0	(18)	0	0	3.500	3.652	MON	223	2,676	05/02/2018	08/01/2045
3128MJ-YZ-7	FH G08727 - RMBS				1.A	171,658	93,4534	156,723	167,701	174,452	0	217	0	0	3.500	2.967	MON	489	5,870	12/09/2016	10/01/2046
3128PY-YP-3	FH J18818 - RMBS				1.A	18,422	96,6762	17,431	18,030	18,129	0	(31)	0	0	2.500	2.001	MON	38	451	04/26/2012	04/01/2027
3132DV-3J-2	FH SDB001 - RMBS				1.A	835,526	92,9018	875,466	942,356	835,205	0	(321)	0	0	3.500	5.126	MON	2,749	2,749	11/28/2023	07/01/2049
31335A-BE-7	FH G60037 - RMBS				1.A	130,515	92,0355	123,557	134,249	130,215	0	46	0	0	3.000	3.508	MON	336	4,027	08/08/2018	10/01/2043
31335A-U3-0	FH G60602 - RMBS				1.A	181,275	94,6756	162,555	171,697	185,069	0	596	0	0	3.500	2.326	MON	501	6,009	07/26/2016	11/01/2043
3136AA-EK-7	FNR 2012-129 TD - CMO/RMBS				1.A	18,511	87,8115	16,113	18,349	18,577	0	8	0	0	2.000	1.763	MON	31	367	03/26/2013	05/25/2040
3136AA-XU-4	FNR 2012-133 EB - CMO/RMBS				1.A	404,500	94,0734	376,294	400,000	401,370	0	(461)	0	0	3.000	2.866	MON	1,000	12,000	09/01/2017	12/25/2032
3136AH-H9-4	FNR 2013-130 A - CMO/RMBS				1.A	27,565	91,4156	25,429	27,817	27,490	0	(13)	0	0	3.000	3.187	MON	70	835	01/09/2014	01/25/2044
3136AH-M2-3	FNR 2013-130 AG - CMO/RMBS				1.A	744,135	96,7076	765,554	791,617	743,979	0	(156)	0	0	4.000	5.380	MON	2,639	2,639	11/28/2023	10/25/2043
3136B3-VJ-6	FNR 2018-96 BH - CMO/RMBS				1.A	969,296	96,2027	990,126	1,029,208	969,577	0	281	0	0	4.000	6.250	MON	3,431	3,431	11/28/2023	09/25/2047
3137AH-2W-7	FHR 3936 AB - CMO/RMBS				1.A	63,171	97,6570	60,518	61,970	62,664	0	(48)	0	0	3.000	2.781	MON	155	1,859	01/18/2012	10/15/2026
3138WA-RA-7	FN AS1380 - RMBS				1.A	10,378	99,2538	9,538	9,610	11,641	0	95	0	0	4.500	1.656	MON	36	432	08/14/2014	12/01/2043
3138WE-6W-4	FN ASS384 - RMBS				1.A	77,520	96,4071	70,975	73,620	80,850	0	165	0	0	4.000	2.656	MON	245	2,945	02/07/2017	07/01/2045
3140EU-HZ-5	FN BC0247 - RMBS				1.A	169,832	96,4065	156,445	162,276	175,236	0	277	0	0	4.000	2.908	MON	541	6,491	02/15/2017	02/01/2046
3140Q7-SL-2	FN CA0522 - RMBS				1.A	87,444	88,7568	78,985	88,991	86,014	0	(65)	0	0	3.000	3.454	MON	222	2,670	01/26/2018	10/01/2047
3140QR-HX-4	FN CB5645 - RMBS				1.A	930,448	100,6002	935,886	930,302	930,323	0	(125)	0	0	5.500	5.489	MON	4,264	38,375	02/21/2023	02/01/2053
3140XM-AY-2	FN FSS422 - RMBS				1.A	555,592	97,4344	567,961	582,916	555,627	0	35	0	0	4.500	5.182	MON	2,186	0	12/08/2023	08/01/2053
3140XM-XB-4	FN FS6102 - RMBS				1.A	188,492	98,9825	192,966	194,950	188,506	0	13	0	0	5.000	5.511	MON	812	0	12/04/2023	10/01/2053
3141BD-HY-1	FN MA3846 - RMBS				1.A	908,097	86,9587	959,285	1,103,151	907,570	0	(527)	0	0	3.000	5.587	MON	2,758	2,758	11/28/2023	11/01/2049
3141BD-ZB-8	FN MA4366 - RMBS				1.A	398,083	89,0289	341,034	383,060	397,178	0	(455)	0	0	2.500	1.917	MON	798	9,577	05/20/2021	06/01/2041
<b>0829999999 Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities</b>						<b>6,966,455</b>	<b>XXX</b>	<b>6,954,298</b>	<b>7,368,333</b>	<b>6,974,760</b>	<b>0</b>	<b>(489)</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>23,522</b>	<b>106,159</b>	<b>XXX</b>	<b>XXX</b>
<b>0909999999 Total - U.S. Special Revenues Bonds</b>						<b>42,250,104</b>	<b>XXX</b>	<b>38,714,795</b>	<b>43,584,148</b>	<b>42,243,453</b>	<b>0</b>	<b>25,988</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>272,651</b>	<b>777,134</b>	<b>XXX</b>	<b>XXX</b>
00206R-AB-8	AT&T INC				1	211,182	110,9018	221,804	200,000	207,180	0	(372)	0	0	6.800	6.376	MN	1,738	13,600	10/03/2006	05/15/2036
002824-BO-2	ABBOTT LABORATORIES				1.2	773,603	84,6127	647,287	765,000	770,901	0	(902)	0	0	1.400	1.271	JD	5,385	5,355	12/18/2020	06/30/2030
00287Y-AY-5	ABBVIE INC				1.2	249,045	96,9182	242,295	250,000	249,748	0	101	0	0	3.200	3.245	MN	1,044	8,000	05/09/2016	05/14/2026
023135-CQ-7	AMAZON.COM INC				1.2	391,212	102,6814	410,726	400,000	391,566	0	354	0	0	4.650	5.067	JD	1,550	9,300	09/21/2023	12/01/2029
025816-CP-2	AMERICAN EXPRESS CO				2	151,389	95,6267	143,440	150,000	150,521	0	(149)	0	0	3.300	3.187	MN	798	4,950	07/18/2017	05/03/2027
025816-DH-9	AMERICAN EXPRESS CO				2.5	450,000	102,0757	459,341	450,000	450,000	0	0	0	0	5.282	5.285	JJ	10,102	0	07/25/2023	07/27/2029
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC				1.2	391,292	101,5541	406,217	400,000	391,693	0	401	0	0	4.750	5.222	JJ	8,339	0	09/22/2023	01/23/2029
037735-CU-9	APPALACHIAN POWER CO				1.2	199,290	97,6846	195,369	200,000	199,886	0	77	0	0	3.400	3.442	JD	567	6,800	05/11/2015	06/01/2025
049560-AZ-8	ATMOS ENERGY CORP				1.2	873,537	108,4937	922,197	850,000	873,391	0	(145)	0	0	5.900	5.526	MN	11,284	0	11/28/2023	11/15/2033
05348E-AV-1	AVALONBAY COMMUNITIES INC				1.2	263,380	97,8682	244,671	250,000	252,018	0	(1,667)	0	0	3.450	2.747	JD	719	8,625	07/22/2016	06/01/2025
053611-AJ-8	AVERY DENNISON CORP				1.2	199,000	101,3455	202,691	200,000	199,451	0	96	0	0	4.875	4.938	JD	677	9,750	11/29/2018	12/06/2028
05523U-AK-6	BAE SYSTEMS HOLDINGS INC				1	196,860	98,6129	197,226	200,000	199,547	0	572	0	0	3.800	4.104	AO	1,773	7,800	12/14/2018	10/07/2024
05531F-BB-8	TRUIST FINANCIAL CORP				2	99,918	97,8754	97,875	100,000	99,990	0	12	0	0	2.850	2.862	AO	515	2,850	10/23/2017	10/26/2024

