



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of the Midwest

NAIC Group Code	0088	0088	NAIC Company Code	10395	Employer's ID Number	35-1958418
	(Current)	(Prior)				
Organized under the Laws of	Indiana			State of Domicile or Port of Entry	IN	
Country of Domicile	United States of America					
Incorporated/Organized	03/24/1995			Commenced Business	03/08/1996	
Statutory Home Office	9229 Delegates Row, Suite 100			Indianapolis, IN, US 462403824		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	440 Lincoln Street					
	Worcester, MA, US 01653-0002			508-853-7200		
	(City or Town, State, Country and Zip Code)			(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			508-853-7200-8557928		
	(City or Town, State, Country and Zip Code)			(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
Edward Howard Johnson #	Dennis Francis Kerrigan Jr.	Willard Ty-Lunn Lee
David John Lovely	Denise Maureen Lowsley	John Conner Roche
Bryan James Salvatore		

State of	Massachusetts	SS
County of	Worcester	

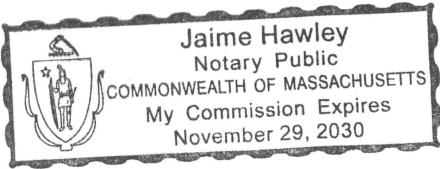
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

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

Subscribed and sworn to before me this  
4th day of February, 2025

Jaime L. Hawley  
Notary  
November 29, 2030

- a. Is this an original filing? ..... Yes [ X ] No [ ]
- b. If no,
1. State the amendment number.....
2. Date filed .....
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	124,607,044	0	124,607,044	127,292,573
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ ..... (4) , Schedule E - Part 1), cash equivalents (\$ ..... 1,792,577 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	1,792,573	0	1,792,573	585,205
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0	0
9. Receivable for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	126,399,617	0	126,399,617	127,877,778
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,100,206	0	1,100,206	994,390
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	0	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	250,882	0	250,882	0
18.2 Net deferred tax asset .....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	127,750,705	0	127,750,705	128,872,168
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	127,750,705	0	127,750,705	128,872,168
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. ....				
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	0	0
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	0	0
4. Commissions payable, contingent commissions and other similar charges .....	0	0
5. Other expenses (excluding taxes, licenses and fees) .....	0	0
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	0	0
7.1 Current federal and foreign income taxes (including \$ .....0 on realized capital gains (losses)) .....	0	20,243
7.2 Net deferred tax liability .....	43,685	90,261
8. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....504,345,121 and including warranty reserves of \$ .....0 and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	0	0
10. Advance premium .....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	0	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	0	0
14. Amounts withheld or retained by company for account of others .....	0	0
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ .....0 certified) (Schedule F, Part 3, Column 78) .....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	10,428	11,967
20. Derivatives .....	0	0
21. Payable for securities .....	0	0
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	54,113	122,471
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	54,113	122,471
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	2,000,000	2,000,000
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other-than-special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	102,052,858	102,052,858
35. Unassigned funds (surplus) .....	23,643,734	24,696,839
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 31 \$ .....0 ) .....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	127,696,592	128,749,697
38. TOTALS (Page 2, Line 28, Col. 3) .....	127,750,705	128,872,168
DETAILS OF WRITE-INS		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	0	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above) .....	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	0	0
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7) .....	0	0
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	0	0
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	0	0
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Lines 2 through 5) .....	0	0
7. Net income of protected cells .....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	0	0
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	4,170,294	3,020,935
10. Net realized capital gains (losses) less capital gains tax of \$ (273,880) (Exhibit of Capital Gains (Losses) ) .....	(1,430,133)	(14,335)
11. Net investment gain (loss) (Lines 9 + 10) .....	2,740,162	3,006,600
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ ) .....	0	0
13. Finance and service charges not included in premiums .....	0	0
14. Aggregate write-ins for miscellaneous income .....	0	0
15. Total other income (Lines 12 through 14) .....	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	2,740,162	3,006,600
17. Dividends to policyholders .....	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	2,740,162	3,006,600
19. Federal and foreign income taxes incurred .....	839,843	577,980
20. Net income (Line 18 minus Line 19)(to Line 22) .....	1,900,319	2,428,620
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	128,749,697	110,371,915
22. Net income (from Line 20) .....	1,900,319	2,428,620
23. Net transfers (to) from Protected Cell accounts .....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0 .....	0	0
25. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
26. Change in net deferred income tax .....	46,576	(50,838)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	0	0
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	0	0
29. Change in surplus notes .....	0	0
30. Surplus (contributed to) withdrawn from protected cells .....	0	0
31. Cumulative effect of changes in accounting principles .....	0	0
32. Capital changes:		
32.1 Paid in .....	0	0
32.2 Transferred from surplus (Stock Dividend) .....	0	0
32.3 Transferred to surplus .....	0	0
33. Surplus adjustments:		
33.1 Paid in .....	0	16,000,000
33.2 Transferred to capital (Stock Dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	(3,000,000)	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	(1,053,105)	18,377,782
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	127,696,592	128,749,697
DETAILS OF WRITE-INS		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0
1401. ....		
1402. ....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	0	0
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	0	0
2. Net investment income .....	3,667,395	2,764,509
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	3,667,395	2,764,509
5. Benefit and loss related payments .....	0	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	0	0
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... (273,880) tax on capital gains (losses) .....	837,088	571,000
10. Total (Lines 5 through 9) .....	837,088	571,000
11. Net cash from operations (Line 4 minus Line 10) .....	2,830,307	2,193,509
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	41,588,111	8,752,129
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	41,588,111	8,752,129
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	43,087,869	11,497,861
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	43,087,869	11,497,861
14. Net increase/(decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(1,499,758)	(2,745,732)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	444,914
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	121,641	0
16.6 Other cash provided (applied) .....	(1,540)	3,099
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(123,181)	448,013
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	1,207,368	(104,210)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	585,205	689,415
19.2 End of period (Line 18 plus Line 19.1) .....	1,792,573	585,205

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

20.0001. Bonds sold in settlement of intercompany dividend .....	(2,861,667)	0
20.0002. Accrued interest on bonds sold in settlement of intercompany dividend .....	(16,692)	0
20.0003. Bonds acquired in settlement of capital contribution .....	0	15,452,834
20.0004. Accrued interest on securities acquired in settlement of capital contribution .....	0	102,252

Underwriting and Investment Exhibit - Part 1 - Premiums Earned

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1. Fire .....	2,159,292	0	0	2,159,292	0	0
2.1 Allied lines .....	4,194,976	0	0	4,194,976	0	0
2.2 Multiple peril crop .....	0	0	0	0	0	0
2.3 Federal flood .....	0	0	0	0	0	0
2.4 Private crop .....	0	0	0	0	0	0
2.5 Private flood .....	0	0	0	0	0	0
3. Farmowners multiple peril .....	0	0	0	0	0	0
4. Homeowners multiple peril .....	339,463,585	0	0	339,463,585	0	0
5.1 Commercial multiple peril (non-liability portion) .....	71,980	0	0	71,980	0	0
5.2 Commercial multiple peril (liability portion) .....	42,089	0	0	42,089	0	0
6. Mortgage guaranty .....	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0
9.1 Inland marine .....	9,918,399	0	0	9,918,399	0	0
9.2 Pet insurance plans .....	0	0	0	0	0	0
10. Financial guaranty .....	0	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0
12. Earthquake .....	377,488	0	0	377,488	0	0
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0
15.1 Vision only .....	0	0	0	0	0	0
15.2 Dental only .....	0	0	0	0	0	0
15.3 Disability income .....	0	0	0	0	0	0
15.4 Medicare supplement .....	0	0	0	0	0	0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0
15.7 Long-term care .....	0	0	0	0	0	0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0
15.9 Other health .....	0	0	0	0	0	0
16. Workers' compensation .....	373,033	0	13,142	386,175	0	0
17.1 Other liability - occurrence .....	18,265,858	0	0	18,265,858	0	0
17.2 Other liability - claims-made .....	0	0	0	0	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	155,569,495	0	0	155,569,495	0	0
19.2 Other private passenger auto liability.....	119,358,433	0	0	119,358,433	0	0
19.3 Commercial auto no-fault (personal injury protection) .....	0	0	0	0	0	0
19.4 Other commercial auto liability.....	0	0	0	0	0	0
21.1 Private passenger auto physical damage .....	366,381,303	0	0	366,381,303	0	0
21.2 Commercial auto physical damage .....	0	0	0	0	0	0
22. Aircraft (all perils) .....	0	0	0	0	0	0
23. Fidelity .....	0	0	0	0	0	0
24. Surety .....	0	0	0	0	0	0
26. Burglary and theft .....	0	0	0	0	0	0
27. Boiler and machinery .....	0	0	0	0	0	0
28. Credit .....	0	0	0	0	0	0
29. International .....	0	0	0	0	0	0
30. Warranty .....	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35. TOTALS	1,016,175,931	0	13,142	1,016,189,073	0	0
DETAILS OF WRITE-INS						
3401. ....						
3402. ....						
3403. ....						
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire .....	4,529,343	0	4,529,343	0	0	0	0	0.0
2.1 Allied lines .....	201,697	0	201,697	0	0	0	0	0.0
2.2 Multiple peril crop .....	0	0	0	0	0	0	0	0.0
2.3 Federal flood .....	0	0	0	0	0	0	0	0.0
2.4 Private crop .....	0	0	0	0	0	0	0	0.0
2.5 Private flood .....	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril .....	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril .....	262,468,044	0	262,468,044	0	0	0	0	0.0
5.1 Commercial multiple peril (non-liability portion) .....	0	0	0	0	0	0	0	0.0
5.2 Commercial multiple peril (liability portion) .....	0	0	0	0	0	0	0	0.0
6. Mortgage guaranty .....	0	0	0	0	0	0	0	0.0
8. Ocean marine .....	0	0	0	0	0	0	0	0.0
9.1 Inland marine .....	2,791,372	0	2,791,372	0	0	0	0	0.0
9.2 Pet insurance plans .....	0	0	0	0	0	0	0	0.0
10. Financial guaranty .....	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0	0	0.0
12. Earthquake .....	0	0	0	0	0	0	0	0.0
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	0	0.0
15.1 Vision only .....	0	0	0	0	0	0	0	0.0
15.2 Dental only .....	0	0	0	0	0	0	0	0.0
15.3 Disability income .....	0	0	0	0	0	0	0	0.0
15.4 Medicare supplement .....	0	0	0	0	0	0	0	0.0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	0	0.0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	0	0.0
15.7 Long-term care .....	0	0	0	0	0	0	0	0.0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	0	0.0
15.9 Other health .....	0	0	0	0	0	0	0	0.0
16. Workers' compensation .....	278,352	19,075	297,427	0	0	0	0	0.0
17.1 Other liability - occurrence .....	7,723,620	0	7,723,620	0	0	0	0	0.0
17.2 Other liability - claims-made .....	0	0	0	0	0	0	0	0.0
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence .....	0	0	0	0	0	0	0	0.0
18.2 Products liability - claims-made .....	0	0	0	0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection) .....	89,117,291	0	89,117,291	0	0	0	0	0.0
19.2 Other private passenger auto liability.....	94,703,296	0	94,703,296	0	0	0	0	0.0
19.3 Commercial auto no-fault (personal injury protection) .....	0	0	0	0	0	0	0	0.0
19.4 Other commercial auto liability.....	0	0	0	0	0	0	0	0.0
21.1 Private passenger auto physical damage .....	215,279,699	0	215,279,699	0	0	0	0	0.0
21.2 Commercial auto physical damage .....	0	0	0	0	0	0	0	0.0
22. Aircraft (all perils) .....	0	0	0	0	0	0	0	0.0
23. Fidelity .....	0	0	0	0	0	0	0	0.0
24. Surety .....	0	0	0	0	0	0	0	0.0
26. Burglary and theft .....	0	0	0	0	0	0	0	0.0
27. Boiler and machinery .....	0	0	0	0	0	0	0	0.0
28. Credit .....	0	0	0	0	0	0	0	0.0
29. International .....	0	0	0	0	0	0	0	0.0
30. Warranty .....	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0.0
35. TOTALS .....	677,092,714	19,075	677,111,789	0	0	0	0	0.0
DETAILS OF WRITE-INS .....								
3401. ....	0	0	0	0	0	0	0	0.0
3402. ....	0	0	0	0	0	0	0	0.0
3403. ....	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire .....	203,593	0	203,593	0	38,001	0	38,001	0	0
2.1 Allied lines .....	12,865	0	12,865	0	74,731	0	74,731	0	0
2.2 Multiple peril crop .....	0	0	0	0	0	0	0	0	0
2.3 Federal flood .....	0	0	0	0	0	0	0	0	0
2.4 Private crop .....	0	0	0	0	0	0	0	0	0
2.5 Private flood .....	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril .....	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril .....	50,763,609	0	50,763,609	0	50,832,664	0	50,832,664	0	0
5.1 Commercial multiple peril (non-liability portion) .....	0	0	0	0	5,887	0	5,887	0	0
5.2 Commercial multiple peril (liability portion) .....	50,000	0	50,000	0	48,392	0	48,392	0	0
6. Mortgage guaranty .....	0	0	0	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0	0	0	0
9.1 Inland marine .....	616,453	0	616,453	0	182,667	0	182,667	0	0
9.2 Pet insurance plans .....	0	0	0	0	0	0	0	0	0
10. Financial guaranty .....	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0	0	0	0
12. Earthquake .....	0	0	0	0	7,034	0	7,034	0	0
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	0	0	0
15.1 Vision only .....	0	0	0	0	0	0	0	(a)	0
15.2 Dental only .....	0	0	0	0	0	0	0	(a)	0
15.3 Disability income .....	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement .....	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care .....	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	0	(a)	0
15.9 Other health .....	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation .....	65,331	121,963	187,294	0	178,602	42,118	220,720	0	0
17.1 Other liability - occurrence .....	10,102,077	0	10,102,077	0	20,254,795	0	20,254,795	0	0
17.2 Other liability - claims-made .....	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	116,239,542	0	116,239,542	0	440,415,740	0	440,415,740	0	0
19.2 Other private passenger auto liability .....	80,336,749	0	80,336,749	0	72,109,713	0	72,109,713	0	0
19.3 Commercial auto no-fault (personal injury protection) .....	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability .....	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage .....	6,541,459	0	6,541,459	0	19,237,674	0	19,237,674	0	0
21.2 Commercial auto physical damage .....	175	0	175	0	0	0	0	0	0
22. Aircraft (all perils) .....	0	0	0	0	0	0	0	0	0
23. Fidelity .....	0	0	0	0	0	0	0	0	0
24. Surety .....	0	0	0	0	0	0	0	0	0
26. Burglary and theft .....	0	0	0	0	0	0	0	0	0
27. Boiler and machinery .....	0	0	0	0	0	0	0	0	0
28. Credit .....	0	0	0	0	0	0	0	0	0
29. International .....	0	0	0	0	0	0	0	0	0
30. Warranty .....	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0	0
35. TOTALS .....	264,931,853	121,963	265,053,816	0	603,385,900	42,118	603,428,018	0	0
DETAILS OF WRITE-INS									
3401. ....									
3402. ....									
3403. ....									
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	18,840,800	0	0	18,840,800
1.2 Reinsurance assumed .....	0	0	0	0
1.3 Reinsurance ceded .....	18,840,800	0	0	18,840,800
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	0	0	0	0
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	112,528,071	0	112,528,071
2.2 Reinsurance assumed, excluding contingent .....	0	3,666	0	3,666
2.3 Reinsurance ceded, excluding contingent .....	0	112,531,737	0	112,531,737
2.4 Contingent - direct .....	0	17,045,816	0	17,045,816
2.5 Contingent - reinsurance assumed .....	0	0	0	0
2.6 Contingent - reinsurance ceded .....	0	17,045,816	0	17,045,816
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	0	0	0
3. Allowances to managers and agents .....	0	0	0	0
4. Advertising .....	0	0	22	22
5. Boards, bureaus and associations .....	0	0	0	0
6. Surveys and underwriting reports .....	0	0	0	0
7. Audit of assureds' records .....	0	0	0	0
8. Salary and related items:				
8.1 Salaries .....	0	0	71,459	71,459
8.2 Payroll taxes .....	0	0	0	0
9. Employee relations and welfare .....	0	0	14,208	14,208
10. Insurance .....	0	0	0	0
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	0	0	770	770
13. Rent and rent items .....	0	0	2,336	2,336
14. Equipment .....	0	0	16,913	16,913
15. Cost or depreciation of EDP equipment and software .....	0	0	0	0
16. Printing and stationery .....	0	0	110	110
17. Postage, telephone and telegraph, exchange and express .....	0	0	148	148
18. Legal and auditing .....	0	0	1,193	1,193
19. Totals (Lines 3 to 18) .....	0	0	107,159	107,159
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....0 .....	0	0	0	0
20.2 Insurance department licenses and fees .....	0	0	0	0
20.3 Gross guaranty association assessments .....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate) .....	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	0	0	0
21. Real estate expenses .....	0	0	0	0
22. Real estate taxes .....	0	0	1	1
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	0	0	52,076	52,076
25. Total expenses incurred .....	0	0	159,236	(a) 159,236
26. Less unpaid expenses - current year .....	0	0	0	0
27. Add unpaid expenses - prior year .....	0	0	0	0
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	0	0	159,236	159,236
<b>DETAILS OF WRITE-INS</b>				
2401. Custodial Fees .....	0	0	17,337	17,337
2402. Outside Data Processing .....	0	0	28,088	28,088
2403. Miscellaneous .....	0	0	6,651	6,651
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0	52,076	52,076

(a) Includes management fees of \$ 126,067 to affiliates and \$ 15,832 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) .....516,899	.....432,472
1.1	Bonds exempt from U.S. tax .....	(a) .....0	.....0
1.2	Other bonds (unaffiliated) .....	(a) .....3,650,127	.....3,834,795
1.3	Bonds of affiliates .....	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated) .....	(b) .....0	.....0
2.11	Preferred stocks of affiliates .....	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans .....	(c) .....0	.....0
4.	Real estate .....	(d) .....0	.....0
5	Contract loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments .....	(e) .....56,600	.....62,175
7	Derivative instruments .....	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....88	.....88
10.	Total gross investment income .....	4,223,714	4,329,530
11.	Investment expenses .....		(g) .....159,236
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....0
13.	Interest expense .....		(h) .....0
14.	Depreciation on real estate and other invested assets .....		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....159,236
17.	Net investment income (Line 10 minus Line 16) .....		4,170,294
DETAILS OF WRITE-INS			
0901.	Misc Investment Expenses .....	.....88	.....88
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	88	88
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above) .....		0

- (a) Includes \$ .....563,653 accrual of discount less \$ .....183,262 amortization of premium and less \$ .....539,841 paid for accrued interest on purchases.
- (b) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued dividends on purchases.
- (c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (d) Includes \$ .....0 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.
- (e) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (f) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium.
- (g) Includes \$ .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ .....0 interest on surplus notes and \$ .....0 interest on capital notes.
- (i) Includes \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	(322,140)	0	(322,140)	0	0
1.1	Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2	Other bonds (unaffiliated) .....	(1,381,872)	0	(1,381,872)	0	0
1.3	Bonds of affiliates .....	0	0	0	0	0
2.1	Preferred stocks (unaffiliated) .....	0	0	0	0	0
2.11	Preferred stocks of affiliates .....	0	0	0	0	0
2.2	Common stocks (unaffiliated) .....	0	0	0	0	0
2.21	Common stocks of affiliates .....	0	0	0	0	0
3.	Mortgage loans .....	0	0	0	0	0
4.	Real estate .....	0	0	0	0	0
5.	Contract loans .....	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments .....	0	0	0	0	0
7.	Derivative instruments .....	0	0	0	0	0
8.	Other invested assets .....	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10.	Total capital gains (losses) .....	(1,704,011)	0	(1,704,011)	0	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF NON-ADMITTED ASSETS

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

NOTE 1   Summary of Significant Accounting Policies and Going Concern

A.   Accounting Practices

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

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

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

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,900,319	\$ 2,428,620
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 1,900,319</u>	<u>\$ 2,428,620</u>
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 127,696,592	\$ 128,749,697
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 127,696,592</u>	<u>\$ 128,749,697</u>

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

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

C.   Accounting Policy

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

D.   Going Concern

Not applicable

NOTE 2   Accounting Changes and Corrections of Errors

Not applicable

NOTE 3   Business Combinations and Goodwill

Not applicable

NOTE 4   Discontinued Operations

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not own any mortgage loans

B. Debt Restructuring

The company did not have any restructured debt.

C. Reverse Mortgages

The Company does not own any reverse mortgages.

D. Loan-Backed Securities

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

(2) Not applicable

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

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

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	62,406
2. 12 Months or Longer	\$	499,739

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

1. Less than 12 Months	\$	4,428,892
2. 12 Months or Longer	\$	3,172,323

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

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

Not applicable

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 392,939	\$ -	\$ -	\$ -	\$ 392,939	\$ 391,934	\$ 1,005
k. On deposit with other regulatory bodies	\$ 745,333	\$ -	\$ -	\$ -	\$ 745,333	\$ 744,090	\$ 1,243
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets (Sum of a through n)	\$ 1,138,272	\$ -	\$ -	\$ -	\$ 1,138,272	\$ 1,136,024	\$ 2,248

(a) Subset of Column 1

(b) Subset of Column 3

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 392,939	0.308%	0.308%
k. On deposit with other regulatory bodies	\$ -	\$ 745,333	0.583%	0.583%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$ 1,138,272	0.891%	0.891%

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

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

2-4.

Not applicable

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

Not applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

NOTE 7 Investment Income

A., B.

Not applicable

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 1,100,206
2. Nonadmitted	\$ -
3. Admitted	\$ 1,100,206

D., E.

