



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 America

NAIC Group Code 0088 (Current) 0088 (Prior) NAIC Company Code 31534 Employer's ID Number 38-0421730

Organized under the Laws of Michigan, State of Domicile or Port of Entry MI
Country of Domicile United States of America

Incorporated/Organized 05/29/1974 Commenced Business 08/08/1974

Statutory Home Office 808 North Highlander Way, Howell, MI, US 48843-1070
(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
(Name) (Area Code) (Telephone Number)
DHAZELWOOD@HANOVER.COM, 508-853-6332
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

Jeffrey Mark Farber, Executive Vice President & CFO, 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, Jeffrey Mark Farber, Lindsay France Greenfield
Dennis Francis Kerrigan Jr., Richard William Lavey, Willard Ty-Lunn Lee
David John Lovely #, Denise Maureen Lowsley, Paul John Mueller
John Conner Roche, Bryan James Salvatore

State of Massachusetts SS
County of Worcester

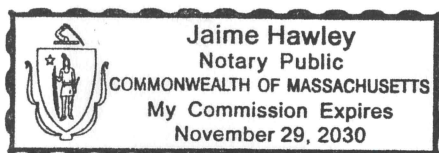
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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.

Signatures of John Conner Roche (President), Charles Frederick Cronin (Senior Vice President & Secretary), and Nathaniel William Clarkin (Vice President & Treasurer)

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

- 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.....

Jaime L. Hawley
Notary
November 29, 2030





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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 956

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2023

NAIC Company Code 31534

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, Federal Flood, etc., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

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(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(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 .



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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 21,114

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 217

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF California

DURING THE YEAR 2023

NAIC Company Code 31534

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, Auto, Life, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 174,481

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 22,034

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 48,205

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns: 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 various insurance lines like Fire, Auto, and Health, ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,115
(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,432

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2023

NAIC Company Code 31534

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, and 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 \$ 41,428

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2023

NAIC Company Code 31534

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, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19.HI

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2023

NAIC Company Code 31534

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, and 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 \$ 363

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns: 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 various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 110,130

(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

19.1L



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

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 31534

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., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

(a) Finance and service charges not included in Lines 1 to 35 \$ 11,761

(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 AMERICA  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0088

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2023

NAIC Company Code 31534

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	13,916	11,977	0	5,538	0	(909)	(451)	0	135	196	2,052	231
2.1 Allied Lines	30,757	25,263	0	11,195	651,608	(572,924)	104,060	5,568	5,643	242	4,680	510
2.2 Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5 Private Flood	841	548	0	426	0	(36)	(32)	0	7	8	101	14
3. Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1 Commercial Multiple Peril (Non-Liability Portion)	313,953	284,836	0	175,821	35,495	719,739	745,775	6,763	(410)	4,596	52,809	5,203
5.2 Commercial Multiple Peril (Liability Portion)	89,320	78,811	0	54,161	19,983	530,178	694,328	108,802	1,030,515	1,076,119	16,905	1,479
6. Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland Marine	0	0	0	0	0	0	0	0	0	0	0	0
10. Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1 Medical Professional Liability - Occurrence	0	0	0	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	0	0	0
12. Earthquake	2,549	2,483	0	1,312	0	0	63	0	6	20	473	42
13.1 Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Vision Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9 Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' Compensation	72,279	165,268	0	28,574	99,457	(10,237)	540,872	1,854	980	10,626	7,989	1,334
17.1 Other Liability - Occurrence	27,010	27,759	0	0	0	7,474	10,870	0	9,609	11,419	4,671	454
17.2 Other Liability - Claims-Made	0	0	0	0	0	(15)	0	0	(30)	8	0	0
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1 Products Liability - Occurrence	(2,831)	1,531	0	0	0	(2,609)	3,350	0	(2,219)	2,866	0	0
18.2 Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and Machinery	4,013	3,359	0	1,492	0	0	0	0	0	0	520	67
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	551,807	601,835	0	278,519	806,543	670,661	2,098,835	122,987	1,044,236	1,106,100	90,200	9,334
<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	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 369

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,917

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 346,315

(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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 5,024

(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 MD



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2023

NAIC Company Code 31534

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.

(a) Finance and service charges not included in Lines 1 to 35 \$ 728,574

(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 MA



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

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 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 143,063

(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.MI



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2023

NAIC Company Code 31534

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 lines like Fire, Auto, Life, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 JUN

(a) Finance and service charges not included in Lines 1 to 35 \$ 33,261
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2023

NAIC Company Code 31534

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 lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 MS

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... 61
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns: 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 various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 5,222

(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 MO





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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns for Line of Business, Gross Premiums, Dividends, 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, 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, Commercial Auto, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, and Reins nonproportional assumed property.

(a) Finance and service charges not included in Lines 1 to 35 \$ 184

(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 MT



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2023

NAIC Company Code 31534

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 \$ 170

(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 NIE



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2023

NAIC Company Code 31534

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 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, Commercial Auto, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, and Reins nonproportional assumed property.

(a) Finance and service charges not included in Lines 1 to 35 \$ 5,842

(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 NV



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns: 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, Medicare 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).

(a) Finance and service charges not included in Lines 1 to 35 \$ 30,871

(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 NH



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 12 columns: 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 various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 55,558

(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 NJ



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2023

NAIC Company Code 31534

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, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 512
(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 NM



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 149,383

(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.NY



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 9,333

(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 NC





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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2023

NAIC Company Code 31534

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., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 ND

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns: 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, Medicare 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, Other Private Passenger Auto Liability, 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).

(a) Finance and service charges not included in Lines 1 to 35 \$ 75,524

(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 OH



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 108

(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 OK



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2023

NAIC Company Code 31534

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 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 - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), 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 (3401-3498).

(a) Finance and service charges not included in Lines 1 to 35 \$ 767

(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 OR



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2023

NAIC Company Code 31534

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, Auto, Life, and Health.

(a) Finance and service charges not included in Lines 1 to 35 \$ 31,202
(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 PA



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2023

NAIC Company Code 31534

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 lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 7,628

(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.RI



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 15,988

(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 SC



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2023

NAIC Company Code 31534

Table with 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, Commercial Multiple Peril, etc.

19 SD

(a) Finance and service charges not included in Lines 1 to 35 \$ 160
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2023

NAIC Company Code 31534

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., ending with a Total (a) row and a DETAILS OF WRITE-INS section.

19.TN

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,068
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2023

NAIC Company Code 31534

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, Flood, etc., and a 'TOTAL (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,592

(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.TX



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2023

NAIC Company Code 31534

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 lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 8,700

(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 UT



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2023

NAIC Company Code 31534

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 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, Commercial Auto, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, and Reins nonproportional assumed property/liability/assumed financial lines.

(a) Finance and service charges not included in Lines 1 to 35 \$ 6,027

(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.VT



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2023

NAIC Company Code 31534

Table with columns: 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 various insurance lines like Fire, Multiple Peril Crop, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 38,891

(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 VA



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2023

NAIC Company Code 31534

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, Commercial Multiple Peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 21,454

(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/WA



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2023

NAIC Company Code 31534

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 lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19.WV

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2023

NAIC Company Code 31534

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

19.WI

(a) Finance and service charges not included in Lines 1 to 35 \$ 21,636
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2023

NAIC Company Code 31534

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 lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a section for DETAILS OF WRITE-INS.

19.0T

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(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 .....



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

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 31534

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, and Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril Crop, Federal Flood, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,187,640

(b) For health service 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 AMERICA

**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								
38-3167100	.10176	CITIZENS INS CO OF OHIO	OH	3,889	0	3,930	3,930	0	0	1,271	0	0	0	0
35-1958418	.10395	CITIZENS INS CO OF MIDWEST	IN	1,001,929	0	276,817	276,817	0	0	496,768	0	0	0	0
0399999. Affiliates - U.S. Non-Pool - Other				1,005,818	0	280,748	280,748	0	0	498,039	0	0	0	0
0499999. Total - U.S. Non-Pool				1,005,818	0	280,748	280,748	0	0	498,039	0	0	0	0
0799999. Total - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0
0899999. Total - Affiliates				1,005,818	0	280,748	280,748	0	0	498,039	0	0	0	0
AA-9991161	.00000	COMMONWEALTH AUTOMOBILE REINSURERS	MA	266	0	271	271	0	0	149	0	0	0	0
AA-9992114	.00000	MICHIGAN WC PLACEMENT FACILITY	MI	886	0	2,860	2,860	0	0	246	0	0	0	0
AA-9992118	.00000	NATIONAL WORKERS COMP REINS POOL	NY	0	0	71	71	0	0	0	0	0	0	0
AA-9991218	.00000	NEW JERSEY FAIR PLAN	NJ	20	0	0	0	0	0	10	0	0	0	0
AA-9990033	.00000	TENNESSEE REINSURANCE MECHANISM	TN	0	0	0	0	0	0	0	0	0	0	0
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				1,172	0	3,202	3,202	0	0	405	0	0	0	0
1299999. Total - Pools and Associations				1,172	0	3,202	3,202	0	0	405	0	0	0	0
9999999 Totals				1,006,990	0	283,950	283,950	0	0	498,444	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 AMERICA

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company 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					
AA-3190686	00000	PARTNERRE LTD	BMU		78	0	0	0	0	0	0	0	0	0	0	0	0	(19)	0	19	0	
AA-3190339	00000	RENAISSANCE REINS LTD	BMU		42	0	0	0	0	0	0	0	0	0	0	0	0	(6)	0	6	0	
AA-3190870	00000	VALIDUS REINS LTD	BMU		60	0	0	0	0	0	0	0	0	0	0	0	0	(6)	0	6	0	
1299999. Total Authorized - Other Non-U.S. Insurers					1,738	133	0	1,623	2	2,325	270	249	0	4,602	0	(672)	0	5,274	0	0		
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					563,705	73,310	0	534,913	38,792	904,993	111,159	253,998	0	1,917,165	0	(1,674)	0	1,918,839	0	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	
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	
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3190770	00000	ACE TEMPEST REINSURANCE	BMU		84	0	0	0	0	0	0	0	0	0	0	0	0	(22)	0	22	0	
AA-1460019	00000	AMLIN AG	CHE		36	2	0	1	0	0	0	0	2	0	5	0	0	(5)	0	10	0	
AA-1780116	00000	CHAUCER INS CO DAC	IRL		16	0	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-9240020	00000	CHINA REINS GRP CORP	CHN		4	0	0	0	0	0	0	0	1	0	1	0	0	2	0	(1)	0	
AA-3191400	00000	CONVEX RE LTD	BMU		40	0	0	0	0	0	0	0	0	0	0	0	0	(3)	0	3	0	
AA-3191437	00000	GROUP ARK INS LTD	BMU		53	0	0	0	0	0	0	0	0	0	0	0	0	(10)	0	10	0	
AA-3191190	00000	HAMILTON REINSURANCE BERMUDA	BMU		148	0	0	0	0	4	1	0	0	0	5	0	0	(43)	0	48	0	
AA-3190060	00000	HANNOVER RE	BMU		154	0	0	0	0	0	0	0	0	0	0	0	0	(32)	0	32	0	
AA-1460080	00000	HELVETIA SCHWEIZERISCHE VERSICHERUNG	CHE		48	0	0	0	0	0	0	0	0	0	0	0	0	(18)	0	18	0	
AA-8310008	00000	HUMBOLT RE LTD	GGY		5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-8310006	00000	KELVIN RE LTD	GGY		5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1370048	00000	LIBERTY MUTUAL INS EUROPE SE	DEU		2	0	0	0	0	0	0	0	0	0	0	0	0	1	0	(1)	0	
AA-3191239	00000	LUMEN RE LTD	BMU		176	0	0	0	0	0	0	0	0	0	0	0	0	(34)	0	34	0	
AA-3191298	00000	QATAR REINSURANCE CO LTD	BMU		56	2	0	0	0	0	0	0	0	0	2	0	0	(7)	0	9	0	
AA-1320158	00000	SCOR SE	FRA		112	0	0	0	0	0	0	0	0	0	0	0	0	(4)	0	4	0	
AA-3191321	00000	SIRIUS BERMUDA INS CO LTD	FMA		182	0	0	0	0	0	0	0	0	0	0	0	0	(36)	0	36	0	
AA-1440076	00000	SIRIUS INTERNATIONAL INS	SWE		(2)	2	0	0	0	0	0	0	0	2	0	0	0	0	0	2	0	
AA-3191432	00000	VANTAGE RISK LTD	BMU		41	0	0	0	0	0	0	0	0	0	0	0	0	(7)	0	7	0	
AA-3191388	00000	VERMEER REINS LTD	BMU		103	0	0	0	0	0	0	0	0	0	0	0	0	(18)	0	18	0	
AA-3191315	00000	XL BERMUDA LTD	BMU		80	0	0	0	0	0	0	0	0	0	0	0	0	(12)	0	12	0	
2699999. Total Unauthorized - Other Non-U.S. Insurers					1,343	6	0	1	0	4	1	3	0	15	0	(249)	0	264	0	0		
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					1,343	6	0	1	0	4	1	3	0	15	0	(249)	0	264	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	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	0	0	
3699999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CR-3194128	00000	ALLIED WORLD ASSURANCE CO LTD	BMU		35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CR-3194126	00000	ARCH REINS LTD	BMU		130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CR-3194130	00000	ENDURANCE SPECIALTY INS LTD	BMU		70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4099999. Total Certified - Other Non-U.S. Insurers					235	0	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)					235	0	0	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	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	0	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates					0	0	0	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	0	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					565,283	73,316	0	534,914	38,792	904,997	111,160	254,001	0	1,917,180	0	(1,923)	0	1,919,103	0	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
9999999 Totals					565,283	73,316	0	534,914	38,792	904,997	111,160	254,001	0	1,917,180	0	(1,923)	0	1,919,103	0	0		

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

**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)
13-5129825	THE HANOVER INSURANCE COMPANY	0	0		0	979,749	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	979,749	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	979,749	0	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	
0899999	Total Authorized - Affiliates	0	0	XXX	0	979,749	0	0	0	0	0	0	0	0	XXX	0	
38-3207001	ACCIDENT FUND INS CO OF AMERICA	0	0		0	(20)	164	144	173	(20)	193	0	193	3	0	5	
06-0237820	ACE PROPERTY & CASUALTY	0	0		0	(138)	567	429	515	(138)	653	0	653	1	0	10	
95-3187355	ALLIANZ GLOBAL RISK US INS CO	0	0		0	0	0	0	0	0	0	0	0	0	0	0	
06-1182357	ALLIED WORLD INS CO	0	0		0	(40)	329	289	347	(40)	387	0	387	3	0	11	
36-2661954	AMERICAN AGRICULTURAL INS	0	0		0	(26)	49	23	28	(26)	54	0	54	3	0	2	
06-1430254	ARCH REINSURANCE CO	0	0		0	0	0	0	0	0	0	0	0	0	2	0	
13-5358230	ARROWOOD IND CO	0	0		0	0	12	12	14	0	14	0	14	6	0	2	
75-2344200	ASPEN AMERICAN INS CO	0	0		0	(11)	85	74	89	(11)	100	0	100	3	0	3	
13-3362309	ATLANTIC SPECIALTY INSURANCE	0	0		0	0	0	0	0	0	0	0	0	0	2	0	
51-0434766	AXIS REINSURANCE CO	0	0		0	(36)	811	775	930	(36)	966	0	966	3	0	27	
47-0574325	BERKLEY INSURANCE	0	0		0	0	179	179	215	0	215	0	215	2	0	5	
31-0542366	CINCINNATI INS CO (THE)	0	0		0	(25)	25	0	0	(25)	25	0	25	2	0	1	
23-2745904	CLEARWATER SELECT INS CO	0	0		0	0	8	8	10	0	10	0	10	2	0	0	
36-2994662	COLISEUM REINSURANCE CO	0	0		0	0	3	3	4	0	4	0	4	6	0	0	
36-2114545	CONTINENTAL CASUALTY CO	0	0		0	0	109	109	131	0	131	0	131	3	0	4	
42-0234980	EMPLOYERS MUTUAL CASUALTY	0	0		0	(1)	111	110	132	(1)	133	0	133	3	0	4	
22-2005057	EVEREST REINS CO	0	0		0	(151)	215	64	77	(151)	228	0	228	2	0	5	
23-2153760	EXCALIBUR REINSURANCE	0	0		0	0	17	17	20	0	20	0	20	6	0	2	
13-2673100	GENERAL REINSURANCE CORP	0	0		0	(61)	483	422	506	(61)	567	0	567	1	0	9	
13-3029255	GENERAL SECURITY NATIONAL	0	0		0	0	19	19	23	0	23	0	23	3	0	1	
13-5009848	GLOBAL REINS CORP OF AMER	0	0		0	0	201	201	241	0	241	0	241	6	0	29	
06-0383750	HARTFORD FIRE INSURANCE	0	0		0	0	47	47	56	0	56	0	56	2	0	1	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	0		0	202	1,325	1,527	1,832	202	1,630	0	1,630	1	0	26	
74-2195939	HOUSTON CASUALTY CO	0	0		0	(20)	20	0	0	(20)	20	0	20	2	0	0	
95-2769232	INSURANCE CO OF THE WEST	0	0		0	4	110	114	137	4	133	0	133	3	0	4	
04-1543470	LIBERTY MUTUAL INSURANCE	0	0		0	(36)	413	377	452	(36)	488	0	488	3	0	14	
54-1398877	MARKEL AMERICA INS CO	0	0		0	0	136	136	163	0	163	0	163	3	0	5	
06-1481194	MARKEL GLOBAL REINSURANCE	0	0		0	0	169	169	203	0	203	0	203	3	0	6	
13-2915260	METROPOLITAN GRP PROP &	0	0		0	3	16	19	23	3	20	0	20	3	0	1	
04-2482364	MOSIAC INSURANCE CO	0	0		0	5	22	27	32	5	27	0	27	6	0	3	
13-4924125	MUNICH REINS AMER INC	0	0		0	(3)	129	126	151	(3)	154	0	154	2	0	3	
47-0355979	NATIONAL INDEMNITY CO	0	0		0	0	0	0	0	0	0	0	0	1	0	0	
31-4177100	NATIONWIDE MUTUAL INS CO	0	0		0	(50)	507	457	548	(50)	598	0	598	3	0	17	
06-1053492	NEW ENGLAND REINSURANCE	0	0		0	0	77	77	92	0	92	0	92	6	0	11	
47-0698507	ODYSSEY REINSURANCE COMPANY	0	0		0	(68)	257	189	227	(68)	295	0	295	2	0	6	
13-3031176	PARTNER REINS CO OF THE US	0	0		0	(94)	1,349	1,255	1,506	(94)	1,600	0	1,600	2	0	34	
23-1642962	PENNSYLVANIA MFRS' ASSN	0	0		0	10	30	50	60	10	50	0	50	2	0	1	
52-1952955	PLATINUM UNDERWRITERS RE	0	0		0	0	34	34	41	0	41	0	41	2	0	1	