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

**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	B o n d C h a r	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
06051G-FF-1	BANK OF AMERICA CORP				1.G FE	250,040	.99 6120	249,030	250,000	250,002	.0	(8)	.0	.0	4.000	3.997	AO	2,500	10,000	03/28/2014	04/01/2024
06406R-BJ-5	BANK OF NEW YORK MELLON CORP			2,5	1.F FE	1,474,667	.98 9371	1,484,057	1,500,000	1,484,897	.0	9,106	.0	.0	4.414	4.923	JJ	28,875	65,842	11/18/2022	07/24/2026
09261B-AD-2	BLACKSTONE HOLDINGS FINANCE CO LLC			1,2	1.E FE	1,175,408	.78 6697	1,258,716	1,600,000	1,216,182	.0	36,480	.0	.0	2.000	5.755	JJ	13,422	32,000	11/18/2022	01/30/2032
096630-AD-0	BOARDWALK PIPELINES LP			1,2	2.C FE	373,522	.99 2986	347,545	350,000	352,757	.0	(3,772)	.0	.0	4.950	3.811	JD	770	17,325	12/15/2017	12/15/2024
100743-AL-7	BOSTON GAS CO			1,2	2.A FE	881,643	.89 5330	716,264	800,000	853,377	.0	(9,483)	.0	.0	3.001	1.688	FA	10,003	24,008	12/18/2020	08/01/2029
10373Q-BU-3	BP CAPITAL MARKETS AMERICA INC			1,2	1.F FE	867,088	100 8215	907,393	900,000	867,375	.0	287	.0	.0	4.812	5.318	FA	16,601	.0	11/28/2023	02/13/2033
114259-AT-1	BROOKLYN UNION GAS CO			1,2	2.A FE	200,000	.92 3200	184,640	200,000	200,000	.0	.0	.0	.0	3.865	3.865	MS	2,512	7,730	02/27/2019	03/04/2029
125896-BP-4	CMS ENERGY CORP			1,2	2.B FE	249,208	.97 0719	242,680	250,000	249,833	.0	85	.0	.0	3.600	3.637	MN	1,150	9,000	11/04/2015	11/15/2025
126408-HB-2	CSX CORP			1,2	1.G FE	249,788	.98 7596	246,899	250,000	249,986	.0	24	.0	.0	3.400	3.410	FA	3,542	8,500	07/16/2014	08/01/2024
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO			1,2	2.B FE	255,623	.97 5900	243,975	250,000	252,721	.0	(591)	.0	.0	4.000	3.716	JD	833	10,000	08/21/2018	06/01/2028
14040H-BK-0	CAPITAL ONE FINANCIAL CORP			2	2.B FE	300,276	.95 7657	287,297	300,000	300,092	.0	(32)	.0	.0	3.750	3.738	JJ	4,781	11,250	11/04/2016	07/28/2026
141781-BQ-6	CARGILL INC			1,2	1.F FE	966,790	.81 9476	819,476	1,000,000	975,597	.0	3,165	.0	.0	1.700	2.072	FA	7,036	17,000	02/25/2021	02/02/2031
16876A-AB-0	CHILDRENS HOSPITAL MEDICAL CENTER			1,2	1.C FE	350,000	.94 1737	329,608	350,000	350,000	.0	.0	.0	.0	2.853	2.853	MN	1,276	9,986	11/02/2016	11/15/2026
20030N-BS-9	COMCAST CORP			1,2	1.G FE	299,436	.97 0764	291,229	300,000	299,866	.0	59	.0	.0	3.150	3.172	MS	3,150	9,450	02/16/2016	03/01/2026
200339-BJ-4	COMERICA BANK			1,2	2.B FE	260,813	.96 3712	240,928	250,000	252,173	.0	(1,384)	.0	.0	4.000	3.383	JJ	4,278	10,000	06/27/2017	07/27/2025
224044-CH-8	COX COMMUNICATIONS INC			1,2	2.B FE	199,724	.98 3211	196,642	200,000	199,974	.0	41	.0	.0	3.150	3.171	FA	2,380	6,300	07/24/2017	08/15/2024
22822V-AG-6	CROWN CASTLE INC			1,2	2.B FE	199,442	.98 3538	196,708	200,000	199,944	.0	83	.0	.0	3.200	3.243	MS	2,133	6,400	07/25/2017	09/01/2024
23636T-AE-0	DANONE SA			C	2.A FE	295,698	.95 6695	310,926	325,000	313,329	.0	3,790	.0	.0	6.150	4.307	MN	1,570	9,578	12/14/2018	11/02/2026
24422E-UE-7	JOHN DEERE CAPITAL CORP				1.F FE	198,272	.98 4818	196,964	200,000	199,641	.0	288	.0	.0	3.450	3.604	MS	2,070	6,900	12/14/2018	03/13/2025
24422E-VD-8	JOHN DEERE CAPITAL CORP				1.F FE	545,742	.89 6176	448,088	500,000	531,036	.0	(4,911)	.0	.0	2.450	1.372	JJ	5,853	12,250	12/18/2020	01/09/2030
254687-ER-3	WALT DISNEY CO			1	1.G FE	650,795	112 1665	650,832	500,000	630,705	.0	(5,220)	.0	.0	6.150	4.023	FA	11,617	30,750	03/20/2019	02/15/2041
263534-CP-2	EIDP INC			1,2	1.G FE	849,154	.87 6811	701,449	800,000	833,952	.0	(5,094)	.0	.0	2.300	1.588	JJ	8,484	18,400	12/18/2020	07/15/2030