Not applicable

NOTE 8 Derivative Instruments

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

NOTE 9 Income Taxes

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

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(f) Deferred Tax Liabilities	\$ -	\$ 43,685	\$ 43,685	\$ -	\$ 90,261	\$ 90,261	\$ -	\$ (46,576)	\$ (46,576)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ (43,685)	\$ (43,685)	\$ -	\$ (90,261)	\$ (90,261)	\$ -	\$ 46,576	\$ 46,576

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$19,161,042	XXX	XXX	\$19,325,994	XXX	XXX	\$ (164,952)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

3.		2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.		10971.000%	14784.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 127,696,592		\$ 128,749,697

4. Tax Planning Strategies	
a. There is no financial impact of the Company's tax planning strategies.	
b. Do the Company's tax-planning strategies include the use of reinsurance?	Yes [ ] No [X]

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 839,755	\$ 577,980	\$ 261,775
(b) Foreign	\$ 88	\$ -	\$ 88
(c) Subtotal (1a+1b)	\$ 839,843	\$ 577,980	\$ 261,863
(d) Federal income tax on net capital gains	\$ (273,880)	\$ 3,248	\$ (277,128)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 565,963	\$ 581,228	\$ (15,265)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ -	\$ -	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ -	\$ -	\$ -
(99) Subtotal (sum of 2a1 through 2a13)	\$ -	\$ -	\$ -
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ -	\$ -	\$ -
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ -	\$ -	\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ -	\$ -	\$ -
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ -	\$ -	\$ -
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ -	\$ -	\$ -
(b) Capital:			
(1) Investments	\$ 43,685	\$ 90,261	\$ (46,576)
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 43,685	\$ 90,261	\$ (46,576)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 43,685	\$ 90,261	\$ (46,576)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (43,685)	\$ (90,261)	\$ 46,576

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

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
Adjusted gross deferred tax assets	\$ -	\$ -	\$ -
Total deferred tax liabilities	\$ 43,685	\$ 90,261	\$ (46,576)
Net deferred tax assets (liabilities)	\$ (43,685)	\$ (90,261)	\$ 46,576
Change in net deferred income tax			\$ 46,576

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

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

	As of End of Current Period	
	Tax	Rate
Tax Provision at statutory rate	\$ 517,919	21.0%
Return to Provision & Other	\$ 1,468	0.1%
Total	\$ 519,387	21.1%

	As of End of Current Period	
	Tax	Rate
Federal income taxes incurred	\$ 839,843	34.1%
Realized capital gains tax	\$ (273,880)	-11.1%
Change in net deferred income taxes	\$ (46,576)	-1.9%
Total statutory income taxes	\$ 519,387	21.1%

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carryforwards

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

For the tax year 2023:	\$	332,993
For the tax year 2024:	\$	763,863

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

F. Consolidated Federal Income Tax Return

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

440 Lincoln Street Holding Company LLC	Massachusetts Bay Insurance Company
AIX, Inc.	NOVA Casualty Company
AIX Specialty Insurance Company	Opus Investment Management, Inc.
Allmerica Financial Alliance Insurance Company	Professionals Direct, Inc.
Allmerica Financial Benefit Insurance Company	The Hanover American Insurance Company
Allmerica Plus Insurance Agency, Inc.	The Hanover Atlantic Insurance Company Ltd.
Campania Holding Company, Inc.	The Hanover Casualty Company
Campmed Casualty & Indemnity Company, Inc.	The Hanover Insurance Company
Citizens Insurance Company of America	The Hanover Insurance Group, Inc.
Citizens Insurance Company of Illinois	The Hanover National Insurance Company
Citizens Insurance Company of Ohio	VeraVest Investments, Inc.
Educators Insurance Agency, Inc.	Verlan Fire Insurance Company
Hanover Specialty Insurance Brokers, Inc.	Verlan Holdings, Inc.

2. The Board of Directors has delegated to Company Management, the development and maintenance of appropriate Federal Income Tax allocation policies and procedures, which are subject to written agreement between the companies. The Federal Income tax for all subsidiaries in the consolidated return of The Hanover Insurance Group, Inc. ("THG") is calculated on a separate return basis. Any current tax liability is paid to THG. Tax benefits resulting from taxable operating losses or credits of THG's subsidiaries are reimbursed to the subsidiary when such losses or credits can be utilized on a consolidated

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

H. Repatriation Transition Tax (RTT)

Not applicable

I. Alternative Minimum Tax (AMT) Credit

Not applicable

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

A. Natue of Relationships

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

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

The Company declared an ordinary dividend of \$3,000,000 to Hanover on November 7, 2024, which was settled on November 21, 2024, by transferring bonds at fair value of \$2,861,667, accrued interest of \$16,692, and cash in the amount of \$121,641. There were net realized losses in the amount of \$354,164 as a result of this transaction.

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

Not applicable

D. Amounts Due to or from Related Parties

At the end of the current reporting period, the Company reported \$10,428 as amounts due to an affiliated company. These arrangements require that intercompany balances be settled within 30 days.

E. Management, Service Contracts, Cost Sharing Arrangements

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

Investment related services were provided by Opus pursuant to an intercompany Advisory Agreement thru June 3, 2024, when the agreement was officially canceled.

F. Guarantees or Contingencies for Related Parties

Not applicable

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by Hanover.

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

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

NOTE 11 Debt

Not applicable

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

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

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

Not applicable

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

A. Outstanding Shares

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

B. Dividend Rate of Preferred Stock

Not applicable

C-F. Company input

Pursuant to Indiana’s statute, the maximum dividend and other distributions that an insurer may pay in any twelve-month period, without prior approval of the Indiana Insurance Commissioner, is limited to the greater of 10% of such insurer's statutory policyholder surplus as of the preceding December 31 or net income. The Company declared an ordinary dividend to Hanover totaling \$3,000,000 on November 7, 2024. Accordingly, the maximum dividend that may be paid at January 1, 2025 without prior approval is \$9,769,659. Subsequent to November 7, 2025, the maximum dividend payable without prior approval is \$12,769,659. Dividends or distributions made within the preceding twelve months were considered in the above computations.

G-M.

Not applicable

NOTE 14 Liabilities, Contingencies and Assessments

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

Not applicable

G. All Other Contingencies

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

NOTE 15 Leases

The Company has no material lease obligations at this time.

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

Not applicable

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

A., B.

Not applicable

C. Wash Sales

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

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

Not applicable

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

Not applicable

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

- a. There were no assets carried at fair value at the end of the reporting period.
- b. The company does not have any liabilities measured at fair value at the end of the reporting period.

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

(5) Not applicable

- B. Not applicable
- C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 117,758,825	\$ 124,607,044	\$ 6,818,477	\$ 110,940,348	\$ -	\$ -	\$ -
Cash and Shor-Term Investments	\$ 1,792,573	\$ 1,792,573	\$ 1,792,573	\$ -	\$ -	\$ -	\$ -

- D., E.
- Not applicable

NOTE 21 Other Items

- A. Unusual or Infrequent Items
- Not applicable
- B. Troubled Debt Restructuring: Debtors
- Not applicable
- C. Other Disclosures

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

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

- D. Business Interruption Insurance Recoveries
- Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

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

G. Insurance-Linked Securities (ILS) Contracts

Not applicable

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

Not applicable

NOTE 22 Events Subsequent

Not applicable

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables

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

Individual Reinsurers Who Are Members of a Group			
Group Code	ID Number	Reinsurer Name	Unsecured Amount
88	38-0421730	CITIZENS INSURANCE COMPANY OF AMERICA	\$ 1,438,584,000

B. Reinsurance Recoverable in Dispute

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

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ -	\$ -	\$ 504,345,121	\$ -	\$(504,345,121)	\$ -
b. All Other	\$ 5,267	\$ 1,469	\$ -	\$ -	\$ 5,267	\$ 1,469
c. Total (a+b)	\$ 5,267	\$ 1,469	\$ 504,345,121	\$ -	\$(504,339,854)	\$ 1,469
d. Direct Unearned Premium Reserve						\$ 504,339,854

(2) Not applicable

(3) Not applicable

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

Not applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not applicable

NOTE 26 Intercompany Pooling Arrangements

Not applicable

NOTE 27 Structured Settlements

Not applicable

NOTE 28 Health Care Receivables

Not applicable

NOTE 29 Participating Policies

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

NOTES TO FINANCIAL STATEMENTS

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NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2024
3. Was anticipated investment income utilized in the calculation?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

NOTE 31 High Deductibles

Not applicable

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

Not applicable

NOTE 33 Asbestos/Environmental Reserves

Not applicable

NOTE 34 Subscriber Savings Accounts

Not applicable

NOTE 35 Multiple Peril Crop Insurance

Not applicable

NOTE 36 Financial Guaranty Insurance

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .....  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [ X ] No [ ]

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? .....

Yes [ X ] No [ ] N/A [ ]

1.3

State Regulating? .....

IN

1.4

Is the reporting entity publicly traded or a member of a publicly traded group? .....

Yes [ X ] No [ ]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....

0000944695

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? .....

Yes [ ] No [ X ]

2.2

If yes, date of change: .....

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2019

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....

12/31/2019

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....

06/01/2021

3.4

By what department or departments?  
Indiana Department of Insurance .....

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? .....

Yes [ ] No [ ] N/A [ X ]

3.6

Have all of the recommendations within the latest financial examination report been complied with? .....

Yes [ ] No [ ] N/A [ X ]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? .....  
4.12 renewals? .....

Yes [ ] No [ X ]  
Yes [ ] No [ X ]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? .....  
4.22 renewals? .....

Yes [ ] No [ X ]  
Yes [ ] No [ X ]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .....  
If yes, complete and file the merger history data file with the NAIC.

Yes [ ] No [ X ]

5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? .....

Yes [ ] No [ X ]

6.2

If yes, give full information  
.....

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? .....

Yes [ ] No [ X ]

7.2

If yes,  
7.21 State the percentage of foreign control .....  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

0.0 %

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? .....

Yes [ ] No [ X ]
- 8.2

If the response to 8.1 is yes, please identify the name of the DIHC.  
.....
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms? .....

Yes [ ] No [ X ]
- 8.4

If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....

- 8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? .....

Yes [ ] No [ X ]
- 8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? .....

Yes [ ] No [ X ] N/A [ ]
9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PricewaterhouseCoopers, LLP, 101 Seaport Boulevard, Suite 500, Boston, MA 02210 .....
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? .....

Yes [ ] No [ X ]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? .....

Yes [ ] No [ X ]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? .....

Yes [ X ] No [ ] N/A [ ]
- 10.6

If the response to 10.5 is no or n/a, please explain.  
.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Julie Frechette, Assitant Vice President and Actuary, FCAS, MAAA, 440 Lincoln Street, Worcester, MA 01653 .....
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? .....

Yes [ ] No [ X ]
- 12.11

Name of real estate holding company ...
- 12.12

Number of parcels involved .....

0
- 12.13

Total book/adjusted carrying value .....

\$ .....0
- 12.2

If yes, provide explanation  
.....
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? .....

Yes [ ] No [ ]
- 13.3

Have there been any changes made to any of the trust indentures during the year? .....

Yes [ ] No [ ]
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? .....

Yes [ ] No [ ] N/A [ ]
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? .....

Yes [ X ] No [ ]
- a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c.

Compliance with applicable governmental laws, rules and regulations;
- d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:  
.....
- 14.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [ X ]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers? .....

Yes [ ] No [ X ]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$ .....0

20.12 To stockholders not officers.....\$ .....0

20.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....\$ .....0

20.22 To stockholders not officers.....\$ .....0

20.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$ .....0

21.22 Borrowed from others.....\$ .....0

21.23 Leased from others .....\$ .....0

21.24 Other .....\$ .....0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [ X ]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$ .....0

22.22 Amount paid as expenses .....\$ .....0

22.23 Other amounts paid .....\$ .....0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [ ] No [ X ]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
None- SEC lending program has been discontinued

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$ 0

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 0

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [ X ]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [ X ]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [ X ]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0

25.093 Total payable for securities lending reported on the liability page \$ 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [ X ] No [ ]

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21 Subject to repurchase agreements \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0

26.27 FHLB Capital Stock \$ 0

26.28 On deposit with states 392,939

26.29 On deposit with other regulatory bodies 745,333

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0

26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [ X ]

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [ X ]  
If no, attach a description with this statement.

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

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ ]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]

27.42 Permitted accounting practice Yes [ ] No [ ]

27.43 Other accounting guidance Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [ X ]

28.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [ X ] No [ ]

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Wellington Funds (US) LLC .....	U.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
288313 .....	Wellington Funds (US) LLC .....	5493007617BARIMGYJ883 .....	Securities Exchange Commission .....	NO.....

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	124,607,044	117,758,825	(6,848,219)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	124,607,044	117,758,825	(6,848,219)

31.4 Describe the sources or methods utilized in determining the fair values:  
Fair values are obtained by a quoted market price if available, otherwise, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analysis. ....

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

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

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

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

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

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:  
a. The security was either:  
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or  
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").  
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.  
c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.  
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.  
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies? .....

Yes [ ] No [ X ]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?  
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? .....

Yes [ ] No [ X ]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
39.21 Held directly ..... Yes [ ] No [ ]  
39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]
- 39.3

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

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

OTHER

- 40.1

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

\$ .....0
- 40.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.
- | 1     | 2           |
|-------|-------------|
| Name  | Amount Paid |
| ..... | .....0      |
- 41.1

Amount of payments for legal expenses, if any? .....

\$ .....59,998
- 41.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1                         | 2           |
|---------------------------|-------------|
| Name                      | Amount Paid |
| Dykema Gossett PLLC ..... | .....15,396 |
| Robinson & Cole LLP ..... | .....44,603 |
| .....                     | .....       |
- 42.1

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

\$ .....0
- 42.2

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force? .....

Yes [ ] No [ X ]

1.2

If yes, indicate premium earned on U. S. business only. ....

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....

\$ 0

1.31 Reason for excluding .....

1.4

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

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance. ....

\$ 0

1.6

Individual policies:

Most current three years:

1.61 Total premium earned .....\$ 0

1.62 Total incurred claims .....\$ 0

1.63 Number of covered lives ..... 0

All years prior to most current three years:

1.64 Total premium earned .....\$ 0

1.65 Total incurred claims .....\$ 0

1.66 Number of covered lives ..... 0

1.7

Group policies:

Most current three years:

1.71 Total premium earned .....\$ 0

1.72 Total incurred claims .....\$ 0

1.73 Number of covered lives ..... 0

All years prior to most current three years:

1.74 Total premium earned .....\$ 0

1.75 Total incurred claims .....\$ 0

1.76 Number of covered lives ..... 0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator .....0 0

2.2 Premium Denominator .....0 0

2.3 Premium Ratio (2.1/2.2) .....0.000 0.000

2.4 Reserve Numerator .....0 0

2.5 Reserve Denominator .....0 0

2.6 Reserve Ratio (2.4/2.5) .....0.000 0.000

3.1

Did the reporting entity issue participating policies during the calendar year? .....

Yes [ X ] No [ ]

3.2

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

3.21 Participating policies .....\$ 8,718

3.22 Non-participating policies .....\$ 1,016,167,212

4.

For mutual reporting Entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? .....

Yes [ ] No [ X ]

4.2 Does the reporting entity issue non-assessable policies? .....

Yes [ ] No [ X ]

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

% 0.0

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

\$ 0

5.

For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? .....

Yes [ ] No [ X ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [ ] No [ ] N/A [ ]

5.22 As a direct expense of the exchange..... Yes [ ] No [ ] N/A [ ]

5.3

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

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? .....

Yes [ ] No [ ]

5.5

If yes, give full information .....

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
The Company cedes 100% of its business to The Citizens Insurance Company of America (CICA). CICA maintains workers' compensation coverage under its casualty excess of loss reinsurance agreement.

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:  
The Company uses multiple models including RMS RiskLink v24 and Verisk/AIR Touchstone v10.1 Catastrophe Modeling software packages to estimate the Company's probable maximum loss. These exposures are a combination of personal and commercial property risks. The major concentration of losses is in the Midwest.

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
The Company cedes 100% of its business to The Citizens Insurance Company of America (CICA).

Effective July 1, 2024, we have property catastrophe reinsurance protection up to \$1.9 billion, less a \$200 million with no co-participation for Northeast named storm events. A portion of this coverage is secured through reinsurance agreements supported by catastrophe bonds. This portion contributes reinsurance coverage for Northeast named storms events only. For events other than Northeast named storms, the property catastrophe occurrence excess of loss reinsurance program provides coverage up to \$1.6 billion, less a \$200 million retention, with no co-participation.

We have catastrophe protection through two per occurrence excess of loss reinsurance agreements with Commonwealth Re Ltd. ("Commonwealth Re"), an independent company, licensed as a Special Purpose Insurer in Bermuda. The coverage under the reinsurance agreements is limited to specified personal and commercial property coverage written in the following geographies in the United States: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia and all waters contiguous thereto. Coverage is provided for catastrophe losses from named tropical storms or hurricanes, including all events or perils directly resulting from such storm or storm system, which may include, by way of example and not limitation, hurricane, wind, gusts, typhoon, hail, rain, tornadoes, cyclones, ensuing flood, storm surge, water damage, fire following, sprinkler leakage, riots, vandalism, and collapse. The reinsurance agreements meet the requirements to be accounted for as reinsurance in accordance with the guidance for reinsurance contracts. In connection with these two reinsurance agreements, effective July 1, 2023 ("2023 Agreement") and July 1, 2022 ("2022 Agreement"), Commonwealth Re issued notes (generally referred to as "catastrophe bonds") to unrelated investors for an aggregate principal amount of \$300.0 million, consistent with the amount of coverage provided under the reinsurance agreements as described below. The proceeds have been deposited in a reinsurance trust account.

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes

☐

No

☒

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss  
The Company cedes 100% of its business to Citizens Insurance Company of America.

7.1

Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

Yes

☐

No

☒

7.2

If yes, indicate the number of reinsurance contracts containing such provisions.

0

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes

☐

No

☐

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes

☐

No

☒

8.2

If yes, give full information

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes

☐

No

☒

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes

☐

No

☒

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes

☐

No

☒

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

- 9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or,

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes

[

]

No

[

X

]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes

[

X

]

No

[

]

N/A

[

]

16.2

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]

11.2 If yes, give full information  
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses .....\$ .....0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....0

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds. ....\$ ..... 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From .....0.0 %

12.42 To.....0.0 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of Credit .....\$ .....0

12.62 Collateral and other funds.....\$ .....0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ ..... 0

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. .... 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [ X ]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
.....

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:  
.....

15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]

15.2 If yes, give full information  
.....

16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

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

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

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance .....\$ .....0

17.12 Unfunded portion of Interrogatory 17.11 .....\$ .....0

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11....\$ .....0

17.14 Case reserves portion of Interrogatory 17.11 .....\$ .....0

17.15 Incurred but not reported portion of Interrogatory 17.11 .....\$ .....0

17.16 Unearned premium portion of Interrogatory 17.11 .....\$ .....0

17.17 Contingent commission portion of Interrogatory 17.11 .....\$ .....0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 18.1

Do you act as a custodian for health savings accounts? .....

Yes [ ☐ ] No [ ☒ ]
- 18.2

If yes, please provide the amount of custodial funds held as of the reporting date. ....

\$ .....0
- 18.3

Do you act as an administrator for health savings accounts? .....

Yes [ ☐ ] No [ ☒ ]
- 18.4

If yes, please provide the balance of funds administered as of the reporting date. ....

\$ .....0
19.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? .....

Yes [ ☒ ] No [ ☐ ]
- 19.1

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

Yes [ ☐ ] No [ ☐ ]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

FIVE-YEAR HISTORICAL DATA

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

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19) .....	293,579,961	310,124,106	329,833,149	335,657,630	341,805,534
2. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	383,031,458	362,336,155	319,379,987	300,656,954	274,397,173
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	339,577,654	329,468,537	241,060,357	157,758,257	117,139,977
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
6. Total (Line 35) .....	1,016,189,073	1,001,928,798	890,273,493	794,072,841	733,342,684
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19) .....	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
12. Total (Line 35) .....	0	0	0	0	0
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8) .....	0	0	0	0	0
14. Net investment gain (loss) (Line 11) .....	2,740,162	3,006,600	2,291,158	2,343,142	2,212,075
15. Total other income (Line 15) .....	0	0	0	0	0
16. Dividends to policyholders (Line 17) .....	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19) .....	839,843	577,980	474,963	463,536	448,553
18. Net income (Line 20) .....	1,900,319	2,428,620	1,816,195	1,879,606	1,763,522
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3) .....	127,750,705	128,872,168	110,430,221	98,615,653	96,736,079
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1) .....	0	0	0	0	0
20.2 Deferred and not yet due (Line 15.2) .....	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3) .....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26) .....	54,113	122,471	58,306	54,790	46,009
22. Losses (Page 3, Line 1) .....	0	0	0	0	0
23. Loss adjustment expenses (Page 3, Line 3) .....	0	0	0	0	0
24. Unearned premiums (Page 3, Line 9) .....	0	0	0	0	0
25. Capital paid up (Page 3, Lines 30 & 31) .....	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
26. Surplus as regards policyholders (Page 3, Line 37) .....	127,696,592	128,749,697	110,371,915	98,560,863	96,690,070
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11) .....	2,830,307	2,193,509	1,803,622	2,061,949	1,839,549
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital .....	127,696,592	128,749,697	110,371,915	98,560,863	96,690,070
29. Authorized control level risk-based capital .....	1,163,906	870,846	762,465	680,190	260,865
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1) .....	98.6	99.5	99.4	98.8	98.1
31. Stocks (Lines 2.1 & 2.2) .....	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2) .....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3) .....	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5) .....	1.4	0.5	0.6	1.2	1.9
35. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7) .....	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8) .....	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1) .....	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1) .....	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1) .....	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
46. Affiliated mortgage loans on real estate .....	0	0	0	0	0
47. All other affiliated .....	0	0	0	0	0
48. Total of above Lines 42 to 47 .....	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above .....	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0) .....	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	0	0	0	0	0
52. Dividends to stockholders (Line 35) .....	(3,000,000)	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38) .....	(1,053,105)	18,377,782	11,811,053	1,870,792	13,762,130
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	191,841,634	186,379,626	133,989,149	149,139,724	168,169,972
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	222,802,111	260,824,882	230,740,317	161,869,932	132,826,169
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	262,468,044	291,123,689	137,580,367	117,784,153	64,975,705
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
59. Total (Line 35) .....	677,111,789	738,328,197	502,309,833	428,793,809	365,971,846
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19) .....	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
65. Total (Line 35) .....	0	0	0	0	0
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	0.0	0.0	0.0	0.0	0.0
68. Loss expenses incurred (Line 3) .....	0.0	0.0	0.0	0.0	0.0
69. Other underwriting expenses incurred (Line 4) .....	0.0	0.0	0.0	0.0	0.0
70. Net underwriting gain (loss) (Line 8) .....	0.0	0.0	0.0	0.0	0.0
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	0.0	0.0	0.0	0.0	0.0
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	0	0	0	0	0
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	0.0	0.0	0.0	0.0	0.0
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	0	0	0	0	0
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	0.0	0.0	0.0	0.0	0.0

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

If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Indiana DURING THE YEAR 2024 NAIC Company Code 10395