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

**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)
23-1641984	QBE REINSURANCE CO	0	0		0	(10)	10	0	0	0	(10)	10	0	10	3.	0	0
23-1740414	R&Q REINSURANCE CO	0	0		0	14	146	0	160	192	14	178	0	178	6.	0	21
30-0703280	RENAISSANCE EUROPE AG	0	0		0	0	0	0	0	0	0	0	0	0	2.	0	0
43-0727872	SAFETY NATIONAL CASUALTY	0	0		0	0	8,558	0	8,558	10,270	0	10,270	0	10,270	1.	0	164
75-1444207	SCOR REINSURANCE CO	0	0		0	(55)	194	0	139	167	(55)	222	0	222	3.	0	6
13-2997499	SIRIUS AMERICA INSURANCE	0	0		0	5	167	0	172	206	5	201	0	201	4.	0	7
35-2293075	SOMPO INTERNATIONAL	0	0		0	0	67	0	67	80	0	80	0	80	2.	0	2
41-0406690	ST. PAUL FIRE & MARINE INS CO	0	0		0	5	25	0	30	36	5	31	0	31	1.	0	0
13-1675535	SWISS REINSURANCE AMERICA	0	0		0	(153)	3,245	0	3,092	3,710	(153)	3,863	0	3,863	2.	0	81
13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	0	0		0	0	16	0	16	19	0	19	0	19	2.	0	0
13-2918573	TOA RE INS CO OF AMER	0	0		0	8	979	0	987	1,184	8	1,176	0	1,176	3.	0	33
13-5616275	TRANSATLANTIC REINS CO	0	0		0	(153)	2,491	0	2,338	2,806	(153)	2,959	0	2,959	1.	0	47
06-0566050	TRAVELERS INDEMNITY CO	0	0		0	4	14	0	18	22	4	18	0	18	1.	0	0
87-2252307	TRISURA INSURANCE COMPANY	0	0		0	(2)	2	0	0	0	(2)	2	0	2	4.	0	0
13-3088732	WCF NATIONAL INS CO	0	0		0	(3)	64	0	61	73	(3)	76	0	76	3.	0	2
20-4929941	XL CATLIN INSURANCE CO	0	0		0	0	0	0	0	0	0	0	0	0	2.	0	0
13-1290712	XL REINSURANCE AMERICA	0	0		0	0	28	0	28	34	0	34	0	34	2.	0	1
0999999	<b>Total Authorized - Other U.S. Unaffiliated Insurers</b>	0	0	XXX	0	(896)	24,044	0	23,148	27,778	(896)	28,674	0	28,674	XXX	0	617
AA-9991500	ILLINOIS MINE SUBS INSUR	0	0		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	0	0		0	(150)	909,816	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	<b>Total Authorized - Pools - Mandatory Pools</b>	0	0	XXX	0	(150)	909,816	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120337	ASPEN INS UK LTD	0	0		0	(4)	101	0	97	116	(4)	120	0	120	3.	0	3
AA-3194168	ASPEN INSURANCE LIMITED	0	0		0	(31)	31	0	0	0	(31)	31	0	31	3.	0	1
AA-3194139	AXIS SPECIALTY LTD	0	0		0	(8)	8	0	0	0	(8)	8	0	8	3.	0	0
AA-3194122	DAVINCI REINSURANCE LTD	0	0		0	(8)	8	0	0	0	(8)	8	0	8	3.	0	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS AG	0	0		0	(280)	4,308	0	4,028	4,834	(280)	5,114	0	5,114	2.	0	107
AA-3190871	LANCASHIRE INSURANCE CO	0	0		0	(34)	35	0	1	1	(34)	35	0	35	3.	0	1
AA-1126609	LLOYD'S SYNDICATE 0609	0	0		0	(2)	2	0	0	0	(2)	2	0	2	3.	0	0
AA-1126623	LLOYD'S SYNDICATE 0623	0	0		0	(3)	4	0	1	1	(3)	4	0	4	3.	0	0
AA-1126727	LLOYD'S SYNDICATE 0727	0	0		0	(6)	17	0	11	13	(6)	19	0	19	3.	0	1
AA-1127084	LLOYD'S SYNDICATE 1084	0	0		0	(27)	40	0	13	16	(27)	43	0	43	3.	0	1
AA-1127183	LLOYD'S SYNDICATE 1183	0	0		0	(3)	3	0	0	0	(3)	3	0	3	3.	0	0
AA-1120085	LLOYD'S SYNDICATE 1274	0	0		0	(5)	5	0	0	0	(5)	5	0	5	3.	0	0
AA-1127301	LLOYD'S SYNDICATE 1301	0	0		0	(29)	62	0	33	40	(29)	69	0	69	3.	0	2
AA-1127414	LLOYD'S SYNDICATE 1414	0	0		0	(6)	9	0	3	4	(6)	10	0	10	3.	0	0
AA-1120102	LLOYD'S SYNDICATE 1458	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120198	LLOYD'S SYNDICATE 1618	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120156	LLOYD'S SYNDICATE 1686	0	0		0	(5)	5	0	0	0	(5)	5	0	5	3.	0	0
AA-1120157	LLOYD'S SYNDICATE 1729	0	0		0	(1)	1	0	0	0	(1)	1	0	1	3.	0	0
AA-1120171	LLOYD'S SYNDICATE 1856	0	0		0	(1)	2	0	1	1	(1)	2	0	2	3.	0	0
AA-1120084	LLOYD'S SYNDICATE 1955	0	0		0	(6)	6	0	0	0	(6)	6	0	6	3.	0	0
AA-1127141	LLOYD'S SYNDICATE 2001	0	0		0	(34)	42	0	8	10	(34)	44	0	44	3.	0	1
AA-1128003	LLOYD'S SYNDICATE 2003	0	0		0	(1)	1	0	0	0	(1)	1	0	1	3.	0	0

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

**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	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-1128010	LLOYD'S SYNDICATE 2010	0	0		0	(8)	10	0	2	2	(8)	10	0	10	3	0	0
AA-1128121	LLOYD'S SYNDICATE 2121	0	0		0	(1)	1	0	0	0	(1)	1	0	1	3	0	0
AA-1128623	LLOYD'S SYNDICATE 2623	0	0		0	(14)	19	0	5	6	(14)	20	0	20	3	0	1
AA-1120182	LLOYD'S SYNDICATE 2689	0	0		0	(1)	2	0	1	1	(1)	2	0	2	3	0	0
AA-1128791	LLOYD'S SYNDICATE 2791	0	0		0	(67)	461	0	394	473	(67)	540	0	540	3	0	15
AA-1128987	LLOYD'S SYNDICATE 2987	0	0		0	(13)	18	0	5	6	(13)	19	0	19	3	0	1
AA-1129000	LLOYD'S SYNDICATE 3000	0	0		0	0	1	0	1	1	0	1	0	1	3	0	0
AA-1126005	LLOYD'S SYNDICATE 4000	0	0		0	0	1	0	1	1	0	1	0	1	3	0	0
AA-1120075	LLOYD'S SYNDICATE 4020	0	0		0	(2)	2	0	0	0	(2)	2	0	2	3	0	0
AA-1120067	LLOYD'S SYNDICATE 4242	0	0		0	(3)	6	0	3	4	(3)	7	0	7	3	0	0
AA-1126004	LLOYD'S SYNDICATE 4444	0	0		0	(11)	3	0	0	0	(11)	11	0	11	3	0	0
AA-1126190	LLOYD'S SYNDICATE 4472	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-1840617	MAPFRE XL, COMPANIA DE RE	0	0		0	(37)	39	0	2	2	(37)	39	0	39	3	0	1
AA-1121425	MARKEL INTERNATIONAL INS	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3190686	PARTNERRE LTD	0	0		0	(19)	19	0	0	0	(19)	19	0	19	2	0	0
AA-3190339	RENAISSANCE REINS LTD	0	0		0	(6)	6	0	0	0	(6)	6	0	6	2	0	0
AA-3190870	VALIDUS REINS LTD	0	0		0	(6)	6	0	0	0	(6)	6	0	6	3	0	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	(682)	5,284	0	4,610	5,532	(682)	6,214	0	6,214	XXX	0	138
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	(1,728)	1,918,893	0	27,758	33,310	(1,578)	34,888	0	34,888	XXX	0	755
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	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
AA-3190770	ACE TEMPEST REINSURANCE	0	0		0	(22)	22	0	0	0	(22)	22	0	22	1	0	0
AA-1460019	AMLIN AG	0	10	0001	0	5	0	0	5	6	(5)	11	10	1	3	0	0
AA-1780116	CHAUCER INS CO DAC	0	0		0	(1)	1	0	0	0	(1)	1	0	1	3	0	0
AA-9240020	CHINA REINS GRP CORP	0	0		0	1	0	0	1	1	0	0	0	0	3	0	0
AA-3191400	CONVEX RE LTD	0	0		0	(3)	3	0	0	0	(3)	3	0	3	3	0	0
AA-3191437	GROUP ARK INS LTD	0	0		0	(10)	10	0	0	0	(10)	10	0	10	3	0	0
AA-3191190	HAMILTON REINSURANCE BERMUDA	0	48	0002	0	5	0	0	5	6	(43)	49	48	1	4	0	0
AA-3190060	HANNOVER RE	0	0		0	(32)	32	0	0	0	(32)	32	0	32	2	0	1
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0		0	(18)	18	0	0	0	(18)	18	0	18	6	0	2
AA-8310008	HUMBOLT RE LTD	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
AA-8310006	KELVIN RE LTD	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
AA-1370048	LIBERTY MUTUAL INS EUROPE SE	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
AA-3191239	LUMEN RE LTD	0	0		0	(34)	34	0	0	0	(34)	34	0	34	6	0	4
AA-3191298	QATAR REINSURANCE CO LTD	0	9	0003	0	2	0	0	2	2	(7)	9	9	0	4	0	0
AA-1320158	SCOR SE	0	0		0	(4)	4	0	0	0	(4)	4	0	4	3	0	0
AA-3191321	SIRIUS BERMUDA INS CO LTD	0	0		0	(36)	36	0	0	0	(36)	36	0	36	4	0	1
AA-1440076	SIRIUS INTERNATIONAL INS	0	2	0004	0	2	0	0	2	2	0	2	2	0	4	0	0
AA-3191432	VANTAGE RISK LTD	0	0		0	(7)	7	0	0	0	(7)	7	0	7	4	0	0
AA-3191388	VERMEER REINS LTD	0	0		0	(18)	18	0	0	0	(18)	18	0	18	3	0	1
AA-3191315	XL BERMUDA LTD	0	0		0	(12)	12	0	0	0	(12)	12	0	12	2	0	0

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

**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)
2699999. Total Unauthorized - Other Non-U.S. Insurers		0	69	XXX	0	(182)	197	0	15	18	(251)	269	69	200	XXX	2	10
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	69	XXX	0	(182)	197	0	15	18	(251)	269	69	200	XXX	2	10
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	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
CR-3194128 .. ALLIED WORLD ASSURANCE CO LTD .....		0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
CR-3194126 .. ARCH REINS LTD .....		0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
CR-3194130 .. ENDURANCE SPECIALTY INS LTD .....		0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
4099999. Total Certified - Other Non-U.S. Insurers		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	0	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	69	XXX	0	(1,910)	1,919,090	0	27,773	33,328	(1,829)	35,156	69	35,087	XXX	2	765
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals		0	69	XXX	0	(1,910)	1,919,090	0	27,773	33,328	(1,829)	35,156	69	35,087	XXX	2	765

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

**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						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	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 in Dispute 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	Overdue				42 Total Overdue Cols. 38+39 +40+41											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
13-5129825	THE HANOVER INSURANCE COMPANY	0	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	0.0	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	0.0	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	0.0	XXX	0
0899999	Total Authorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
38-3207001	ACCIDENT FUND INS CO OF AMERICA	4	0	0	0	0	4	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
06-0237820	ACE PROPERTY & CASUALTY	18	0	0	0	0	18	0	0	18	0	0	0.0	0.0	0.0	0.0	YES	0
95-3187355	ALLIANZ GLOBAL RISK US INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
06-1182357	ALLIED WORLD INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
36-2661954	AMERICAN AGRICULTURAL INS	1	0	1	0	0	1	2	0	2	0	0	50.0	0.0	0.0	0.0	YES	0
06-1430254	ARCH REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-5358230	ARROWOOD IND CO	7	5	0	0	0	5	12	0	12	0	0	41.7	0.0	0.0	0.0	YES	0
75-2344200	ASPEN AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-3362309	ATLANTIC SPECIALTY INSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
51-0434766	AXIS REINSURANCE CO	2	0	1	0	0	1	3	0	3	0	0	33.3	0.0	0.0	0.0	YES	0
47-0574325	BERKLEY INSURANCE	16	0	0	0	0	0	16	0	16	0	0	0.0	0.0	0.0	0.0	YES	0
31-0542366	CINCINNATI INS CO (THE)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
23-2745904	CLEARWATER SELECT INS CO	4	0	0	0	0	4	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
36-2994662	COLISEUM REINSURANCE CO	3	0	0	0	0	0	3	0	3	0	0	0.0	0.0	0.0	0.0	YES	0
36-2114545	CONTINENTAL CASUALTY CO	5	23	0	0	0	23	28	0	28	0	0	82.1	0.0	0.0	0.0	YES	0
42-0234980	EMPLOYERS MUTUAL CASUALTY	9	0	3	0	0	3	12	0	12	0	0	25.0	0.0	0.0	0.0	YES	0
22-2005057	EVEREST REINS CO	13	0	0	0	0	0	13	0	13	0	0	0.0	0.0	0.0	0.0	YES	0
23-2153760	EXCALIBUR REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-2673100	GENERAL REINSURANCE CORP	6	0	0	0	0	0	6	0	6	0	0	0.0	0.0	0.0	0.0	YES	0
13-3029255	GENERAL SECURITY NATIONAL	2	0	0	0	0	0	2	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
13-5009848	GLOBAL REINS CORP OF AMER	14	0	0	0	0	0	14	0	14	0	0	0.0	0.0	0.0	0.0	YES	0
06-0383750	HARTFORD FIRE INSURANCE	3	5	0	0	0	5	8	0	8	0	0	62.5	0.0	0.0	0.0	YES	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	437	0	0	0	0	0	437	0	437	0	0	0.0	0.0	0.0	0.0	YES	0
74-2195939	HOUSTON CASUALTY CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
95-2769232	INSURANCE CO OF THE WEST	0	0	0	0	0	0	9	0	9	0	0	0.0	0.0	0.0	0.0	YES	0
04-1543470	LIBERTY MUTUAL INSURANCE	1	0	0	0	0	0	1	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
54-1398877	MARKEL AMERICA INS CO	2	0	0	0	0	0	2	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
06-1481194	MARKEL GLOBAL REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-2915260	METROPOLITAN GRP PROP &	0	1	0	0	0	1	1	0	1	0	0	100.0	0.0	0.0	0.0	YES	0
04-2482364	MOSIAC INSURANCE CO	3	6	0	0	0	6	9	0	9	0	0	66.7	0.0	0.0	0.0	YES	0
13-4924125	MUNICH REINS AMER INC	29	0	0	0	0	0	29	0	29	0	0	0.0	0.0	0.0	0.0	YES	0
47-0355979	NATIONAL INDEMNITY CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
31-4177100	NATIONWIDE MUTUAL INS CO	5	0	0	0	0	0	5	0	5	0	0	0.0	0.0	0.0	0.0	YES	0
06-1053492	NEW ENGLAND REINSURANCE	27	28	3	0	0	31	58	0	58	0	0	53.4	0.0	0.0	0.0	YES	0
47-0698507	ODYSSEY REINSURANCE COMPANY	6	0	0	0	0	0	6	0	6	0	0	0.0	0.0	0.0	0.0	YES	0
13-3031176	PARTNER REINS CO OF THE US	63	1	4	0	0	5	68	0	68	0	0	7.4	0.0	0.0	0.0	YES	0
23-1642962	PENNSYLVANIA MFRS' ASSN	3	11	0	0	0	11	14	0	14	0	0	78.6	0.0	0.0	0.0	YES	0
52-1952955	PLATINUM UNDERWRITERS RE	10	0	0	0	0	0	10	0	10	0	0	0.0	0.0	0.0	0.0	YES	0