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC			1	1.D FE	700,000	.87 0511	609,358	700,000	700,000	.0	.0	.0	.0	2.602	2.602	JD	1,518	18,214	01/08/2020	06/01/2030
26444H-AJ-0	DUKE ENERGY FLORIDA LLC			1,2	1.F FE	468,008	.83 4113	412,886	495,000	475,467	.0	2,764	.0	.0	1.750	2.414	JD	385	8,863	03/30/2021	06/15/2030
278265-AE-3	MORGAN STANLEY			1,2	1.G FE	199,264	.95 8333	191,667	200,000	199,735	.0	75	.0	.0	3.500	3.543	AO	1,653	7,000	04/03/2017	04/06/2027
29364D-AU-4	ENERGY ARKANSAS LLC			1,2	1.F FE	563,014	.97 1447	485,724	500,000	525,376	.0	(12,503)	.0	.0	3.500	0.931	AO	4,375	17,500	12/18/2020	04/01/2026
29364W-BH-0	ENERGY LOUISIANA LLC			1,2	1.F FE	298,452	.83 1704	249,511	300,000	298,813	.0	125	.0	.0	2.350	2.402	JD	313	7,050	03/04/2021	06/15/2032
29717P-AQ-0	ESSEX PORTFOLIO LP			1,2	2.A FE	99,286	.96 5047	96,505	100,000	99,788	.0	88	.0	.0	3.375	3.472	AO	713	3,375	10/27/2017	04/15/2026
29736R-AR-1	ESTEE LAUDER COMPANIES INC			1,2	1.F FE	926,717	.83 7584	791,517	945,000	931,414	.0	1,715	.0	.0	1.950	2.166	MS	5,426	18,428	03/18/2021	03/15/2031
30303M-BL-9	META PLATFORMS INC			1,2	1.E FE	842,308	101 4586	862,398	850,000	842,457	.0	149	.0	.0	4.600	4.827	MN	4,996	.0	11/28/2023	05/15/2028
341081-GP-6	FLORIDA POWER & LIGHT CO			1,2	1.D FE	825,670	100 6497	855,523	850,000	825,973	.0	303	.0	.0	4.625	5.151	MN	5,023	.0	11/28/2023	05/15/2030
375558-BZ-5	GILEAD SCIENCES INC			1,2	2.A FE	846,946	104 2272	885,931	850,000	846,999	.0	53	.0	.0	5.250	5.295	AO	13,264	.0	11/28/2023	10/15/2033
38141G-XE-9	GOLDMAN SACHS GROUP INC			1,2	1.F FE	736,140	.99 6876	747,657	750,000	748,476	.0	11,033	.0	.0	3.625	5.159	FA	9,893	27,188	11/18/2022	02/20/2024
39138Q-AA-3	GREAT-WEST LIFE CO FINANCE 2018 LP			1,2	1.F FE	199,348	.97 1979	194,396	200,000	199,687	.0	64	.0	.0	4.047	4.086	MN	989	8,094	05/15/2018	05/17/2028
437076-BM-3	HOME DEPOT INC			1,2	1.F FE	955,872	.96 9010	969,010	1,000,000	957,547	.0	1,675	.0	.0	3.000	5.019	AO	7,500	.0	11/28/2023	04/01/2026
438516-BZ-8	HONEYWELL INTERNATIONAL INC			1,2	1.F FE	841,278	.86 6193	692,955	800,000	692,226	.0	(4,358)	.0	.0	1.950	1.352	JD	1,300	15,600	11/18/2020	06/01/2030
440452-AG-5	HORNEL FOODS CORP			1,2	1.G FE	471,135	.97 9996	489,998	500,000	491,670	.0	19,185	.0	.0	0.650	4.703	JD	253	3,250	12/02/2022	06/03/2024
440452-AH-3	HORNEL FOODS CORP			1,2	1.G FE	1,375,819	.89 9644	1,439,431	1,600,000	1,416,769	.0	36,582	.0	.0	1.700	4.592	JD	2,116	27,200	11/18/2022	06/03/2028
445658-CF-2	J B HUNT TRANSPORT SERVICES INC			1,2	2.A FE	149,991	.97 9953	146,993	150,000	149,999	.0	.0	.0	.0	3.875	3.875	MS	1,938	5,813	02/26/2019	03/01/2026
446150-AM-6	HUNTINGTON BANCSHARES INC			2	2.A FE	249,908	.98 0564	245,141	250,000	249,983	.0	12	.0	.0	4.000	4.005	MN	1,278	10,000	12/20/2018	05/15/2025
46625H-QI-3	JPMORGAN CHASE & CO			2	1.F FE	199,762	.96 7984	193,597	200,000	199,942	.0	24	.0	.0	3.300	3.313	AO	1,650	6,600	03/18/2016	04/01/2026
46647P-BU-9	JPMORGAN CHASE & CO			1,2,5	1.E FE	600,000	.81 0451	486,271	600,000	500,000	.0	.0	.0	.0	1.764	.0	MN	1,235	10,584	11/12/2020	11/19/2031
494368-BU-6	KIMBERLY-CLARK CORP			1	1.F FE	94,351	.96 6375	96,637	100,000	98,232	.0	788	.0	.0	2.750	3.623	FA	1,039	2,750	09/07/2018	02/15/2026
497266-AC-0	KIRBY CORP			1,2	2.C FE	199,718	.96 4107	192,821	200,000	199,877	.0	27	.0	.0	4.200	4.216	MS	2,800	8,400	02/07/2018	03/01/2028
501044-DJ-7	KROGER CO			1,2	2.A FE	200,224	.96 7472	193,494	200,000	200,096	.0	(24)	.0	.0	3.700	3.686	FA	3,083	7,400	08/25/2017	08/01/2027