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1	2										
		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
1.	Fire .....	0	0	0	0	0	0	0	0	0	0	0	0
2.1	Allied Lines .....	0	0	0	0	0	0	0	0	0	0	0	0
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 .....	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril .....	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril .....	0	0	0	0	94,655	(282,269)	303,075	2,597	118,837	141,598	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion) .....	71,980	75,147	0	15,595	(21,175)	5,887	0	0	(1,169)	1,192	10,796	.860
5.2	Commercial Multiple Peril (Liability Portion) .....	42,089	43,112	0	5,830	(15,445)	98,392	29,961	(15,585)	55,014	6,433	.605	0
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
9.1	Inland Marine .....	0	0	0	0	4,708	4,704	0	0	0	0	0	0
9.2	Pet Insurance Plans .....	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 .....	4,250	4,224	0	737	(248)	(48)	0	0	(1)	26	651	48
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 .....	0	0	0	0	0	0	0	0	0	0	0	0
17.1	Other Liability - Occurrence .....	0	0	0	0	0	0	(1)	0	0	0	0	0
17.2	Other Liability - Claims-Made .....	0	0	0	0	0	0	0	0	0	0	0	0
17.3	Excess Workers' Compensation .....	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence .....	0	0	0	0	0	0	0	0	0	0	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	(13,183)	7,182	(3,529)	2,850	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	(400)	(1,263)	(7)	0	(30)	2	0	0
21.2	Commercial Auto Physical Damage .....	0	0	0	0	0	175	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 .....	0	0	0	0	0	0	0	0	0	0	0	0
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) .....	118,319	122,483	0	22,162	98,963	(328,879)	414,655	32,558	98,523	200,682	17,880	1,513
DETAILS OF WRITE-INS													
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 through 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 \$ 104  
(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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2024 NAIC Company Code 10395

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 .....	2,159,292	2,122,518	0	1,118,513	4,529,343	3,886,131	241,594	59,800	58,435	8,403	286,670	26,139
2.1	Allied Lines .....	4,194,976	4,166,668	0	2,174,498	201,697	132,712	87,596	13,090	15,027	16,492	558,191	50,747
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 .....	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril .....	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril .....	339,463,585	338,033,477	0	174,393,837	262,373,389	245,014,676	101,293,197	4,170,670	4,765,583	4,170,328	45,547,998	4,112,847
5.1	Commercial Multiple Peril (Non-Liability Portion) .....	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial Multiple Peril (Liability Portion) .....	0	0	0	0	0	0	0	0	0	0	0	0
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
9.1	Inland Marine .....	9,918,399	10,535,354	0	4,964,358	2,786,664	3,100,778	799,120	12,496	12,178	43,958	1,478,059	119,415
9.2	Pet Insurance Plans .....	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 .....	373,238	391,274	0	194,491	0	(6,244)	7,082	0	240	1,542	50,964	4,506
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 .....	373,033	409,871	0	117,427	278,352	(192,841)	243,933	27,734	22,055	63,747	33,587	4,498
17.1	Other Liability - Occurrence .....	18,265,858	17,247,712	0	9,532,323	7,723,620	14,426,229	30,356,873	23,799	167,288	556,636	3,060,987	221,529
17.2	Other Liability - Claims-Made .....	0	0	0	0	0	0	0	0	0	0	0	0
17.3	Excess Workers' Compensation .....	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence .....	0	0	0	0	0	0	0	0	0	0	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) .....	155,569,495	161,969,190	0	73,529,082	89,117,291	182,738,056	556,655,283	6,459,925	5,816,602	31,518,272	13,048,360	1,469,162
19.2	Other Private Passenger Auto Liability .....	119,358,433	122,053,074	0	58,055,920	94,703,296	97,177,614	152,439,280	6,204,612	7,787,316	18,719,026	15,807,318	1,441,698
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	24	0	0	0	0
21.1	Private Passenger Auto Physical Damage .....	366,381,303	351,544,856	0	180,237,243	215,280,099	204,448,084	25,779,140	52,729	97,530	117,714	49,683,981	4,445,130
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 .....	0	0	0	0	0	0	0	0	0	0	0	0
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) .....	1,016,057,612	1,008,473,994	0	504,317,692	676,993,751	750,725,195	867,903,098	17,024,879	18,742,278	55,216,118	129,556,115	11,895,671
DETAILS OF WRITE-INS													
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 through 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 \$ 4,945,295  
(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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2024 NAIC Company Code 10395

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 .....	2,159,292	2,122,518	0	1,118,513	4,529,343	3,886,131	241,594	59,800	58,435	8,403	286,670	26,139
2.1	Allied Lines .....	4,194,976	4,166,668	0	2,174,498	201,697	132,712	87,596	13,090	15,027	16,492	558,191	50,747
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 .....	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril .....	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril .....	339,463,585	338,033,477	0	174,393,837	262,468,044	244,732,407	101,596,272	4,173,267	4,884,420	4,311,926	45,547,998	4,112,847
5.1	Commercial Multiple Peril (Non-Liability Portion) .....	71,980	75,147	0	15,595	0	(21,175)	5,887	0	(1,169)	1,192	10,796	.860
5.2	Commercial Multiple Peril (Liability Portion) .....	42,089	43,112	0	5,830	0	(15,445)	98,392	29,961	(15,585)	55,014	6,433	.605
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
9.1	Inland Marine .....	9,918,399	10,535,354	0	4,964,358	2,791,372	3,105,482	799,120	12,496	12,178	43,958	1,478,059	119,415
9.2	Pet Insurance Plans .....	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 .....	377,488	395,498	0	195,228	0	(6,492)	7,034	0	239	1,568	51,615	4,554
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 .....	373,033	409,871	0	117,427	278,352	(192,841)	243,933	27,734	22,055	63,747	33,587	4,498
17.1	Other Liability - Occurrence .....	18,265,858	17,247,712	0	9,532,323	7,723,620	14,426,229	30,356,872	23,799	167,288	556,636	3,060,987	221,529
17.2	Other Liability - Claims-Made .....	0	0	0	0	0	0	0	0	0	0	0	0
17.3	Excess Workers' Compensation .....	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence .....	0	0	0	0	0	0	0	0	0	0	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) .....	155,569,495	161,969,190	0	73,529,082	89,117,291	182,738,056	556,655,283	6,459,925	5,816,602	31,518,272	13,048,360	1,469,162
19.2	Other Private Passenger Auto Liability .....	119,358,433	122,053,074	0	58,055,920	94,703,296	97,164,431	152,446,462	6,204,612	7,783,787	18,721,876	15,807,318	1,441,698
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	24	0	0	0	0
21.1	Private Passenger Auto Physical Damage .....	366,381,303	351,544,856	0	180,237,243	215,279,699	204,446,821	25,779,133	52,729	97,500	117,716	49,683,981	4,445,130
21.2	Commercial Auto Physical Damage .....	0	0	0	0	0	0	175	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 .....	0	0	0	0	0	0	0	0	0	0	0	0
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) .....	1,016,175,931	1,008,596,477	0	504,339,854	677,092,714	750,396,316	868,317,753	17,057,437	18,840,801	55,416,800	129,573,995	11,897,184
DETAILS OF WRITE-INS													
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 through 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 \$ 4,945,399  
(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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

## SCHEDULE F - PART 1

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

[illegible]

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

## SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE F - PART 3

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

1  ID Number	2  NAIC Com- pany Code	3  Name of Reinsurer	4  Domiciliary Jurisdiction	5  Special Code	6  Reinsurance Premiums Ceded	Reinsurance Recoverable On									16  Amount in Dispute included in Column 15	Reinsurance Payable		19  Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20  Funds Held by Company Under Reinsurance Treaties
						7  Paid Losses	8  Paid LAE	9  Known Case Loss Reserves	10  Known Case LAE Reserves	11  IBNR Loss Reserves	12  IBNR LAE Reserves	13  Unearned Premiums	14  Contingent Commis- sions	15  Columns 7 through 14 Totals		17  Ceded Balances Payable	18  Other Amounts Due to Reinsurers		
38-0421730	31534	CITIZENS INS CO OF AMERICA	MI		1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool					1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999. Total Authorized - Affiliates					1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3299999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 Totals					1,016,189	0	0	265,054	8,200	603,428	57,557	504,345	0	1,438,584	0	0	0	1,438,584	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	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)
38-0421730 ..	CITIZENS INS CO OF AMERICA .....	0	0		0	0	1,438,584	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	0	XXX	0	0	1,438,584	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	1,438,584	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	0
0899999. Total Authorized - Affiliates		0	0	XXX	0	0	1,438,584	0	0	0	0	0	0	0	XXX	0	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	XXX	0	0	1,438,584	0	0	0	0	0	0	0	XXX	0	0
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
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	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
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	0	XXX	0	0	1,438,584	0	0	0	0	0	0	0	XXX	0	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals		0	0	XXX	0	0	1,438,584	0	0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44  Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts 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  Current	Overdue				43  Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38  1 - 29 Days	39  30 - 90 Days	40  91 - 120 Days	41  Over 120 Days												42  Total Overdue Cols. 38+39 +40+41
38-0421730 ..	CITIZENS INS CO OF AMERICA .....	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	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
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	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	0.0	XXX	0
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	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	0.0	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	0.0	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	XXX	0
9999999 Totals		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0

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

(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54  Certified Reinsurer Rating (1 through 6)	55  Effective Date of Certified Reinsurer Rating	56  Percent Collateral Required for Full Credit (0% through 100%)	57  Catastrophe Recoverables Qualifying for Collateral Deferral	58  Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59  Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60  Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 22 + Col. 24] / Col. 58)	61  Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63  Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64  Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	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)
														66  Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67  Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68  20% of Amount in Col. 67	
38-0421730 .. CITIZENS INS CO OF AMERICA .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	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	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)			XXX	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	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	XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	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	XXX
2299999. Total Unauthorized - Affiliates			XXX	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	XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	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	0
3699999. Total Certified - Affiliates			XXX	0	0	0	XXX	XXX	0	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	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	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	XXX
5099999. Total Reciprocal Jurisdiction - Affiliates			XXX	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	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	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	0
9999999 Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70  20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0	74 Complete if Col. 52 = "No"; Otherwise Enter 0	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)	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%])	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%)	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)
38-0421730	CITIZENS INS CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	XXX	XXX	XXX	0	XXX	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
5099999	Total Reciprocal Jurisdiction - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	XXX	XXX	0	0	0	XXX	XXX	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	0	0	0	0	0	0	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0
9999999	Totals	0	0	0	0	0	0	0	0	0

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

## SCHEDULE F - PART 4

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

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
			<h1>NONE</h1>	
Total				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	.....	0.000	0
2.	.....	0.000	0
3.	.....	0.000	0
4.	.....	0.000	0
5.	.....	0.000	0

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

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	CITIZENS INS CO OF AMERICA .....	1,438,584	1,016,189	Yes [ X ] No [ ]
7.	.....	0	0	Yes [ ] No [ ]
8.	.....	0	0	Yes [ ] No [ ]
9.	.....	0	0	Yes [ ] No [ ]
10.	.....	0	0	Yes [ ] No [ ]

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12) .....	126,399,617	0	126,399,617
2. Premiums and considerations (Line 15) .....	0	0	0
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	0	0	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0	0	0
5. Other assets .....	1,351,088	0	1,351,088
6. Net amount recoverable from reinsurers .....	0	1,438,584,000	1,438,584,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	127,750,705	1,438,584,000	1,566,334,705
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	934,239,000	934,239,000
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	43,685	0	43,685
11. Unearned premiums (Line 9) .....	0	504,345,000	504,345,000
12. Advance premiums (Line 10) .....	0	0	0
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	0	0	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0	0	0
16. Amounts withheld or retained by company for account of others (Line 14) .....	0	0	0
17. Provision for reinsurance (Line 16) .....	0	0	0
18. Other liabilities .....	10,428	0	10,428
19. Total liabilities excluding protected cell business (Line 26) .....	54,113	1,438,584,000	1,438,638,113
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	127,696,592	XXX	127,696,592
22. Totals (Line 38)	127,750,705	1,438,584,000	1,566,334,705

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? .....

Yes [ X ] No [ ]

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

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	11,308.....	11,308.....	550.....	550.....	8.....	8.....	0.....	0.....	XXX.....
2. 2015.....	428,238.....	428,238.....	0.....	229,833.....	229,833.....	9,527.....	9,527.....	15,034.....	15,034.....	0.....	0.....	XXX.....
3. 2016.....	446,748.....	446,748.....	0.....	245,751.....	245,751.....	10,781.....	10,781.....	15,643.....	15,643.....	0.....	0.....	XXX.....
4. 2017.....	496,669.....	496,669.....	0.....	275,318.....	275,318.....	10,936.....	10,936.....	16,071.....	16,071.....	0.....	0.....	XXX.....
5. 2018.....	559,811.....	559,811.....	0.....	296,625.....	296,625.....	12,237.....	12,237.....	16,798.....	16,798.....	0.....	0.....	XXX.....
6. 2019.....	668,100.....	668,100.....	0.....	383,583.....	383,583.....	12,547.....	12,547.....	22,840.....	22,840.....	0.....	0.....	XXX.....
7. 2020.....	727,534.....	727,534.....	0.....	317,463.....	317,463.....	10,338.....	10,338.....	24,731.....	24,731.....	0.....	0.....	XXX.....
8. 2021.....	755,135.....	755,135.....	0.....	460,003.....	460,003.....	12,425.....	12,425.....	32,142.....	32,142.....	0.....	0.....	XXX.....
9. 2022.....	842,338.....	842,338.....	0.....	492,801.....	492,801.....	10,552.....	10,552.....	33,457.....	33,457.....	0.....	0.....	XXX.....
10. 2023.....	947,077.....	947,077.....	0.....	674,878.....	674,878.....	7,708.....	7,708.....	43,601.....	43,601.....	0.....	0.....	XXX.....
11. 2024.....	1,008,612.....	1,008,612.....	0.....	406,229.....	406,229.....	2,844.....	2,844.....	36,103.....	36,103.....	0.....	0.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	3,793,792.....	3,793,792.....	100,445.....	100,445.....	256,429.....	256,429.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	23,476	23,476	31,389	31,389	64	64	4,073	4,073	214	214	0	0	152
2. 2015.....	4,319	4,319	30,469	30,469	23	23	957	957	38	38	0	0	27
3. 2016.....	3,962	3,962	35,038	35,038	24	24	1,303	1,303	37	37	0	0	26
4. 2017.....	5,001	5,001	41,273	41,273	48	48	1,356	1,356	51	51	0	0	36
5. 2018.....	4,733	4,733	46,684	46,684	10	10	1,673	1,673	61	61	0	0	43
6. 2019.....	8,329	8,329	57,464	57,464	122	122	1,947	1,947	122	122	0	0	86
7. 2020.....	7,634	7,634	34,650	34,650	360	360	1,429	1,429	106	106	0	0	75
8. 2021.....	15,379	15,379	44,144	44,144	1,036	1,036	2,755	2,755	363	363	0	0	256
9. 2022.....	30,555	30,555	41,408	41,408	1,872	1,872	4,855	4,855	799	799	0	0	555
10. 2023.....	62,895	62,895	64,616	64,616	3,793	3,793	9,550	9,550	2,058	2,058	0	0	1,416
11. 2024.....	98,771	98,771	176,293	176,293	848	848	17,320	17,320	6,491	6,491	0	0	6,309
12. Totals.....	265,054	265,054	603,428	603,428	8,200	8,200	47,216	47,216	10,341	10,341	0	0	8,981

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	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. 2015.....	290,199.....	290,199.....	0.....	67.8.....	67.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	312,538.....	312,538.....	0.....	70.0.....	70.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	350,054.....	350,054.....	0.....	70.5.....	70.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	378,820.....	378,820.....	0.....	67.7.....	67.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	486,955.....	486,955.....	0.....	72.9.....	72.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	396,710.....	396,710.....	0.....	54.5.....	54.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	568,248.....	568,248.....	0.....	75.3.....	75.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	616,300.....	616,300.....	0.....	73.2.....	73.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	869,100.....	869,100.....	0.....	91.8.....	91.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	744,899.....	744,899.....	0.....	73.9.....	73.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....												
2. 2015.....												
3. 2016.....	XXX											
4. 2017.....	XXX	XXX										
5. 2018.....	XXX	XXX	XXX									
6. 2019.....	XXX	XXX	XXX									
7. 2020.....	XXX	XXX	XXX	XXX								
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024		
1. Prior.....	000										XXX	XXX
2. 2015.....											XXX	XXX
3. 2016.....	XXX										XXX	XXX
4. 2017.....	XXX	XXX									XXX	XXX
5. 2018.....	XXX	XXX	XXX								XXX	XXX
6. 2019.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior.....										
2. 2015.....										
3. 2016.....	XXX									
4. 2017.....	XXX	XXX								
5. 2018.....	XXX	XXX	XXX							
6. 2019.....	XXX	XXX	XXX	XXX						
7. 2020.....	XXX	XXX	XXX	XXX	XXX					
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				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. 2015.....	13,046	13,046	0	8,936	8,936	125	125	757	757	0	0	1,073
3. 2016.....	12,192	12,192	0	6,418	6,418	240	240	872	872	0	0	1,168
4. 2017.....	12,692	12,692	0	6,918	6,918	110	110	848	848	0	0	1,147
5. 2018.....	22,138	22,138	0	12,069	12,069	170	170	1,203	1,203	0	0	1,690
6. 2019.....	61,371	61,371	0	42,868	42,868	547	547	4,215	4,215	0	0	6,017
7. 2020.....	99,355	99,355	0	84,705	84,705	1,381	1,381	6,954	6,954	0	0	8,785
8. 2021.....	135,242	135,242	0	142,460	142,460	1,795	1,795	12,870	12,870	0	0	15,727
9. 2022.....	196,974	196,974	0	147,623	147,623	2,241	2,241	14,419	14,419	0	0	15,026
10. 2023.....	285,496	285,496	0	323,130	323,130	3,060	3,060	24,555	24,555	0	0	27,862
11. 2024.....	338,033	338,033	0	161,682	161,682	2,225	2,225	18,661	18,661	0	0	14,990
12. Totals	XXX	XXX	XXX	936,810	936,810	11,896	11,896	85,354	85,354	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	1	1	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	3	3	0	0	0	0	0
4. 2017.....	0	0	5	5	0	0	8	8	0	0	0	0	0
5. 2018.....	0	0	47	47	0	0	11	11	0	0	0	0	0
6. 2019.....	100	100	169	169	0	0	18	18	4	4	0	0	2
7. 2020.....	300	300	517	517	128	128	38	38	7	7	0	0	4
8. 2021.....	370	370	743	743	95	95	184	184	22	22	0	0	12
9. 2022.....	2,522	2,522	1,135	1,135	341	341	338	338	81	81	0	0	45
10. 2023.....	9,873	9,873	2,708	2,708	553	553	614	614	314	314	0	0	175
11. 2024.....	37,598	37,598	45,508	45,508	128	128	1,854	1,854	1,441	1,441	0	0	803
12. Totals	50,764	50,764	50,833	50,833	1,245	1,245	3,067	3,067	1,868	1,868	0	0	1,041

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	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. 2015.....	9,819.....	9,819.....	.....0	75.3.....	75.3.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
3. 2016.....	7,534.....	7,534.....	.....0	61.8.....	61.8.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
4. 2017.....	7,890.....	7,890.....	.....0	62.2.....	62.2.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
5. 2018.....	13,500.....	13,500.....	.....0	61.0.....	61.0.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
6. 2019.....	47,921.....	47,921.....	.....0	78.1.....	78.1.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
7. 2020.....	94,030.....	94,030.....	.....0	94.6.....	94.6.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
8. 2021.....	158,539.....	158,539.....	.....0	117.2.....	117.2.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
9. 2022.....	168,700.....	168,700.....	.....0	85.6.....	85.6.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
10. 2023.....	364,805.....	364,805.....	.....0	127.8.....	127.8.....	0.0.....	.....0	.....0	.....0.0	.....0	.....0
11. 2024.....	269,098.....	269,098.....	0.....	79.6.....	79.6.....	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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	11,275	11,275	547	547	7	7	0	0	XXX.....
2. 2015.....	244,121	244,121	0	123,416	123,416	9,328	9,328	7,734	7,734	0	0	13,036
3. 2016.....	244,764	244,764	0	130,499	130,499	10,496	10,496	7,730	7,730	0	0	13,147
4. 2017.....	269,078	269,078	0	145,221	145,221	10,771	10,771	9,637	9,637	0	0	12,379
5. 2018.....	300,458	300,458	0	146,622	146,622	12,004	12,004	10,005	10,005	0	0	12,396
6. 2019.....	341,626	341,626	0	176,435	176,435	11,800	11,800	11,157	11,157	0	0	12,724
7. 2020.....	353,113	353,113	0	103,795	103,795	8,897	8,897	9,172	9,172	0	0	7,929
8. 2021.....	322,772	322,772	0	125,163	125,163	10,466	10,466	9,318	9,318	0	0	9,983
9. 2022.....	322,205	322,205	0	102,704	102,704	8,184	8,184	6,770	6,770	0	0	10,786
10. 2023.....	301,625	301,625	0	98,438	98,438	4,528	4,528	4,848	4,848	0	0	11,038
11. 2024.....	284,022	284,022	0	53,961	53,961	532	532	5,026	5,026	0	0	7,910
12. Totals	XXX	XXX	XXX	1,217,529	1,217,529	87,552	87,552	81,404	81,404	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	23,398	23,398	31,271	31,271	64	64	4,052	4,052	214	214	0	0	151
2. 2015.....	4,315	4,315	30,460	30,460	23	23	953	953	38	38	0	0	27
3. 2016.....	3,958	3,958	35,029	35,029	24	24	1,297	1,297	37	37	0	0	26
4. 2017.....	4,998	4,998	41,262	41,262	48	48	1,345	1,345	51	51	0	0	36
5. 2018.....	4,726	4,726	46,624	46,624	10	10	1,658	1,658	61	61	0	0	43
6. 2019.....	8,174	8,174	57,239	57,239	105	105	1,916	1,916	116	116	0	0	82
7. 2020.....	7,321	7,321	33,805	33,805	232	232	1,376	1,376	98	98	0	0	69
8. 2021.....	14,986	14,986	42,150	42,150	939	939	2,522	2,522	340	340	0	0	240
9. 2022.....	27,419	27,419	37,926	37,926	1,453	1,453	4,429	4,429	709	709	0	0	501
10. 2023.....	45,994	45,994	56,139	56,139	3,209	3,209	8,758	8,758	1,712	1,712	0	0	1,210
11. 2024.....	51,288	51,288	100,619	100,619	710	710	15,116	15,116	3,045	3,045	0	0	2,152
12. Totals	196,576	196,576	512,525	512,525	6,819	6,819	43,422	43,422	6,419	6,419	0	0	4,537

	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. 2015.....	176,266	176,266	0	72.2	72.2	0.0	0	0	0.0	0	0
3. 2016.....	189,070	189,070	0	77.2	77.2	0.0	0	0	0.0	0	0
4. 2017.....	213,333	213,333	0	79.3	79.3	0.0	0	0	0.0	0	0
5. 2018.....	221,710	221,710	0	73.8	73.8	0.0	0	0	0.0	0	0
6. 2019.....	266,944	266,944	0	78.1	78.1	0.0	0	0	0.0	0	0
7. 2020.....	164,696	164,696	0	46.6	46.6	0.0	0	0	0.0	0	0
8. 2021.....	205,883	205,883	0	63.8	63.8	0.0	0	0	0.0	0	0
9. 2022.....	189,594	189,594	0	58.8	58.8	0.0	0	0	0.0	0	0
10. 2023.....	223,626	223,626	0	74.1	74.1	0.0	0	0	0.0	0	0
11. 2024.....	230,297	230,297	0	81.1	81.1	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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				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. 2015.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 2016.....	.....0	.....0	.....0	.....0	.....0	.....2	.....2	.....2	.....2	.....0	.....0	.....2
4. 2017.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 2018.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2019.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....1	.....1	.....0	.....0	.....1
7. 2020.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 2021.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2022.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
10. 2023.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
11. 2024.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
12. Totals	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....2	.....2	.....4	.....4	.....0	.....0	....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2024	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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. 2015.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	5.....	5.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	1.....	1.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**