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

**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						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	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 in Dispute 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	Overdue				42 Total Overdue Cols. 38+39 +40+41											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
23-1641984	QBE REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
23-1740414	R&Q REINSURANCE CO	49	2	0	0	0	2	51	0	0	51	0	3.9	0.0	0.0	0.0	YES	0
30-0703280	RENAISSANCE EUROPE AG	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
43-0727872	SAFETY NATIONAL CASUALTY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
75-1444207	SCOR REINSURANCE CO	1	0	1	0	0	1	2	0	0	2	0	50.0	0.0	0.0	0.0	YES	0
13-2997499	SIRIUS AMERICA INSURANCE	16	3	0	0	0	3	19	0	0	19	0	15.8	0.0	0.0	0.0	YES	0
35-2293075	SOMPO INTERNATIONAL	1	0	0	0	0	1	1	0	0	1	0	0.0	0.0	0.0	0.0	YES	0
41-0406690	ST. PAUL FIRE & MARINE INS CO	6	5	0	0	0	5	11	0	0	11	0	45.5	0.0	0.0	0.0	YES	0
13-1675535	SWISS REINSURANCE AMERICA	40	0	1	0	0	1	41	0	0	41	0	2.4	0.0	0.0	0.0	YES	0
13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-2918573	TOA RE INS CO OF AMER	30	0	0	0	0	0	30	0	0	30	0	0.0	0.0	0.0	0.0	YES	0
13-5616275	TRANSATLANTIC REINS CO	17	0	0	0	0	0	17	0	0	17	0	0.0	0.0	0.0	0.0	YES	0
06-0566050	TRAVELERS INDEMNITY CO	3	3	0	0	0	3	6	0	0	6	0	50.0	0.0	0.0	0.0	YES	0
87-2252307	TRISURA INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-3088732	WCF NATIONAL INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
20-4929941	XL CATLIN INSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-1290712	XL REINSURANCE AMERICA	28	0	0	0	0	0	28	0	0	28	0	0.0	0.0	0.0	0.0	YES	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	893	93	14	0	0	107	1,000	0	0	1,000	0	10.7	0.0	0.0	0.0	XXX	0
AA-9991500	ILLINOIS MINE SUBS INSUR	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	72,177	0	0	0	0	0	72,177	0	0	72,177	0	0.0	0.0	0.0	0.0	YES	0
1099999	Total Authorized - Pools - Mandatory Pools	72,177	0	0	0	0	0	72,177	0	0	72,177	0	0.0	0.0	0.0	0.0	XXX	0
AA-1120337	ASPEN INS UK LTD	3	0	1	0	0	1	4	0	0	4	0	25.0	0.0	0.0	0.0	YES	0
AA-3194168	ASPEN INSURANCE LIMITED	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3194139	AXIS SPECIALTY LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3194122	DAVINCI REINSURANCE LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS AG	88	0	7	0	0	7	95	0	0	95	0	7.4	0.0	0.0	0.0	YES	0
AA-3190871	LANCASHIRE INSURANCE CO	0	0	1	0	0	1	1	0	0	1	0	100.0	0.0	0.0	0.0	YES	0
AA-1126609	LLOYD'S SYNDICATE 0609	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126623	LLOYD'S SYNDICATE 0623	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126727	LLOYD'S SYNDICATE 0727	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127084	LLOYD'S SYNDICATE 1084	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127183	LLOYD'S SYNDICATE 1183	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120085	LLOYD'S SYNDICATE 1274	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127301	LLOYD'S SYNDICATE 1301	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127414	LLOYD'S SYNDICATE 1414	1	0	2	0	0	2	3	0	0	3	0	66.7	0.0	0.0	0.0	YES	0
AA-1120102	LLOYD'S SYNDICATE 1458	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120198	LLOYD'S SYNDICATE 1618	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120156	LLOYD'S SYNDICATE 1686	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120157	LLOYD'S SYNDICATE 1729	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120171	LLOYD'S SYNDICATE 1856	0	0	1	0	0	1	1	0	0	1	0	100.0	0.0	0.0	0.0	YES	0
AA-1120084	LLOYD'S SYNDICATE 1955	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127141	LLOYD'S SYNDICATE 2001	1	0	2	0	0	2	3	0	0	3	0	66.7	0.0	0.0	0.0	YES	0
AA-1128003	LLOYD'S SYNDICATE 2003	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0

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

**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						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	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 in Dispute 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	Overdue				42 Total Overdue Cols. 38+39 +40+41												
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days													
AA-1128010	LLOYD'S SYNDICATE 2010	.1	.0	.1	.0	.0	.1	.2	.0	.2	.0	.0	50.0	.0	.0	.0	YES	.0	
AA-1128121	LLOYD'S SYNDICATE 2121	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0
AA-1128623	LLOYD'S SYNDICATE 2623	.1	.0	.1	.0	.0	.1	.2	.0	.2	.0	.0	50.0	.0	.0	.0	YES	.0	
AA-1120182	LLOYD'S SYNDICATE 2689	.0	.0	.1	.0	.0	.1	.1	.0	.1	.0	.0	100.0	.0	.0	.0	YES	.0	
AA-1128791	LLOYD'S SYNDICATE 2791	.17	.0	.0	.0	.0	.0	.17	.0	.17	.0	.0	.0	.0	.0	.0	.0	YES	.0
AA-1128987	LLOYD'S SYNDICATE 2987	.2	.0	.3	.0	.0	.3	.5	.0	.5	.0	.0	60.0	.0	.0	.0	YES	.0	
AA-1129000	LLOYD'S SYNDICATE 3000	.0	.0	.1	.0	.0	.1	.1	.0	.1	.0	.0	100.0	.0	.0	.0	YES	.0	
AA-1126005	LLOYD'S SYNDICATE 4000	.0	.0	.1	.0	.0	.1	.1	.0	.1	.0	.0	100.0	.0	.0	.0	YES	.0	
AA-1120075	LLOYD'S SYNDICATE 4020	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-1120067	LLOYD'S SYNDICATE 4242	.1	.0	.2	.0	.0	.2	.3	.0	.3	.0	.0	66.7	.0	.0	.0	YES	.0	
AA-1126004	LLOYD'S SYNDICATE 4444	.2	.0	(10)	.0	.0	(10)	(8)	.0	(8)	.0	.0	125.0	.0	.0	.0	YES	.0	
AA-1126190	LLOYD'S SYNDICATE 4472	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-1840617	MAPFRE XL, COMPANIA DE RE	.1	.0	.1	.0	.0	.1	.2	.0	.2	.0	.0	50.0	.0	.0	.0	YES	.0	
AA-1121425	MARKEL INTERNATIONAL INS	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3190686	PARTNERRE LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3190339	RENAISSANCE REINS LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3190870	VALIDUS REINS LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
1299999	Total Authorized - Other Non-U.S. Insurers	118	0	15	0	0	15	133	0	133	0	0	11.3	0.0	0.0	0.0	XXX	0	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	73,188	93	29	0	0	122	73,310	0	73,310	0	0	0.2	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	0.0	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	0.0	XXX	0	
2299999	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0	
AA-3190770	ACE TEMPEST REINSURANCE	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-1460019	AMLIN AG	.1	.0	.1	.0	.0	.1	.2	.0	.2	.0	.0	50.0	.0	.0	.0	YES	.0	
AA-1780116	CHAUCER INS CO DAC	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-9240020	CHINA REINS GRP CORP	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191400	CONVEX RE LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191437	GROUP ARK INS LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191190	HAMILTON REINSURANCE BERMUDA	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3190060	HANNOVER RE	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-8310008	HUMBOLT RE LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-8310006	KELVIN RE LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-1370048	LIBERTY MUTUAL INS EUROPE SE	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191239	LUMEN RE LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191298	QATAR REINSURANCE CO LTD	.1	.0	.1	.0	.0	.1	.2	.0	.2	.0	.0	50.0	.0	.0	.0	YES	.0	
AA-1320158	SCOR SE	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191321	SIRIUS BERMUDA INS CO LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-1440076	SIRIUS INTERNATIONAL INS	.1	.0	.1	.0	.0	.1	.2	.0	.2	.0	.0	50.0	.0	.0	.0	YES	.0	
AA-3191432	VANTAGE RISK LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191388	VERMEER REINS LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	
AA-3191315	XL BERMUDA LTD	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	YES	.0	

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

**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				42 Total Overdue Cols. 38+39 +40+41	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												
2699999. Total Unauthorized - Other Non-U.S. Insurers		3	0	3	0	0	3	6	0	0	6	0	0	50.0	0.0	0.0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		3	0	3	0	0	3	6	0	0	6	0	0	50.0	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
CR-3194128 .. ALLIED WORLD ASSURANCE CO LTD .....		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
CR-3194126 .. ARCH REINS LTD .....		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
CR-3194130 .. ENDURANCE SPECIALTY INS LTD .....		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
4099999. Total Certified - Other Non-U.S. Insurers		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)		73,191	93	32	0	0	125	73,316	0	0	73,316	0	0	0.2	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		73,191	93	32	0	0	125	73,316	0	0	73,316	0	0	0.2	0.0	0.0	XXX	0

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

**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. 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		
13-5129825	THE HANOVER INSURANCE COMPANY	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	
38-3207001	ACCIDENT FUND INS CO OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0237820	ACE PROPERTY & CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-3187355	ALLIANZ GLOBAL RISK US INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURAL INS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1430254	ARCH REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5358230	ARROWOOD IND CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-2344200	ASPEN AMERICAN INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3362309	ATLANTIC SPECIALTY INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
51-0434766	AXIS REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0574325	BERKLEY INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-0542366	CINCINATTI INS CO (THE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-2745904	CLEARWATER SELECT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2994662	COLISEUM REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2114545	CONTINENTAL CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	EMPLOYERS MUTUAL CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-2153760	EXCALIBUR REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3029255	GENERAL SECURITY NATIONAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5009848	GLOBAL REINS CORP OF AMER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0383750	HARTFORD FIRE INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-2769232	INSURANCE CO OF THE WEST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1543470	LIBERTY MUTUAL INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
54-1398877	MARKEL AMERICA INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1481194	MARKEL GLOBAL REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2915260	METROPOLITAN GRP PROP &	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-2482364	MOSIAC INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-4924125	MUNICH REINS AMER INC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0355979	NATIONAL INDEMNITY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-4177100	NATIONWIDE MUTUAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1053492	NEW ENGLAND REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY REINSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	PARTNER REINS CO OF THE US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1642962	PENNSYLVANIA MFRS' ASSN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



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

**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. 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		
52-1952955	PLATINUM UNDERWRITERS RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1641984	QBE REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1740414	R&Q REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
30-0703280	RENAISSANCE EUROPE AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0727872	SAFETY NATIONAL CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2997499	SIRIUS AMERICA INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35-2293075	SOMPO INTERNATIONAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
41-0406690	ST. PAUL FIRE & MARINE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINSURANCE AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2918573	TOA RE INS CO OF AMER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	TRANSATLANTIC REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0566050	TRAVELERS INDEMNITY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
87-2252307	TRISURA INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3088732	WCF NATIONAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
20-4929941	XL CATLIN INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1290712	XL REINSURANCE AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991500	ILLINOIS MINE SUBS INSUR	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	ASPEN INS UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194168	ASPEN INSURANCE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194139	AXIS SPECIALTY LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194122	DAVINCI REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340125	HANNOVER RUCKVERSICHERUNGS AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190871	LANCASHIRE INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126609	LLOYD'S SYNDICATE 0609	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126623	LLOYD'S SYNDICATE 0623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126727	LLOYD'S SYNDICATE 0727	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127084	LLOYD'S SYNDICATE 1084	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127183	LLOYD'S SYNDICATE 1183	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120085	LLOYD'S SYNDICATE 1274	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127301	LLOYD'S SYNDICATE 1301	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127414	LLOYD'S SYNDICATE 1414	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120102	LLOYD'S SYNDICATE 1458	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120198	LLOYD'S SYNDICATE 1618	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120156	LLOYD'S SYNDICATE 1686	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120157	LLOYD'S SYNDICATE 1729	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120171	LLOYD'S SYNDICATE 1856	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120084	LLOYD'S SYNDICATE 1955	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

**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		
AA-1127141	LLOYD'S SYNDICATE 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128003	LLOYD'S SYNDICATE 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128010	LLOYD'S SYNDICATE 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128121	LLOYD'S SYNDICATE 2121	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128623	LLOYD'S SYNDICATE 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120182	LLOYD'S SYNDICATE 2689	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128791	LLOYD'S SYNDICATE 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128987	LLOYD'S SYNDICATE 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1129000	LLOYD'S SYNDICATE 3000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126005	LLOYD'S SYNDICATE 4000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120075	LLOYD'S SYNDICATE 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120067	LLOYD'S SYNDICATE 4242	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126004	LLOYD'S SYNDICATE 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126190	LLOYD'S SYNDICATE 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1840617	MAPFRE XL, COMPANIA DE RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1121425	MARKEL INTERNATIONAL INS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190686	PARTNERRE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190870	VALIDUS REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999. Total Authorized - Other Non-U.S. Insurers				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	
AA-3190770	ACE TEMPEST REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460019	AMLIN AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1780116	CHAUCER INS CO DAC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9240020	CHINA REINS GRP CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191400	CONVEX RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191437	GROUP ARK INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191190	HAMILTON REINSURANCE BERMUDA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-8310008	HUMBOLT RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-8310006	KELVIN RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1370048	LIBERTY MUTUAL INS EUROPE SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191239	LUMEN RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191298	QATAR REINSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1320158	SCOR SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191321	SIRIUS BERMUDA INS CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1440076	SIRIUS INTERNATIONAL INS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

**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		
AA-3191432	VANTAGE RISK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191388	VERMEER REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191315	XL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999	Total Unauthorized - Other Non-U.S. Insurers			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	
CR-3194128	ALLIED WORLD ASSURANCE CO LTD	4	.07/01/2014	50.0	0	0	0	0.0	0.0	0	0	0	0	0	0	0	0	
CR-3194126	ARCH REINS LTD	3	.07/01/2014	20.0	0	0	0	0.0	0.0	0	0	0	0	0	0	0	0	
CR-3194130	ENDURANCE SPECIALTY INS LTD	3	.10/27/2015	20.0	0	0	0	0.0	0.0	0	0	0	0	0	0	0	0	
4099999	Total Certified - Other Non-U.S. Insurers			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 AMERICA

**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%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 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)	73 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)
13-5129825	THE HANOVER INSURANCE COMPANY	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
38-3207001	ACCIDENT FUND INS CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0237820	ACE PROPERTY & CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISK US INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5358230	ARROWOOD IND CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-2344200	ASPEN AMERICAN INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3362309	ATLANTIC SPECIALTY INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766	AXIS REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
31-0542366	CINCINNATI INS CO (THE)	0	XXX	XXX	0	0	0	XXX	XXX	0
23-2745904	CLEARWATER SELECT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2994662	COLISEUM REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2114545	CONTINENTAL CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUTUAL CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
23-2153760	EXCALIBUR REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3029255	GENERAL SECURITY NATIONAL	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5009848	GLOBAL REINS CORP OF AMER	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0383750	HARTFORD FIRE INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
95-2769232	INSURANCE CO OF THE WEST	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1543470	LIBERTY MUTUAL INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
54-1398877	MARKEL AMERICA INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1481194	MARKEL GLOBAL REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2915260	METROPOLITAN GRP PROP &	0	XXX	XXX	0	0	0	XXX	XXX	0
04-2482364	MOSIAC INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-4924125	MUNICH REINS AMER INC	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0355979	NATIONAL INDEMNITY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
31-4177100	NATIONWIDE MUTUAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1053492	NEW ENGLAND REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY REINSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0

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

**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%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73	74	75	76	77	78
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)
13-3031176	PARTNER REINS CO OF THE US	0	XXX	XXX	0	0	0	XXX	XXX	0
23-1642962	PENNSYLVANIA MFRS' ASSN	0	XXX	XXX	0	0	0	XXX	XXX	0
52-1952955	PLATINUM UNDERWRITERS RE	0	XXX	XXX	0	0	0	XXX	XXX	0
23-1641984	QBE REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
23-1740414	R&Q REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
30-0703280	RENAISSANCE EUROPE AG	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0727872	SAFETY NATIONAL CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2997499	SIRIUS AMERICA INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
35-2293075	SOMPO INTERNATIONAL	0	XXX	XXX	0	0	0	XXX	XXX	0
41-0406690	ST. PAUL FIRE & MARINE INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINSURANCE AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2918573	TOA RE INS CO OF AMER	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275	TRANSATLANTIC REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0566050	TRAVELERS INDEMNITY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
87-2252307	TRISURA INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3088732	WCF NATIONAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
20-4929941	XL CATLIN INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1290712	XL REINSURANCE AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999	<b>Total Authorized - Other U.S. Unaffiliated Insurers</b>	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991500	ILLINOIS MINE SUBS INSUR	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999	<b>Total Authorized - Pools - Mandatory Pools</b>	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	ASPEN INS UK LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194168	ASPEN INSURANCE LIMITED	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194139	AXIS SPECIALTY LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194122	DAVINCI REINSURANCE LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS AG	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190871	LANCASHIRE INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126609	LLOYD'S SYNDICATE 0609	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126623	LLOYD'S SYNDICATE 0623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126727	LLOYD'S SYNDICATE 0727	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127084	LLOYD'S SYNDICATE 1084	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127183	LLOYD'S SYNDICATE 1183	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120085	LLOYD'S SYNDICATE 1274	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127301	LLOYD'S SYNDICATE 1301	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127414	LLOYD'S SYNDICATE 1414	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120102	LLOYD'S SYNDICATE 1458	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120198	LLOYD'S SYNDICATE 1618	0	XXX	XXX	0	0	0	XXX	XXX	0

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

**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%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 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)	73 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 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)	
AA-1120156	LLOYD'S SYNDICATE 1686	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120157	LLOYD'S SYNDICATE 1729	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120171	LLOYD'S SYNDICATE 1856	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120084	LLOYD'S SYNDICATE 1955	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127141	LLOYD'S SYNDICATE 2001	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128003	LLOYD'S SYNDICATE 2003	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128010	LLOYD'S SYNDICATE 2010	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128121	LLOYD'S SYNDICATE 2121	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128623	LLOYD'S SYNDICATE 2623	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120182	LLOYD'S SYNDICATE 2689	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128791	LLOYD'S SYNDICATE 2791	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128987	LLOYD'S SYNDICATE 2987	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1129000	LLOYD'S SYNDICATE 3000	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126005	LLOYD'S SYNDICATE 4000	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120075	LLOYD'S SYNDICATE 4020	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120067	LLOYD'S SYNDICATE 4242	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126004	LLOYD'S SYNDICATE 4444	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126190	LLOYD'S SYNDICATE 4472	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1840617	MAPFRE XL, COMPANIA DE RE	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1121425	MARKEL INTERNATIONAL INS	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190686	PARTNERRE LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190339	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190870	VALIDUS REINS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	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	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3190770	ACE TEMPEST REINSURANCE	0	22	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1460019	AMLIN AG	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1780116	CHAUCER INS CO DAC	0	1	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-9240020	CHINA REINS GRP CORP	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191400	CONVEX RE LTD	0	3	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191437	GROUP ARK INS LTD	0	10	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191190	HAMILTON REINSURANCE BERMUDA	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3190060	HANNOVER RE	0	32	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	18	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-8310008	HUMBOLT RE LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-8310006	KELVIN RE LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0