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

**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	Code	Rating	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
524901-AT-2	LEGG MASON INC		1		1.F FE	253,880	.99	1427	247,857	250,000	250,328		(592)	0	3.950	3.702	JJ	4,553	9,875	04/26/2017	07/15/2024
539439-AQ-2	LLOYDS BANKING GROUP PLC	C	2,5		1.G FE	188,548	.93	9553	187,911	200,000	193,893		1,114	0	3.574	4.280	MM	1,072	7,148	03/15/2018	11/07/2028
539830-BP-3	LOCKHEED MARTIN CORP		1,2		1.G FE	521,224	.85	7136	428,568	500,000	514,543		(2,231)	0	1.850	1.360	JD	411	9,250	12/18/2020	06/15/2030
55279H-AK-6	MANUFACTURERS AND TRADERS TRUST CO		2		1.G FE	249,720	.96	8985	242,246	250,000	249,966		30	0	2.900	2.913	FA	2,920	7,250	02/03/2015	02/06/2025
571748-BU-5	MARSH & MCLENNAN COMPANIES INC		1,2		1.G FE	873,673	1.05	2691	910,578	865,000	873,633		(40)	0	5.400	5.264	MS	14,273	0	11/28/2023	09/15/2033
57636Q-AJ-3	MASTERCARD INC		1,2		1.D FE	149,649	.97	3776	146,066	150,000	149,842		35	0	3.500	3.528	FA	1,823	5,250	02/21/2018	02/26/2028
57636Q-AR-5	MASTERCARD INC		1,2		1.D FE	841,014	.96	9720	717,593	740,000	791,525		(16,442)	0	3.300	0.989	MS	6,444	24,420	12/18/2020	03/26/2027
57636Q-AS-3	MASTERCARD INC		1,2		1.E FE	399,488	.85	3069	341,227	400,000	399,623		48	0	1.900	1.914	MS	2,238	7,600	03/02/2021	03/15/2031
58156R-BH-0	METLIFE INC		1		1.G FE	199,984	.99	4395	198,879	200,000	200,000		0	0	3.600	3.600	AO	1,620	7,200	04/07/2014	04/10/2024
584918-BR-4	MICROSOFT CORP		1,2		1.A FE	2,032,008	.95	2885	1,905,769	2,000,000	2,012,319		(5,040)	0	2.400	2.131	FA	19,067	48,000	12/17/2019	08/08/2026
606822-BD-5	MIYUBISHI UFJ FINANCIAL GROUP INC	C			1.G FE	200,000	.99	5868	199,174	200,000	200,000		0	0	3.400	3.406	MS	2,158	6,814	02/26/2019	03/07/2024
641062-AF-1	NESTLE HOLDINGS INC		1,2		1.D FE	199,531	.97	3222	194,644	200,000	199,761		45	0	3.625	3.653	MS	1,953	7,250	02/13/2018	09/24/2028
668807-BN-1	NORTHROP GRUMMAN CORP		1,2		2.A FE	249,868	.95	5579	238,895	250,000	249,955		10	0	3.250	3.255	JJ	3,747	8,125	10/10/2017	01/15/2028
67066G-AN-4	NVIDIA CORP		1,2		1.E FE	1,287,912	.85	7123	1,371,397	1,600,000	1,321,918		30,368	0	2.000	4.802	JD	1,422	32,000	11/18/2022	06/15/2031
67103H-AF-4	O'REILLY AUTOMOTIVE INC		1,2		2.A FE	195,704	.96	3764	192,753	200,000	198,169		456	0	3.600	3.870	MS	2,400	7,200	02/13/2018	09/01/2027
68233J-AZ-7	ONCOR ELECTRIC DELIVERY COMPANY LLC		1,2		1.F FE	99,739	.97	5029	97,503	100,000	99,962		30	0	2.950	2.981	AO	738	2,950	10/27/2015	04/01/2025
713448-EL-8	PEPSICO INC		1,2		1.E FE	2,449,275	.92	1276	2,211,063	2,400,000	2,429,386		(5,109)	0	2.625	2.379	JJ	26,600	63,000	12/17/2019	07/29/2029
714264-AM-0	PERNOD RICARD SA	C	1,2		2.A FE	248,605	.96	9359	242,340	250,000	249,619		148	0	3.250	3.316	JD	519	8,125	09/04/2018	06/08/2026
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD	C	1,2		1.F FE	344,827	1.00	7039	352,464	350,000	345,123		296	0	4.650	4.907	MM	1,899	8,138	07/27/2023	05/19/2030
740816-AH-6	PRESIDENT AND FELLOWS OF HARVARD COLLEGE		1		1.A FE	248,333	1.00	8423	252,106	250,000	248,796		45	0	4.875	4.917	AO	2,573	12,188	11/05/2010	10/15/2040
74340X-BX-8	PROLOGIS LP		1,2		1.G FE	197,852	.97	5246	195,049	200,000	198,892		211	0	4.000	4.131	MS	2,356	8,000	09/04/2018	09/15/2028
74460D-AC-3	PUBLIC STORAGE OPERATING CO		1,2		1.F FE	200,000	.95	1622	190,324	200,000	200,000		0	0	3.094	3.094	MS	1,822	6,188	09/13/2017	09/15/2027
74460D-AD-1	PUBLIC STORAGE OPERATING CO		1,2		1.F FE	99,998	.95	3868	95,387	100,000	100,000		0	0	3.385	3.385	MM	564	3,385	04/10/2019	05/01/2029
756109-AS-3	REALTY INCOME CORP		1,2		1.G FE	147,360	.94	8868	145,177	153,000	150,919		639	0	3.000	3.476	JJ	2,117	4,590	12/07/2017	01/15/2027
776743-AD-8	ROPER TECHNOLOGIES INC		1,2		2.A FE	199,968	.97	7937	195,587	200,000	199,990		3	0	3.800	3.802	JD	338	7,600	12/08/2016	12/15/2026
79466L-AH-7	SALESFORCE INC		1,2		1.F FE	475,400	.88	9288	444,644	500,000	482,101		3,697	0	1.500	2.336	JJ	3,458	7,500	03/01/2022	07/15/2028
808513-BW-4	CHARLES SCHWAB CORP		1,2		1.F FE	203,196	.95	1411	190,282	200,000	201,134		(353)	0	3.300	3.101	AO	1,650	6,600	08/21/2017	04/01/2027
824348-BF-2	SHERWIN-WILLIAMS CO		1,2		2.B FE	249,086	.98	0449	245,112	250,000	249,753		114	0	3.950	4.001	JJ	4,553	9,875	08/09/2017	01/15/2026
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY		1,2		1.A FE	503,353	.93	5856	467,828	500,000	501,867		(333)	0	3.089	3.009	MM	2,574	15,445	03/22/2019	05/01/2029
855244-AQ-2	STARBUCKS CORP		1,2		2.A FE	249,770	.98	1806	245,451	250,000	249,944		33	0	3.800	3.814	FA	3,589	9,500	08/08/2018	08/15/2025
857477-BG-7	STATE STREET CORP		1,2		1.F FE	869,258	.89	2546	714,036	800,000	847,102		(7,398)	0	2.400	1.384	JJ	8,373	19,200	12/18/2020	01/24/2030
883556-CL-4	THERMO FISHER SCIENTIFIC INC		1,2		1.G FE	562,260	.84	2559	589,791	700,000	563,604		1,344	0	2.000	5.058	AO	2,956	0	11/28/2023	10/15/2031
89566E-AG-3	TRI-STATE GENERATION AND TRANSMISSION AS		1,2		1.G FE	143,908	.96	0649	142,194	145,000	144,846		0	0	3.700	3.831	MM	894	5,365	07/19/2022	11/01/2024
90351D-AB-3	UBS GROUP AG	C			1.G FE	208,904	.97	7989	195,598	200,000	202,209		(1,219)	0	4.125	3.461	MS	2,223	8,250	01/09/2018	09/24/2025
904764-BB-2	UNILEVER CAPITAL CORP		1,2		1.E FE	196,616	.98	3068	196,614	200,000	199,341		517	0	3.375	3.653	MS	1,856	6,750	04/25/2018	03/22/2025
907818-FB-9	UNION PACIFIC CORP		1,2		1.G FE	199,200	.97	6177	195,235	200,000	199,557		76	0	3.700	3.748	MS	2,467	7,400	02/21/2019	03/01/2029
91159H-HM-5	US BANCORP		2		1.G FE	249,638	.95	8276	239,569	250,000	249,909		37	0	3.100	3.116	AO	1,378	7,750	04/26/2016	04/27/2026
91159H-HI-3	US BANCORP		2		1.G FE	516,090	.90	5012	452,506	500,000	512,084		(2,092)	0	3.000	2.513	JJ	6,292	15,000	01/20/2022	07/30/2029
91159H-JF-8	US BANCORP		1,2,5		1.G FE	500,000	.98	5252	492,626	500,000	500,000		0	0	4.548	4.550	JJ	10,044	22,740	07/19/2022	07/22/2028
91324P-DX-7	UNITEDHEALTH GROUP INC		1		1.F FE	479,815	.86	4298	432,149	500,000	484,124		2,267	0	2.000	2.543	MM	1,278	10,000	01/27/2022	05/15/2030
94106L-AZ-2	WASTE MANAGEMENT INC		1,2		2.A FE	98,713	.99	1640	99,164	100,000	99,912		231	0	3.500	3.741	MM	447	3,500	05/17/2018	05/15/2024
95000U-3B-7	WELLS FARGO & CO		1,2,5		2.A FE	282,012	.97	4175	292,252	300,000	282,137		125	0	4.897	5.715	JJ	6,366	0	12/04/2023	07/25/2033
961214-CX-9	WESTPAC BANKING CORP	C			1.D FE	249,030	.96	0097	240,024	250,000	249,747		102	0	2.850	2.895	MM	950	7,125	05/10/2016	05/13/2026
96145D-AD-7	WPKO INC		1,2		2.B FE	513,705	.94	3715	471,857	500,000	506,693		(1,808)	0	3.375	2.965	MS	4,969	17,625	12/10/2019	09/15/2027
976657-AL-0	WEC ENERGY GROUP INC		1,2		2.A FE	59,990	.97	2816	58,369	60,000	59,999		0	0	3.550	3.551	JD	95	2,130	06/04/2015	06/15/2025