**(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				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.....	3.....	3.....	1.....	1.....	0.....	0.....	XXX.....
2. 2015.....	833.....	833.....	0.....	167.....	167.....	18.....	18.....	54.....	54.....	0.....	0.....	53.....
3. 2016.....	809.....	809.....	0.....	59.....	59.....	1.....	1.....	27.....	27.....	0.....	0.....	23.....
4. 2017.....	875.....	875.....	0.....	144.....	144.....	6.....	6.....	32.....	32.....	0.....	0.....	42.....
5. 2018.....	936.....	936.....	0.....	98.....	98.....	3.....	3.....	38.....	38.....	0.....	0.....	54.....
6. 2019.....	778.....	778.....	0.....	87.....	87.....	2.....	2.....	54.....	54.....	0.....	0.....	58.....
7. 2020.....	559.....	559.....	0.....	104.....	104.....	7.....	7.....	69.....	69.....	0.....	0.....	71.....
8. 2021.....	478.....	478.....	0.....	499.....	499.....	53.....	53.....	73.....	73.....	0.....	0.....	74.....
9. 2022.....	486.....	486.....	0.....	132.....	132.....	5.....	5.....	59.....	59.....	0.....	0.....	61.....
10. 2023.....	421.....	421.....	0.....	67.....	67.....	9.....	9.....	53.....	53.....	0.....	0.....	41.....
11. 2024.....	425.....	425.....	0.....	131.....	131.....	3.....	3.....	43.....	43.....	0.....	0.....	35.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,524.....	1,524.....	110.....	110.....	504.....	504.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	79	79	115	115	0	0	21	21	1	1	0	0	1
2. 2015.....	4	4	9	9	0	0	2	2	0	0	0	0	0
3. 2016.....	4	4	8	8	0	0	2	2	0	0	0	0	0
4. 2017.....	3	3	4	4	0	0	1	1	0	0	0	0	0
5. 2018.....	7	7	11	11	0	0	2	2	0	0	0	0	0
6. 2019.....	1	1	5	5	0	0	3	3	0	0	0	0	0
7. 2020.....	9	9	6	6	0	0	3	3	0	0	0	0	0
8. 2021.....	17	17	5	5	2	2	3	3	1	1	0	0	2
9. 2022.....	4	4	8	8	0	0	5	5	0	0	0	0	0
10. 2023.....	5	5	16	16	0	0	5	5	0	0	0	0	0
11. 2024.....	54	54	31	31	8	8	7	7	7	7	0	0	13
12. Totals	187	187	221	221	10	10	53	53	8	8	0	0	16

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	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. 2015.....	254	254	0	30.5	30.5	0.0	0	0	0.0	0	0
3. 2016.....	101	101	0	12.5	12.5	0.0	0	0	0.0	0	0
4. 2017.....	191	191	0	21.8	21.8	0.0	0	0	0.0	0	0
5. 2018.....	160	160	0	17.1	17.1	0.0	0	0	0.0	0	0
6. 2019.....	152	152	0	19.5	19.5	0.0	0	0	0.0	0	0
7. 2020.....	199	199	0	35.7	35.7	0.0	0	0	0.0	0	0
8. 2021.....	655	655	0	137.0	137.0	0.0	0	0	0.0	0	0
9. 2022.....	212	212	0	43.7	43.7	0.0	0	0	0.0	0	0
10. 2023.....	155	155	0	36.8	36.8	0.0	0	0	0.0	0	0
11. 2024.....	284	284	0	66.8	66.8	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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				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. 2015.....	126.....	126.....	0.....	8.....	8.....	0.....	0.....	3.....	3.....	0.....	0.....	2.....
3. 2016.....	79.....	79.....	0.....	5.....	5.....	0.....	0.....	5.....	5.....	0.....	0.....	3.....
4. 2017.....	111.....	111.....	0.....	(100).....	(100).....	0.....	0.....	2.....	2.....	0.....	0.....	1.....
5. 2018.....	179.....	179.....	0.....	(19).....	(19).....	0.....	0.....	10.....	10.....	0.....	0.....	8.....
6. 2019.....	227.....	227.....	0.....	(94).....	(94).....	138.....	138.....	5.....	5.....	0.....	0.....	4.....
7. 2020.....	368.....	368.....	0.....	0.....	0.....	0.....	0.....	3.....	3.....	0.....	0.....	1.....
8. 2021.....	233.....	233.....	0.....	87.....	87.....	6.....	6.....	13.....	13.....	0.....	0.....	8.....
9. 2022.....	216.....	216.....	0.....	131.....	131.....	0.....	0.....	10.....	10.....	0.....	0.....	5.....
10. 2023.....	259.....	259.....	0.....	11.....	11.....	0.....	0.....	5.....	5.....	0.....	0.....	2.....
11. 2024.....	118.....	118.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	28.....	28.....	145.....	145.....	55.....	55.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	2	2	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	1	1	0	0	1	1	0	0	0	0	0
3. 2016.....	0	0	1	1	0	0	2	2	0	0	0	0	0
4. 2017.....	0	0	1	1	0	0	2	2	0	0	0	0	0
5. 2018.....	0	0	2	2	0	0	2	2	0	0	0	0	0
6. 2019.....	50	50	2	2	16	16	2	2	2	2	0	0	1
7. 2020.....	0	0	2	2	0	0	3	3	0	0	0	0	0
8. 2021.....	0	0	3	3	0	0	3	3	0	0	0	0	0
9. 2022.....	0	0	5	5	0	0	7	7	0	0	0	0	0
10. 2023.....	0	0	12	12	0	0	8	8	0	0	0	0	0
11. 2024.....	0	0	23	23	0	0	11	11	0	0	0	0	0
12. Totals.....	50	50	54	54	16	16	40	40	2	2	0	0	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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. 2015.....	13.....	13.....	0.....	10.3.....	10.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	12.....	12.....	0.....	15.3.....	15.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	(95).....	(95).....	0.....	(86.2).....	(86.2).....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	(6).....	(6).....	0.....	(3.3).....	(3.3).....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	121.....	121.....	0.....	53.3.....	53.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	8.....	8.....	0.....	2.2.....	2.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	112.....	112.....	0.....	48.3.....	48.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	153.....	153.....	0.....	71.0.....	71.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	37.....	37.....	0.....	14.2.....	14.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	33.....	33.....	0.....	28.2.....	28.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				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. 2015.....	59	59	0	0	0	0	0	2	2	0	0	1
3. 2016.....	59	59	0	14	14	6	6	11	11	0	0	2
4. 2017.....	67	67	0	4	4	0	0	12	12	0	0	2
5. 2018.....	397	397	0	0	0	22	22	2	2	0	0	1
6. 2019.....	2,351	2,351	0	1,210	1,210	0	0	2	2	0	0	4
7. 2020.....	5,343	5,343	0	1,365	1,365	7	7	8	8	0	0	7
8. 2021.....	8,979	8,979	0	5,532	5,532	14	14	16	16	0	0	21
9. 2022.....	12,612	12,612	0	4,474	4,474	22	22	13	13	0	0	20
10. 2023.....	15,999	15,999	0	1,121	1,121	2	2	21	21	0	0	29
11. 2024.....	17,248	17,248	0	4	4	0	0	13	13	0	0	8
12. Totals	XXX	XXX	XXX	13,724	13,724	74	74	102	102	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	39	39	0	0	8	8	0	0	0	0	0
7. 2020.....	0	0	307	307	0	0	9	9	0	0	0	0	0
8. 2021.....	0	0	1,223	1,223	0	0	40	40	0	0	0	0	0
9. 2022.....	600	600	2,220	2,220	77	77	71	71	7	7	0	0	5
10. 2023.....	7,002	7,002	5,621	5,621	32	32	144	144	24	24	0	0	17
11. 2024.....	2,500	2,500	10,843	10,843	0	0	175	175	6	6	0	0	4
12. Totals.....	10,102	10,102	20,255	20,255	109	109	447	447	37	37	0	0	26

	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. 2015.....	2.....	2.....	0.....	4.0.....	4.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	31.....	31.....	0.....	51.8.....	51.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	16.....	16.....	0.....	24.3.....	24.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	24.....	24.....	0.....	6.1.....	6.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	1,259.....	1,259.....	0.....	53.6.....	53.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	1,697.....	1,697.....	0.....	31.8.....	31.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	6,825.....	6,825.....	0.....	76.0.....	76.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	7,486.....	7,486.....	0.....	59.4.....	59.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	13,967.....	13,967.....	0.....	87.3.....	87.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	13,542.....	13,542.....	0.....	78.5.....	78.5.....	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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2015.....												
3. 2016.....												
4. 2017.....												
5. 2018.....												
6. 2019.....												
7. 2020.....												
8. 2021.....												
9. 2022.....												
10. 2023.....												
11. 2024.....												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid		Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....													
2. 2015.....													
3. 2016.....													
4. 2017.....													
5. 2018.....													
6. 2019.....													
7. 2020.....													
8. 2021.....													
9. 2022.....													
10. 2023.....													
11. 2024.....													
12. Totals													

	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			XXX		
2. 2015.....											
3. 2016.....											
4. 2017.....											
5. 2018.....											
6. 2019.....											
7. 2020.....											
8. 2021.....											
9. 2022.....											
10. 2023.....											
11. 2024.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE P - PART 1I - 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
	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)	Number of Claims Reported Direct and Assumed
				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. 2015.....	.....633	.....633	.....0	.....86	.....86	.....0	.....0	.....13	.....13	.....0	.....0	XXX.....
3. 2016.....	.....591	.....591	.....0	.....71	.....71	.....0	.....0	.....13	.....13	.....0	.....0	XXX.....
4. 2017.....	.....668	.....668	.....0	.....160	.....160	.....0	.....0	.....8	.....8	.....0	.....0	XXX.....
5. 2018.....	.....1,338	.....1,338	.....0	.....287	.....287	.....0	.....0	.....30	.....30	.....0	.....0	XXX.....
6. 2019.....	.....3,977	.....3,977	.....0	.....1,318	.....1,318	.....13	.....13	.....107	.....107	.....0	.....0	XXX.....
7. 2020.....	.....6,539	.....6,539	.....0	.....1,855	.....1,855	.....17	.....17	.....198	.....198	.....0	.....0	XXX.....
8. 2021.....	.....9,099	.....9,099	.....0	.....4,135	.....4,135	.....56	.....56	.....320	.....320	.....0	.....0	XXX.....
9. 2022.....	.....12,850	.....12,850	.....0	.....5,090	.....5,090	.....48	.....48	.....409	.....409	.....0	.....0	XXX.....
10. 2023.....	.....16,771	.....16,771	.....0	.....8,265	.....8,265	.....57	.....57	.....627	.....627	.....0	.....0	XXX.....
11. 2024.....	.....17,220	.....17,220	.....0	.....5,125	.....5,125	.....52	.....52	.....564	.....564	.....0	.....0	XXX.....
12. Totals	XXX	XXX	XXX	26,394	26,394	244	244	2,289	2,289	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	0	0	0	0	1	1	0	0	0	0	0
9. 2022.....	0	0	(11)	(11)	0	0	3	3	0	0	0	0	0
10. 2023.....	0	0	(91)	(91)	0	0	10	10	0	0	0	0	0
11. 2024	833	833	405	405	0	0	56	56	66	66	0	0	23
12. Totals	833	833	302	302	0	0	70	70	66	66	0	0	23

	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. 2015.....	99	99	0	15.6	15.6	0.0	0	0	0.0	0	0
3. 2016.....	84	84	0	14.2	14.2	0.0	0	0	0.0	0	0
4. 2017.....	168	168	0	25.2	25.2	0.0	0	0	0.0	0	0
5. 2018.....	318	318	0	23.7	23.7	0.0	0	0	0.0	0	0
6. 2019.....	1,438	1,438	0	36.2	36.2	0.0	0	0	0.0	0	0
7. 2020.....	2,071	2,071	0	31.7	31.7	0.0	0	0	0.0	0	0
8. 2021.....	4,512	4,512	0	49.6	49.6	0.0	0	0	0.0	0	0
9. 2022.....	5,540	5,540	0	43.1	43.1	0.0	0	0	0.0	0	0
10. 2023.....	8,868	8,868	0	52.9	52.9	0.0	0	0	0.0	0	0
11. 2024.....	7,100	7,100	0	41.2	41.2	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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(2).....	(2).....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2015.....	169,417.....	169,417.....	0.....	97,220.....	97,220.....	56.....	56.....	6,471.....	6,471.....	0.....	0.....	66,778.....
3. 2016.....	188,255.....	188,255.....	0.....	108,685.....	108,685.....	35.....	35.....	6,983.....	6,983.....	0.....	0.....	69,583.....
4. 2017.....	213,178.....	213,178.....	0.....	122,971.....	122,971.....	48.....	48.....	5,532.....	5,532.....	0.....	0.....	74,708.....
5. 2018.....	234,364.....	234,364.....	0.....	137,567.....	137,567.....	38.....	38.....	5,510.....	5,510.....	0.....	0.....	84,034.....
6. 2019.....	257,771.....	257,771.....	0.....	161,760.....	161,760.....	47.....	47.....	7,299.....	7,299.....	0.....	0.....	97,818.....
7. 2020.....	262,258.....	262,258.....	0.....	125,638.....	125,638.....	29.....	29.....	8,326.....	8,326.....	0.....	0.....	75,126.....
8. 2021.....	278,333.....	278,333.....	0.....	182,126.....	182,126.....	35.....	35.....	9,532.....	9,532.....	0.....	0.....	88,700.....
9. 2022.....	296,996.....	296,996.....	0.....	232,646.....	232,646.....	52.....	52.....	11,777.....	11,777.....	0.....	0.....	104,691.....
10. 2023.....	326,507.....	326,507.....	0.....	243,846.....	243,846.....	52.....	52.....	13,492.....	13,492.....	0.....	0.....	99,092.....
11. 2024.....	351,545.....	351,545.....	0.....	185,327.....	185,327.....	31.....	31.....	11,796.....	11,796.....	0.....	0.....	74,622.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,597,783.....	1,597,783.....	422.....	422.....	86,718.....	86,718.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2019.....	3.....	3.....	10.....	10.....	0.....	0.....	0.....	0.....	1.....	1.....	0.....	0.....	1.....
7. 2020.....	3.....	3.....	12.....	12.....	0.....	0.....	0.....	0.....	1.....	1.....	0.....	0.....	2.....
8. 2021.....	5.....	5.....	19.....	19.....	0.....	0.....	1.....	1.....	1.....	1.....	0.....	0.....	2.....
9. 2022.....	10.....	10.....	124.....	124.....	0.....	0.....	3.....	3.....	2.....	2.....	0.....	0.....	4.....
10. 2023.....	22.....	22.....	209.....	209.....	0.....	0.....	12.....	12.....	8.....	8.....	0.....	0.....	14.....
11. 2024.....	6,498.....	6,498.....	18,864.....	18,864.....	1.....	1.....	100.....	100.....	1,927.....	1,927.....	0.....	0.....	3,314.....
12. Totals.....	6,542.....	6,542.....	19,238.....	19,238.....	1.....	1.....	117.....	117.....	1,940.....	1,940.....	0.....	0.....	3,337.....

	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. 2015.....	103,746.....	103,746.....	0.....	61.2.....	61.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	115,702.....	115,702.....	0.....	61.5.....	61.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	128,550.....	128,550.....	0.....	60.3.....	60.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	143,115.....	143,115.....	0.....	61.1.....	61.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	169,118.....	169,118.....	0.....	65.6.....	65.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	134,008.....	134,008.....	0.....	51.1.....	51.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	191,721.....	191,721.....	0.....	68.9.....	68.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	244,615.....	244,615.....	0.....	82.4.....	82.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	257,641.....	257,641.....	0.....	78.9.....	78.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	224,545.....	224,545.....	0.....	63.9.....	63.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

Schedule P - Part 1K - Fidelity/Surety  
**N O N E**

Schedule P - Part 1L - Other (Including Credit, Accident and Health)  
**N O N E**

Schedule P - Part 1M - International  
**N O N E**

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property  
**N O N E**

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability  
**N O N E**

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				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. 2015.....	2	2	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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. 2015.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

**N O N E**

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

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

Schedule P - Part 1U - Pet Insurance Plans

**N O N E**

Schedule P - Part 2A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2I - Special Property

**N O N E**

Schedule P - Part 2J - Auto Physical Damage

**N O N E**

Schedule P - Part 2K - Fidelity/Surety

**N O N E**

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

**N O N E**

Schedule P - Part 2M - International

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

Schedule P - Part 2U - Pet Insurance Plans

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

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		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	15.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	760.....	313.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	890.....	278.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	858.....	289.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1,213.....	477.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	4,419.....	1,596.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	6,458.....	2,323.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	11,735.....	3,980.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	10,985.....	3,996.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	21,385.....	6,302.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	10,234.....	3,953.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2,132.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	8,515.....	4,494.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,009.....	4,112.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,683.....	2,660.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,659.....	2,694.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	9,841.....	2,801.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	6,011.....	1,849.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	7,128.....	2,615.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	6,980.....	3,305.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	6,042.....	3,786.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	3,405.....	2,353.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	17.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	23.....	30.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	20.....	3.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	34.....	8.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	45.....	9.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	44.....	14.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	54.....	17.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	54.....	18.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	47.....	14.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	25.....	16.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	20.....	2.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	5.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	2.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	5.....	3.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	4.....	1.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	2.....	0.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....											
2. 2015.....												
3. 2016.....	XXX.....											
4. 2017.....	XXX.....	XXX.....										
5. 2018.....	XXX.....	XXX.....	XXX.....									
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

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

1. Prior.....	000.....											
2. 2015.....												
3. 2016.....	XXX.....											
4. 2017.....	XXX.....	XXX.....										
5. 2018.....	XXX.....	XXX.....	XXX.....									
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2015.....												XXX.....	XXX.....
3. 2016.....	XXX.....											XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	0.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	1.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	4.....	0.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	4.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	16.....	5.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	10.....	5.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	5.....	7.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	2.....	2.....

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

1. Prior.....	000.....												
2. 2015.....													
3. 2016.....	XXX.....												
4. 2017.....	XXX.....	XXX.....											
5. 2018.....	XXX.....	XXX.....	XXX.....										
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2015.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	62,671.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	65,483.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	71,284.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	80,094.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	92,077.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	70,965.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	82,748.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	96,196.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	90,972.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	66,804.....

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2015.....											XXX.....	XXX.....
3. 2016.....	XXX.....										XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 3T - Warranty

**N O N E**

Schedule P - Part 3U - Pet Insurance Plans

**N O N E**

Schedule P - Part 4A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4G - Special Liability

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4I - Special Property

**N O N E**

Schedule P - Part 4J - Auto Physical Damage

**N O N E**

Schedule P - Part 4K - Fidelity/Surety

**N O N E**

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

**N O N E**

Schedule P - Part 4M - International

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

Schedule P - Part 4U - Pet Insurance Plans

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	78	11	2	0	2	0	0	0	0	0
2. 2015.....	648	748	754	756	759	759	759	759	759	760
3. 2016.....	XXX	787	885	890	890	890	890	890	890	890
4. 2017.....	XXX	XXX	761	849	855	857	858	858	858	858
5. 2018.....	XXX	XXX	XXX	975	1,187	1,203	1,208	1,212	1,213	1,213
6. 2019.....	XXX	XXX	XXX	XXX	3,563	4,360	4,403	4,410	4,416	4,419
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,252	6,340	6,425	6,448	6,458
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	9,040	11,557	11,709	11,735
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,491	10,831	10,985
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,978	21,385
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,234

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	10	3	0	0	0	0	0	0	0	0
2. 2015.....	63	9	4	3	0	0	0	0	0	0
3. 2016.....	XXX	44	4	1	0	0	1	1	0	0
4. 2017.....	XXX	XXX	18	8	3	2	0	0	0	0
5. 2018.....	XXX	XXX	XXX	106	19	7	5	2	0	0
6. 2019.....	XXX	XXX	XXX	XXX	286	47	13	9	5	2
7. 2020.....	XXX	XXX	XXX	XXX	XXX	425	85	24	8	4
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	728	113	33	12
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	867	136	45
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186	175
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	81	5	2	0	2	0	0	0	0	0
2. 2015.....	951	1,064	1,069	1,070	1,071	1,071	1,072	1,072	1,072	1,073
3. 2016.....	XXX	1,076	1,162	1,167	1,167	1,167	1,168	1,168	1,168	1,168
4. 2017.....	XXX	XXX	1,018	1,136	1,146	1,147	1,147	1,147	1,147	1,147
5. 2018.....	XXX	XXX	XXX	1,467	1,677	1,684	1,689	1,690	1,690	1,690
6. 2019.....	XXX	XXX	XXX	XXX	5,198	5,979	6,005	6,015	6,017	6,017
7. 2020.....	XXX	XXX	XXX	XXX	XXX	7,660	8,725	8,765	8,779	8,785
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	13,032	15,607	15,710	15,727
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,734	14,940	15,026
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,834	27,862
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,990

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	3,169	1,081	527	209	110	69	54	40	25	17
2. 2015.....	5,295	7,381	7,998	8,306	8,430	8,468	8,482	8,493	8,502	8,515
3. 2016.....	XXX	5,186	7,778	8,475	8,804	8,917	8,970	8,990	8,999	9,009
4. 2017.....	XXX	XXX	5,681	8,311	9,050	9,435	9,586	9,644	9,675	9,683
5. 2018.....	XXX	XXX	XXX	5,530	8,249	8,963	9,376	9,561	9,636	9,659
6. 2019.....	XXX	XXX	XXX	XXX	5,492	8,233	9,095	9,592	9,786	9,841
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,414	5,040	5,574	5,912	6,011
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,568	6,068	6,782	7,128
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,663	6,209	6,980
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,778	6,042
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,405

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,988	967	498	304	231	195	179	169	155	151
2. 2015.....	2,740	1,104	459	187	75	48	36	29	27	27
3. 2016.....	XXX	2,899	1,167	508	202	100	54	39	33	26
4. 2017.....	XXX	XXX	2,762	1,192	567	246	109	65	39	36
5. 2018.....	XXX	XXX	XXX	2,998	1,298	647	277	112	59	43
6. 2019.....	XXX	XXX	XXX	XXX	3,223	1,502	725	311	131	82
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,004	939	448	163	69
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,641	1,152	540	240
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,641	1,146	501
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,618	1,210
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,152