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**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%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 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)	73 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)
AA-1370048	LIBERTY MUTUAL INS EUROPE SE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191239	LUMEN RE LTD	0	34	0	XXX	XXX	XXX	0	XXX	0
AA-3191298	QATAR REINSURANCE CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1320158	SCOR SE	0	4	0	XXX	XXX	XXX	0	XXX	0
AA-3191321	SIRIUS BERMUDA INS CO LTD	0	36	0	XXX	XXX	XXX	0	XXX	0
AA-1440076	SIRIUS INTERNATIONAL INS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191432	VANTAGE RISK LTD	0	7	0	XXX	XXX	XXX	0	XXX	0
AA-3191388	VERMEER REINS LTD	0	18	0	XXX	XXX	XXX	0	XXX	0
AA-3191315	XL BERMUDA LTD	0	12	0	XXX	XXX	XXX	0	XXX	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	197	0	XXX	XXX	XXX	0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	197	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
CR-3194128	ALLIED WORLD ASSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3194126	ARCH REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4099999	Total Certified - Other Non-U.S. Insurers	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	197	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	197	0	0	0	0	0	0	0

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**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
0001	3	026002574	BARCLAYS BANK PLC	10
0002	2	071004899	BANK OF MONTREAL	48
0003	1	021000021	JP MORGAN CHASE	9
0004	1	026010786	NORDEA BANK APB NY BRANCH	2
Total				69



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

**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.	HANNOVER RUCKVERSICHERUNGS AG .....	35.000	565,448
2.	TRANSATLANTIC RE CO .....	35.000	490,055
3.	PARTNER REINS CO OF THE US .....	35.000	282,724
4.	HANNOVER RUCKVERSICHERUNGS AG .....	32.750	460,772
5.	TRANSATLANTIC RE CO .....	32.750	460,772

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.	THE HANOVER INSURANCE COMPANY .....	979,749	517,650	Yes [ X ] No [ ]
7.	THE MICHIGAN CATASTROPHIC CLAIMS ASSOC .....	909,666	36,443	Yes [ ] No [ X ]
8.	SAFETY NATIONAL CASUALTY .....	8,558	0	Yes [ ] No [ X ]
9.	HANNOVER RUCKVERSICHERUNGS AG .....	4,028	805	Yes [ ] No [ X ]
10.	SWISS REINSURANCE AMERICA .....	3,092	759	Yes [ ] No [ X ]

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 AMERICA

**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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	1,299,035,060	0	1,299,035,060
2. Premiums and considerations (Line 15) .....	274,658,892	0	274,658,892
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	73,315,796	(1,139,000)	72,176,796
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0	0	0
5. Other assets .....	171,749,366	0	171,749,366
6. Net amount recoverable from reinsurers .....	0	1,009,287,000	1,009,287,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	1,818,759,114	1,008,148,000	2,826,907,114
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	621,239,599	770,878,000	1,392,117,599
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	69,156,285	0	69,156,285
11. Unearned premiums (Line 9) .....	512,186,736	235,497,000	747,683,736
12. Advance premiums (Line 10) .....	10,577,725	0	10,577,725
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	15,000	0	15,000
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	(1,922,804)	1,773,000	(149,804)
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) .....	9,067	0	9,067
17. Provision for reinsurance (Line 16) .....	0	0	0
18. Other liabilities .....	8,766,822	0	8,766,822
19. Total liabilities excluding protected cell business (Line 26) .....	1,220,028,429	1,008,148,000	2,228,176,429
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	598,730,685	XXX	598,730,685
22. Totals (Line 38)	1,818,759,114	1,008,148,000	2,826,907,114

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

If yes, give full explanation: .....

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**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				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.....	293.....	302.....	126.....	126.....	2.....	2.....	13.....	(9).....	XXX.....
2. 2014.....	301,603.....	73,479.....	228,124.....	211,633.....	27,005.....	3,490.....	695.....	23,395.....	3,457.....	3,292.....	207,361.....	36,160.....
3. 2015.....	293,295.....	66,935.....	226,360.....	156,251.....	46,499.....	2,639.....	662.....	17,875.....	6,044.....	2,056.....	123,561.....	22,486.....
4. 2016.....	294,690.....	65,985.....	228,705.....	117,393.....	23,622.....	2,520.....	716.....	15,492.....	3,405.....	1,903.....	107,662.....	19,210.....
5. 2017.....	306,392.....	66,645.....	239,746.....	154,549.....	25,060.....	2,526.....	603.....	19,253.....	2,478.....	1,716.....	148,188.....	25,986.....
6. 2018.....	322,300.....	67,400.....	254,900.....	153,215.....	26,392.....	2,549.....	684.....	16,660.....	3,072.....	2,767.....	142,276.....	22,852.....
7. 2019.....	340,258.....	70,087.....	270,171.....	180,482.....	25,154.....	2,644.....	760.....	18,826.....	2,505.....	2,092.....	173,532.....	25,906.....
8. 2020.....	349,639.....	69,091.....	280,548.....	215,366.....	28,416.....	2,836.....	515.....	19,208.....	2,477.....	2,572.....	206,002.....	23,798.....
9. 2021.....	358,048.....	68,913.....	289,135.....	266,454.....	19,220.....	3,422.....	491.....	23,542.....	2,342.....	2,593.....	271,365.....	31,134.....
10. 2022.....	375,481.....	67,306.....	308,175.....	225,285.....	16,064.....	3,212.....	346.....	24,535.....	1,812.....	780.....	234,809.....	23,739.....
11. 2023.....	401,750.....	68,820.....	332,929.....	289,230.....	18,071.....	2,313.....	221.....	28,346.....	1,890.....	139.....	299,708.....	31,411.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,970,151.....	255,805.....	28,276.....	5,818.....	207,133.....	29,483.....	19,923.....	1,914,455.....	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	Direct and Assumed	Ceded			
1. Prior.....	209.....	(18).....	(158).....	(158).....	25.....	0.....	6.....	6.....	9.....	1.....	(1).....	260.....	6.....
2. 2014.....	4.....	3.....	2.....	2.....	4.....	0.....	1.....	1.....	3.....	0.....	0.....	8.....	2.....
3. 2015.....	2.....	2.....	5.....	5.....	0.....	0.....	4.....	2.....	0.....	0.....	2.....	2.....	0.....
4. 2016.....	271.....	271.....	9.....	9.....	0.....	0.....	11.....	6.....	4.....	4.....	3.....	5.....	3.....
5. 2017.....	13.....	13.....	3.....	1.....	0.....	0.....	20.....	12.....	0.....	0.....	5.....	10.....	0.....
6. 2018.....	63.....	62.....	14.....	3.....	12.....	12.....	25.....	14.....	4.....	3.....	9.....	25.....	3.....
7. 2019.....	2,068.....	1,404.....	64.....	22.....	73.....	30.....	27.....	11.....	35.....	17.....	54.....	782.....	24.....
8. 2020.....	1,831.....	275.....	920.....	179.....	194.....	61.....	211.....	48.....	45.....	8.....	247.....	2,630.....	30.....
9. 2021.....	3,684.....	680.....	1,786.....	348.....	197.....	32.....	599.....	131.....	102.....	17.....	893.....	5,160.....	68.....
10. 2022.....	14,537.....	2,192.....	3,739.....	573.....	416.....	128.....	1,277.....	256.....	310.....	21.....	1,801.....	17,110.....	204.....
11. 2023.....	50,411.....	4,392.....	93,865.....	6,729.....	236.....	0.....	2,341.....	313.....	2,359.....	301.....	3,102.....	137,478.....	1,560.....
12. Totals.....	73,092.....	9,275.....	100,249.....	7,715.....	1,158.....	263.....	4,524.....	800.....	2,873.....	372.....	6,114.....	163,470.....	1,900.....

	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.....	227.....	33.....
2. 2014.....	238,532.....	31,163.....	207,369.....	79.1.....	42.4.....	90.9.....	0.....	0.....	0.0.....	1.....	7.....
3. 2015.....	176,777.....	53,213.....	123,563.....	60.3.....	79.5.....	54.6.....	0.....	0.....	0.0.....	0.....	2.....
4. 2016.....	135,700.....	28,033.....	107,667.....	46.0.....	42.5.....	47.1.....	0.....	0.....	0.0.....	0.....	5.....
5. 2017.....	176,365.....	28,167.....	148,198.....	57.6.....	42.3.....	61.8.....	0.....	0.....	0.0.....	2.....	8.....
6. 2018.....	172,544.....	30,243.....	142,301.....	53.5.....	44.9.....	55.8.....	0.....	0.....	0.0.....	12.....	13.....
7. 2019.....	204,217.....	29,903.....	174,314.....	60.0.....	42.7.....	64.5.....	0.....	0.....	0.0.....	705.....	77.....
8. 2020.....	240,611.....	31,978.....	208,633.....	68.8.....	46.3.....	74.4.....	0.....	0.....	0.0.....	2,297.....	333.....
9. 2021.....	299,786.....	23,261.....	276,525.....	83.7.....	33.8.....	95.6.....	0.....	0.....	0.0.....	4,441.....	719.....
10. 2022.....	273,311.....	21,392.....	251,919.....	72.8.....	31.8.....	81.7.....	0.....	0.....	0.0.....	15,511.....	1,599.....
11. 2023.....	469,101.....	31,916.....	437,186.....	116.8.....	46.4.....	131.3.....	0.....	0.....	0.0.....	133,155.....	4,323.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	156,352.....	7,119.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	57,352	55,378	1,113	87	26	2	1	3,024	XXX.....
2. 2014.....	353,220	153,609	199,611	164,291	63,315	9,716	1,564	19,579	11,667	962	117,040	33,440
3. 2015.....	353,822	149,999	203,823	197,740	77,281	12,986	1,368	19,957	11,576	434	140,459	33,941
4. 2016.....	351,560	144,097	207,463	208,347	72,038	14,949	1,879	20,205	11,987	640	157,596	33,458
5. 2017.....	378,329	154,129	224,200	220,579	77,161	16,067	2,794	22,995	12,936	1,100	166,750	32,355
6. 2018.....	413,360	168,188	245,172	222,474	71,278	16,520	2,266	22,552	12,221	837	175,782	31,912
7. 2019.....	439,904	171,401	268,503	232,003	66,041	15,014	1,575	22,264	10,916	330	190,749	28,771
8. 2020.....	429,391	158,349	271,042	140,954	32,100	9,767	745	16,251	7,066	431	127,060	15,443
9. 2021.....	389,145	104,413	284,732	158,618	33,161	9,959	491	15,666	6,457	205	144,134	17,169
10. 2022.....	378,721	87,441	291,281	111,418	24,757	4,806	237	11,132	4,661	512	97,702	16,483
11. 2023.....	331,426	61,607	269,819	58,847	7,590	774	38	5,958	2,342	226	55,608	12,124
12. Totals	XXX	XXX	XXX	1,772,623	580,100	111,670	13,044	176,585	91,831	5,678	1,375,903	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.....	141,274	129,797	255,539	247,224	204	0	3,441	2	1,085	1	0	24,520	746
2. 2014.....	2,493	1,871	23,994	23,727	3	0	679	1	26	0	0	1,596	18
3. 2015.....	4,663	3,785	36,943	36,581	1	0	1,091	1	44	0	1	2,375	30
4. 2016.....	5,424	4,184	41,526	41,110	32	14	1,469	2	54	3	3	3,192	39
5. 2017.....	5,899	4,341	48,067	47,096	99	55	1,584	13	70	8	21	4,205	55
6. 2018.....	6,826	4,961	52,558	51,803	139	94	2,049	33	100	13	45	4,768	80
7. 2019.....	12,739	8,158	62,044	61,080	547	181	2,278	73	224	31	37	8,309	180
8. 2020.....	12,800	4,944	39,139	37,463	831	182	1,836	162	268	31	139	12,093	210
9. 2021.....	34,352	7,667	51,401	45,351	1,817	193	4,881	274	1,474	88	262	40,352	676
10. 2022.....	52,922	10,381	58,173	34,222	3,303	241	9,191	467	2,468	201	124	80,545	1,455
11. 2023.....	59,301	7,580	92,856	36,367	1,105	70	15,214	332	2,993	383	515	126,735	3,208
12. Totals	338,694	187,669	762,238	662,024	8,081	1,030	43,715	1,362	8,805	758	1,147	308,691	6,697

	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.....	19,792	4,728
2. 2014.....	220,781	102,145	118,636	62.5	66.5	59.4	0	0	0.0	889	707
3. 2015.....	273,425	130,591	142,834	77.3	87.1	70.1	0	0	0.0	1,240	1,135
4. 2016.....	292,006	131,217	160,788	83.1	91.1	77.5	0	0	0.0	1,657	1,535
5. 2017.....	315,360	144,404	170,955	83.4	93.7	76.3	0	0	0.0	2,529	1,676
6. 2018.....	323,219	142,669	180,550	78.2	84.8	73.6	0	0	0.0	2,620	2,148
7. 2019.....	347,113	148,055	199,059	78.9	86.4	74.1	0	0	0.0	5,544	2,765
8. 2020.....	221,846	82,693	139,153	51.7	52.2	51.3	0	0	0.0	9,533	2,560
9. 2021.....	278,168	93,682	184,486	71.5	89.7	64.8	0	0	0.0	32,736	7,616
10. 2022.....	253,413	75,167	178,247	66.9	86.0	61.2	0	0	0.0	66,492	14,053
11. 2023.....	237,047	54,704	182,343	71.5	88.8	67.6	0	0	0.0	108,210	18,525
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	251,240	57,451

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	629.....	604.....	275.....	274.....	4.....	1.....	(1).....	29.....	XXX.....
2. 2014.....	19,060.....	16,393.....	2,668.....	15,466.....	9,876.....	1,177.....	535.....	1,241.....	798.....	2.....	6,675.....	1,362.....
3. 2015.....	16,408.....	14,028.....	2,380.....	9,712.....	8,441.....	775.....	709.....	993.....	694.....	5.....	1,636.....	1,160.....
4. 2016.....	14,708.....	13,231.....	1,477.....	5,139.....	4,049.....	527.....	481.....	861.....	570.....	5.....	1,427.....	867.....
5. 2017.....	12,664.....	11,354.....	1,310.....	4,119.....	3,833.....	563.....	558.....	642.....	516.....	0.....	416.....	712.....
6. 2018.....	11,182.....	10,103.....	1,079.....	5,627.....	4,751.....	813.....	568.....	526.....	424.....	0.....	1,223.....	570.....
7. 2019.....	9,518.....	8,492.....	1,026.....	3,189.....	2,518.....	160.....	116.....	398.....	337.....	1.....	776.....	442.....
8. 2020.....	8,395.....	7,192.....	1,203.....	426.....	942.....	94.....	84.....	200.....	172.....	0.....	(478).....	150.....
9. 2021.....	7,734.....	6,890.....	843.....	1,997.....	1,714.....	111.....	104.....	224.....	206.....	(1).....	307.....	204.....
10. 2022.....	6,636.....	6,104.....	532.....	946.....	776.....	17.....	17.....	205.....	181.....	1.....	195.....	203.....
11. 2023.....	6,209.....	5,627.....	582.....	555.....	375.....	9.....	4.....	168.....	148.....	0.....	205.....	175.....
12. Totals.....	XXX.....	XXX.....	XXX.....	47,805.....	37,880.....	4,521.....	3,451.....	5,461.....	4,046.....	12.....	12,411.....	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.....	3,208.....	3,315.....	171.....	98.....	89.....	86.....	33.....	33.....	13.....	4.....	0.....	(22).....	28.....
2. 2014.....	656.....	656.....	54.....	51.....	56.....	56.....	2.....	2.....	3.....	3.....	0.....	3.....	3.....
3. 2015.....	20.....	20.....	47.....	47.....	1.....	1.....	8.....	8.....	3.....	3.....	0.....	0.....	2.....
4. 2016.....	1,053.....	1,053.....	99.....	95.....	25.....	25.....	32.....	32.....	3.....	3.....	0.....	3.....	2.....
5. 2017.....	212.....	212.....	182.....	93.....	0.....	0.....	38.....	38.....	1.....	1.....	0.....	90.....	1.....
6. 2018.....	45.....	45.....	162.....	157.....	0.....	0.....	25.....	25.....	1.....	1.....	0.....	5.....	1.....
7. 2019.....	137.....	137.....	323.....	260.....	9.....	9.....	80.....	76.....	4.....	4.....	0.....	67.....	3.....
8. 2020.....	30.....	30.....	433.....	352.....	0.....	0.....	108.....	102.....	0.....	0.....	0.....	87.....	0.....
9. 2021.....	673.....	623.....	881.....	790.....	29.....	29.....	224.....	214.....	21.....	20.....	0.....	151.....	17.....
10. 2022.....	192.....	192.....	1,080.....	937.....	35.....	35.....	280.....	270.....	16.....	16.....	0.....	153.....	12.....
11. 2023.....	559.....	433.....	1,647.....	1,417.....	17.....	4.....	374.....	354.....	42.....	40.....	2.....	392.....	37.....
12. Totals.....	6,785.....	6,716.....	5,078.....	4,298.....	262.....	246.....	1,204.....	1,153.....	106.....	94.....	3.....	929.....	106.....