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

**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	B o n d 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
984851-AD-7	YARA INTERNATIONAL ASA	C	1,2	2,B FE		248,990	.96 5208	241,302	250,000	249,720	0	108	0	0	3.800	3.849	JD	660	9,500	06/01/2016	06/06/2026
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						46,723,138	XXX	44,529,066	47,393,000	46,649,805	0	78,717	0	0	XXX	XXX	XXX	424,761	1,125,405	XXX	XXX
06540V-AZ-8	BANK 2019-BNK24 A2 - CMBS		4	1.A		1,514,886	.88 3461	1,325,192	1,500,000	1,508,519	0	(1,654)	0	0	2.707	2.593	MON	3,384	40,605	12/11/2019	11/17/2062
1039999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						1,514,886	XXX	1,325,192	1,500,000	1,508,519	0	(1,654)	0	0	XXX	XXX	XXX	3,384	40,605	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						48,238,024	XXX	45,854,258	48,893,000	48,158,324	0	77,063	0	0	XXX	XXX	XXX	428,145	1,166,010	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						117,897,545	XXX	110,240,462	119,943,815	117,839,683	0	159,424	0	0	XXX	XXX	XXX	964,173	2,616,591	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities						7,927,481	XXX	7,777,561	8,300,552	7,944,371	0	1,719	0	0	XXX	XXX	XXX	25,459	129,408	XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities						1,514,886	XXX	1,325,192	1,500,000	1,508,519	0	(1,654)	0	0	XXX	XXX	XXX	3,384	40,605	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						127,339,912	XXX	119,343,215	129,744,368	127,292,573	0	159,489	0	0	XXX	XXX	XXX	993,016	2,786,605	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ...\$ 38,629,160 1B ..\$ 19,549,058 1C ..\$ 15,223,323 1D ..\$ 12,049,729 1E ..\$ 8,486,946 1F ..\$ 13,837,879 1G ..\$ 11,393,465  
 1B 2A ...\$ 4,702,844 2B ..\$ 2,867,535 2C ..\$ 552,634  
 1C 3A ...\$ 0 3B ..\$ 0 3C ..\$ 0  
 1D 4A ...\$ 0 4B ..\$ 0 4C ..\$ 0  
 1E 5A ...\$ 0 5B ..\$ 0 5C ..\$ 0  
 1F 6 ..\$ 0

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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 THE MIDWEST