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,946	339	149	44	43	36	38	30	11	14
2. 2015.....	11,009	12,677	12,853	12,949	12,984	13,002	13,009	13,014	13,023	13,036
3. 2016.....	XXX	10,868	12,746	12,969	13,081	13,120	13,132	13,137	13,143	13,147
4. 2017.....	XXX	XXX	9,837	11,838	12,159	12,294	12,341	12,362	12,374	12,379
5. 2018.....	XXX	XXX	XXX	9,922	11,913	12,175	12,311	12,356	12,383	12,396
6. 2019.....	XXX	XXX	XXX	XXX	10,104	12,153	12,489	12,654	12,707	12,724
7. 2020.....	XXX	XXX	XXX	XXX	XXX	6,406	7,601	7,792	7,900	7,929
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	7,471	9,519	9,826	9,983
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,212	10,446	10,786
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,070	11,038
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,910

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....										
2. 2015.....										
3. 2016.....	.XXX									
4. 2017.....	.XXX	.XXX								
5. 2018.....	.XXX	.XXX	.XX							
6. 2019.....	.XXX	.XXX	.XX	.XXX						
7. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2024.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 2015.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 2016.....	.XXX	.....0	.....0	.....0	.....0	.....0	.....1	.....0	.....0	.....0
4. 2017.....	.XXX	.XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 2018.....	.XXX	.XXX	.XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2019.....	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....1	.....0	.....0	.....0
7. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....0	.....0	.....0
8. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....0	.....0
9. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....0
10. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0
11. 2024.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 2015.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 2016.....	.XXX	.....0	.....0	.....0	.....0	.....0	.....1	.....2	.....2	.....2
4. 2017.....	.XXX	.XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 2018.....	.XXX	.XXX	.XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2019.....	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....1	.....1	.....1	.....1
7. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....0	.....0	.....0
8. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....0	.....0
9. 2022.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0	.....0
10. 2023.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0	.....0
11. 2024.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.....0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**

**(EXCLUDING EXCESS WORKERS' COMPENSATION)**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	18	6	0	1	4	0	1	2	1	2
2. 2015.....	11	17	21	23	23	23	23	23	23	23
3. 2016.....	XXX	13	20	20	20	20	20	20	20	20
4. 2017.....	XXX	XXX	27	34	34	34	34	34	34	34
5. 2018.....	XXX	XXX	XXX	24	45	45	45	45	45	45
6. 2019.....	XXX	XXX	XXX	XXX	30	43	43	43	44	44
7. 2020.....	XXX	XXX	XXX	XXX	XXX	37	52	54	54	54
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	27	51	51	54
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	42	47
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	25
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	10	2	4	5	4	4	3	4	3	1
2. 2015.....	5	4	2	0	0	0	0	0	0	0
3. 2016.....	XXX	3	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	5	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	18	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	8	0	0	1	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	16	2	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	21	4	4	2
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	4	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

**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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	10	2	3	2	3	0	2	3	0	0
2. 2015.....	44	51	53	53	53	53	53	53	53	53
3. 2016.....	XXX	18	23	23	23	23	23	23	23	23
4. 2017.....	XXX	XXX	39	42	42	42	42	42	42	42
5. 2018.....	XXX	XXX	XXX	48	54	54	54	54	54	54
6. 2019.....	XXX	XXX	XXX	XXX	50	57	57	58	58	58
7. 2020.....	XXX	XXX	XXX	XXX	XXX	61	70	71	71	71
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	60	73	73	74
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	60	61
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	41
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	2	2	0	0	0	0	0	0	0	0
2. 2015.....	2	2	2	2	2	2	2	2	2	2
3. 2016.....	XXX	2	3	3	3	3	3	3	3	3
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	3	3	3	3	3	3	3
6. 2019.....	XXX	XXX	XXX	XXX	0	1	1	1	1	1
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4	5	5	5
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4	4
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	2	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	1	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	3	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	2	1	1	1	1	1
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	1	0	0	0	0	0	0	0	0
2. 2015.....	2	2	2	2	2	2	2	2	2	2
3. 2016.....	XXX	3	3	3	3	3	3	3	3	3
4. 2017.....	XXX	XXX	1	1	1	1	1	1	1	1
5. 2018.....	XXX	XXX	XXX	8	8	8	8	8	8	8
6. 2019.....	XXX	XXX	XXX	XXX	2	4	4	4	4	4
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	5	8	8	8
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5	5
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	1	2	2	2	2	2	2	2	2
4. 2017.....	XXX	XXX	0	0	1	1	1	1	1	1
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	1	1	1	4	4
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	1	3
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1	4	12	16
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5	10
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5
11. 2024	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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	0	0	0	0	0	0	0	0	0	0
3. 2016.....	XXX	1	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	1	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	1	1	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	1	1	1	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1	1	0	2	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	6	11	5	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	7	5
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	17
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2015.....	1	1	1	1	1	1	1	1	1	1
3. 2016.....	XXX	2	2	2	2	2	2	2	2	2
4. 2017.....	XXX	XXX	1	1	2	2	2	2	2	2
5. 2018.....	XXX	XXX	XXX	0	0	1	1	1	1	1
6. 2019.....	XXX	XXX	XXX	XXX	0	2	2	2	4	4
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1	4	4	7	7
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	7	16	21	21
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	16	20
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	29
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX									
11. 2024.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	230	0	(1)	0	0	0	0	0	0	0	0
2. 2015.....	603	757	752	752	752	752	752	752	752	752	0
3. 2016.....	XXX	655	745	747	747	747	747	747	747	747	0
4. 2017.....	XXX	XXX	791	861	864	864	864	864	864	864	0
5. 2018.....	XXX	XXX	XXX	864	888	889	889	888	888	888	0
6. 2019.....	XXX	XXX	XXX	XXX	751	757	756	753	753	753	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	551	547	568	568	568	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	484	543	543	543	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409	446	444	(2)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	422	39
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	388
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	425
13. Earned Premiums (Sch P-Pt. 1)	833	809	875	936	778	559	478	486	421	425	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	230	0	(1)	0	0	0	0	0	0	0	0
2. 2015.....	603	757	752	752	752	752	752	752	752	752	0
3. 2016.....	XXX	655	745	747	747	747	747	747	747	747	0
4. 2017.....	XXX	XXX	791	861	864	864	864	864	864	864	0
5. 2018.....	XXX	XXX	XXX	864	888	889	889	888	888	888	0
6. 2019.....	XXX	XXX	XXX	XXX	751	757	756	753	753	753	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	551	547	568	568	568	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	484	543	543	543	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409	446	444	(2)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	422	39
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	388
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	425
13. Earned Premiums (Sch P-Pt. 1)	833	809	875	936	778	559	478	486	421	425	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	1	0	0	0	0	0	0	0	0	0
2. 2015.....	126	127	128	128	128	128	128	128	128	128	0
3. 2016.....	XXX	78	82	82	82	82	82	82	82	82	0
4. 2017.....	XXX	XXX	106	106	106	106	106	106	106	106	0
5. 2018.....	XXX	XXX	XXX	179	179	179	179	179	179	179	0
6. 2019.....	XXX	XXX	XXX	XXX	227	228	228	228	228	228	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	367	349	349	349	349	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	252	236	236	236	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	243	243	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	261	14
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	104
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118
13. Earned Premiums (Sch P-Pt. 1)	126	79	111	179	227	368	233	216	259	118	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	1	0	0	0	0	0	0	0	0	0
2. 2015.....	126	127	128	128	128	128	128	128	128	128	0
3. 2016.....	XXX	78	82	82	82	82	82	82	82	82	0
4. 2017.....	XXX	XXX	106	106	106	106	106	106	106	106	0
5. 2018.....	XXX	XXX	XXX	179	179	179	179	179	179	179	0
6. 2019.....	XXX	XXX	XXX	XXX	227	228	228	228	228	228	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	367	349	349	349	349	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	252	236	236	236	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	243	243	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	261	14
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	104
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118
13. Earned Premiums (Sch P-Pt. 1)	126	79	111	179	227	368	233	216	259	118	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	59	60	60	60	60	60	60	60	60	60	0
3. 2016.....	XXX	59	59	59	59	59	59	59	59	59	0
4. 2017.....	XXX	XXX	67	67	67	67	67	67	67	67	0
5. 2018.....	XXX	XXX	XXX	397	397	397	397	397	397	397	0
6. 2019.....	XXX	XXX	XXX	XXX	2,351	2,351	2,351	2,351	2,351	2,351	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,343	5,343	5,343	5,343	5,343	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	8,979	8,979	8,979	8,979	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,612	12,612	12,612	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999	15,999	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,248	17,248
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,248
13. Earned Premiums (Sch P-Pt. 1)	59	59	67	397	2,351	5,343	8,979	12,612	15,999	17,248	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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	59	60	60	60	60	60	60	60	60	60	0
3. 2016.....	XXX	59	59	59	59	59	59	59	59	59	0
4. 2017.....	XXX	XXX	67	67	67	67	67	67	67	67	0
5. 2018.....	XXX	XXX	XXX	397	397	397	397	397	397	397	0
6. 2019.....	XXX	XXX	XXX	XXX	2,351	2,351	2,351	2,351	2,351	2,351	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,343	5,343	5,343	5,343	5,343	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	8,979	8,979	8,979	8,979	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,612	12,612	12,612	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999	15,999	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,248	17,248
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,248
13. Earned Premiums (Sch P-Pt. 1)	59	59	67	397	2,351	5,343	8,979	12,612	15,999	17,248	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B  
**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B  
**N O N E**

Schedule P - Part 6M - International - Section 1  
**N O N E**

Schedule P - Part 6M - International - Section 2  
**N O N E**

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	2	2	2	2	2	2	2	2	2	2	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	2	0	0	0	0	0	0	0	0	0	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	2	2	2	2	2	2	2	2	2	2	0
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	2	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 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	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....											
2. 2015.....											
3. 2016.....	XXX										
4. 2017.....	XXX	XXX									
5. 2018.....	XXX	XXX									
6. 2019.....	XXX	XXX									
7. 2020.....	XXX	XXX									
8. 2021.....	XXX	XXX									
9. 2022.....	XXX	XXX									
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [   ] No [ ☒ ]  
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	2015 .....	0	0
1.603	2016 .....	0	0
1.604	2017 .....	0	0
1.605	2018 .....	0	0
1.606	2019 .....	0	0
1.607	2020 .....	0	0
1.608	2021 .....	0	0
1.609	2022 .....	0	0
1.610	2023 .....	0	0
1.611	2024 .....	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 [ ☒ ] 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 [ ☒ ] 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 [ ☒ ]

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 [ ☒ ] No [   ]
- 7.2

(An extended statement may be attached.)  
Larger than expected catastrophes were experienced during accident years 2021, 2022 and 2023. ....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama ..... AL	N	0	0	0	0	0	0	0	0
2. Alaska ..... AK	N	0	0	0	0	0	0	0	0
3. Arizona ..... AZ	N	0	0	0	0	0	0	0	0
4. Arkansas ..... AR	N	0	0	0	0	0	0	0	0
5. California ..... CA	N	0	0	0	0	0	0	0	0
6. Colorado ..... CO	N	0	0	0	0	0	0	0	0
7. Connecticut ..... CT	N	0	0	0	0	0	0	0	0
8. Delaware ..... DE	N	0	0	0	0	0	0	0	0
9. District of Columbia ..... DC	N	0	0	0	0	0	0	0	0
10. Florida ..... FL	N	0	0	0	0	0	0	0	0
11. Georgia ..... GA	N	0	0	0	0	0	0	0	0
12. Hawaii ..... HI	N	0	0	0	0	0	0	0	0
13. Idaho ..... ID	N	0	0	0	0	0	0	0	0
14. Illinois ..... IL	N	0	0	0	0	0	0	0	0
15. Indiana ..... IN	L	118,319	122,483	0	98,963	(328,879)	414,655	104	0
16. Iowa ..... IA	N	0	0	0	0	0	0	0	0
17. Kansas ..... KS	N	0	0	0	0	0	0	0	0
18. Kentucky ..... KY	N	0	0	0	0	0	0	0	0
19. Louisiana ..... LA	N	0	0	0	0	0	0	0	0
20. Maine ..... ME	N	0	0	0	0	0	0	0	0
21. Maryland ..... MD	N	0	0	0	0	0	0	0	0
22. Massachusetts ..... MA	N	0	0	0	0	0	0	0	0
23. Michigan ..... MI	L	1,016,057,612	1,008,473,994	0	676,993,751	750,725,195	867,903,098	4,945,295	0
24. Minnesota ..... MN	N	0	0	0	0	0	0	0	0
25. Mississippi ..... MS	N	0	0	0	0	0	0	0	0
26. Missouri ..... MO	N	0	0	0	0	0	0	0	0
27. Montana ..... MT	N	0	0	0	0	0	0	0	0
28. Nebraska ..... NE	N	0	0	0	0	0	0	0	0
29. Nevada ..... NV	N	0	0	0	0	0	0	0	0
30. New Hampshire ..... NH	N	0	0	0	0	0	0	0	0
31. New Jersey ..... NJ	N	0	0	0	0	0	0	0	0
32. New Mexico ..... NM	N	0	0	0	0	0	0	0	0
33. New York ..... NY	N	0	0	0	0	0	0	0	0
34. North Carolina ..... NC	N	0	0	0	0	0	0	0	0
35. North Dakota ..... ND	N	0	0	0	0	0	0	0	0
36. Ohio ..... OH	N	0	0	0	0	0	0	0	0
37. Oklahoma ..... OK	N	0	0	0	0	0	0	0	0
38. Oregon ..... OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania ..... PA	N	0	0	0	0	0	0	0	0
40. Rhode Island ..... RI	N	0	0	0	0	0	0	0	0
41. South Carolina ..... SC	N	0	0	0	0	0	0	0	0
42. South Dakota ..... SD	N	0	0	0	0	0	0	0	0
43. Tennessee ..... TN	N	0	0	0	0	0	0	0	0
44. Texas ..... TX	N	0	0	0	0	0	0	0	0
45. Utah ..... UT	N	0	0	0	0	0	0	0	0
46. Vermont ..... VT	N	0	0	0	0	0	0	0	0
47. Virginia ..... VA	N	0	0	0	0	0	0	0	0
48. Washington ..... WA	N	0	0	0	0	0	0	0	0
49. West Virginia ..... WV	N	0	0	0	0	0	0	0	0
50. Wisconsin ..... WI	N	0	0	0	0	0	0	0	0
51. Wyoming ..... WY	N	0	0	0	0	0	0	0	0
52. American Samoa ..... AS	N	0	0	0	0	0	0	0	0
53. Guam ..... GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico ..... PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands ..... VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands ..... MP	N	0	0	0	0	0	0	0	0
57. Canada ..... CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien ..... OT	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX	1,016,175,931	1,008,596,477	0	677,092,714	750,396,316	868,317,753	4,945,399	0
DETAILS OF WRITE-INS									
58001. ....	XXX								
58002. ....	XXX								
58003. ....	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....

2. R - Registered - Non-domiciled RRGs.....

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....

4. Q - Qualified - Qualified or accredited reinsurer.....

5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....

6. N - None of the above - Not allowed to write business in the state....

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

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

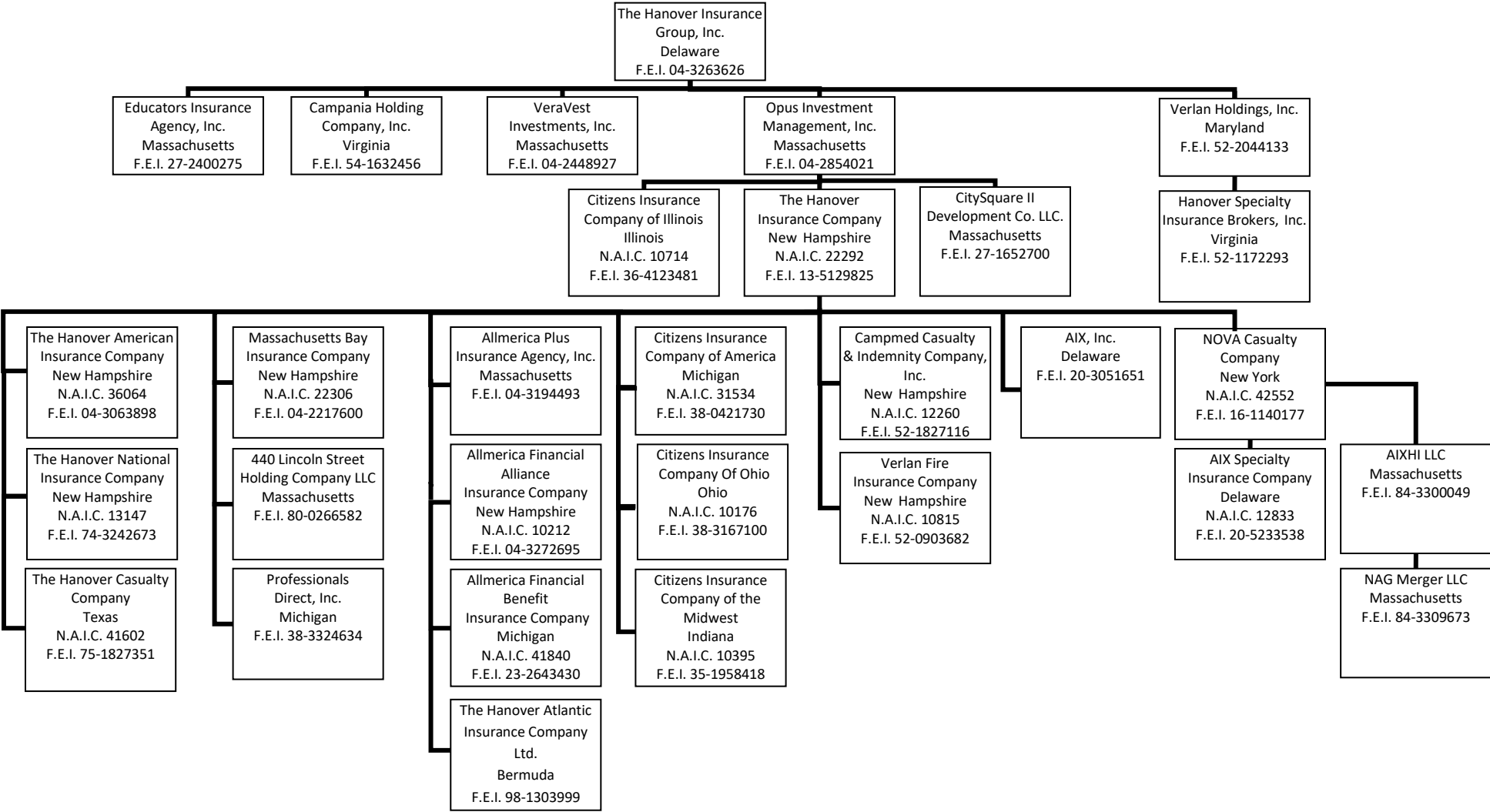
SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

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

NONE

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



Note: All Companies are wholly-owned.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.....	The Hanover Insurance Group .....	.....	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.....	.....
.....	The Hanover Insurance Group .....	.....	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.....	.....
.....	The Hanover Insurance Group .....	.....	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 .....	.....10212	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.....	.....
.....	The Hanover Insurance Group .....	.....	04-3194493 ..	.....	.....	.....	Allmerica Plus Insurance Agency, Inc. ....	..MA.....	.....NIA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	54-1632456 ..	.....	.....	.....	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 .....	.....12260	52-1827116 ..	.....	.....	.....	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 .....	.....31534	38-0421730 ..	.....	.....	.....	Citizens Insurance Company of America ....	..MI.....	.....IA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.0088	The Hanover Insurance Group .....	.....10714	36-4123481 ..	.....	.....	.....	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 .....	.....10176	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 .....	.....10395	35-1958418 ..	.....	.....	.....	Citizens Insurance Company of the Midwest ..	..IN.....	.....RE.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	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.....	.....
.....	The Hanover Insurance Group .....	.....	27-2400275 ..	.....	.....	.....	Educators Insurance Agency, Inc. ....	..MA.....	.....NIA.....	The Hanover Insurance Group, Inc. ....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	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 .....	.....22306	04-2217600 ..	.....	.....	.....	Massachusetts Bay Insurance Company .....	..NH.....	.....IA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	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 .....	.....42552	16-1140177 ..	.....	.....	.....	NOVA Casualty Company .....	..NY.....	.....IA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	04-2854021 ..	.....	.....	.....	Opus Investment Management, Inc. ....	..MA.....	.....UIP.....	The Hanover Insurance Group, Inc. ....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	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 .....	.....36064	04-3063898 ..	.....	.....	.....	The Hanover American Insurance Company ....	..NH.....	.....IA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	98-1303999 ..	.....	.....	.....	The Hanover Atlantic Insurance Company Ltd.	..BMJ.....	.....IA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....YES.....	.....
.0088	The Hanover Insurance Group .....	.....41602	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 .....	.....22292	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 .....	.....	04-3263626 ..	.....	.....	.....	New York Stock Exchange .	..DE.....	.....UIP.....	.....	.....	0.000 ...	.....	....NO.....	.....
.0088	The Hanover Insurance Group .....	.....13147	74-3242673 ..	.....	.....	.....	The Hanover National Insurance Company ....	..NH.....	.....IA.....	The Hanover Insurance Company .....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....
.....	The Hanover Insurance Group .....	.....	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.....	.....
.....	The Hanover Insurance Group .....	.....	52-2044133 ..	.....	.....	.....	Verlan Holdings, Inc. ....	..MD.....	.....NIA.....	The Hanover Insurance Group, Inc. ....	Ownership, Board,Management .....	100.000 ...	The Hanover Insurance Group, Inc. ....	....NO.....	.....