	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.....	(34).....	12.....
2. 2014.....	18,654.....	11,976.....	6,678.....	97.9.....	73.1.....	250.3.....	0.....	0.....	0.0.....	3.....	0.....
3. 2015.....	11,559.....	9,923.....	1,636.....	70.4.....	70.7.....	68.7.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	7,739.....	6,309.....	1,430.....	52.6.....	47.7.....	96.8.....	0.....	0.....	0.0.....	3.....	0.....
5. 2017.....	5,757.....	5,252.....	506.....	45.5.....	46.3.....	38.6.....	0.....	0.....	0.0.....	90.....	0.....
6. 2018.....	7,200.....	5,972.....	1,228.....	64.4.....	59.1.....	113.8.....	0.....	0.....	0.0.....	5.....	0.....
7. 2019.....	4,300.....	3,457.....	843.....	45.2.....	40.7.....	82.2.....	0.....	0.....	0.0.....	63.....	4.....
8. 2020.....	1,291.....	1,682.....	(391).....	15.4.....	23.4.....	(32.5).....	0.....	0.....	0.0.....	81.....	6.....
9. 2021.....	4,159.....	3,701.....	459.....	53.8.....	53.7.....	54.4.....	0.....	0.....	0.0.....	141.....	11.....
10. 2022.....	2,771.....	2,423.....	348.....	41.8.....	39.7.....	65.4.....	0.....	0.....	0.0.....	143.....	11.....
11. 2023.....	3,371.....	2,774.....	596.....	54.3.....	49.3.....	102.4.....	0.....	0.....	0.0.....	356.....	36.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	850.....	79.....

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

**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.....	1,142.....	878.....	71.....	65.....	28.....	21.....	0.....	277.....	XXX.....
2. 2014.....	47,219.....	37,995.....	9,224.....	19,696.....	15,145.....	2,158.....	1,900.....	4,173.....	2,840.....	4.....	6,143.....	3,843.....
3. 2015.....	49,471.....	40,693.....	8,778.....	15,161.....	11,897.....	1,608.....	1,427.....	3,701.....	2,815.....	7.....	4,332.....	3,530.....
4. 2016.....	53,608.....	45,954.....	7,654.....	18,722.....	14,103.....	1,572.....	1,361.....	4,387.....	3,608.....	3.....	5,609.....	3,980.....
5. 2017.....	56,817.....	49,453.....	7,364.....	19,991.....	17,617.....	1,766.....	1,587.....	4,076.....	3,542.....	0.....	3,087.....	4,012.....
6. 2018.....	57,893.....	50,568.....	7,325.....	24,441.....	21,950.....	2,237.....	2,118.....	3,688.....	3,182.....	163.....	3,116.....	3,993.....
7. 2019.....	57,160.....	50,527.....	6,633.....	21,690.....	19,651.....	1,934.....	1,857.....	3,991.....	3,401.....	3.....	2,706.....	4,004.....
8. 2020.....	55,009.....	48,442.....	6,566.....	20,637.....	19,100.....	1,629.....	1,542.....	3,667.....	3,103.....	0.....	2,188.....	3,331.....
9. 2021.....	57,398.....	51,840.....	5,557.....	24,059.....	22,323.....	1,764.....	1,635.....	4,113.....	3,525.....	0.....	2,454.....	3,935.....
10. 2022.....	64,800.....	57,428.....	7,373.....	16,529.....	15,306.....	1,403.....	1,310.....	3,870.....	3,331.....	0.....	1,855.....	3,786.....
11. 2023.....	63,500.....	55,584.....	7,917.....	7,568.....	6,932.....	468.....	432.....	3,549.....	3,043.....	0.....	1,178.....	3,262.....
12. Totals.....	XXX.....	XXX.....	XXX.....	189,636.....	164,901.....	16,610.....	15,233.....	39,245.....	32,412.....	180.....	32,945.....	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.....	16,466.....	11,844.....	7,457.....	845.....	31.....	26.....	1,171.....	720.....	189.....	134.....	0.....	11,745.....	229.....
2. 2014.....	1,985.....	1,866.....	1,533.....	624.....	25.....	25.....	208.....	172.....	17.....	17.....	0.....	1,064.....	17.....
3. 2015.....	636.....	528.....	1,475.....	713.....	24.....	24.....	224.....	191.....	16.....	16.....	0.....	902.....	16.....
4. 2016.....	3,161.....	3,081.....	1,572.....	713.....	23.....	23.....	270.....	240.....	16.....	15.....	1.....	971.....	17.....
5. 2017.....	2,386.....	2,300.....	1,878.....	1,305.....	44.....	44.....	361.....	332.....	27.....	27.....	2.....	687.....	27.....
6. 2018.....	2,105.....	1,968.....	2,410.....	1,865.....	143.....	143.....	453.....	406.....	55.....	55.....	5.....	728.....	55.....
7. 2019.....	6,770.....	6,722.....	2,687.....	2,181.....	106.....	106.....	571.....	520.....	48.....	48.....	8.....	605.....	48.....
8. 2020.....	4,845.....	4,581.....	2,748.....	2,254.....	169.....	169.....	679.....	628.....	91.....	91.....	11.....	808.....	91.....
9. 2021.....	12,700.....	12,153.....	2,711.....	1,982.....	488.....	475.....	994.....	926.....	220.....	212.....	21.....	1,364.....	225.....
10. 2022.....	10,448.....	9,862.....	5,110.....	3,779.....	609.....	600.....	1,498.....	1,405.....	344.....	337.....	26.....	2,027.....	349.....
11. 2023.....	17,755.....	16,728.....	11,991.....	8,943.....	761.....	730.....	2,142.....	2,022.....	967.....	918.....	30.....	4,274.....	1,001.....
12. Totals.....	79,256.....	71,633.....	41,571.....	25,204.....	2,422.....	2,364.....	8,572.....	7,562.....	1,990.....	1,871.....	105.....	25,176.....	2,075.....

	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.....	11,234.....	511.....
2. 2014.....	29,795.....	22,589.....	7,207.....	63.1.....	59.5.....	78.1.....	0.....	0.....	0.0.....	1,028.....	36.....
3. 2015.....	22,846.....	17,612.....	5,234.....	46.2.....	43.3.....	59.6.....	0.....	0.....	0.0.....	869.....	33.....
4. 2016.....	29,723.....	23,143.....	6,580.....	55.4.....	50.4.....	86.0.....	0.....	0.....	0.0.....	940.....	31.....
5. 2017.....	30,528.....	26,754.....	3,774.....	53.7.....	54.1.....	51.3.....	0.....	0.....	0.0.....	659.....	29.....
6. 2018.....	35,531.....	31,687.....	3,844.....	61.4.....	62.7.....	52.5.....	0.....	0.....	0.0.....	681.....	47.....
7. 2019.....	37,797.....	34,486.....	3,311.....	66.1.....	68.3.....	49.9.....	0.....	0.....	0.0.....	555.....	51.....
8. 2020.....	34,464.....	31,468.....	2,996.....	62.7.....	65.0.....	45.6.....	0.....	0.....	0.0.....	757.....	51.....
9. 2021.....	47,048.....	43,230.....	3,818.....	82.0.....	83.4.....	68.7.....	0.....	0.....	0.0.....	1,275.....	89.....
10. 2022.....	39,811.....	35,929.....	3,883.....	61.4.....	62.6.....	52.7.....	0.....	0.....	0.0.....	1,917.....	110.....
11. 2023.....	45,200.....	39,748.....	5,452.....	71.2.....	71.5.....	68.9.....	0.....	0.....	0.0.....	4,074.....	199.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	23,990.....	1,187.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	5,317	3,127	578	357	71			
2. 2014.....	231,227	200,994	30,233	130,313	96,475	16,916	14,636	11,266	8,693	208	38,691	9,694
3. 2015.....	248,120	218,456	29,664	119,243	102,791	17,484	14,896	12,168	10,020	635	21,188	9,347
4. 2016.....	262,995	238,708	24,287	94,617	84,012	17,348	15,984	13,053	10,906	352	14,117	9,477
5. 2017.....	283,787	253,298	30,489	146,764	133,268	27,882	25,026	14,333	11,958	178	18,727	10,081
6. 2018.....	304,928	274,864	30,064	142,481	133,789	26,166	24,522	15,233	13,096	627	12,472	10,751
7. 2019.....	333,654	303,636	30,018	140,056	129,697	21,379	20,089	17,122	15,014	242	13,756	10,892
8. 2020.....	354,038	324,500	29,538	160,860	144,750	13,866	12,669	18,926	16,993	419	19,239	11,844
9. 2021.....	367,104	339,718	27,386	158,994	144,447	11,098	10,657	17,513	15,828	187	16,672	8,907
10. 2022.....	374,220	345,470	28,750	164,886	147,697	6,465	5,961	16,500	14,858	242	19,335	8,015
11. 2023.....	367,618	337,161	30,458	78,636	68,827	1,975	1,793	12,148	11,031	27	11,109	5,671
12. Totals	XXX	XXX	XXX	1,342,165	1,188,881	161,157	146,588	148,332	128,440	3,179	187,745	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.....	6,750	3,736	5,360	4,781	2,390	1,543	4,355	3,716	228			
2. 2014.....	3,133	3,133	692	670	206	206	1,168	1,139	49	49	4	51	22
3. 2015.....	2,161	2,161	1,539	1,360	633	633	1,678	1,382	53	53	2	475	24
4. 2016.....	6,023	5,723	2,150	1,932	1,434	1,192	1,249	1,094	110	109	2	917	50
5. 2017.....	10,988	10,368	3,188	2,917	2,236	1,927	2,622	2,344	141	131	4	1,488	65
6. 2018.....	16,376	16,210	5,652	5,355	2,247	2,225	2,846	2,625	238	227	4	717	109
7. 2019.....	28,710	27,963	7,936	7,520	4,222	4,014	5,754	5,229	548	524	12	1,919	251
8. 2020.....	24,707	23,828	11,754	11,274	5,025	4,807	7,229	6,680	601	576	51	2,151	275
9. 2021.....	44,441	41,368	20,611	19,576	7,464	6,964	12,258	11,360	1,087	1,022	129	5,572	501
10. 2022.....	57,066	50,535	38,086	35,831	5,022	4,370	19,515	18,295	1,876	1,731	189	10,802	871
11. 2023.....	55,741	51,012	80,875	75,429	4,394	4,068	25,878	24,091	3,238	2,987	252	12,539	1,503
12. Totals	256,095	236,038	177,841	166,643	35,273	31,949	84,553	77,955	8,169	7,569	652	41,777	3,786

	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.....	3,592	1,554
	2. 2014.....	163,742	125,000	38,742	70.8	62.2	128.1	0		0	0.0	22	29
3. 2015.....	154,960	133,297	21,663	62.5	61.0	73.0	0	0	0.0	179	296		
4. 2016.....	135,984	120,951	15,034	51.7	50.7	61.9	0	0	0.0	519	398		
5. 2017.....	208,154	187,940	20,214	73.3	74.2	66.3	0	0	0.0	891	596		
6. 2018.....	211,239	198,050	13,189	69.3	72.1	43.9	0	0	0.0	463	254		
7. 2019.....	225,726	210,050	15,676	67.7	69.2	52.2	0	0	0.0	1,163	757		
8. 2020.....	242,966	221,576	21,390	68.6	68.3	72.4	0	0	0.0	1,358	793		
9. 2021.....	273,466	251,222	22,244	74.5	74.0	81.2	0	0	0.0	4,108	1,464		
10. 2022.....	309,415	279,278	30,137	82.7	80.8	104.8	0	0	0.0	8,785	2,017		
11. 2023.....	262,885	239,237	23,648	71.5	71.0	77.6	0	0	0.0	10,175	2,364		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,255	10,522		



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**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),**  
**BOILER AND MACHINERY)**

(\$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					
	Direct and Assumed	Ceded	Net (1 - 2)	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	0	XXX
2. 2014.....	499	499	0	71	71	0	0	10	10	0	0	0	XXX
3. 2015.....	516	516	0	169	169	0	0	14	10	0	0	0	XXX
4. 2016.....	553	553	0	55	55	0	0	8	8	0	0	0	XXX
5. 2017.....	621	621	0	73	73	0	0	13	12	0	0	0	XXX
6. 2018.....	677	677	0	193	193	0	0	12	8	0	0	0	XXX
7. 2019.....	795	795	0	95	95	0	0	17	13	0	0	0	XXX
8. 2020.....	877	877	0	187	187	0	0	17	16	0	0	0	XXX
9. 2021.....	871	871	0	70	70	0	0	12	12	0	0	0	XXX
10. 2022.....	837	837	0	20	20	0	0	7	7	0	0	0	XXX
11. 2023.....	745	745	0	84	84	0	0	7	7	0	0	0	XXX
12. Totals	XXX	XXX	XXX	1,018	1,018	0	0	119	104	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						
	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.....	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.....	33	33	0	0	0	0	0	0	1	1	0	0	1
12. Totals	33	33	0	0	0	0	0	0	1	1	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	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.....	82	82	0	16.4	16.4	0.0	0	0	0.0	0	0
3. 2015.....	183	180	4	35.5	34.8	0.0	0	0	0.0	0	0
4. 2016.....	63	63	0	11.5	11.5	0.0	0	0	0.0	0	0
5. 2017.....	86	85	1	13.9	13.7	0.0	0	0	0.0	0	0
6. 2018.....	205	201	3	30.2	29.7	0.0	0	0	0.0	0	0
7. 2019.....	112	107	5	14.1	13.5	0.0	0	0	0.0	0	0
8. 2020.....	204	203	1	23.2	23.2	0.0	0	0	0.0	0	0
9. 2021.....	82	82	1	9.5	9.4	0.0	0	0	0.0	0	0
10. 2022.....	27	27	0	3.3	3.3	0.0	0	0	0.0	0	0
11. 2023.....	126	126	0	16.9	16.9	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 AMERICA**  
**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.....	233.....	43.....	28.....	15.....	30.....	0.....	0.....	232.....	XXX.....
2. 2014.....	22,151.....	14,968.....	7,183.....	13,011.....	7,956.....	1,569.....	1,467.....	1,818.....	1,487.....	0.....	5,487.....	1,204.....
3. 2015.....	21,008.....	15,012.....	5,997.....	6,262.....	4,519.....	1,415.....	1,380.....	1,064.....	805.....	0.....	2,038.....	612.....
4. 2016.....	20,618.....	15,217.....	5,401.....	6,814.....	5,103.....	1,502.....	1,371.....	805.....	579.....	0.....	2,068.....	361.....
5. 2017.....	19,351.....	11,346.....	8,005.....	3,694.....	2,385.....	1,190.....	1,145.....	864.....	743.....	0.....	1,475.....	423.....
6. 2018.....	19,093.....	11,269.....	7,824.....	3,735.....	3,732.....	1,824.....	1,785.....	909.....	712.....	0.....	240.....	377.....
7. 2019.....	20,925.....	11,351.....	9,573.....	10,778.....	5,972.....	973.....	865.....	771.....	711.....	0.....	4,974.....	351.....
8. 2020.....	24,076.....	10,829.....	13,247.....	2,982.....	2,064.....	605.....	597.....	490.....	415.....	0.....	1,001.....	165.....
9. 2021.....	28,935.....	11,909.....	17,026.....	2,849.....	514.....	275.....	257.....	546.....	514.....	0.....	2,386.....	219.....
10. 2022.....	33,553.....	12,752.....	20,800.....	2,317.....	204.....	77.....	48.....	496.....	468.....	0.....	2,170.....	203.....
11. 2023.....	37,431.....	12,441.....	24,991.....	66.....	65.....	29.....	14.....	369.....	304.....	0.....	82.....	159.....
12. Totals.....	XXX.....	XXX.....	XXX.....	52,740.....	32,557.....	9,487.....	8,944.....	8,162.....	6,738.....	0.....	22,150.....	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.....	3,145.....	1,801.....	12,424.....	11,123.....	279.....	27.....	1,828.....	631.....	35.....	3.....	0.....	4,126.....	51.....
2. 2014.....	140.....	142.....	195.....	193.....	12.....	12.....	223.....	223.....	3.....	3.....	0.....	0.....	1.....
3. 2015.....	139.....	139.....	201.....	189.....	6.....	6.....	98.....	98.....	6.....	6.....	0.....	12.....	2.....
4. 2016.....	1,075.....	1,045.....	270.....	246.....	127.....	117.....	138.....	137.....	13.....	13.....	0.....	66.....	5.....
5. 2017.....	2,105.....	2,084.....	387.....	327.....	206.....	206.....	277.....	273.....	37.....	35.....	0.....	86.....	13.....
6. 2018.....	2,733.....	2,733.....	811.....	602.....	317.....	317.....	473.....	466.....	48.....	48.....	0.....	215.....	15.....
7. 2019.....	998.....	873.....	1,397.....	891.....	260.....	177.....	588.....	527.....	30.....	29.....	0.....	775.....	11.....
8. 2020.....	2,857.....	1,592.....	1,876.....	1,046.....	177.....	177.....	826.....	729.....	41.....	38.....	0.....	2,196.....	14.....
9. 2021.....	6,070.....	3,368.....	6,095.....	3,240.....	177.....	178.....	1,349.....	1,169.....	79.....	71.....	0.....	5,744.....	28.....
10. 2022.....	4,442.....	611.....	10,948.....	5,537.....	196.....	139.....	1,673.....	1,383.....	123.....	109.....	1.....	9,603.....	47.....
11. 2023.....	7,287.....	1,637.....	20,461.....	9,020.....	213.....	156.....	2,583.....	2,180.....	211.....	183.....	1.....	17,580.....	85.....
12. Totals.....	30,991.....	16,025.....	55,064.....	32,413.....	1,969.....	1,511.....	10,056.....	7,815.....	627.....	538.....	2.....	40,404.....	272.....