**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
91282C-EV-9	UNITED STATES TREASURY		11/30/2023	BARCLAYS CAPITAL INC		283,746	300,000	4,160
91282C-FJ-5	UNITED STATES TREASURY		07/21/2023	Citigroup		475,703	500,000	6,242
91282C-GH-8	UNITED STATES TREASURY		02/21/2023	Citigroup		970,547	1,000,000	2,224
91282C-GM-7	UNITED STATES TREASURY		04/14/2023	B.A. Securities Inc.		249,609	250,000	1,499
91282C-GS-4	UNITED STATES TREASURY		04/14/2023	JP Morgan Securities LLC		250,977	250,000	446
91282C-GZ-8	UNITED STATES TREASURY		05/25/2023	JP Morgan Securities LLC		488,594	500,000	1,427
91282C-HE-4	UNITED STATES TREASURY		06/22/2023	Various		1,184,871	1,200,000	1,624
91282C-JA-0	UNITED STATES TREASURY		11/30/2023	GOLDMAN		304,078	300,000	2,464
<b>0109999999. Subtotal - Bonds - U.S. Governments</b>						4,208,125	4,300,000	20,084
13063D-30-9	CALIFORNIA ST		03/09/2023	WELLS FARGO SECURITIES LLC		1,056,470	1,000,000	0
20772K-TM-1	CONNECTICUT ST		06/01/2023	MORGAN STANLEY CO		500,000	500,000	0
762223-PZ-2	RHODE ISLAND ST		10/25/2023	B.A. Securities Inc.		400,000	400,000	0
97705M-ZE-8	WISCONSIN ST		01/27/2023	GOLDMAN		275,000	275,000	1,663
<b>0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions</b>						2,231,470	2,175,000	1,663
720424-ZZ-6	PIERCE CNTY WASH SCH DIST NO 010 TACOMA		11/28/2023	RBC CAPITAL MARKETS		667,395	850,000	7,243
848644-6M-7	SPOKANE CNTY WASH		03/27/2023	PIPER JAFFRAY		558,636	545,000	12,043
<b>0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						1,226,030	1,395,000	19,285
160429-VJ-9	CHARLESTON S C WTRIKS & SWR REV		11/28/2023	WELLS FARGO SECURITIES LLC		786,810	1,000,000	7,309
196480-T9-8	COLORADO HSG & FIN AUTH		02/02/2023	RBC CAPITAL MARKETS		500,000	500,000	0
235036-4T-4	DALLAS FORT WORTH TEX INTL ARPT REV		11/28/2023	JP MORGAN SECURITIES LLC		824,030	1,000,000	2,028
3132DV-3J-2	FH SD8001 - RMBS		11/28/2023	Various		840,358	947,807	2,488
3136AH-M2-3	FNR 2013-130 AG - CMO/RMBS		11/28/2023	Various		752,734	800,764	2,402
3136B3-VJ-6	FNR 2018-96 BH - CMO/RMBS		11/28/2023	Various		977,875	1,038,318	3,115
3140QR-HX-4	FN CBS645 - RMBS		02/21/2023	Citigroup		996,023	996,047	1,826
3140XM-AY-2	FN FSS422 - RMBS		12/08/2023	MORGAN STANLEY CO		555,592	582,916	874
3140XM-X8-4	FN FSG102 - RMBS		12/04/2023	PNC BANK		188,492	194,950	325
31418D-HY-1	FN MA3846 - RMBS		11/28/2023	PPS		912,879	1,108,960	2,495
416498-EM-1	HARTFORD CNTY CONN MET DIST CLEAN WTR PR		11/28/2023	SIEBERT BRANDFORD SHANK		880,810	1,000,000	1,181
41978C-BA-2	HAWAII ST ARPTS SYS CUSTOMER FAC CHARGE		11/28/2023	MERRILL LYNCH PIERCE FENNER & SMITH INC.		903,490	1,000,000	9,322
576004-HD-0	MASSACHUSETTS (COMMONWEALTH OF)		11/28/2023	Southwest Securities		957,660	1,000,000	13,596
66285W-D6-0	NORTH TEX TIWY AUTH REV		11/28/2023	RBC CAPITAL MARKETS		301,440	375,000	3,338
68607V-4P-7	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		04/26/2023	Citigroup		400,000	400,000	0
<b>0909999999. Subtotal - Bonds - U.S. Special Revenues</b>						10,778,374	11,944,762	50,299
023135-CQ-7	AMAZON.COM INC		09/21/2023	MIZUHO SECURITIES USA/FIXED INCOME		391,212	400,000	5,890
025816-DH-9	AMERICAN EXPRESS CO		07/25/2023	BARCLAYS CAPITAL INC		450,000	450,000	0
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC		09/22/2023	MITSUBISHI UFJ SECURITIES		391,292	400,000	3,325
049560-AZ-8	ATMOS ENERGY CORP		11/28/2023	MIZUHO SECURITIES USA/FIXED INCOME		873,537	850,000	6,687
10373Q-BU-3	BP CAPITAL MARKETS AMERICA INC		11/28/2023	US BANCORP INVESTMENTS INC.		867,088	900,000	12,632
30303M-BL-9	META PLATFORMS INC		11/28/2023	B.A. Securities Inc.		842,308	850,000	1,412
341081-6P-6	FLORIDA POWER & LIGHT CO		11/28/2023	JP Morgan Securities LLC		825,670	850,000	1,420
375558-BZ-5	GILEAD SCIENCES INC		11/28/2023	Citigroup		846,946	850,000	9,173
437076-BM-3	HOME DEPOT INC		11/28/2023	Various		955,872	1,000,000	4,750
571748-BU-5	MARSH & MCLENNAN COMPANIES INC		11/28/2023	B.A. Securities Inc.		873,673	865,000	9,991
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD		07/27/2023	GOLDMAN		344,827	350,000	3,255
883556-CL-4	THERMO FISHER SCIENTIFIC INC		11/28/2023	SALOMON BROTHERS INC		562,260	700,000	1,672
95000U-3B-7	WELLS FARGO & CO		12/04/2023	GOLDMAN		282,012	300,000	5,346
<b>1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						8,506,696	8,765,000	65,552
<b>2509999997. Total - Bonds - Part 3</b>						26,950,695	28,579,762	156,883
<b>2509999998. Total - Bonds - Part 5</b>						0	0	0
<b>2509999999. Total - Bonds</b>						26,950,695	28,579,762	156,883
<b>4509999997. Total - Preferred Stocks - Part 3</b>						0	XXX	0
<b>4509999998. Total - Preferred Stocks - Part 5</b>						0	XXX	0
<b>4509999999. Total - Preferred Stocks</b>						0	XXX	0
<b>5989999997. Total - Common Stocks - Part 3</b>						0	XXX	0

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

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
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						26,950,695	XXX	156,883