Asterisk	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....12833 .....	20-5233538 .....	AIX Specialty Insurance Co. ....	.....0 .....	.....1,000,000 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....1,000,000 .....	.....384,214,972 .....
.....10212 .....	04-3272695 .....	Allmerica Financial Alliance Ins Co. ....	.....(1,000,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(1,000,000) .....	.....272,953,749 .....
.....41840 .....	23-2643430 .....	Allmerica Financial Benefit Ins Co. ....	.....0 .....	.....10,000,000 .....	.....0 .....	.....0 .....	.....0 .....	.....(143,336,066) .....	.....0 .....	.....0 .....	.....(133,336,066) .....	.....1,177,641,594 .....
.....04-3194493 .....	04-3194493 .....	Allmerica Plus Insurance Agency, Inc. ....	.....(200,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(200,000) .....	.....0 .....
.....12260 .....	52-1827116 .....	Campmed Casualty & Indemnity Company, Inc. ....	.....(400,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(400,000) .....	.....2,691,785 .....
.....31534 .....	38-0421730 .....	Citizens Insurance Co. of America .....	.....(59,000,000) .....	.....0 .....	.....0 .....	.....0 .....	.....140,927,543 .....	.....5,801,207 .....	.....0 .....	.....0 .....	.....87,728,750 .....	.....(477,061,784) .....
.....10714 .....	36-4123481 .....	Citizens Insurance Co. of Illinois .....	.....(900,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(900,000) .....	.....62,063,513 .....
.....10176 .....	38-3167100 .....	Citizens Insurance Co. of Ohio .....	.....(750,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(750,000) .....	.....6,256,218 .....
.....10395 .....	35-1958418 .....	Citizens Insurance Co. of the Midwest .....	.....(3,000,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(109,790,825) .....	.....0 .....	.....0 .....	.....(112,790,825) .....	.....1,438,584,462 .....
.....36064 .....	04-3063898 .....	The Hanover American Insurance Co. ....	.....(2,600,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(92,322,520) .....	.....0 .....	.....0 .....	.....(94,922,520) .....	.....518,948,594 .....
.....98-1300399 .....	98-1300399 .....	The Hanover Atlantic Insurance Company ....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(72,989,229) .....	.....0 .....	.....0 .....	.....(72,989,229) .....	.....180,597,897 .....
.....22292 .....	13-5129825 .....	The Hanover Insurance Company .....	.....(30,550,000) .....	.....(10,000,000) .....	.....0 .....	.....0 .....	.....(29,072,818) .....	.....682,846,843 .....	.....0 .....	.....(125,000,000) .....	.....488,224,025 .....	.....(5,376,956,325) .....
.....41602 .....	75-1827351 .....	The Hanover Casualty Company .....	.....(700,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(700,000) .....	.....79,379,582 .....
.....22306 .....	04-2217600 .....	Massachusetts Bay Insurance Company .....	.....(1,000,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(181,309,357) .....	.....0 .....	.....0 .....	.....(182,309,357) .....	.....1,027,100,455 .....
.....42552 .....	16-1140177 .....	NOVA Casualty Co. ....	.....0 .....	.....(1,000,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(1,000,000) .....	.....569,737,131 .....
.....04-3263626 .....	04-3263626 .....	The Hanover Insurance Group, Inc. ....	.....100,900,000 .....	.....0 .....	.....0 .....	.....0 .....	.....(111,854,725) .....	.....0 .....	.....0 .....	.....125,000,000 .....	.....114,045,275 .....	.....0 .....
.....13147 .....	74-3242673 .....	The Hanover National Insurance Company ....	.....(250,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(250,000) .....	.....0 .....
.....10815 .....	52-0903682 .....	Verlan Fire Insurance Co. ....	.....(550,000) .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....(88,900,053) .....	.....0 .....	.....0 .....	.....(89,450,053) .....	.....133,848,157 .....
.....04-2854021 .....	04-2854021 .....	Opus Investment Management, Inc. ....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....
.....9999999 Control Totals .....	.....9999999 Control Totals .....	.....9999999 Control Totals .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....XXX .....	.....0 .....	.....0 .....	.....0 .....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE Y

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

1	2	3	4	5	6	7	8
		Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)		U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Insurers in Holding Company	Owners with Greater Than 10% Ownership			Ultimate Controlling Party			
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 Alliance Insurance Co. ....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Allmerica Financial Benefit Insurance Co. ....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Campmed Casualty & Indemnity Co. Inc. ....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Citizens Insurance Company of America .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Citizens Insurance Company of Illinois .....	Opus Investment Management, Inc. ....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Citizens Insurance Company of Ohio .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Citizens Insurance Company of the Midwest .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Massachusetts Bay Insurance Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
NOVA Casualty Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
The Hanover American Insurance Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
The Hanover Atlantic Insurance Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
The Hanover Casualty Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
The Hanover Insurance Company .....	Opus Investment Management, Inc. ....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
The Hanover National Insurance Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
Verlan Fire Insurance Company .....	The Hanover Insurance Company .....	100.000	.....NO.....	The Hanover Insurance Group, Inc. ....	The Hanover Insurance Group .....	100.000	.....NO.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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


		Responses
MARCH FILING		
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
APRIL FILING		
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
MAY FILING		
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
JUNE FILING		
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.


















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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	 1 0 3 9 5 2 0 2 4 4 0 1 0 0 0 0 0
18.	Medicare Part D Coverage Supplement [Document Identifier 365]	 1 0 3 9 5 2 0 2 4 3 6 5 0 0 0 0 0
20.	Reinsurance Attestation Supplement [Document Identifier 399]	 1 0 3 9 5 2 0 2 4 3 9 9 0 0 0 0 0
21.	Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	 1 0 3 9 5 2 0 2 4 4 0 0 0 0 0 0 0
22.	Bail Bond Supplement [Document Identifier 500]	 1 0 3 9 5 2 0 2 4 5 0 0 0 0 0 0 0
23.	Director and Officer Insurance Coverage Supplement [Document Identifier 505]	 1 0 3 9 5 2 0 2 4 5 0 5 0 0 0 0 0
24.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 1 0 3 9 5 2 0 2 4 2 2 4 0 0 0 0 0
25.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 1 0 3 9 5 2 0 2 4 2 2 5 0 0 0 0 0
26.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 1 0 3 9 5 2 0 2 4 2 2 6 0 0 0 0 0
27.	Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	 1 0 3 9 5 2 0 2 4 5 5 5 0 0 0 0 0
30.	Credit Insurance Experience Exhibit [Document Identifier 230]	 1 0 3 9 5 2 0 2 4 2 3 0 0 0 0 0 0
31.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 1 0 3 9 5 2 0 2 4 3 0 6 0 0 0 0 0
32.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 1 0 3 9 5 2 0 2 4 2 1 0 0 0 0 0 0
33.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 1 0 3 9 5 2 0 2 4 2 1 6 0 0 0 0 0
35.	Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	 1 0 3 9 5 2 0 2 4 2 9 0 0 0 0 0 0
36.	Private Flood Insurance Supplement [Document Identifier 560]	 1 0 3 9 5 2 0 2 4 5 6 0 0 0 0 0 0
37.	Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]	 1 0 3 9 5 2 0 2 4 5 6 5 0 0 0 0 0

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	7,892,176	6.244	7,892,176	0	7,892,176	6.244
1.02 All other governments .....	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	4,945,736	3.913	4,945,736	0	4,945,736	3.913
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	7,237,121	5.726	7,237,121	0	7,237,121	5.726
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	33,014,960	26.120	33,014,960	0	33,014,960	26.120
1.06 Industrial and miscellaneous .....	71,517,051	56.580	71,517,051	0	71,517,051	56.580
1.07 Hybrid securities .....	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
1.09 SVO identified funds .....	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans .....	0	0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit .....	0	0.000	0	0	0	0.000
1.12 Total long-term bonds .....	124,607,044	98.582	124,607,044	0	124,607,044	98.582
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates .....	0	0.000	0	0	0	0.000
2.03 Total preferred stocks .....	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	0	0.000	0	0	0	0.000
3.05 Mutual funds .....	0	0.000	0	0	0	0.000
3.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
3.07 Closed-end funds .....	0	0.000	0	0	0	0.000
3.08 Exchange traded funds .....	0	0.000	0	0	0	0.000
3.09 Total common stocks .....	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	0	0.000	0	0	0	0.000
4.02 Residential mortgages .....	0	0.000	0	0	0	0.000
4.03 Commercial mortgages .....	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
4.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
4.06 Total mortgage loans .....	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
5.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
5.03 Properties held for sale .....	0	0.000	0	0	0	0.000
5.04 Total real estate .....	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	(4)	0.000	(4)	0	(4)	0.000
6.02 Cash equivalents (Schedule E, Part 2) .....	1,792,577	1.418	1,792,577	0	1,792,577	1.418
6.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	1,792,573	1.418	1,792,573	0	1,792,573	1.418
7. Contract loans .....	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA) .....	0	0.000	0	0	0	0.000
10. Receivables for securities .....	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....	0	0.000	0	0	0	0.000
13. Total invested assets	126,399,617	100.000	126,399,617	0	126,399,617	100.000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 6)

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

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13

3.2 Totals, Part 3, Column 11

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

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

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

6.1 Totals, Part 1, Column 15

6.2 Totals, Part 3, Column 13

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

7.1 Totals, Part 1, Column 12

7.2 Totals, Part 3, Column 10

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11

8.2 Totals, Part 3, Column 9

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

10. Deduct total nonadmitted amounts

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

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

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

2. Cost of acquired:

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

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

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12

3.2 Totals, Part 3, Column 11

4. Accrual of discount

5. Unrealized valuation increase/(decrease):

5.1 Totals, Part 1, Column 9

5.2 Totals, Part 3, Column 8

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

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

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

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

9.1 Totals, Part 1, Column 13

9.2 Totals, Part 3, Column 13

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

10.1 Totals, Part 1, Column 11

10.2 Totals, Part 3, Column 10

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

12. Total valuation allowance

13. Subtotal (Line 11 plus Line 12)

14. Deduct total nonadmitted amounts

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	127,292,573
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	43,087,869
3.	Accrual of discount .....	563,653
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12 .....	0
	4.2. Part 2, Section 1, Column 15 .....	0
	4.3. Part 2, Section 2, Column 13 .....	0
	4.4. Part 4, Column 11 .....	0
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(1,704,011)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	44,449,778
7.	Deduct amortization of premium .....	183,262
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	0
	8.2. Part 2, Section 1, Column 19 .....	0
	8.3. Part 2, Section 2, Column 16 .....	0
	8.4. Part 4, Column 15 .....	0
9.	Deduct current year's other-than-temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	0
	9.2. Part 2, Section 1, Column 17 .....	0
	9.3. Part 2, Section 2, Column 14 .....	0
	9.4. Part 4, Column 13 .....	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	124,607,044
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	124,607,044

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States .....	7,892,176	7,545,892	7,836,121	7,959,496
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	7,892,176	7,545,892	7,836,121	7,959,496
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	4,945,736	4,345,799	4,982,298	4,925,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	7,237,121	6,701,797	7,150,052	7,520,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals	33,014,960	29,960,636	32,885,459	34,500,330
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	63,310,437	61,048,341	63,300,677	63,860,337
	9. Canada .....	2,596,137	2,598,577	2,604,757	2,550,000
	10. Other Countries	5,610,476	5,557,783	5,617,270	5,400,000
	11. Totals	71,517,051	69,204,702	71,522,704	71,810,337
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	124,607,044	117,758,825	124,376,634	126,715,163
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	124,607,044	117,758,825	124,376,634	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	878,750	4,990,435	1,739,117	227,089	56,784	XXX	7,892,176	6.3	18,027,835	14.2	7,892,176	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	878,750	4,990,435	1,739,117	227,089	56,784	XXX	7,892,176	6.3	18,027,835	14.2	7,892,176	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	400,460	1,220,140	3,325,136	0	0	XXX	4,945,736	4.0	9,022,653	7.1	4,945,736	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	400,460	1,220,140	3,325,136	0	0	XXX	4,945,736	4.0	9,022,653	7.1	4,945,736	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	500,000	2,651,735	4,085,386	0	0	XXX	7,237,121	5.8	9,840,308	7.7	7,237,121	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	500,000	2,651,735	4,085,386	0	0	XXX	7,237,121	5.8	9,840,308	7.7	7,237,121	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	2,283,750	7,778,032	19,837,351	2,164,193	951,635	XXX	33,014,960	26.5	42,243,453	33.2	33,014,960	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	2,283,750	7,778,032	19,837,351	2,164,193	951,635	XXX	33,014,960	26.5	42,243,453	33.2	33,014,960	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1 .....	1,395,032	21,151,346	30,522,745	9,192,921	1,083	XXX	62,263,126	50.0	40,035,311	31.5	49,314,398	12,948,729
6.2 NAIC 2 .....	1,260,655	2,443,174	5,550,095	0	0	XXX	9,253,924	7.4	8,123,013	6.4	7,114,753	2,139,171
6.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	2,655,687	23,594,520	36,072,840	9,192,921	1,083	XXX	71,517,051	57.4	48,158,324	37.8	56,429,151	15,087,900
7. Hybrid Securities												
7.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1 .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2 .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3 .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4 .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5 .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6 .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1 .....	(d) ..... 5,457,992	..... 37,791,689	..... 59,509,735	..... 11,584,202	..... 1,009,502	..... 0	..... 115,353,119	..... 92.6	..... XXX.	..... XXX.	..... 102,404,391	..... 12,948,729
12.2 NAIC 2 .....	(d) ..... 1,260,655	..... 2,443,174	..... 5,550,095	..... 0	..... 0	..... 0	..... 9,253,924	..... 7.4	..... XXX.	..... XXX.	..... 7,114,753	..... 2,139,171
12.3 NAIC 3 .....	(d) ..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.4 NAIC 4 .....	(d) ..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.5 NAIC 5 .....	(d) ..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	(c) ..... 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.6 NAIC 6 .....	(d) ..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	(c) ..... 0	..... 0.0	..... XXX.	..... XXX.	..... 0	..... 0
12.7 Totals .....	..... 6,718,647	..... 40,234,863	..... 65,059,830	..... 11,584,202	..... 1,009,502	..... 0	(b) .... 124,607,044	..... 100.0	..... XXX.	..... XXX.	..... 109,519,144	..... 15,087,900
12.8 Line 12.7 as a % of Col. 7	..... 5.4	..... 32.3	..... 52.2	..... 9.3	..... 0.8	..... 0.0	..... 100.0	..... XXX	..... XXX	..... XXX	..... 87.9	..... 12.1
13. Total Bonds Prior Year												
13.1 NAIC 1 .....	..... 11,929,486	..... 40,761,032	..... 62,553,832	..... 2,998,579	..... 926,631	..... 0	..... XXX.	..... XXX.	..... 119,169,560	..... 93.6	..... 116,376,124	..... 2,793,435
13.2 NAIC 2 .....	..... 1,052,134	..... 4,681,186	..... 2,182,513	..... 207,180	..... 0	..... 0	..... XXX.	..... XXX.	..... 8,123,013	..... 6.4	..... 5,857,447	..... 2,265,566
13.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX.	..... XXX.	..... 0	..... 0.0	..... 0	..... 0
13.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX.	..... XXX.	..... 0	..... 0.0	..... 0	..... 0
13.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX.	..... XXX.	(c) ..... 0	..... 0.0	..... 0	..... 0
13.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... XXX.	..... XXX.	(c) ..... 0	..... 0.0	..... 0	..... 0
13.7 Totals .....	..... 12,981,620	..... 45,442,218	..... 64,736,345	..... 3,205,759	..... 926,631	..... 0	..... XXX.	..... XXX.	(b) .... 127,292,573	..... 100.0	..... 122,233,571	..... 5,059,002
13.8 Line 13.7 as a % of Col. 9	..... 10.2	..... 35.7	..... 50.9	..... 2.5	..... 0.7	..... 0.0	..... XXX	..... XXX	..... 100.0	..... XXX	..... 96.0	..... 4.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1 .....	..... 5,063,072	..... 30,963,574	..... 53,877,468	..... 11,491,858	..... 1,008,419	..... 0	..... 102,404,391	..... 82.2	..... 116,376,124	..... 91.4	..... 102,404,391	..... XXX.
14.2 NAIC 2 .....	..... 1,260,655	..... 1,399,403	..... 4,454,695	..... 0	..... 0	..... 0	..... 7,114,753	..... 5.7	..... 5,857,447	..... 4.6	..... 7,114,753	..... XXX.
14.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... 0	..... XXX.
14.7 Totals .....	..... 6,323,728	..... 32,362,977	..... 58,332,163	..... 11,491,858	..... 1,008,419	..... 0	..... 109,519,144	..... 87.9	..... 122,233,571	..... 96.0	..... 109,519,144	..... XXX.
14.8 Line 14.7 as a % of Col. 7	..... 5.8	..... 29.6	..... 53.3	..... 10.5	..... 0.9	..... 0.0	..... 100.0	..... XXX.	..... XXX.	..... XXX.	..... 100.0	..... XXX.
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	..... 5.1	..... 26.0	..... 46.8	..... 9.2	..... 0.8	..... 0.0	..... 87.9	..... XXX	..... XXX	..... XXX	..... 87.9	..... XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1 .....	..... 394,920	..... 6,828,114	..... 5,632,267	..... 92,345	..... 1,083	..... 0	..... 12,948,729	..... 10.4	..... 2,793,435	..... 2.2	..... XXX.	..... 12,948,729
15.2 NAIC 2 .....	..... 0	..... 1,043,771	..... 1,095,400	..... 0	..... 0	..... 0	..... 2,139,171	..... 1.7	..... 2,265,566	..... 1.8	..... XXX.	..... 2,139,171
15.3 NAIC 3 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.4 NAIC 4 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.5 NAIC 5 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.6 NAIC 6 .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0.0	..... 0	..... 0.0	..... XXX.	..... 0
15.7 Totals .....	..... 394,920	..... 7,871,886	..... 6,727,667	..... 92,345	..... 1,083	..... 0	..... 15,087,900	..... 12.1	..... 5,059,002	..... 4.0	..... XXX.	..... 15,087,900
15.8 Line 15.7 as a % of Col. 7	..... 2.6	..... 52.2	..... 44.6	..... 0.6	..... 0.0	..... 0.0	..... 100.0	..... XXX.	..... XXX.	..... XXX.	..... XXX.	..... 100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	..... 0.3	..... 6.3	..... 5.4	..... 0.1	..... 0.0	..... 0.0	..... 12.1	..... XXX	..... XXX	..... XXX	..... XXX	..... 12.1

(a) Includes \$ ..... 15,087,900 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ .....0 current year of bonds with Z designations and \$ .....0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ .....0 current year, \$ .....0 prior year of bonds with 5GI designations and \$ .....0 current year, \$ .....0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ..... 0 ; NAIC 2 \$ ..... 0 ; NAIC 3 \$ ..... 0 ; NAIC 4 \$ ..... 0 ; NAIC 5 \$ ..... 0 ; NAIC 6 \$ ..... 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations .....	798,703	4,718,140	1,482,604	0	0	XXX	6,999,447	5.6	17,058,224	13.4	6,999,447	0
1.02 Residential Mortgage-Backed Securities .....	80,047	272,296	256,513	227,089	56,784	XXX	892,729	0.7	969,611	0.8	892,729	0
1.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	878,750	4,990,435	1,739,117	227,089	56,784	XXX	7,892,176	6.3	18,027,835	14.2	7,892,176	0
2. All Other Governments												
2.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations .....	400,460	1,220,140	3,325,136	0	0	XXX	4,945,736	4.0	9,022,653	7.1	4,945,736	0
3.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	400,460	1,220,140	3,325,136	0	0	XXX	4,945,736	4.0	9,022,653	7.1	4,945,736	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations .....	500,000	2,651,735	4,085,386	0	0	XXX	7,237,121	5.8	9,840,308	7.7	7,237,121	0
4.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	500,000	2,651,735	4,085,386	0	0	XXX	7,237,121	5.8	9,840,308	7.7	7,237,121	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations .....	1,357,704	4,736,850	17,674,300	0	438,867	XXX	24,207,721	19.4	35,268,693	27.7	24,207,721	0
5.02 Residential Mortgage-Backed Securities .....	926,046	3,041,182	2,163,051	2,164,193	512,768	XXX	8,807,239	7.1	6,974,760	5.5	8,807,239	0
5.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	2,283,750	7,778,032	19,837,351	2,164,193	951,635	XXX	33,014,960	26.5	42,243,453	33.2	33,014,960	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations .....	2,461,715	21,444,443	35,825,345	9,100,576	0	XXX	68,832,078	55.2	46,649,805	36.6	54,937,295	13,894,783
6.02 Residential Mortgage-Backed Securities .....	193,972	658,221	247,496	92,345	1,083	XXX	1,193,117	1.0	0	0.0	0	1,193,117
6.03 Commercial Mortgage-Backed Securities .....	0	1,491,856	0	0	0	XXX	1,491,856	1.2	1,508,518	1.2	1,491,856	0
6.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.05 Totals	2,655,687	23,594,520	36,072,840	9,192,921	1,083	XXX	71,517,051	57.4	48,158,324	37.8	56,429,151	15,087,900
7. Hybrid Securities												
7.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations .....	5,518,582	34,771,308	62,392,771	9,100,576	438,867	XXX	112,222,104	90.1	XXX	XXX	98,327,321	13,894,783
12.02 Residential Mortgage-Backed Securities .....	1,200,065	3,971,699	2,667,059	2,483,626	570,635	XXX	10,893,085	8.7	XXX	XXX	9,699,968	1,193,117
12.03 Commercial Mortgage-Backed Securities .....	0	1,491,856	0	0	0	XXX	1,491,856	1.2	XXX	XXX	1,491,856	0
12.04 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals .....	6,718,647	40,234,863	65,059,830	11,584,202	1,009,502	0	124,607,044	100.0	XXX	XXX	109,519,144	15,087,900
12.10 Line 12.09 as a % of Col. 7	5.4	32.3	52.2	9.3	0.8	0.0	100.0	XXX	XXX	XXX	87.9	12.1
13. Total Bonds Prior Year												
13.01 Issuer Obligations .....	12,148,434	42,560,338	61,147,516	1,486,681	496,716	XXX	XXX	XXX	117,839,683	92.6	112,780,682	5,059,002
13.02 Residential Mortgage-Backed Securities .....	818,103	2,881,880	2,095,395	1,719,079	429,915	XXX	XXX	XXX	7,944,371	6.2	7,944,371	0
13.03 Commercial Mortgage-Backed Securities .....	15,083	0	1,493,435	0	0	XXX	XXX	XXX	1,508,518	1.2	1,508,518	0
13.04 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans .....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans .....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit .....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals .....	12,981,620	45,442,218	64,736,345	3,205,759	926,631	0	XXX	XXX	127,292,573	100.0	122,233,571	5,059,002
13.10 Line 13.09 as a % of Col. 9	10.2	35.7	50.9	2.5	0.7	0.0	XXX	XXX	100.0	XXX	96.0	4.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations .....	5,317,635	27,557,643	55,912,600	9,100,576	438,867	XXX	98,327,321	78.9	112,780,682	88.6	98,327,321	XXX
14.02 Residential Mortgage-Backed Securities .....	1,006,093	3,313,478	2,419,564	2,391,282	569,552	XXX	9,699,968	7.8	7,944,371	6.2	9,699,968	XXX
14.03 Commercial Mortgage-Backed Securities .....	0	1,491,856	0	0	0	XXX	1,491,856	1.2	1,508,518	1.2	1,491,856	XXX
14.04 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals .....	6,323,728	32,362,977	58,332,163	11,491,858	1,008,419	0	109,519,144	87.9	122,233,571	96.0	109,519,144	XXX
14.10 Line 14.09 as a % of Col. 7	5.8	29.6	53.3	10.5	0.9	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	5.1	26.0	46.8	9.2	0.8	0.0	87.9	XXX	XXX	XXX	87.9	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations .....	200,947	7,213,665	6,480,171	0	0	XXX	13,894,783	11.2	5,059,002	4.0	XXX	13,894,783
15.02 Residential Mortgage-Backed Securities .....	193,972	658,221	247,496	92,345	1,083	XXX	1,193,117	1.0	0	0.0	XXX	1,193,117
15.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans .....	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans .....	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit .....	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals .....	394,920	7,871,886	6,727,667	92,345	1,083	0	15,087,900	12.1	5,059,002	4.0	XXX	15,087,900
15.10 Line 15.09 as a % of Col. 7	2.6	52.2	44.6	0.6	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.3	6.3	5.4	0.1	0.0	0.0	12.1	XXX	XXX	XXX	XXX	12.1