	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.....	2,646.....	1,480.....
2. 2014.....	16,970.....	11,483.....	5,487.....	76.6.....	76.7.....	76.4.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	9,191.....	7,141.....	2,050.....	43.8.....	47.6.....	34.2.....	0.....	0.....	0.0.....	12.....	0.....
4. 2016.....	10,744.....	8,611.....	2,133.....	52.1.....	56.6.....	39.5.....	0.....	0.....	0.0.....	53.....	12.....
5. 2017.....	8,759.....	7,198.....	1,561.....	45.3.....	63.4.....	19.5.....	0.....	0.....	0.0.....	81.....	5.....
6. 2018.....	10,850.....	10,396.....	455.....	56.8.....	92.3.....	5.8.....	0.....	0.....	0.0.....	208.....	7.....
7. 2019.....	15,794.....	10,045.....	5,749.....	75.5.....	88.5.....	60.1.....	0.....	0.....	0.0.....	631.....	145.....
8. 2020.....	9,855.....	6,658.....	3,197.....	40.9.....	61.5.....	24.1.....	0.....	0.....	0.0.....	2,096.....	100.....
9. 2021.....	17,439.....	9,310.....	8,130.....	60.3.....	78.2.....	47.7.....	0.....	0.....	0.0.....	5,557.....	187.....
10. 2022.....	20,272.....	8,499.....	11,772.....	60.4.....	66.6.....	56.6.....	0.....	0.....	0.0.....	9,242.....	360.....
11. 2023.....	31,221.....	13,559.....	17,662.....	83.4.....	109.0.....	70.7.....	0.....	0.....	0.0.....	17,091.....	489.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	37,617.....	2,787.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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	0	0	0	0	0	0	0	0	XXX
2. 2014.....	136	120	15	0	0	22	2	3	0	0	0	6
3. 2015.....	128	94	35	114	102	8	8	14	9	0	0	6
4. 2016.....	170	122	48	0	0	295	20	19	12	0	0	10
5. 2017.....	184	118	66	135	60	165	41	22	15	0	0	16
6. 2018.....	301	182	119	71	28	201	36	24	9	0	0	13
7. 2019.....	365	222	144	6	0	3	0	28	12	0	0	10
8. 2020.....	358	212	146	227	175	127	96	34	17	0	0	10
9. 2021.....	405	265	140	48	48	64	64	41	34	0	0	14
10. 2022.....	519	376	143	122	55	10	3	20	12	0	0	7
11. 2023.....	1,030	849	182	0	0	1	(1)	36	25	0	0	21
12. Totals	XXX	XXX	XXX	721	468	896	269	241	145	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	2	2	0	0	1	1	0	0	0	0	0
7. 2019.....	0	0	2	2	0	0	1	1	0	0	0	0	0
8. 2020.....	0	0	4	4	0	0	2	2	0	0	0	0	0
9. 2021.....	20	20	14	14	16	16	9	9	2	2	0	0	1
10. 2022.....	0	0	35	35	0	0	27	27	0	0	0	0	0
11. 2023.....	470	350	230	119	95	55	127	93	6	5	0	305	11
12. Totals	490	370	287	176	110	71	167	134	8	7	0	305	12

	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.....	26	2	24	18.9	1.7	153.6	0	0	0.0	0	0
3. 2015.....	136	119	17	106.3	127.4	49.2	0	0	0.0	0	0
4. 2016.....	314	32	282	184.4	26.5	583.5	0	0	0.0	0	0
5. 2017.....	323	116	207	175.3	98.5	311.4	0	0	0.0	0	0
6. 2018.....	298	76	222	98.9	41.4	187.5	0	0	0.0	0	0
7. 2019.....	40	16	24	11.0	7.3	16.6	0	0	0.0	0	0
8. 2020.....	393	294	99	109.7	138.3	68.2	0	0	0.0	0	0
9. 2021.....	213	205	8	52.5	77.3	5.8	0	0	0.0	0	0
10. 2022.....	214	132	81	41.1	35.2	56.9	0	0	0.0	0	0
11. 2023.....	964	647	317	93.6	76.2	174.5	0	0	0.0	231	74
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	231	74

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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 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	735	451	80	60	7	3	33	309	XXX
2. 2022	33,610	17,227	16,383	11,127	4,330	192	143	692	135	36	7,403	XXX
3. 2023	35,277	14,354	20,923	10,205	3,584	95	62	710	82	53	7,283	XXX
4. Totals	XXX	XXX	XXX	22,066	8,365	368	264	1,409	220	121	14,995	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	90	91	123	119	0	0	58	51	3	2	6	12	2
2. 2022	482	315	91	136	0	0	78	50	11	7	41	154	6
3. 2023	1,655	863	1,797	1,511	0	0	147	306	80	26	102	973	45
4. Totals	2,227	1,268	2,011	1,766	0	0	283	407	95	36	148	1,138	53

	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	3	9
2. 2022	12,672	5,115	7,557	37.7	29.7	46.1	0	0	0.0	122	31
3. 2023	14,689	6,434	8,256	41.6	44.8	39.5	0	0	0.0	1,078	(106)
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,204	(66)

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	(190).....	(514).....	18.....	11.....	42.....	16.....	406.....	358.....	XXX.....
2. 2022.....	353,680.....	56,747.....	296,933.....	264,616.....	31,807.....	77.....	29.....	17,913.....	6,095.....	20,152.....	244,676.....	122,972.....
3. 2023.....	360,012.....	33,808.....	326,204.....	232,962.....	18,523.....	39.....	3.....	15,886.....	3,475.....	18,669.....	226,885.....	102,067.....
4. Totals.....	XXX.....	XXX.....	XXX.....	497,388.....	49,816.....	134.....	43.....	33,842.....	9,586.....	39,227.....	471,919.....	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.....	10.....	(85).....	45.....	(61).....	0.....	0.....	9.....	4.....	6.....	1.....	108.....	211.....	16.....
2. 2022.....	75.....	13.....	(406).....	(587).....	0.....	0.....	26.....	7.....	11.....	2.....	264.....	271.....	33.....
3. 2023.....	11,655.....	1,136.....	27,091.....	1,339.....	10.....	10.....	61.....	10.....	2,150.....	175.....	8,723.....	38,296.....	6,122.....
4. Totals.....	11,740.....	1,064.....	26,730.....	691.....	10.....	10.....	96.....	22.....	2,167.....	177.....	9,096.....	38,778.....	6,171.....

	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.....	282,313.....	37,366.....	244,947.....	79.8.....	65.8.....	82.5.....	0.....	0.....	0.0.....	242.....	29.....
3. 2023.....	289,853.....	24,671.....	265,182.....	80.5.....	73.0.....	81.3.....	0.....	0.....	0.0.....	36,271.....	2,025.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	36,714.....	2,064.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**SCHEDULE P - PART 1K - FIDELITY/SURETY**  
(\$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	35	35	21	21	15	15	0	0	XXX
2. 2022.....	119	119	0	38	38	0	0	5	5	0	0	XXX
3. 2023.....	142	142	0	0	0	0	0	2	2	0	0	XXX
4. Totals	XXX	XXX	XXX	73	73	21	21	23	23	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.....	250	250	47	47	82	82	24	24	44	44	0	0	3
2. 2022.....	0	0	2	2	0	0	1	1	15	15	0	0	1
3. 2023.....	0	0	13	13	3	3	1	1	15	15	0	0	1
4. Totals	250	250	63	63	85	85	26	26	74	74	0	0	5

	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.....	61	61	0	51.4	51.4	0.0	0	0	0.0	0	0
3. 2023.....	34	34	0	24.1	24.1	0.0	0	0	0.0	0	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 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 AMERICA**  
**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.....	1.....	1.....	5.....	4.....	0.....	1.....	XXX.....
2. 2014.....	1,711.....	1,424.....	286.....	1,001.....	1,001.....	43.....	40.....	79.....	53.....	0.....	29.....	91.....
3. 2015.....	1,613.....	1,350.....	263.....	388.....	388.....	251.....	250.....	78.....	45.....	0.....	33.....	53.....
4. 2016.....	1,692.....	1,434.....	258.....	159.....	159.....	73.....	73.....	34.....	23.....	0.....	11.....	18.....
5. 2017.....	1,637.....	1,474.....	163.....	182.....	182.....	136.....	136.....	33.....	27.....	0.....	5.....	17.....
6. 2018.....	2,124.....	1,950.....	174.....	100.....	100.....	27.....	27.....	41.....	41.....	0.....	0.....	24.....
7. 2019.....	2,868.....	2,373.....	495.....	21.....	21.....	21.....	19.....	57.....	52.....	0.....	7.....	29.....
8. 2020.....	2,663.....	2,089.....	574.....	231.....	40.....	150.....	115.....	83.....	76.....	0.....	233.....	42.....
9. 2021.....	2,855.....	2,283.....	572.....	100.....	100.....	89.....	89.....	110.....	107.....	0.....	3.....	38.....
10. 2022.....	3,184.....	2,569.....	615.....	11.....	11.....	350.....	336.....	120.....	111.....	0.....	23.....	38.....
11. 2023.....	3,269.....	2,975.....	294.....	1.....	1.....	2.....	2.....	45.....	38.....	0.....	7.....	21.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,194.....	2,003.....	1,142.....	1,088.....	684.....	577.....	0.....	352.....	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.....	157.....	157.....	10.....	0.....	106.....	106.....	4.....	4.....	0.....	10.....	1.....
2. 2014.....	50.....	50.....	54.....	54.....	67.....	67.....	54.....	54.....	4.....	4.....	0.....	0.....	1.....
3. 2015.....	150.....	150.....	50.....	50.....	377.....	377.....	18.....	18.....	13.....	13.....	0.....	0.....	3.....
4. 2016.....	300.....	300.....	75.....	75.....	71.....	71.....	40.....	40.....	4.....	4.....	0.....	0.....	1.....
5. 2017.....	0.....	0.....	87.....	87.....	0.....	0.....	74.....	74.....	0.....	0.....	0.....	0.....	0.....
6. 2018.....	500.....	500.....	188.....	183.....	0.....	0.....	146.....	143.....	4.....	4.....	0.....	8.....	1.....
7. 2019.....	500.....	500.....	252.....	242.....	0.....	0.....	172.....	154.....	4.....	4.....	0.....	28.....	1.....
8. 2020.....	1,400.....	1,400.....	303.....	291.....	143.....	143.....	261.....	232.....	51.....	51.....	0.....	41.....	12.....
9. 2021.....	303.....	303.....	504.....	459.....	59.....	59.....	339.....	307.....	25.....	25.....	0.....	77.....	6.....
10. 2022.....	1,036.....	1,031.....	1,024.....	900.....	501.....	501.....	464.....	392.....	32.....	30.....	0.....	204.....	8.....
11. 2023.....	346.....	340.....	1,595.....	1,507.....	45.....	45.....	818.....	717.....	55.....	47.....	0.....	204.....	14.....
12. Totals.....	4,585.....	4,574.....	4,290.....	4,005.....	1,273.....	1,263.....	2,492.....	2,239.....	198.....	187.....	0.....	571.....	48.....

	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.....	10.....
2. 2014.....	1,352.....	1,323.....	29.....	79.0.....	92.9.....	10.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2015.....	1,324.....	1,291.....	33.....	82.1.....	95.6.....	12.6.....	0.....	0.....	0.0.....	0.....	0.....
4. 2016.....	756.....	745.....	11.....	44.7.....	51.9.....	4.4.....	0.....	0.....	0.0.....	0.....	0.....
5. 2017.....	512.....	506.....	5.....	31.3.....	34.3.....	3.2.....	0.....	0.....	0.0.....	0.....	0.....
6. 2018.....	1,006.....	998.....	8.....	47.3.....	51.2.....	4.4.....	0.....	0.....	0.0.....	5.....	3.....
7. 2019.....	1,028.....	992.....	35.....	35.8.....	41.8.....	7.1.....	0.....	0.....	0.0.....	10.....	18.....
8. 2020.....	2,623.....	2,349.....	273.....	98.5.....	112.4.....	47.6.....	0.....	0.....	0.0.....	12.....	29.....
9. 2021.....	1,529.....	1,449.....	80.....	53.6.....	63.5.....	14.1.....	0.....	0.....	0.0.....	46.....	32.....
10. 2022.....	3,537.....	3,311.....	226.....	111.1.....	128.9.....	36.8.....	0.....	0.....	0.0.....	129.....	74.....
11. 2023.....	2,907.....	2,697.....	211.....	88.9.....	90.6.....	71.6.....	0.....	0.....	0.0.....	95.....	109.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	297.....	275.....

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**



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

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

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	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				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

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	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				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

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.....	(63)	(63)	4	70	4	0	0	0	0	0	0	0
2. 2014.....	66	66	0	(66)	0	0	0	0	0	0	0	0
3. 2015.....	XXX	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
5. 2017.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

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.....	24,643	19,032	15,894	14,318	13,297	13,413	12,804	12,371	11,684	10,813	(871)	(1,558)
2. 2014.....	2,744	2,161	5,028	5,605	5,592	5,265	5,159	5,174	5,157	5,156	0	(18)
3. 2015.....	XXX	2,556	4,090	3,570	2,219	1,919	1,780	1,793	1,787	1,790	3	(3)
4. 2016.....	XXX	XXX	3,302	2,362	1,127	2,433	1,947	1,970	1,928	1,906	(22)	(64)
5. 2017.....	XXX	XXX	XXX	3,893	4,553	3,781	1,940	1,898	1,453	1,439	(14)	(459)
6. 2018.....	XXX	XXX	XXX	XXX	2,830	1,629	958	687	300	258	(42)	(430)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	4,052	2,937	4,736	5,302	5,688	386	953
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,436	5,291	2,606	3,119	513	(2,172)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,411	8,633	8,089	(543)	(321)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,320	11,730	1,410	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,569	XXX	XXX
12. Totals											821	(4,071)

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

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.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	9	106	26	21	20	20	20	20	20	20	0	0
3. 2015.....	XXX	9	21	27	12	12	12	12	12	12	0	0
4. 2016.....	XXX	XXX	45	65	360	275	275	275	275	275	0	0
5. 2017.....	XXX	XXX	XXX	70	188	199	199	199	199	199	0	0
6. 2018.....	XXX	XXX	XXX	XXX	79	219	208	208	208	208	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	12	8	8	8	8	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	119	101	82	82	0	(19)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	0	0	0	(53)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	74	24	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306	XXX	XXX
12. Totals											24	(71)

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
 SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
 EARTHQUAKE, BURGLARY, AND THEFT)**

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.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,115	1,204	1,171	(34)	56
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,223	6,997	(226)	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,573	XXX	XXX
4. Totals											(260)	56

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,779	33,173	33,225	52	11,446
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,065	233,118	2,053	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250,797	XXX	XXX
4. Totals											2,105	11,446

**SCHEDULE P - PART 2K - 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
4. Totals												

**NONE**

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

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
4. Totals												

**NONE**

**SCHEDULE P - PART 2M - INTERNATIONAL**

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				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

**NONE**

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

**SCHEDULE P - PART 2N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

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	XXX
12. Totals												

**SCHEDULE P - PART 2O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

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				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

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.....	595	602	669	673	600	574	680	603	597	543	(54)	(60)
2. 2014.....	185	93	70	9	44	12	3	3	3	3	0	0
3. 2015.....	XXX	123	119	51	54	25	1	1	1	1	0	0
4. 2016.....	XXX	XXX	104	67	81	25	30	12	0	0	0	(12)
5. 2017.....	XXX	XXX	XXX	92	114	36	32	37	0	0	0	(37)
6. 2018.....	XXX	XXX	XXX	XXX	125	40	45	30	15	8	(7)	(23)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	113	115	51	37	31	(6)	(20)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	487	272	596	267	(329)	(5)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	367	77	(289)	(320)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	214	(174)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196	XXX	XXX
12. Totals											(860)	(478)

**SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

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				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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

**SCHEDULE P - PART 2T - WARRANTY**

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





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

**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.....	3,404	4,223	5,117	5,049	5,713	6,024	6,327	6,516	6,719	130	0
2. 2014.....	0	270	1,614	4,453	5,156	5,156	5,156	5,156	5,156	5,156	309	894
3. 2015.....	XXX.....	91	1,322	1,578	1,778	1,778	1,778	1,778	1,778	1,778	174	436
4. 2016.....	XXX.....	XXX.....	16	205	174	180	1,807	1,826	1,843	1,841	121	235
5. 2017.....	XXX.....	XXX.....	XXX.....	0	10	314	1,276	1,316	1,355	1,355	142	268
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	1	20	23	28	43	43	115	247
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4	69	84	2,672	4,914	121	219
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1	7	18	926	49	102
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18	1,077	2,353	76	115
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	37	2,141	46	110
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	17	18	56

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

1. Prior.....	000.....	0	0	0	0	0	0	0	0	0	0	0
2. 2014.....	15	20	20	20	20	20	20	20	20	20	1	5
3. 2015.....	XXX.....	(1)	12	12	12	12	12	12	12	12	4	2
4. 2016.....	XXX.....	XXX.....	5	5	135	275	275	275	275	275	0	10
5. 2017.....	XXX.....	XXX.....	XXX.....	0	188	199	199	199	199	199	2	14
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	56	206	208	208	208	208	3	10
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8	8	8	8	8	1	9
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	28	101	82	82	4	6
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	0	3	10
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	74	4	3
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1	0	10

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
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	2	3	4	5	6	7	8	9	10		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	856	1,161	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,960	6,846	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,655	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	32,688	33,020	0	0
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,934	232,857	111,753	11,186
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214,475	88,025	7,920

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

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	XXX

**NONE**

**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	XXX

**NONE**

**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

**NONE**

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

**SCHEDULE P - PART 3N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

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.....										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 3O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

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 3P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
**SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS 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.....	501.....	533.....	533.....	533.....	533.....	533.....	533.....	533.....	533.....	15.....	0.....
2. 2014.....	2.....	3.....	3.....	3.....	3.....	3.....	3.....	3.....	3.....	3.....	24.....	66.....
3. 2015.....	XXX.....	0.....	1.....	1.....	1.....	1.....	1.....	1.....	1.....	1.....	9.....	41.....
4. 2016.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	12.....
5. 2017.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	12.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	9.....	14.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2.....	2.....	2.....	2.....	2.....	3.....	25.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18.....	24.....	29.....	226.....	7.....	23.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	8.....	24.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	14.....	3.....	27.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	2.....	5.....

**SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS 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 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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.....

**NONE**

**SCHEDULE P - PART 3T - WARRANTY**

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.....