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

**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 Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ 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 Contractual Maturity Date
36179V-DN-7	G2 MA6409 - RMBS		12/01/2023	Paydown		20,932	20,932	21,491	22,092	0	(1,161)	0	(1,161)	0	20,932	0	0	0	331	01/20/2050
36179V-HF-0	G2 MA6530 - RMBS		12/01/2023	Paydown		9,066	9,066	9,074	9,123	0	(57)	0	(57)	0	9,066	0	0	0	139	03/20/2050
36179V-ZQ-6	G2 MA7051 - RMBS		12/01/2023	Paydown		38,327	38,327	39,980	40,021	0	(1,694)	0	(1,694)	0	38,327	0	0	0	407	12/20/2050
38382C-CW-9	GNR 2020-013 HB - CMO/RMBS		12/01/2023	Paydown		27,461	27,461	28,216	28,203	0	(742)	0	(742)	0	27,461	0	0	0	396	12/20/2048
912828-UN-8	UNITED STATES TREASURY		02/15/2023	Maturity @ 100.00		2,000,000	2,000,000	1,978,203	1,999,454	0	546	0	546	0	2,000,000	0	0	0	20,000	02/15/2023
912828-VB-3	UNITED STATES TREASURY		05/15/2023	Maturity @ 100.00		1,500,000	1,500,000	1,502,520	1,500,281	0	(281)	0	(281)	0	1,500,000	0	0	0	13,125	05/15/2023
912828-WE-6	UNITED STATES TREASURY		11/15/2023	Maturity @ 100.00		500,000	500,000	499,414	499,894	0	106	0	106	0	500,000	0	0	0	13,750	11/15/2023
<b>0109999999 Subtotal - Bonds - U.S. Governments</b>						<b>4,095,785</b>	<b>4,095,785</b>	<b>4,078,898</b>	<b>4,099,068</b>	<b>0</b>	<b>(3,283)</b>	<b>0</b>	<b>(3,283)</b>	<b>0</b>	<b>4,095,785</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48,149</b>	<b>XXX</b>
594612-BB-8	MICHIGAN ST		11/15/2023	Call @ 100.00		45,000	45,000	43,970	44,596	0	145	0	145	0	44,741	0	259	259	1,283	05/15/2025
882722-KE-0	TEXAS ST		04/03/2023	Call @ 100.00		30,000	30,000	33,698	32,190	0	(58)	0	(58)	0	32,131	0	(2,131)	(2,131)	805	04/01/2029
97705M-NW-1	WISCONSIN ST		01/27/2023	Adjustment		275,000	275,000	275,000	275,000	0	0	0	0	0	275,000	0	0	0	1,663	05/01/2033
<b>0509999999 Subtotal - Bonds - U.S. States, Territories and Possessions</b>						<b>350,000</b>	<b>350,000</b>	<b>352,669</b>	<b>351,786</b>	<b>0</b>	<b>86</b>	<b>0</b>	<b>86</b>	<b>0</b>	<b>351,872</b>	<b>0</b>	<b>(1,872)</b>	<b>(1,872)</b>	<b>3,750</b>	<b>XXX</b>
196480-T9-8	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2023	Call @ 100.00		3,284	3,284	3,284	3,284	0	0	0	0	0	3,284	0	0	0	81	06/01/2053
20281P-BB-7	COMMONWEALTH FINING AUTH PA REV		06/01/2023	Maturity @ 100.00		20,000	20,000	20,100	20,004	0	(4)	0	(4)	0	20,000	0	0	0	563	06/01/2023
259561-PH-5	DOUGLAS CNTY WASH PUB UTIL DIST NO 001 W		09/04/2023	Paydown		25,900	25,900	25,901	25,901	0	0	0	0	0	25,901	0	0	0	1,384	09/01/2030
3128MJ-WV-8	FH G08659 - RMBS		12/01/2023	Paydown		8,155	8,155	8,105	8,075	0	80	0	80	0	8,155	0	0	0	155	08/01/2040
3128MJ-YZ-7	FH G08727 - RMBS		12/01/2023	Paydown		16,698	16,698	17,092	17,348	0	(651)	0	(651)	0	16,698	0	0	0	300	10/01/2046
3128PY-YP-3	FH J18818 - RMBS		12/01/2023	Paydown		9,529	9,529	9,736	9,598	0	(69)	0	(69)	0	9,529	0	0	0	122	04/01/2027
3132DV-3J-2	FH S08001 - RMBS		12/01/2023	Paydown		5,451	5,451	4,833	4,833	0	618	0	618	0	5,451	0	0	0	16	07/01/2049
31335A-BE-7	FH G60037 - RMBS		12/01/2023	Paydown		14,484	14,484	14,081	14,044	0	440	0	440	0	14,484	0	0	0	226	10/01/2043
31335A-U3-0	FH G60602 - RMBS		12/01/2023	Paydown		31,985	31,985	33,769	34,365	0	(2,380)	0	(2,380)	0	31,985	0	0	0	655	11/01/2043
3133XP-KG-8	FEDERAL HOME LOAN BANKS		03/10/2023	Maturity @ 100.00		250,000	250,000	248,718	249,978	0	22	0	22	0	250,000	0	0	0	5,938	03/10/2023
3136AA-EK-7	FNR 2012-129 TD - CMO/RMBS		12/01/2023	Paydown		2,194	2,194	2,213	2,220	0	(26)	0	(26)	0	2,194	0	0	0	24	05/25/2040
3136AH-H9-4	FNR 2013-130 A - CMO/RMBS		12/01/2023	Paydown		3,310	3,310	3,280	3,273	0	37	0	37	0	3,310	0	0	0	39	01/25/2044
3136AH-H2-3	FNR 2013-130 AG - CMO/RMBS		12/01/2023	Paydown		9,147	9,147	8,599	8,599	0	549	0	549	0	9,147	0	0	0	30	10/25/2043
3136B3-VJ-6	FNR 2018-96 BH - CMO/RMBS		12/01/2023	Paydown		9,109	9,109	8,579	8,579	0	530	0	530	0	9,109	0	0	0	30	09/25/2047
3137AH-2W-7	FHR 3936 AB - CMO/RMBS		12/01/2023	Paydown		36,819	36,819	37,532	36,903	0	(84)	0	(84)	0	36,819	0	0	0	589	10/15/2026
3138WA-RA-7	FN AS1380 - RMBS		12/01/2023	Paydown		940	940	1,015	1,129	0	(189)	0	(189)	0	940	0	0	0	31	12/01/2043
3138WE-6W-4	FN ASS384 - RMBS		12/01/2023	Paydown		6,478	6,478	6,821	7,099	0	(622)	0	(622)	0	6,478	0	0	0	145	07/01/2045
31394G-U9-2	FHR 2666 BD - CMO/RMBS		08/15/2023	Paydown		2,616	2,616	2,678	2,616	0	0	0	0	0	2,616	0	0	0	38	08/15/2023
3140EU-HZ-5	FN BC0247 - RMBS		12/01/2023	Paydown		14,007	14,007	14,659	15,101	0	(1,095)	0	(1,095)	0	14,007	0	0	0	301	02/01/2046
3140Q7-SL-2	FN CA0522 - RMBS		12/01/2023	Paydown		11,294	11,294	11,098	10,925	0	370	0	370	0	11,294	0	0	0	158	10/01/2047
3140QR-HX-4	FN CB5645 - RMBS		12/01/2023	Paydown		65,745	65,745	65,755	65,755	0	(10)	0	(10)	0	65,745	0	0	0	1,348	02/01/2053
31418D-HY-1	FN MA3846 - RMBS		12/01/2023	Paydown		5,809	5,809	4,782	4,782	0	1,027	0	1,027	0	5,809	0	0	0	15	11/01/2049
31418D-Z8-8	FN MA4366 - RMBS		12/01/2023	Paydown		33,719	33,719	35,042	35,002	0	(1,283)	0	(1,283)	0	33,719	0	0	0	463	06/01/2041
386442-UR-6	GRAND RIVER DAM AUTH OKLA REV		06/01/2023	Maturity @ 100.00		500,000	500,000	529,120	504,963	0	(4,963)	0	(4,963)	0	500,000	0	0	0	7,978	06/01/2023
68607V-Z6-5	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		04/01/2023	Maturity @ 100.00		125,000	125,000	125,000	125,000	0	0	0	0	0	125,000	0	0	0	1,534	04/01/2023
<b>0909999999 Subtotal - Bonds - U.S. Special Revenues</b>						<b>1,211,672</b>	<b>1,211,672</b>	<b>1,241,790</b>	<b>1,123,543</b>	<b>0</b>	<b>(7,702)</b>	<b>0</b>	<b>(7,702)</b>	<b>0</b>	<b>1,211,672</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22,163</b>	<b>XXX</b>
02582J-HU-7	AMXCA 2018-2 A - ABS		03/15/2023	Paydown		200,000	200,000	199,908	199,966	0	4	0	4	0	200,000	0	0	0	1,505	10/15/2025
02665H-CJ-8	AMERICAN HONDA FINANCE CORP		07/14/2023	Maturity @ 100.00		200,000	200,000	199,654	199,960	0	40	0	40	0	200,000	0	0	0	6,900	07/14/2023
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
149130-2S-7	CATERPILLAR FINANCIAL SERVICES CORP		12/07/2023	Maturity @ 100.00		150,000	150,000	149,925	149,966	0	14	0	14	0	150,000	0	0	0	5,475	12/07/2023
17305E-GM-1	CCOIT 2018-A3 A3 - ABS		05/23/2023	Various		100,000	100,000	100,067	100,129	0	(129)	0	(129)	0	100,000	0	0	0	1,645	05/23/2025
24703T-AA-4	DELL INTERNATIONAL LLC		04/17/2023	Call @ 100.00		54,000	54,000	53,977	54,002	0	(2)	0	(2)	0	54,001	0	(1)	(1)	997	06/15/2023
29364D-AR-1	ENTERGY ARKANSAS LLC		06/01/2023	Maturity @ 100.00		300,000	300,000	299,154	299,960	0	40	0	40	0	300,000	0	0	0	4,575	06/01/2023
369550-BD-9	GENERAL DYNAMICS CORP		05/15/2023	Maturity @ 100.00		300,000	300,000	298,848	299,909	0	91	0	91	0	300,000	0	0	0	5,063	05/15/2023
49327M-ZU-7	KEYBANK NA		03/07/2023	Maturity @ 100.00		250,000	250,000	249,955	249,999	0	1	0	1	0	250,000	0	0	0	4,219	03/07/2023
534187-BD-0	LINCOLN NATIONAL CORP		09/01/2023	Maturity @ 100.00		250,000	250,000	242,988	249,438	0	562	0	562	0	250,000	0	0	0	10,000	09/01/2023
58013M-FE-9	MCDONALD'S CORP		04/01/2023	Maturity @ 100.00		200,000	200,000	199,924	199,997	0	3	0	3	0	200,000	0	0	0	3,350	04/01/2023