Schedule DA - Verification - Short-Term Investments

**N O N E**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	0	0	0	0
2. Cost of cash equivalents acquired .....	30,972,808	0	30,972,808	0
3. Accrual of discount .....	0	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	29,180,231	0	29,180,231	0
7. Deduct amortization of premium .....	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,792,577	0	1,792,577	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,792,577	0	1,792,577	0

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

Schedule A - Part 1 - Real Estate Owned

**N O N E**

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

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 1 - Mortgage Loans Owned

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-2R-0 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	283,629 .....	95.0469 .....	285,141 .....	300,000 .....	287,803 .....	0 .....	4,174 .....	0 .....	0 .....	2.250 .....	3.897 .....	FA .....	2,550 .....	6,750 .....	01/12/2024 .....	08/15/2027 ...
912828-4V-9 .....	UNITED STATES TREASURY .....	SD .....	...	...	1.A .....	196,977 .....	95.1484 .....	190,297 .....	200,000 .....	198,790 .....	0 .....	311 .....	0 .....	0 .....	2.875 .....	3.053 .....	FA .....	2,172 .....	5,750 .....	09/19/2018 .....	08/15/2028 ...
912828-V9-8 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	482,207 .....	95.9688 .....	479,844 .....	500,000 .....	491,638 .....	0 .....	3,773 .....	0 .....	0 .....	2.250 .....	3.070 .....	FA .....	4,249 .....	11,250 .....	06/08/2022 .....	02/15/2027 ...
91282C-CS-8 .....	UNITED STATES TREASURY .....	SD .....	...	...	1.A .....	389,719 .....	81.6406 .....	326,563 .....	400,000 .....	392,939 .....	0 .....	1,090 .....	0 .....	0 .....	1.250 .....	1.531 .....	FA .....	1,889 .....	5,500 .....	09/28/2021 .....	08/15/2031 ...
91282C-CS-8 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	97,430 .....	81.6406 .....	81,641 .....	100,000 .....	98,235 .....	0 .....	168 .....	0 .....	0 .....	1.250 .....	1.531 .....	FA .....	472 .....	750 .....	09/28/2021 .....	08/15/2031 ...
91282C-EV-9 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	283,746 .....	95.4375 .....	286,313 .....	300,000 .....	286,601 .....	0 .....	2,652 .....	0 .....	0 .....	3.250 .....	4.354 .....	JD .....	27 .....	14,625 .....	11/30/2023 .....	06/30/2029 ...
91282C-FE-6 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	793,969 .....	99.3164 .....	794,531 .....	800,000 .....	798,703 .....	0 .....	2,067 .....	0 .....	0 .....	3.125 .....	3.391 .....	FA .....	9,443 .....	25,000 .....	08/24/2022 .....	08/15/2025 ...
91282C-FJ-5 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	475,703 .....	94.7422 .....	473,711 .....	500,000 .....	480,944 .....	0 .....	3,676 .....	0 .....	0 .....	3.125 .....	4.031 .....	FA .....	5,309 .....	15,625 .....	07/21/2023 .....	08/31/2029 ...
91282C-FZ-9 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	498,086 .....	98.8828 .....	494,414 .....	500,000 .....	498,832 .....	0 .....	373 .....	0 .....	0 .....	3.875 .....	3.961 .....	MN .....	1,703 .....	19,375 .....	12/29/2022 .....	11/30/2027 ...
91282C-GH-8 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	970,547 .....	97.7188 .....	977,188 .....	1,000,000 .....	980,974 .....	0 .....	5,725 .....	0 .....	0 .....	3.500 .....	4.164 .....	JJ .....	14,647 .....	35,000 .....	02/21/2023 .....	01/31/2028 ...
91282C-GM-7 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	249,609 .....	93.0625 .....	232,656 .....	250,000 .....	249,684 .....	0 .....	43 .....	0 .....	0 .....	3.500 .....	3.518 .....	FA .....	3,305 .....	8,750 .....	04/14/2023 .....	02/15/2033 ...
91282C-GS-4 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	250,977 .....	96.3906 .....	240,977 .....	250,000 .....	250,769 .....	0 .....	(122) .....	0 .....	0 .....	3.625 .....	3.560 .....	MS .....	2,315 .....	9,063 .....	04/14/2023 .....	03/31/2030 ...
91282C-GZ-8 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	488,594 .....	95.7188 .....	478,594 .....	500,000 .....	490,976 .....	0 .....	1,513 .....	0 .....	0 .....	3.500 .....	3.878 .....	AO .....	2,997 .....	17,500 .....	05/25/2023 .....	04/30/2030 ...
91282C-HE-4 .....	UNITED STATES TREASURY .....	SD .....	...	...	1.A .....	545,080 .....	97.8125 .....	537,969 .....	550,000 .....	546,543 .....	0 .....	1,015 .....	0 .....	0 .....	3.625 .....	3.823 .....	MN .....	1,753 .....	22,074 .....	06/05/2023 .....	05/31/2028 ...
91282C-HE-4 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	639,791 .....	97.8125 .....	635,781 .....	650,000 .....	642,750 .....	0 .....	1,862 .....	0 .....	0 .....	3.625 .....	3.978 .....	MN .....	2,071 .....	21,426 .....	06/22/2023 .....	05/31/2028 ...
91282C-JA-0 .....	UNITED STATES TREASURY .....	...	...	...	1.A .....	304,078 .....	100.9531 .....	302,859 .....	300,000 .....	303,264 .....	0 .....	(759) .....	0 .....	0 .....	4.625 .....	4.307 .....	MS .....	3,545 .....	13,875 .....	11/30/2023 .....	09/30/2028 ...
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						6,950,141	XXX	6,818,477	7,100,000	6,999,447	0	27,563	0	0	XXX	XXX	XXX	58,447	232,313	XXX	XXX
36179V-DN-7 .....	G2 MA6409 - RMBS .....	...	4	...	1.A .....	176,221 .....	87.2761 .....	149,796 .....	171,635 .....	181,866 .....	0 .....	(250) .....	0 .....	0 .....	3.000 .....	2.208 .....	MON .....	429 .....	5,279 .....	01/23/2020 .....	01/20/2050 ...
36179V-HF-0 .....	G2 MA6530 - RMBS .....	...	4	...	1.A .....	111,027 .....	81.7456 .....	90,675 .....	110,923 .....	111,674 .....	0 .....	(27) .....	0 .....	0 .....	2.500 .....	2.409 .....	MON .....	231 .....	2,830 .....	03/12/2020 .....	03/20/2050 ...
36179V-ZO-6 .....	G2 MA7051 - RMBS .....	...	4	...	1.A .....	395,863 .....	80.2021 .....	304,364 .....	379,497 .....	396,514 .....	0 .....	(382) .....	0 .....	0 .....	2.000 .....	1.455 .....	MON .....	632 .....	7,767 .....	12/17/2020 .....	12/20/2050 ...
38382C-CW-9 .....	GNR 2020-013 HB - CMO/RMBS .....	...	4	...	1.A .....	202,870 .....	92.4732 .....	182,580 .....	197,441 .....	202,676 .....	0 .....	(469) .....	0 .....	0 .....	3.000 .....	2.400 .....	MON .....	494 .....	6,005 .....	01/29/2020 .....	12/20/2048 ...
0029999999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						885,981	XXX	727,415	859,496	892,729	0	(1,128)	0	0	XXX	XXX	XXX	1,786	21,881	XXX	XXX
0109999999. Total - U.S. Government Bonds						7,836,121	XXX	7,545,892	7,959,496	7,892,176	0	26,434	0	0	XXX	XXX	XXX	60,234	254,193	XXX	XXX
0309999999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
419792-J7-2 .....	HAWAII ST .....	...	1	...	1.C FE .....	400,000 .....	101.5500 .....	406,200 .....	400,000 .....	400,000 .....	0 .....	0 .....	0 .....	0 .....	4.925 .....	4.923 .....	AO .....	4,925 .....	19,700 .....	10/20/2022 .....	10/01/2028 ...
649791-PY-0 .....	NEW YORK ST .....	...	1,2	...	1.B FE .....	500,270 .....	85.7820 .....	428,910 .....	500,000 .....	500,136 .....	0 .....	(17) .....	0 .....	0 .....	2.900 .....	2.893 .....	FA .....	5,478 .....	14,500 .....	10/29/2019 .....	02/15/2033 ...
677522-4J-0 .....	OHIO ST .....	...	1	...	1.A FE .....	700,000 .....	83.3450 .....	583,415 .....	700,000 .....	700,000 .....	0 .....	0 .....	0 .....	0 .....	1.730 .....	1.730 .....	FA .....	5,046 .....	12,110 .....	06/18/2020 .....	08/01/2031 ...
677522-4L-5 .....	OHIO ST .....	...	1	...	1.A FE .....	800,000 .....	79.0130 .....	632,104 .....	800,000 .....	800,000 .....	0 .....	0 .....	0 .....	0 .....	1.830 .....	1.830 .....	FA .....	6,100 .....	14,640 .....	06/18/2020 .....	08/01/2033 ...
762223-PZ-2 .....	RHODE ISLAND ST .....	...	1	...	1.C FE .....	400,000 .....	101.6610 .....	406,644 .....	400,000 .....	400,000 .....	0 .....	0 .....	0 .....	0 .....	5.199 .....	5.199 .....	JD .....	1,733 .....	22,471 .....	10/25/2023 .....	12/01/2026 ...
76222R-YD-8 .....	RHODE ISLAND ST & PROVIDENCE PLANTATIONS .....	...	1	...	1.C FE .....	407,720 .....	99.5590 .....	398,236 .....	400,000 .....	400,460 .....	0 .....	(1,361) .....	0 .....	0 .....	3.000 .....	2.649 .....	MN .....	2,000 .....	12,000 .....	04/17/2019 .....	05/01/2025 ...
882722-KE-0 .....	TEXAS ST .....	...	1	...	1.A FE .....	449,308 .....	100.6810 .....	402,724 .....	400,000 .....	420,140 .....	0 .....	(4,322) .....	0 .....	0 .....	5.367 .....	4.064 .....	AO .....	5,367 .....	21,468 .....	12/14/2018 .....	04/01/2029 ...
97705M-SC-0 .....	WISCONSIN ST .....	...	1,2	...	1.B FE .....	1,000,000 .....	81.3750 .....	813,750 .....	1,000,000 .....	1,000,000 .....	0 .....	0 .....	0 .....	0 .....	1.736 .....	1.736 .....	MN .....	2,893 .....	17,360 .....	06/25/2020 .....	05/01/2032 ...
97705M-ZN-8 .....	WISCONSIN ST .....	...	1	...	1.B FE .....	325,000 .....	84.2510 .....	273,816 .....	325,000 .....	325,000 .....	0 .....	0 .....	0 .....	0 .....	2.531 .....	2.531 .....	MN .....	1,371 .....	8,226 .....	10/02/2019 .....	05/01/2033 ...
0419999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						4,982,298	XXX	4,345,799	4,925,000	4,945,736	0	(5,701)	0	0	XXX	XXX	XXX	34,913	142,475	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						4,982,298	XXX	4,345,799	4,925,000	4,945,736	0	(5,701)	0	0	XXX	XXX	XXX	34,913	142,475	XXX	XXX
100853-D5-6 .....	BOSTON MASS .....	...	1	...	1.A FE .....	300,000 .....	78.9680 .....	236,904 .....	300,000 .....	300,000 .....	0 .....	0 .....	0 .....	0 .....	1.568 .....	1.568 .....	MN .....	784 .....	4,704 .....	12/10/2020 .....	11/01/2032 ...
212204-JP-7 .....	CONTRA COSTA CALIF CNINTY COLLEGE DIST .....	...	1,2	...	1.B FE .....	500,000 .....	83.8530 .....	419,265 .....	500,000 .....	500,000 .....	0 .....	0 .....	0 .....	0 .....	2.563 .....	2.563 .....	FA .....	5,340 .....	12,815 .....	08/29/2019 .....	08/01/2033 ...
212204-MD-0 .....	CONTRA COSTA CALIF CNINTY COLLEGE DIST .....	...	1	...	1.B FE .....	400,000 .....	99.6030 .....	398,412 .....	400,000 .....	400,000 .....	0 .....	0 .....	0 .....	0 .....	4.215 .....	4.213 .....	FA .....	7,025 .....	16,860 .....	09/16/2022 .....	08/01/2027 ...
446222-UV-1 .....	HUNTINGTON BEACH CALIF UN HIGH SCH DIST .....	...	1	...	1.D FE .....	500,000 .....	88.5360 .....	442,680 .....	500,000 .....	500,000 .....	0 .....	0 .....	0 .....	0 .....	1.884 .....	1.884 .....	FA .....	3,925 .....	9,420 .....	05/13/2021 .....	08/01/2029 ...
592112-UH-7 .....	METROPOLITAN GOVT NASHVILLE & DAVIDSON C .....	...	2	...	1.B FE .....	500,000 .....	82.0300 .....	410,150 .....	500,000 .....	500,000 .....	0 .....	0 .....	0 .....	0 .....	1.486 .....	1.486 .....	JJ .....	3,715 .....	7,430 .....	01/27/2021 .....	07/01/2031 ...
64327T-AX-6 .....	NEW CASTLE CNTY DEL .....	...	1	...	1.A FE .....	500,000 .....	99.9120 .....	499,560 .....	500,000 .....	500,000 .....	0 .....	0 .....	0 .....	0 .....	4.206 .....	4.202 .....	JJ .....	9,697 .....	21,030 .....	09/21/2010 .....	07/15/2025 ...
678519-C3-1 .....	OKLAHOMA CITY OKLA .....	...	1	...	1.A FE .....	130,000 .....	97.0990 .....	126,229 .....	130,000 .....	130,000 .....	0 .....	0 .....	0 .....	0 .....	3.030 .....	3.029 .....	MS .....	1,313 .....	3,939 .....	04/17/2019 .....	03/01/2027 ...

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
720424-ZZ-6 .....	PIERCE CNTY WASH SCH DIST NO 010 TACOMA .....	1			1.B FE .....	667,395	82.7840	703,664	850,000	688,281	0	19,137	0	0	1.733	5.024	JD .....	1,228	14,731	11/28/2023	12/01/2031
79623P-EX-9 .....	SAN ANTONIO TEX .....	2			1.A FE .....	1,000,000	82.2810	822,810	1,000,000	1,000,000	0	0	0	0	1.863	1.863	FA .....	7,763	18,630	07/01/2020	02/01/2032
801315-KV-3 .....	SANTA BARBARA CALIF UNI SCH DIST .....				1.C FE .....	544,625	85.4840	457,339	535,000	540,761	0	(977)	0	0	1.703	1.501	FA .....	3,796	9,111	12/18/2020	08/01/2030
802498-ZC-2 .....	SANTA MONICA-MALIBU UNIFIED SCHOOL FACIL .....				1.B FE .....	1,034,347	89.3220	1,125,457	1,260,000	1,111,178	0	37,224	0	0	1.197	4.826	FA .....	6,284	15,082	11/18/2022	08/01/2028
848644-6M-7 .....	SPOKANE CNTY WASH .....	1			1.B FE .....	558,636	100.9040	549,927	545,000	556,343	0	(1,361)	0	0	5.003	4.648	JD .....	2,272	27,266	03/27/2023	12/01/2031
95736V-FA-5 .....	WESTCHESTER CNTY N Y .....				1.B FE .....	515,050	101.8800	509,400	500,000	510,558	0	(2,388)	0	0	5.000	4.412	JD .....	1,111	25,000	12/15/2022	12/15/2028
0619999999	Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations					7,150,052	XXX	6,701,797	7,520,000	7,237,121	0	51,635	0	0	XXX	XXX	XXX	54,253	186,018	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					7,150,052	XXX	6,701,797	7,520,000	7,237,121	0	51,635	0	0	XXX	XXX	XXX	54,253	186,018	XXX	XXX
040654-YA-7 .....	ARIZONA ST TRANSN BRD HIWY REV .....	1			1.B FE .....	500,000	89.1280	445,640	500,000	500,000	0	0	0	0	2.462	2.462	JJ .....	6,155	12,310	01/10/2020	07/01/2030
052414-TE-9 .....	AUSTIN TEX ELEC UTIL SYS REV .....	1,2			1.D FE .....	450,000	87.9280	395,676	450,000	450,000	0	0	0	0	2.785	2.785	MN .....	1,601	12,533	07/31/2019	11/15/2031
059231-W3-0 .....	BALTIMORE MD REV .....	1,2			1.E FE .....	507,245	81.9220	409,610	500,000	504,319	0	(735)	0	0	2.025	1.859	JJ .....	5,063	10,125	12/01/2020	07/01/2032
13077D-QJ-4 .....	CALIFORNIA ST UNIV REV .....	1			1.D FE .....	901,765	84.8060	763,254	900,000	901,155	0	(184)	0	0	1.794	1.771	MN .....	2,691	16,146	08/25/2021	11/01/2030
160429-YJ-9 .....	CHARLESTON S C WTRIKS & SWIR REV .....	2			1.A FE .....	786,810	82.4360	824,360	1,000,000	810,886	0	22,093	0	0	1.790	5.028	JJ .....	8,950	17,900	11/28/2023	01/01/2032
196480-T9-8 .....	COLORADO HOUSING AND FINANCE AUTHORITY .....	2			1.A FE .....	438,867	89.0740	390,916	438,867	438,867	0	0	0	0	5.125	5.125	MON .....	1,874	23,688	02/02/2023	06/01/2053
235036-4T-4 .....	DALLAS FORT WORTH TEX INTL ARPT REV .....	1,2			1.E FE .....	824,030	85.6000	856,000	1,000,000	841,612	0	16,112	0	0	2.704	5.192	MN .....	4,507	27,040	08/27/2020	09/03/2032
25477G-UZ-6 .....	DISTRICT COLUMBIA INCOME TAX REV .....	1			1.A FE .....	500,000	97.1790	485,895	500,000	500,000	0	0	0	0	3.629	3.628	JJ .....	9,073	18,145	07/13/2022	07/01/2028
259561-PH-5 .....	DOUGLAS CNTY WASH PUB UTIL DIST NO 001 W .....	1			1.C FE .....	196,899	101.7460	200,337	196,899	196,899	0	0	0	0	5.345	5.342	MS .....	3,508	11,251	08/20/2010	09/01/2030
3134GW-F5-0 .....	FEDERAL HOME LOAN MORTGAGE CORP .....	2			1.B FE .....	1,000,000	76.7585	767,585	1,000,000	1,000,000	0	0	0	0	1.375	1.375	MS .....	4,507	13,750	08/27/2020	09/03/2032
3134GW-PF-7 .....	FEDERAL HOME LOAN MORTGAGE CORP .....	2			1.B FE .....	1,984,466	74.1838	1,483,676	2,000,000	1,989,144	0	1,188	0	0	1.310	1.377	FA .....	9,752	26,200	12/18/2020	08/17/2033
3134GW-SH-0 .....	FEDERAL HOME LOAN MORTGAGE CORP .....	2			1.B FE .....	1,000,000	75.4483	754,483	1,000,000	1,000,000	0	0	0	0	1.500	1.500	FA .....	5,208	15,000	08/17/2020	08/26/2033
3134GW-XT-8 .....	FEDERAL HOME LOAN MORTGAGE CORP .....	2			1.B FE .....	750,000	76.2417	571,813	750,000	750,000	0	0	0	0	1.320	1.320	AO .....	1,980	9,900	09/29/2020	10/19/2032
3134GX-AB-0 .....	FEDERAL HOME LOAN MORTGAGE CORP .....	2			1.B FE .....	500,000	79.0157	395,079	500,000	500,000	0	0	0	0	1.500	1.500	FA .....	2,750	7,500	10/29/2020	02/19/2032
39222P-EN-0 .....	GREATER NEW HAVEN WTR POLLUTION CTL AUTH .....	2			1.B FE .....	1,182,645	83.6580	1,254,870	1,500,000	1,247,604	0	31,498	0	0	2.000	5.018	FA .....	11,333	30,000	11/18/2022	08/15/2031
392275-AA-1 .....	GREATER ORLANDO AVIATION AUTH ORLANDO FL .....	1			1.C FE .....	800,000	91.2110	729,688	800,000	800,000	0	0	0	0	2.652	2.652	AO .....	5,304	21,216	02/09/2022	10/01/2029
438701-Y9-9 .....	HONOLULU HAWAII CITY & CNTY WASTEWTR SYS .....	1,2			1.C FE .....	261,573	92.1960	276,588	300,000	279,958	0	7,514	0	0	0.998	3.825	JJ .....	1,497	2,994	06/22/2022	07/01/2027
451443-ZH-1 .....	IDaho ST BLDG AUTH BLDG REV .....	1,2			1.C FE .....	778,913	99.1640	743,730	750,000	753,558	0	(5,265)	0	0	2.980	2.254	MS .....	7,450	22,350	12/17/2019	09/01/2025
479354-EM-0 .....	JOHNSTON CNTY N C LTD OBLIG .....	1			1.B FE .....	517,455	87.1560	435,780	500,000	510,162	0	(1,848)	0	0	1.890	1.486	AO .....	2,363	9,450	12/18/2020	04/01/2030
56041M-VF-8 .....	MAINE GOVERNMENTAL FACS AUTH LEASE RENT .....	2			1.D FE .....	293,877	83.0920	249,276	300,000	295,892	0	564	0	0	1.984	2.204	AO .....	1,488	5,952	04/22/2021	10/01/2031
576004-HD-0 .....	MASSACHUSETTS (COMMONWEALTH OF) .....	1			1.A FE .....	957,660	98.0700	980,700	1,000,000	969,708	0	11,030	0	0	3.680	4.965	JJ .....	16,969	36,800	11/28/2023	07/15/2027
584688-SC-7 .....	MICHIGAN ST STRATEGIC FD LTD OBLIG REV .....	1			1.C FE .....	510,505	84.6290	423,145	500,000	507,210	0	(1,002)	0	0	2.128	1.897	MS .....	3,547	10,640	08/17/2021	09/01/2031
64990F-S9-6 .....	NEW YORK ST DORM AUTH ST PERS INCOME TAX .....	2			1.B FE .....	567,024	94.6240	567,744	600,000	581,195	0	5,603	0	0	2.657	3.730	FA .....	6,023	15,942	05/19/2022	02/15/2028
67760H-MY-4 .....	OHIO ST TPK COMM TPK REV .....	1			1.D FE .....	513,465	89.6220	448,110	500,000	507,853	0	(1,431)	0	0	2.401	2.076	FA .....	4,535	12,005	12/18/2020	02/15/2030
679191-LE-4 .....	OKLAHOMA ST UNIV AGRICULTURAL MECHANICAL .....	1			1.D FE .....	625,000	84.4440	527,775	625,000	625,000	0	0	0	0	2.186	2.186	MS .....	4,554	13,663	04/15/2021	09/01/2031
68607V-4P-7 .....	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE .....	1			1.A FE .....	400,000	97.4370	389,748	400,000	400,000	0	0	0	0	4.171	4.170	AO .....	4,171	16,684	04/26/2023	04/01/2030
709235-S9-7 .....	PENNSYLVANIA ST UNIV .....	1			1.C FE .....	700,000	87.3780	611,646	700,000	700,000	0	0	0	0	2.245	2.245	MS .....	5,238	15,715	05/06/2020	09/01/2030
759136-VH-4 .....	REGIONAL TRANSN DIST COLO SALES TAX REV .....	1,2			1.C FE .....	294,612	80.8580	242,574	300,000	296,237	0	440	0	0	1.967	2.142	MN .....	984	5,901	03/09/2021	11/01/2032
79766D-UQ-0 .....	SAN FRANCISCO CALIF CITY & CNTY ARPTS CO .....				1.E FE .....	400,000	89.5250	358,100	400,000	400,000	0	0	0	0	2.583	2.583	MN .....	1,722	10,332	01/26/2022	05/01/2030
79771F-AM-9 .....	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL .....	1,2			1.D FE .....	580,000	83.4270	483,877	580,000	580,000	0	0	0	0	1.988	1.988	MN .....	1,922	11,530	10/08/2020	11/01/2031
79771F-BV-8 .....	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL .....	1,2			1.D FE .....	420,000	83.4270	350,393	420,000	420,000	0	0	0	0	1.988	1.988	MN .....	1,988	8,350	10/08/2020	11/01/2031
80168A-BZ-9 .....	SANTA CLARA VY CALIF WTR DIST WTR SYS RE .....	1			1.B FE .....	175,000	99.3220	173,814	175,000	175,000	0	0	0	0	2.782	2.782	JD .....	406	4,869	04/10/2019	06/01/2025
80168A-CB-1 .....	SANTA CLARA VY CALIF WTR DIST WTR SYS RE .....	1			1.B FE .....	75,000	96.4130	72,310	75,000	75,000	0	0	0	0	2.994	2.994	JD .....	187	2,246	04/10/2019	06/01/2027
80168A-CC-9 .....	SANTA CLARA VY CALIF WTR DIST WTR SYS RE .....	1			1.B FE .....	75,000	95.1280	71,346	75,000	75,000	0	0	0	0	3.114	3.114	JD .....	195	2,336	04/10/2019	06/01/2028
802649-TN-3 .....	SANTA ROSA CALIF WASTEWATER REV .....				1.C FE .....	625,000	89.0270	556,419	625,000	625,000	0	0	0	0	1.915	1.915	MS .....	3,990	11,969	11/12/2020	09/01/2029
810489-WJ-9 .....	SCOTTSDALE ARIZ MUN PTY CORP EXCISE TAX .....	1			1.A FE .....	1,000,000	81.5560	815,560	1,000,000	1,000,000	0	0	0	0	1.556	1.556	JJ .....	7,780	15,560	01/22/2021	07/01/2031
86932U-CH-6 .....	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E .....				1.B FE .....	700,000	90.3660	632,562	700,000	700,000	0	0	0	0	2.344	2.344	MS .....	4,831	16,408	04/30/2020	09/15/2029