**NONE**

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

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

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	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	5,257	3,206	1,262	305	383	161	23	34	1	0
2. 2014.....	13,979	1,445	490	272	303	163	15	10	2	1
3. 2015.....	XXX	12,296	1,635	510	390	73	9	37	3	2
4. 2016.....	XXX	XXX	10,346	1,119	615	308	185	165	13	5
5. 2017.....	XXX	XXX	XXX	12,935	1,524	635	357	171	144	10
6. 2018.....	XXX	XXX	XXX	XXX	16,588	1,955	1,564	1,000	233	22
7. 2019.....	XXX	XXX	XXX	XXX	XXX	24,771	6,027	1,872	500	57
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	30,007	2,844	1,239	903
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,147	10,418	1,906
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,425	4,188
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,164

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	64,866	42,161	37,400	34,104	33,313	23,025	20,759	13,619	11,445	11,754
2. 2014.....	52,665	15,511	5,140	3,231	2,199	2,474	1,437	903	900	945
3. 2015.....	XXX	46,756	14,410	6,003	2,316	3,777	2,320	2,350	1,638	1,452
4. 2016.....	XXX	XXX	46,175	11,641	4,022	3,867	2,661	1,707	1,859	1,883
5. 2017.....	XXX	XXX	XXX	61,473	18,454	8,464	6,432	3,689	2,269	2,542
6. 2018.....	XXX	XXX	XXX	XXX	70,430	24,122	10,147	4,928	2,401	2,771
7. 2019.....	XXX	XXX	XXX	XXX	XXX	79,725	29,334	12,912	5,566	3,169
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	99,619	47,659	12,778	3,350
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,475	36,372	10,657
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,972	32,674
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,371

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	751	852	395	13	0	67	14	74	34	73
2. 2014.....	657	647	398	133	2	6	9	1	20	3
3. 2015.....	XXX	1,777	611	353	46	41	1	4	1	0
4. 2016.....	XXX	XXX	524	311	112	22	1	2	4	3
5. 2017.....	XXX	XXX	XXX	390	310	148	97	91	92	90
6. 2018.....	XXX	XXX	XXX	XXX	444	474	96	65	7	5
7. 2019.....	XXX	XXX	XXX	XXX	XXX	572	274	192	101	67
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	832	399	135	87
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	492	171	101
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147	153
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	9,324	5,644	4,038	3,304	4,012	3,820	4,763	3,979	4,779	7,063
2. 2014.....	1,649	470	186	199	352	226	420	307	475	945
3. 2015.....	XXX	1,486	417	314	443	378	323	346	417	795
4. 2016.....	XXX	XXX	1,505	447	552	443	433	392	422	890
5. 2017.....	XXX	XXX	XXX	1,249	629	408	307	228	186	601
6. 2018.....	XXX	XXX	XXX	XXX	1,907	608	379	253	284	591
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,767	494	222	267	557
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,913	619	431	545
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,758	826	797
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,003	1,425
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,168

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	14,647	9,203	6,117	3,407	3,076	2,455	1,234	1,150	1,122	1,218
2. 2014.....	5,657	2,735	1,820	1,315	552	296	187	167	130	51
3. 2015.....	XXX	6,852	3,046	1,549	1,050	466	287	343	281	475
4. 2016.....	XXX	XXX	4,549	2,776	1,339	627	675	605	382	373
5. 2017.....	XXX	XXX	XXX	4,716	2,135	1,435	1,269	896	526	549
6. 2018.....	XXX	XXX	XXX	XXX	5,422	2,384	1,495	706	581	518
7. 2019.....	XXX	XXX	XXX	XXX	XXX	7,143	3,079	1,104	760	941
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	6,411	3,225	1,508	1,029
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,256	4,596	1,933
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,249	3,475
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,233

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
**SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

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	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	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	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	

**SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	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

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

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

**SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior.....	15,597	11,427	8,059	6,277	5,516	4,981	4,185	3,749	3,023	2,499
2. 2014.....	2,231	1,393	1,288	928	223	111	5	20	2	2
3. 2015.....	XXX	2,277	2,363	1,513	441	141	1	15	9	12
4. 2016.....	XXX	XXX	2,961	2,115	898	652	96	114	44	24
5. 2017.....	XXX	XXX	XXX	3,858	2,533	1,728	579	407	78	64
6. 2018.....	XXX	XXX	XXX	XXX	2,814	1,609	909	569	257	215
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,997	2,693	3,605	1,398	567
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5,383	5,266	2,578	928
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,676	4,942	3,035
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,064	5,701
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,845

**SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	(6)	86	6	0	0	0	0	0	0	0
3. 2015.....	XXX	0	9	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	15	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	15	0	0	0	0	0	0
6. 2018.....	XXX	XXX	XXX	XXX	18	13	0	0	0	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	55	0	0	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
 EARTHQUAKE, BURGLARY, AND THEFT)**

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	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	637	262	11
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,402	(17)
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,965	336	111
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,857	199
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,802

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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

**NONE**

**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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

**NONE**

**SCHEDULE P - PART 4M - INTERNATIONAL**

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**

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

**SCHEDULE P - PART 4N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

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	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	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	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 4O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	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 4P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	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**



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
**SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

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	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	150	91	136	100	65	42	78	0	0	0
2. 2014.....	137	50	68	46	44	9	0	0	0	0
3. 2015.....	XXX	98	103	51	53	24	0	0	0	0
4. 2016.....	XXX	XXX	104	67	81	25	30	12	0	0
5. 2017.....	XXX	XXX	XXX	67	89	36	32	37	0	0
6. 2018.....	XXX	XXX	XXX	XXX	125	40	45	30	15	8
7. 2019.....	XXX	XXX	XXX	XXX	XXX	104	113	49	34	28
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	419	198	193	41
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	367	77
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342	196
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189

**SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

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**

**SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

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

**NONE**

**SCHEDULE P - PART 4T - WARRANTY**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	3,317	252	70	29	12	7	5	5	6	3
2. 2014.....	25,538	27,727	27,912	27,955	27,966	27,968	27,972	27,974	27,975	27,977
3. 2015.....	XXX	15,152	17,181	17,300	17,342	17,349	17,353	17,359	17,363	17,364
4. 2016.....	XXX	XXX	12,564	14,145	14,242	14,273	14,283	14,284	14,292	14,292
5. 2017.....	XXX	XXX	XXX	17,127	18,955	19,081	19,117	19,135	19,144	19,148
6. 2018.....	XXX	XXX	XXX	XXX	14,815	16,535	16,646	16,672	16,692	16,698
7. 2019.....	XXX	XXX	XXX	XXX	XXX	16,092	18,939	19,110	19,161	19,185
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	14,597	17,268	17,485	17,539
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,334	22,964	23,260
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,810	17,238
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,609

**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.....	284	99	43	23	16	15	12	11	7	6
2. 2014.....	1,005	190	71	32	11	7	3	1	2	2
3. 2015.....	XXX	983	146	57	20	13	6	5	0	0
4. 2016.....	XXX	XXX	891	106	47	16	8	8	3	3
5. 2017.....	XXX	XXX	XXX	871	166	53	24	7	2	0
6. 2018.....	XXX	XXX	XXX	XXX	979	124	46	29	10	3
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,024	181	66	38	24
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,121	206	64	30
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,353	223	68
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,348	204
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,560

**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.....	3,088	193	74	26	16	14	8	5	4	2
2. 2014.....	33,922	35,962	36,117	36,141	36,146	36,150	36,154	36,155	36,158	36,160
3. 2015.....	XXX	20,469	22,341	22,432	22,466	22,475	22,478	22,485	22,485	22,486
4. 2016.....	XXX	XXX	17,772	19,077	19,161	19,179	19,195	19,201	19,208	19,210
5. 2017.....	XXX	XXX	XXX	24,188	25,867	25,933	25,961	25,972	25,980	25,986
6. 2018.....	XXX	XXX	XXX	XXX	21,260	22,729	22,811	22,836	22,849	22,852
7. 2019.....	XXX	XXX	XXX	XXX	XXX	22,927	25,735	25,841	25,888	25,906
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	21,060	23,631	23,753	23,798
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,245	30,929	31,134
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,541	23,739
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,411

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	11,066	2,711	1,103	488	303	187	113	297	108	82
2. 2014.....	14,510	21,096	22,322	22,907	23,095	23,173	23,206	23,229	23,239	23,243
3. 2015.....	XXX	14,345	21,147	22,359	22,975	23,185	23,256	23,292	23,318	23,331
4. 2016.....	XXX	XXX	13,977	21,096	22,452	23,037	23,235	23,322	23,384	23,406
5. 2017.....	XXX	XXX	XXX	13,745	21,282	22,721	23,419	23,654	23,798	23,901
6. 2018.....	XXX	XXX	XXX	XXX	13,868	21,223	22,655	23,325	23,645	23,803
7. 2019.....	XXX	XXX	XXX	XXX	XXX	12,218	18,867	20,221	20,985	21,292
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	6,922	10,092	10,852	11,297
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,310	10,760	11,751
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,946	10,140
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,309

**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.....	5,073	2,716	1,740	1,379	1,139	974	890	830	777	746
2. 2014.....	7,656	1,964	836	294	105	52	37	25	22	18
3. 2015.....	XXX	7,689	1,988	835	306	124	75	50	35	30
4. 2016.....	XXX	XXX	7,659	2,091	841	333	160	98	54	39
5. 2017.....	XXX	XXX	XXX	7,384	2,016	913	377	198	117	55
6. 2018.....	XXX	XXX	XXX	XXX	7,344	2,172	979	422	176	80
7. 2019.....	XXX	XXX	XXX	XXX	XXX	6,952	2,162	1,006	427	180
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3,558	1,225	584	210
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,433	1,504	676
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,120	1,455
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,208

**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.....	6,063	982	364	178	84	27	39	240	57	54
2. 2014.....	28,576	32,649	33,129	33,318	33,363	33,398	33,417	33,431	33,439	33,440
3. 2015.....	XXX	28,852	33,069	33,548	33,792	33,860	33,902	33,918	33,931	33,941
4. 2016.....	XXX	XXX	28,058	32,565	33,077	33,323	33,392	33,427	33,448	33,458
5. 2017.....	XXX	XXX	XXX	25,989	31,105	31,816	32,118	32,222	32,301	32,355
6. 2018.....	XXX	XXX	XXX	XXX	25,908	30,829	31,467	31,727	31,837	31,912
7. 2019.....	XXX	XXX	XXX	XXX	XXX	23,474	27,757	28,351	28,657	28,771
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	12,875	14,983	15,284	15,443
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,462	16,711	17,169
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,134	16,483
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,124

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	491	159	79	32	20	14	6	9	5	5
2. 2014.....	616	794	834	877	889	891	892	893	894	894
3. 2015.....	XXX	556	728	771	785	789	792	800	803	804
4. 2016.....	XXX	XXX	460	579	604	612	620	624	626	626
5. 2017.....	XXX	XXX	XXX	322	451	474	482	486	488	490
6. 2018.....	XXX	XXX	XXX	XXX	275	350	369	391	400	400
7. 2019.....	XXX	XXX	XXX	XXX	XXX	201	268	281	286	288
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	78	97	105	105
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	135	144
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	128
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92

**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.....	325	182	110	86	63	47	40	35	31	28
2. 2014.....	202	79	53	15	7	5	5	4	3	3
3. 2015.....	XXX	212	69	32	17	15	12	6	3	2
4. 2016.....	XXX	XXX	142	39	17	14	7	6	3	2
5. 2017.....	XXX	XXX	XXX	136	34	18	8	5	3	1
6. 2018.....	XXX	XXX	XXX	XXX	86	43	28	14	2	1
7. 2019.....	XXX	XXX	XXX	XXX	XXX	82	22	9	4	3
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	21	6	1	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	19	17
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	12
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37

**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.....	345	68	27	18	(2)	2	(1)	4	1	3
2. 2014.....	1,138	1,308	1,338	1,352	1,360	1,361	1,362	1,362	1,362	1,362
3. 2015.....	XXX	1,018	1,128	1,149	1,153	1,157	1,157	1,160	1,160	1,160
4. 2016.....	XXX	XXX	753	840	850	857	861	866	867	867
5. 2017.....	XXX	XXX	XXX	592	693	707	711	712	712	712
6. 2018.....	XXX	XXX	XXX	XXX	481	547	559	570	570	570
7. 2019.....	XXX	XXX	XXX	XXX	XXX	378	430	438	441	442
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	131	146	150	150
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	194	204
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165	203
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175

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

**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.....	937	367	186	130	82	57	36	42	44	44
2. 2014.....	1,010	1,596	1,746	1,823	1,887	1,919	1,945	1,959	1,967	1,977
3. 2015.....	XXX	869	1,456	1,617	1,696	1,725	1,747	1,758	1,774	1,782
4. 2016.....	XXX	XXX	1,658	2,513	2,659	2,712	2,755	2,783	2,800	2,809
5. 2017.....	XXX	XXX	XXX	1,574	2,395	2,607	2,692	2,734	2,771	2,789
6. 2018.....	XXX	XXX	XXX	XXX	1,527	2,326	2,511	2,613	2,677	2,727
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,408	2,316	2,544	2,676	2,764
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,102	1,843	2,069	2,238
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,129	2,157	2,382
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243	2,106
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,142

**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.....	808	551	380	313	265	250	229	210	261	229
2. 2014.....	698	293	174	127	78	58	37	26	21	17
3. 2015.....	XXX	638	251	128	69	49	41	30	21	16
4. 2016.....	XXX	XXX	800	234	122	85	50	30	26	17
5. 2017.....	XXX	XXX	XXX	900	302	167	103	69	46	27
6. 2018.....	XXX	XXX	XXX	XXX	815	343	188	112	83	55
7. 2019.....	XXX	XXX	XXX	XXX	XXX	977	345	176	90	48
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	936	325	162	91
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,142	376	225
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079	349
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,001

**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.....	678	177	48	87	49	51	25	35	103	18
2. 2014.....	3,172	3,660	3,732	3,774	3,800	3,818	3,826	3,833	3,836	3,843
3. 2015.....	XXX	2,986	3,381	3,449	3,479	3,500	3,516	3,518	3,526	3,530
4. 2016.....	XXX	XXX	3,270	3,843	3,905	3,933	3,952	3,966	3,979	3,980
5. 2017.....	XXX	XXX	XXX	3,284	3,830	3,940	3,978	3,992	4,010	4,012
6. 2018.....	XXX	XXX	XXX	XXX	3,238	3,816	3,887	3,922	3,966	3,993
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,211	3,814	3,904	3,957	4,004
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,692	3,128	3,227	3,331
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,084	3,820	3,935
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,261	3,786
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,262

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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.....	1,703	625	364	187	95	38	20	27	12	26
2. 2014.....	2,974	4,086	4,455	4,674	4,809	4,853	4,864	4,871	4,881	4,886
3. 2015.....	XXX	2,827	3,976	4,305	4,501	4,614	4,661	4,686	4,707	4,718
4. 2016.....	XXX	XXX	2,688	3,803	4,178	4,367	4,466	4,532	4,567	4,579
5. 2017.....	XXX	XXX	XXX	2,818	4,015	4,423	4,624	4,740	4,805	4,855
6. 2018.....	XXX	XXX	XXX	XXX	3,290	4,610	5,001	5,191	5,322	5,410
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,060	4,550	4,917	5,170	5,348
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,890	4,102	4,402	4,595
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,689	4,047	4,368
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,386	3,920
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,281

**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.....	1,565	932	580	369	229	197	295	172	121	115
2. 2014.....	1,909	900	559	288	129	66	54	42	29	22
3. 2015.....	XXX	1,826	831	537	299	134	83	50	32	24
4. 2016.....	XXX	XXX	1,875	891	528	309	166	89	52	50
5. 2017.....	XXX	XXX	XXX	2,013	945	548	322	195	112	65
6. 2018.....	XXX	XXX	XXX	XXX	2,116	950	558	354	206	109
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,430	1,091	714	465	251
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,709	757	501	275
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,857	847	501
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,778	871
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,503

**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.....	2,006	569	288	177	111	231	158	187	28	43
2. 2014.....	7,678	8,995	9,396	9,553	9,624	9,653	9,668	9,682	9,692	9,694
3. 2015.....	XXX	7,346	8,718	9,070	9,237	9,287	9,309	9,324	9,341	9,347
4. 2016.....	XXX	XXX	7,471	8,840	9,178	9,345	9,401	9,436	9,459	9,477
5. 2017.....	XXX	XXX	XXX	7,944	9,439	9,817	9,970	10,033	10,059	10,081
6. 2018.....	XXX	XXX	XXX	XXX	8,576	10,080	10,480	10,622	10,713	10,751
7. 2019.....	XXX	XXX	XXX	XXX	XXX	8,476	10,202	10,573	10,776	10,892
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	10,012	11,383	11,731	11,844
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,956	8,587	8,907
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,158	8,015
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,671

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 AMERICA**  
**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.....	118	51	48	17	4	1	0	3	0	6
2. 2014.....	84	182	247	289	302	306	308	309	309	309
3. 2015.....	XXX	52	106	134	151	165	171	174	174	174
4. 2016.....	XXX	XXX	44	74	91	102	110	115	117	121
5. 2017.....	XXX	XXX	XXX	34	82	108	124	136	141	142
6. 2018.....	XXX	XXX	XXX	XXX	30	67	89	102	112	115
7. 2019.....	XXX	XXX	XXX	XXX	XXX	32	76	89	113	121
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	6	25	40	49
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	58	76
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	46
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

**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.....	352	252	221	158	133	118	109	105	31	51
2. 2014.....	367	131	74	31	16	7	3	1	1	1
3. 2015.....	XXX	201	121	88	54	21	7	3	1	2
4. 2016.....	XXX	XXX	211	73	50	27	20	12	8	5
5. 2017.....	XXX	XXX	XXX	211	86	62	36	22	11	13
6. 2018.....	XXX	XXX	XXX	XXX	217	94	54	40	22	15
7. 2019.....	XXX	XXX	XXX	XXX	XXX	182	61	44	18	11
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	125	44	25	14
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166	51	28
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	47
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85

**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.....	88	(3)	41	(32)	(13)	(11)	(4)	0	(3)	29
2. 2014.....	1,035	1,137	1,183	1,200	1,205	1,203	1,204	1,204	1,204	1,204
3. 2015.....	XXX	518	576	602	610	611	610	612	611	612
4. 2016.....	XXX	XXX	381	342	352	357	363	361	360	361
5. 2017.....	XXX	XXX	XXX	381	394	414	416	422	420	423
6. 2018.....	XXX	XXX	XXX	XXX	364	358	365	376	375	377
7. 2019.....	XXX	XXX	XXX	XXX	XXX	337	325	332	346	351
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	178	149	158	165
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	206	219
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	203
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159