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

**SCHEDULE D - PART 4**

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

1 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
68557C-AY-9	NORDEA BANK ABP	C	08/30/2023	Maturity @ 100.00		250,000	250,000	249,960	250,018	0	(18)	0	(18)	0	250,000	0	0	0	9,375	08/30/2023	
8426EP-AA-6	SOUTHERN COMPANY GAS CAPITAL CORP		10/01/2023	Maturity @ 100.00		200,000	200,000	200,190	200,019	0	(19)	0	(19)	0	200,000	0	0	0	4,900	10/01/2023	
857477-BC-6	STATE STREET CORP		12/04/2023	Call @ 100.00		200,000	200,000	200,000	200,000	0	0	0	0	0	200,000	0	0	0	7,552	12/03/2024	
91324P-CC-4	UNITEDHEALTH GROUP INC		03/15/2023	Maturity @ 100.00		200,000	200,000	196,982	199,871	0	129	0	129	0	200,000	0	0	0	2,875	03/15/2023	
931427-AQ-1	WALGREENS BOOTS ALLIANCE INC		09/13/2023	JP Morgan Securities LLC		140,672	150,000	149,622	149,858	0	28	0	28	0	149,886	0	(9,214)	(9,214)	4,083	06/01/2026	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						3,094,672	3,104,000	3,091,153	3,103,143	0	744	0	744	0	3,103,887	0	(9,215)	(9,215)	74,013	XXX	
2509999997. Total - Bonds - Part 4						8,752,129	8,761,458	8,764,510	8,677,540	0	(10,155)	0	(10,155)	0	8,763,216	0	(11,087)	(11,087)	148,075	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						8,752,129	8,761,458	8,764,510	8,677,540	0	(10,155)	0	(10,155)	0	8,763,216	0	(11,087)	(11,087)	148,075	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						8,752,129	XXX	8,764,510	8,677,540	0	(10,155)	0	(10,155)	0	8,763,216	0	(11,087)	(11,087)	148,075	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**



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

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
<b>NONE</b>								
8609999999 - Total Cash Equivalents								

E28

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 1B 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 1C 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 ..\$ .....

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

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0	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	B For benefit of all policyholders	391,934	330,984	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA		0	0	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM		0	0	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC		0	0	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC		0	0	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA		0	0	0	0
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	744,090	735,576
59. Subtotal	XXX	XXX	391,934	330,984	744,090	735,576
DETAILS OF WRITE-INS						
5801. U.S. Treasury Notes	B	Worker's Compensation	0	0	198,478	191,398
5802. U.S. Treasury Notes	B	Worker's Compensation	0	0	545,611	544,178
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	744,090	735,576

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