**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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

**SECTION 2B**

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

**SECTION 3B**

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.....	4	4	4	6	6	6	6	6	6	6
3. 2015.....	XXX	6	6	6	6	6	6	6	6	6
4. 2016.....	XXX	XXX	8	8	9	9	10	10	10	10
5. 2017.....	XXX	XXX	XXX	13	16	16	16	16	16	16
6. 2018.....	XXX	XXX	XXX	XXX	10	13	13	13	13	13
7. 2019.....	XXX	XXX	XXX	XXX	XXX	10	10	10	10	10
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10	10
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	14	14
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**SCHEDULE P - PART 5R - PRODUCTS 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.....	11	10	4	0	0	0	0	1	0	0
2. 2014.....	7	20	24	24	24	24	24	24	24	24
3. 2015.....	XXX	3	5	6	6	6	8	9	9	9
4. 2016.....	XXX	XXX	1	2	3	4	5	5	5	5
5. 2017.....	XXX	XXX	XXX	0	1	2	3	4	5	5
6. 2018.....	XXX	XXX	XXX	XXX	4	6	8	9	9	9
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1	1	2	3	3
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2	3	4	7
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	7	8
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

**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.....	18	10	5	1	9	10	12	3	1	1
2. 2014.....	8	5	2	0	1	0	0	0	0	1
3. 2015.....	XXX	11	4	3	2	3	1	0	0	3
4. 2016.....	XXX	XXX	3	2	3	2	2	2	2	1
5. 2017.....	XXX	XXX	XXX	3	4	4	3	1	0	0
6. 2018.....	XXX	XXX	XXX	XXX	5	4	0	0	1	1
7. 2019.....	XXX	XXX	XXX	XXX	XXX	4	2	2	1	1
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	8	17	15	12
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	8	6
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	8
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14

**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.....	15	10	5	1	10	1	2	2	2	3
2. 2014.....	58	81	85	86	87	88	90	90	90	91
3. 2015.....	XXX	36	40	45	46	47	50	50	50	53
4. 2016.....	XXX	XXX	9	14	16	16	17	17	18	18
5. 2017.....	XXX	XXX	XXX	8	13	16	17	17	17	17
6. 2018.....	XXX	XXX	XXX	XXX	18	22	22	23	24	24
7. 2019.....	XXX	XXX	XXX	XXX	XXX	21	26	27	29	29
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	19	36	42	42
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	36	38
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	38
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 5T - Warranty - Section 1

**N O N E**

Schedule P - Part 5T - Warranty - Section 2

**N O N E**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**

**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.....	16	1	0	0	0	0	0	0	0	0	0
2. 2014.....	19,044	19,034	19,035	19,035	19,035	19,035	19,035	19,035	19,035	19,035	0
3. 2015.....	XXX	16,417	16,429	16,430	16,430	16,430	16,430	16,430	16,430	16,430	0
4. 2016.....	XXX	XXX	14,695	14,691	14,694	14,694	14,694	14,694	14,694	14,694	0
5. 2017.....	XXX	XXX	XXX	12,667	12,671	12,671	12,671	12,671	12,671	12,671	0
6. 2018.....	XXX	XXX	XXX	XXX	11,176	11,172	11,229	11,229	11,175	11,175	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	9,521	9,705	9,702	9,540	9,540	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	8,154	8,140	8,141	8,141	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,751	7,762	7,760	(3)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,841	6,832	(8)
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,221	6,221
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,209
13. Earned Premiums (Sch P-Pt. 1)	19,060	16,408	14,708	12,664	11,182	9,518	8,395	7,734	6,636	6,209	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.....	4	1	0	0	0	0	0	0	0	0	0
2. 2014.....	16,389	16,394	16,395	16,395	16,395	16,395	16,395	16,395	16,395	16,395	0
3. 2015.....	XXX	14,021	14,040	14,041	14,041	14,041	14,041	14,041	14,041	14,041	0
4. 2016.....	XXX	XXX	13,211	13,215	13,217	13,217	13,217	13,217	13,217	13,217	0
5. 2017.....	XXX	XXX	XXX	11,350	11,359	11,359	11,359	11,359	11,359	11,359	0
6. 2018.....	XXX	XXX	XXX	XXX	10,092	10,089	10,091	10,091	10,091	10,091	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	8,495	8,518	8,517	8,517	8,517	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	7,167	7,165	7,166	7,166	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,894	6,905	6,905	(1)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,092	6,091	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,628	5,628
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,627
13. Earned Premiums (Sch P-Pt. 1)	16,393	14,028	13,231	11,354	10,103	8,492	7,192	6,890	6,104	5,627	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.....	2,498	(57)	(40)	(7)	0	0	0	0	0	0	0
2. 2014.....	44,721	46,890	46,874	46,821	46,820	46,820	46,820	46,820	46,820	46,820	0
3. 2015.....	XXX	47,358	49,503	49,385	49,375	49,369	49,369	49,369	49,369	49,369	0
4. 2016.....	XXX	XXX	51,520	53,874	53,764	53,730	53,721	53,721	53,721	53,721	0
5. 2017.....	XXX	XXX	XXX	54,640	57,085	57,104	56,990	56,986	56,985	56,985	0
6. 2018.....	XXX	XXX	XXX	XXX	55,570	58,203	58,088	58,063	58,061	58,060	(1)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	54,547	56,618	56,413	56,395	56,388	(7)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	53,177	54,402	54,559	54,478	(80)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,406	61,818	61,604	(214)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,253	63,861	4,608
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,195	59,195
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,500
13. Earned Premiums (Sch P-Pt. 1)	47,219	49,471	53,608	56,817	57,893	57,160	55,009	57,398	64,800	63,500	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.....	1,327	(43)	(37)	(7)	0	0	0	0	0	0	0
2. 2014.....	36,668	38,287	38,276	38,224	38,224	38,223	38,223	38,223	38,223	38,223	0
3. 2015.....	XXX	39,117	40,872	40,803	40,794	40,788	40,788	40,788	40,788	40,788	0
4. 2016.....	XXX	XXX	44,248	46,435	46,333	46,300	46,291	46,291	46,291	46,291	0
5. 2017.....	XXX	XXX	XXX	47,394	49,500	49,515	49,402	49,398	49,397	49,397	0
6. 2018.....	XXX	XXX	XXX	XXX	48,574	50,926	50,809	50,791	50,790	50,789	(1)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	48,199	50,150	49,998	49,984	49,976	(7)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	46,730	48,083	48,207	48,148	(59)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,662	55,696	55,493	(203)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,286	56,503	4,217
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,638	51,638
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,584
13. Earned Premiums (Sch P-Pt. 1)	37,995	40,693	45,954	49,453	50,568	50,527	48,442	51,840	57,428	55,584	XXX

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

**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.....	799	(75)	(7)	0	0	0	0	0	(23)	0	0
2. 2014.....	230,428	231,557	231,542	231,539	231,486	231,486	231,486	231,486	231,486	231,486	0
3. 2015.....	XXX	247,066	248,550	248,491	248,479	248,478	248,478	248,478	248,478	248,478	0
4. 2016.....	XXX	XXX	261,533	262,986	262,916	262,895	262,893	262,893	262,886	262,886	0
5. 2017.....	XXX	XXX	XXX	282,397	283,505	283,540	283,506	283,500	283,498	283,498	0
6. 2018.....	XXX	XXX	XXX	XXX	303,953	305,349	305,405	305,328	305,323	305,323	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	332,246	333,072	332,774	332,685	332,685	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	353,193	352,766	352,915	352,709	(206)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,911	372,922	372,918	(4)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369,187	373,318	4,131
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	363,697	363,697
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,618
13. Earned Premiums (Sch P-Pt. 1)	231,227	248,120	262,995	283,787	304,928	333,654	354,038	367,104	374,220	367,618	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.....	492	(55)	(7)	0	0	0	0	0	(23)	0	0
2. 2014.....	200,502	201,352	201,362	201,359	201,306	201,306	201,306	201,306	201,306	201,306	0
3. 2015.....	XXX	217,662	218,882	218,814	218,803	218,802	218,802	218,802	218,802	218,802	0
4. 2016.....	XXX	XXX	237,484	238,694	238,621	238,605	238,604	238,604	238,597	238,597	0
5. 2017.....	XXX	XXX	XXX	252,159	253,059	253,153	253,119	253,113	253,111	253,111	0
6. 2018.....	XXX	XXX	XXX	XXX	274,102	275,304	275,328	275,251	275,246	275,246	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	302,357	303,083	302,809	302,720	302,721	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	323,786	323,542	323,631	323,427	(204)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	340,318	344,981	344,920	(60)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	340,844	344,209	3,365
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334,060	334,060
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	337,161
13. Earned Premiums (Sch P-Pt. 1)	200,994	218,456	238,708	253,298	274,864	303,636	324,500	339,718	345,470	337,161	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.....	133	17	(1)	0	0	0	0	0	0	0	0
2. 2014.....	22,018	22,056	22,034	22,034	22,034	22,034	22,034	22,034	22,034	22,034	0
3. 2015.....	XXX	20,954	21,243	21,211	21,211	21,211	21,211	21,211	21,211	21,211	0
4. 2016.....	XXX	XXX	20,352	20,554	20,574	20,574	20,574	20,574	20,574	20,574	0
5. 2017.....	XXX	XXX	XXX	19,181	19,411	19,385	19,379	19,379	19,379	19,379	0
6. 2018.....	XXX	XXX	XXX	XXX	18,844	18,825	18,784	18,784	18,784	18,784	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	20,970	20,620	20,599	20,598	20,598	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	24,474	24,179	24,152	24,146	(6)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,250	29,629	29,689	60
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,202	33,910	708
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,669	36,669
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,431
13. Earned Premiums (Sch P-Pt. 1)	22,151	21,008	20,618	19,351	19,093	20,925	24,076	28,935	33,553	37,431	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.....	128	18	(1)	0	0	0	0	0	0	0	0
2. 2014.....	14,840	14,895	14,873	14,873	14,873	14,873	14,873	14,873	14,873	14,873	0
3. 2015.....	XXX	14,938	15,235	15,203	15,203	15,203	15,203	15,203	15,203	15,203	0
4. 2016.....	XXX	XXX	14,945	15,128	15,149	15,149	15,149	15,149	15,149	15,149	0
5. 2017.....	XXX	XXX	XXX	11,194	11,429	11,411	11,404	11,404	11,404	11,404	0
6. 2018.....	XXX	XXX	XXX	XXX	11,013	11,015	10,976	10,976	10,976	10,976	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	11,367	11,040	11,018	11,016	11,016	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	11,202	10,995	10,956	10,950	(6)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,137	12,420	12,429	10
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,511	13,066	555
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,882	11,882
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,441
13. Earned Premiums (Sch P-Pt. 1)	14,968	15,012	15,217	11,346	11,269	11,351	10,829	11,909	12,752	12,441	XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**SCHEDULE P - PART 6H - OTHER 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	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.....	136	136	136	136	136	136	136	136	136	136	0
3. 2015.....	XXX	128	128	128	128	128	128	128	128	128	0
4. 2016.....	XXX	XXX	170	170	170	170	170	170	170	170	0
5. 2017.....	XXX	XXX	XXX	184	184	184	184	184	184	184	0
6. 2018.....	XXX	XXX	XXX	XXX	301	301	301	301	301	301	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	365	365	365	365	365	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	358	358	358	358	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	405	405	405	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519	519	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030	1,030
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030
13. Earned Premiums (Sch P-Pt. 1)	136	128	170	184	301	365	358	405	519	1,030	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	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.....	120	120	120	120	120	120	120	120	120	120	0
3. 2015.....	XXX	94	94	94	94	94	94	94	94	94	0
4. 2016.....	XXX	XXX	122	122	122	122	122	122	122	122	0
5. 2017.....	XXX	XXX	XXX	118	118	118	118	118	118	118	0
6. 2018.....	XXX	XXX	XXX	XXX	182	182	182	182	182	182	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	222	222	222	222	222	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	212	212	212	212	0
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	265	265	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	376	376	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849	849
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849
13. Earned Premiums (Sch P-Pt. 1)	120	94	122	118	182	222	212	265	376	849	XXX

**SCHEDULE P - PART 6M - INTERNATIONAL**  
**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									
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 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									
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

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY  
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 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	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	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 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	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY  
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 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	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	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 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	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA**  
**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	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(13)	(3)	0	0	0	0	0	0	0	0	0
2. 2014.....	1,724	1,670	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	0
3. 2015.....	XXX	1,670	1,697	1,692	1,692	1,692	1,692	1,692	1,692	1,692	0
4. 2016.....	XXX	XXX	1,676	1,702	1,705	1,705	1,705	1,705	1,705	1,705	0
5. 2017.....	XXX	XXX	XXX	1,617	1,656	1,644	1,644	1,644	1,644	1,644	0
6. 2018.....	XXX	XXX	XXX	XXX	2,082	2,133	2,133	2,133	2,133	2,133	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,829	2,814	2,811	2,809	2,809	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,679	2,722	2,728	2,722	(5)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,814	2,818	2,838	20
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,177	3,279	101
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,153	3,153
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,269
13. Earned Premiums (Sch P-Pt. 1)	1,711	1,613	1,692	1,637	2,124	2,868	2,663	2,855	3,184	3,269	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.....	(28)	(3)	0	0	0	0	0	0	0	0	0
2. 2014.....	1,452	1,410	1,398	1,398	1,398	1,398	1,398	1,398	1,398	1,398	0
3. 2015.....	XXX	1,395	1,416	1,412	1,412	1,412	1,412	1,412	1,412	1,412	0
4. 2016.....	XXX	XXX	1,426	1,451	1,454	1,454	1,454	1,454	1,454	1,454	0
5. 2017.....	XXX	XXX	XXX	1,454	1,499	1,494	1,494	1,494	1,494	1,494	0
6. 2018.....	XXX	XXX	XXX	XXX	1,901	1,968	1,974	1,974	1,974	1,974	0
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,311	2,310	2,308	2,305	2,305	0
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,085	2,147	2,148	2,143	(5)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,223	2,222	2,219	(3)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,572	2,660	88
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,895	2,895
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,975
13. Earned Premiums (Sch P-Pt. 1)	1,424	1,350	1,434	1,474	1,950	2,373	2,089	2,283	2,569	2,975	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	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									
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	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									
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 AMERICA

**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 2014, 2017, 2021, 2022 and 2023. Lower than expected personal auto losses were experienced in accident year 2020 due to fewer accidents and decreased claim activity resulting from fewer miles driven as a result of the Pandemic. ....

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

Allocated by States and Territories

States, Etc.		Direct Business Only					Totals
		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	
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**

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

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	RE	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	IA	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			New York Stock Exchange	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 AMERICA

**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 AMERICA

**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 Allicance 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
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....

# ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA

## 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? .....	YES
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? .....	YES
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? .....	YES
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:**

- 11.
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- 37.

**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]



17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



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

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



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



22. Bail Bond Supplement [Document Identifier 500]



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]



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





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Outside Data Processing Costs .....	1,407,383	5,868,330	398,580	7,674,293
2405. Technology Outsourcing Costs .....	2,029,240	6,157,006	349	8,186,594
2406. Miscellaneous expense .....	461,356	708,736	211,408	1,381,499
2497. Summary of remaining write-ins for Line 24 from overflow page	3,897,979	12,734,071	610,337	17,242,387



SUPPLEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA

# DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2023  
(To Be Filed by March 1)

NAIC Group Code 0088

NAIC Company Code 31534

Company Name CITIZENS INSURANCE COMPANY OF AMERICA .....

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
\$ .....0	\$ .....0	\$ .....0	\$ .....0	\$ .....0	\$ .....0	.....0.0 %	.....0.0 %

2. Commercial Multiple Peril (CMP) Packaged Policies

- 2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? ..... Yes [ X ] No [ ]  
 2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? ..... Yes [ X ] No [ ]  
 2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified:.....\$ .....361,409  
 2.32 Amount estimated using reasonable assumptions:.....\$ .....0

2.4 If the answer to question 2.1 is yes, please provide the following:

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ .....6,000	\$ .....1,033	\$ .....41,624	\$ .....41,624	.....100.0 %	.....0.0 %



SUPPLEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA

## EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES

(To Be Filed by March 1)

NAIC Group Code 0088

NAIC Company Code 31534

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations .....	0	0	0	0
2. Errors & omissions (E&O) .....	0	0	0	0
3. Directors & officers (D&O) .....	0	0	0	0
4. Environmental liability .....	0	0	0	0
5. Excess workers' compensation .....	0	0	73,050	1,979,954
6. Commercial excess & umbrella .....	12,287,843	11,830,408	1,967,359	1,256,531
7. Personal umbrella .....	1,162,793	996,838	0	1,000,000
8. Employment liability .....	66,927	114,198	271,810	125,133
9. Aggregate write-ins for facilities & premises (CGL) .....	5,692,113	6,498,736	1,788,208	15,688,492
10. Internet & cyber liability .....	0	0	0	0
11. Aggregate write-ins for other .....	2,501,463	2,761,845	1,223,417	365,077
12. Total ASL 17 - other liability (sum of Lines 1 through 11)	21,711,139	22,202,025	5,323,844	20,415,187
<b>DETAILS OF WRITE-INS</b>				
0901. Premises and operations liability .....	5,532,738	6,371,579	1,788,208	15,688,492
0902. Aggregate of facilities & premises (CGL) lines of business less than 10% category .....	159,375	127,157	0	0
0903. ....				
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	5,692,113	6,498,736	1,788,208	15,688,492
1101. Other general liability .....	2,493,887	2,753,152	1,223,417	365,077
1102. Aggregate of other lines of business less than 10% category .....	7,576	8,693	0	0
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)	2,501,463	2,761,845	1,223,417	365,077



SUPPLEMENT FOR THE YEAR 2023 OF THE CITIZENS INSURANCE COMPANY OF AMERICA  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2023  
 (To Be Filed by March 1)

**FOR THE STATE OF:**

NAIC Group Code 0088

NAIC Company Code 31534

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability Income .....	.....
2. Health .....	.....
3. Homeowners .....	.....
4. Individual Annuity .....	.....
5. Individual Life .....	.....
6. Lender-Placed Home and Auto .....	.....
7. Long-Term Care .....	.....
8. Other Health .....	.....
9. Private Flood .....	.....
10. Private Passenger Auto .....	.....
11. Short-Term Limited Duration Health Plans .....	.....
12. Travel	