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
88213A-HM-0 .....	BOARD OF REGENTS TEXAS A & M UNIVERSITY .....	...	...	1 .....	.. 1.A FE .....	406,992	..99.5320	398,128	400,000	400,461	.....0	.....(1,224)	.....0	.....0	...3.031	...2.715	MM .....	.....1,549	.....12,124	...04/18/2019	...05/15/2025
914437-UQ-9 .....	UNIVERSITY MASS BLDG AUTH REV .....	...	...	2 .....	.. 1.C FE .....	400,000	..83.8690	335,476	400,000	400,000	.....0	.....0	.....0	.....0	...2.997	...2.997	MM .....	.....1,998	.....11,988	...01/09/2020	...11/01/2034
914639-KS-7 .....	UNIVERSITY NEB FACS CORP REV .....	...	...	2 .....	.. 1.C FE .....	500,000	..88.7360	443,680	500,000	500,000	.....0	.....0	.....0	.....0	...2.465	...2.465	AO .....	.....3,081	.....12,325	...10/11/2019	...10/01/2030
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					24,099,802	XXX	21,317,362	24,860,766	24,207,721	0	84,355	0	0	XXX	XXX	XXX	172,126	560,835	XXX	XXX
3128MJ-IV-8 .....	FH G08659 - RMBS .....	...	...	4 .....	.. 1.A .....	69,492	..90.4459	63,238	69,918	69,261	.....0	.....48	.....0	.....0	...3.500	...3.654	MON .....	.....204	.....2,510	...05/02/2018	...08/01/2045
3128MJ-YZ-7 .....	FH G08727 - RMBS .....	...	...	4 .....	.. 1.A .....	156,535	..90.2007	137,941	152,927	158,711	.....0	.....(375)	.....0	.....0	...3.500	...2.961	MON .....	.....446	.....5,490	...12/09/2016	...10/01/2046
3128PY-YP-3 .....	FH J18818 - RMBS .....	...	...	4 .....	.. 1.A .....	10,699	..98.0728	10,270	10,472	10,511	.....0	.....(21)	.....0	.....0	...2.500	...2.001	MON .....	.....22	.....307	...04/26/2012	...04/01/2027
3132DV-3J-2 .....	FH SD8001 - RMBS .....	...	...	4 .....	.. 1.A .....	754,620	..89.4897	761,651	851,105	754,289	.....0	.....(21)	.....0	.....0	...3.500	...5.242	MON .....	.....2,482	.....30,609	...11/28/2023	...07/01/2049
31335A-BE-7 .....	FH G60037 - RMBS .....	...	...	4 .....	.. 1.A .....	117,881	..88.7043	107,557	121,253	117,822	.....0	.....216	.....0	.....0	...3.000	...3.515	MON .....	.....303	.....3,741	...08/08/2018	...10/01/2043
31335A-U3-0 .....	FH G60602 - RMBS .....	...	...	4 .....	.. 1.A .....	165,889	..91.3778	143,577	157,124	168,065	.....0	.....(1,313)	.....0	.....0	...3.500	...2.310	MON .....	.....458	.....5,673	...07/26/2016	...11/01/2043
3136AA-EK-7 .....	FNR 2012-129 TD - CMO/RMBS .....	...	...	4 .....	.. 1.A .....	16,028	..87.3529	13,879	15,888	16,050	.....0	.....(35)	.....0	.....0	...2.000	...1.761	MON .....	.....26	.....330	...03/26/2013	...05/25/2040
3136AH-H9-4 .....	FNR 2013-130 A - CMO/RMBS .....	...	...	4 .....	.. 1.A .....	25,167	..91.3373	23,197	25,397	25,126	.....0	.....28	.....0	.....0	...3.000	...3.187	MON .....	.....63	.....782	...01/09/2014	...10/25/2044
3136AH-M2-3 .....	FNR 2013-130 AG - CMO/RMBS .....	...	...	4 .....	.. 1.A .....	648,816	..97.0970	670,179	690,216	651,430	.....0	.....2,828	.....0	.....0	...4.000	...5.502	MON .....	.....2,301	.....28,634	...11/28/2023	...10/25/2043
3136B3-VJ-6 .....	FNR 2018-96 BH - CMO/RMBS .....	...	...	4 .....	.. 1.A .....	769,814	..98.2970	803,476	817,396	777,034	.....0	.....7,351	.....0	.....0	...4.000	...6.378	MON .....	.....2,725	.....35,134	...11/28/2023	...09/25/2047
3137AH-2W-7 .....	FHR 3936 AB - CMO/RMBS .....	...	...	4 .....	.. 1.A .....	35,371	..98.5777	34,206	34,699	34,721	.....0	.....(36)	.....0	.....0	...3.000	...2.781	MON .....	.....87	.....1,258	...01/18/2012	...10/15/2026
3138WA-RA-7 .....	FN AS1380 - RMBS .....	...	...	4 .....	.. 1.A .....	10,013	..96.6408	8,960	9,271	10,989	.....0	.....(243)	.....0	.....0	...4.500	...1.646	MON .....	.....35	.....421	...08/14/2014	...12/01/2043
3138WE-6W-4 .....	FN AS5384 - RMBS .....	...	...	4 .....	.. 1.A .....	72,111	..93.3460	63,927	68,483	74,611	.....0	.....(601)	.....0	.....0	...4.000	...2.640	MON .....	.....228	.....2,778	...02/07/2017	...07/01/2045
3140EU-HZ-5 .....	FN BC0247 - RMBS .....	...	...	4 .....	.. 1.A .....	157,208	..93.3460	140,218	150,214	161,025	.....0	.....(1,194)	.....0	.....0	...4.000	...2.890	MON .....	.....501	.....6,150	...02/15/2017	...02/01/2046
314007-SL-2 .....	FN CA0522 - RMBS .....	...	...	4 .....	.. 1.A .....	78,051	..85.2575	67,721	79,432	76,919	.....0	.....146	.....0	.....0	...3.000	...3.461	MON .....	.....199	.....2,446	...01/26/2018	...10/01/2047
31400N-QU-9 .....	FN CB3166 - RMBS .....	...	...	4 .....	.. 1.A .....	1,874,551	..85.6659	1,849,292	2,158,727	1,873,721	.....0	.....(830)	.....0	.....0	...3.000	...4.865	MON .....	.....5,397	.....5,397	...11/21/2024	...03/01/2052
31400R-HX-4 .....	FN CB5645 - RMBS .....	...	...	4 .....	.. 1.A .....	857,174	..98.9040	847,647	856,781	856,781	.....0	.....(282)	.....0	.....0	...5.500	...5.484	MON .....	.....3,928	.....48,289	...02/21/2023	...02/01/2053
3140XM-AY-2 .....	FN FS5422 - RMBS .....	...	...	4 .....	.. 1.A .....	519,068	..94.6143	515,265	544,596	520,118	.....0	.....1,029	.....0	.....0	...4.500	...5.266	MON .....	.....2,042	.....24,967	...12/08/2023	...08/01/2053
3140XM-XB-4 .....	FN FS6102 - RMBS .....	...	...	4 .....	.. 1.A .....	175,251	..96.5009	174,913	181,255	175,489	.....0	.....229	.....0	.....0	...5.000	...5.564	MON .....	.....755	.....9,265	...12/04/2023	...10/01/2053
3140XM-Y5-9 .....	FN FS6131 - RMBS .....	...	...	4 .....	.. 1.A .....	1,063,751	..82.1116	1,041,775	1,268,730	1,065,189	.....0	.....1,438	.....0	.....0	...2.500	...4.667	MON .....	.....2,643	.....13,216	...07/30/2024	...03/01/2052
3141BD-HY-1 .....	FN MA3846 - RMBS .....	...	...	4 .....	.. 1.A .....	842,854	..84.1766	861,879	1,023,894	845,710	.....0	.....3,387	.....0	.....0	...3.000	...5.629	MON .....	.....2,560	.....31,281	...11/28/2023	...11/01/2049
3141BD-Z8-8 .....	FN MA4366 - RMBS .....	...	...	4 .....	.. 1.A .....	365,314	..86.0551	302,507	351,527	363,666	.....0	.....(831)	.....0	.....0	...2.500	...1.910	MON .....	.....732	.....9,000	...05/20/2021	...06/01/2041
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					8,785,657	XXX	8,643,274	9,639,564	8,807,239	0	10,917	0	0	XXX	XXX	XXX	28,138	267,679	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					32,885,459	XXX	29,960,636	34,500,330	33,014,960	0	95,272	0	0	XXX	XXX	XXX	200,264	828,514	XXX	XXX
002824-BQ-2 .....	ABBOTT LABORATORIES .....	...	1,2	.. 1.D FE .....	773,603	..84.5138	.....	646,531	765,000	769,991	.....0	.....(910)	.....0	.....0	...1.400	...1.271	JD .....	.....30	.....16,065	...12/18/2020	...06/30/2030
00287Y-DR-7 .....	ABBVIE INC .....	...	1,2	.. 1.G FE .....	499,295	..100.5842	.....	502,921	500,000	499,529	.....0	.....234	.....0	.....0	...4.800	...4.846	MS .....	.....7,067	.....13,267	...02/22/2024	...03/15/2027
023135-CQ-7 .....	AMAZON.COM INC .....	...	1,2	.. 1.D FE .....	391,212	..100.6450	.....	402,580	400,000	392,825	.....0	.....1,258	.....0	.....0	...4.650	...5.067	JD .....	.....1,550	.....18,600	...09/21/2023	...12/01/2029
025816-CP-2 .....	AMERICAN EXPRESS CO .....	...	2	.. 1.F FE .....	151,389	..97.0309	.....	145,546	150,000	150,370	.....0	.....(152)	.....0	.....0	...3.300	...3.186	MM .....	.....798	.....4,950	...07/18/2017	...05/03/2027
025816-DH-9 .....	AMERICAN EXPRESS CO .....	...	2,5	.. 1.F FE .....	450,000	..100.9434	.....	454,245	450,000	450,000	.....0	.....0	.....0	.....0	...5.282	...5.283	JJ .....	.....10,102	.....23,769	...07/25/2023	...07/27/2029
02665W-FD-8 .....	AMERICAN HONDA FINANCE CORP .....	...	1	.. 1.G FE .....	299,835	..100.2804	.....	300,841	300,000	299,894	.....0	.....59	.....0	.....0	...4.900	...4.917	MS .....	.....4,451	.....7,309	...03/11/2024	...03/12/2027
035240-AQ-3 .....	ANHEUSER-BUSCH INBEV WORLDWIDE INC .....	...	1,2	.. 1.G FE .....	391,292	..100.0342	.....	400,137	400,000	393,198	.....0	.....1,505	.....0	.....0	...4.750	...5.220	JJ .....	.....8,339	.....19,000	...09/22/2023	...01/23/2029
037735-CU-9 .....	APPALACHIAN POWER CO .....	...	1,2	.. 2.A FE .....	199,290	..99.3556	.....	198,711	200,000	199,966	.....0	.....80	.....0	.....0	...3.400	...3.441	JD .....	.....567	.....6,800	...05/11/2015	...06/01/2025
037833-ED-8 .....	APPLE INC .....	...	1,2	.. 1.B FE .....	2,355,005	..84.1120	.....	2,376,165	2,825,000	2,386,896	.....0	.....31,891	.....0	.....0	...1.650	...4.593	FA .....	.....18,516	.....23,306	...06/24/2024	...02/08/2031
046353-AD-0 .....	ASTRAZENECA PLC .....	C	1	.. 1.F FE .....	1,332,276	..109.7039	.....	1,316,447	1,200,000	1,331,562	.....0	.....(714)	.....0	.....0	...6.450	...5.255	MS .....	.....22,790	.....0	...11/22/2024	...09/15/2037
04636N-AM-5 .....	ASTRAZENECA FINANCE LLC .....	...	1,2	.. 1.F FE .....	799,016	..99.9025	.....	799,220	800,000	799,173	.....0	.....157	.....0	.....0	...4.900	...4.920	FA .....	.....13,611	.....19,600	...02/21/2024	...02/26/2031
04685A-3T-6 .....	ATHENE GLOBAL FUNDING .....	...	1,2	.. 1.E FE .....	2,410,337	..101.1493	.....	2,377,009	2,350,000	2,403,767	.....0	.....(6,570)	.....0	.....0	...5.516	...4.426	MS .....	.....34,567	.....64,453	...09/18/2024	...03/25/2027
049560-AZ-8 .....	ATMOS ENERGY CORP .....	...	1,2	.. 1.E FE .....	873,537	..104.7174	.....	890,098	850,000	871,634	.....0	.....(1,758)	.....0	.....0	...5.900	...5.526	MM .....	.....6,408	.....55,026	...11/28/2023	...11/15/2033
05348E-AV-1 .....	AVALONBAY COMMUNITIES INC .....	...	1,2	.. 1.G FE .....	263,380	..99.4508	.....	248,627	250,000	250,297	.....0	.....(1,721)	.....0	.....0	...3.450	...2.744	JD .....	.....719	.....8,625	...07/22/2016	...06/01/2025
05581K-AG-6 .....	BNP PARIBAS SA .....	C	2,5	.. 1.E FE .....	1,037,990	..102.3196	.....	1,023,196	1,000,000	1,037,650	.....0	.....(340)	.....0	.....0	...5.894	...5.358	JD .....	.....4,257	.....29,470	...11/21/2024	...12/05/2034
06368L-3L-8 .....	BANK OF MONTREAL .....	...	1,2	.. 1.F FE .....	381,053	..101.6098	.....	381,037	375,000	380,674	.....0	.....(378)	.....0	.....0	...5.511	...5.225	JD .....	.....1,550	.....10,333	...06/24/2024	...06/04/2031

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
06368L-WU-6	BANK OF MONTREAL			1,2	1.F FE	1,968,082	102.5572	1,974,226	1,925,000	1,963,353	0	(4,729)	0	0	5.717	5.112	MS	29,347	55,026	06/24/2024	09/25/2028
06406R-BJ-5	BANK OF NEW YORK MELLON CORP			2,5	1.F FE	1,474,667	99.7284	1,495,926	1,500,000	1,494,486	0	9,589	0	0	4.414	4.786	JJ	28,875	66,210	11/18/2022	07/24/2026
06406R-CA-3	BANK OF NEW YORK MELLON CORP			1,2,5	1.D FE	702,541	99.5845	697,091	700,000	702,520	0	(21)	0	0	5.225	5.178	MN	4,165	0	11/21/2024	11/20/2035
09247X-AP-6	BLACKROCK FINANCE INC			1,2	1.D FE	678,397	94.4747	684,942	725,000	682,945	0	4,548	0	0	3.250	4.749	AO	3,993	11,781	06/24/2024	04/30/2029
09261B-AD-2	BLACKSTONE HOLDINGS FINANCE CO LLC			1,2	1.E FE	1,175,408	80.4951	1,287,921	1,600,000	1,254,885	0	38,703	0	0	2.000	5.753	JJ	13,422	32,000	11/18/2022	01/30/2032
09659W-2V-5	BNP PARIBAS SA	C		2	1.E FE	1,022,680	99.7884	997,884	1,000,000	1,020,915	0	(1,765)	0	0	5.125	4.381	JJ	23,917	0	09/18/2024	01/13/2029
100743-AL-7	BOSTON GAS CO			1,2	2.A FE	881,643	90.7315	725,852	800,000	843,771	0	(9,606)	0	0	3.001	1.687	FA	10,003	24,008	12/18/2020	08/01/2029
10373Q-BU-3	BP CAPITAL MARKETS AMERICA INC			1,2	1.E FE	867,088	96.4868	868,381	900,000	870,343	0	2,968	0	0	4.812	5.317	FA	16,601	43,308	11/28/2023	02/13/2033
110122-AQ-1	BRISTOL-MYERS SQUIBB CO			1	1.F FE	1,938,654	104.9555	1,889,200	1,800,000	1,937,939	0	(715)	0	0	6.125	5.315	MN	18,375	0	11/22/2024	05/01/2038
114259-AT-1	BROOKLYN UNION GAS CO			1,2	2.A FE	200,000	94.6637	189,327	200,000	200,000	0	0	0	0	3.865	3.864	MS	2,512	7,730	02/27/2019	03/04/2029
125896-BP-4	CMS ENERGY CORP			1,2	2.B FE	249,208	99.0652	247,663	250,000	249,923	0	90	0	0	3.600	3.636	MN	1,150	9,000	11/04/2015	11/15/2025
13645R-AY-0	CANADIAN PACIFIC RAILWAY CO			1,2	2.A FE	255,623	97.3255	243,314	250,000	252,110	0	(611)	0	0	4.000	3.716	JD	833	10,000	08/21/2024	06/01/2028
141781-BQ-6	CARGILL INC			1,2	1.F FE	966,790	82.3746	823,746	1,000,000	978,836	0	3,239	0	0	1.700	2.072	FA	7,036	17,000	02/25/2021	02/02/2031
20030N-AF-8	COMCAST CORP			1	1.G FE	1,853,694	102.0994	1,837,789	1,800,000	1,853,343	0	(351)	0	0	5.650	5.278	JD	4,520	50,850	11/21/2024	06/15/2035
200339-DX-4	COMERICA BANK				2.B FE	260,813	99.1913	247,978	250,000	250,785	0	(1,388)	0	0	4.000	3.428	JJ	4,278	10,000	06/27/2017	07/27/2025
209111-EM-1	CONSOLIDATED EDISON COMPANY OF NEW YORK			1	1.G FE	2,155,820	105.8574	2,117,148	2,000,000	2,154,887	0	(933)	0	0	6.200	5.290	JD	5,511	62,000	11/22/2024	06/15/2036
224044-CU-9	COX COMMUNICATIONS INC			1,2	2.B FE	1,095,259	96.5968	1,062,565	1,100,000	1,095,400	0	141	0	0	5.450	5.506	MS	21,815	0	10/11/2024	09/01/2034
24422E-UE-7	JOHN DEERE CAPITAL CORP				1.E FE	198,272	99.7630	199,526	200,000	199,943	0	301	0	0	3.450	3.599	MS	2,070	6,900	12/18/2020	07/15/2030
24422E-VD-8	JOHN DEERE CAPITAL CORP				1.E FE	545,742	89.8890	449,445	500,000	526,054	0	(4,982)	0	0	2.450	1.373	JJ	5,853	12,250	12/18/2020	01/09/2030
254687-ER-3	WALT DISNEY CO			1	1.F FE	650,795	105.8094	529,047	500,000	625,305	0	(5,400)	0	0	6.150	4.022	FA	11,617	30,750	03/20/2019	02/15/2041
263534-CP-2	EIDP INC			1,2	1.G FE	849,154	87.3737	698,989	800,000	828,788	0	(5,164)	0	0	2.300	1.588	JJ	8,484	18,400	12/18/2020	07/15/2030
26443C-AJ-2	DUKE UNIVERSITY HEALTH SYSTEM INC			1	1.D FE	700,000	88.3139	618,197	700,000	700,000	0	0	0	0	2.602	2.602	JD	1,518	18,214	01/08/2020	06/01/2030
26444H-AJ-0	DUKE ENERGY FLORIDA LLC			1,2	1.F FE	468,008	84.7535	419,530	495,000	478,304	0	2,836	0	0	1.750	2.414	JD	385	8,663	03/30/2021	06/15/2030
278265-AE-3	MORGAN STANLEY			1,2	1.G FE	199,264	97.4218	194,844	200,000	199,819	0	84	0	0	3.500	3.542	AO	1,653	7,000	04/03/2017	04/06/2027
29364W-BH-0	ENTERGY LOUISIANA LLC			1,2	1.F FE	298,452	83.2182	249,655	300,000	298,943	0	130	0	0	2.350	2.402	JD	313	7,050	03/04/2021	06/15/2032
29736R-AR-1	ESTEE LAUDER COMPANIES INC			1,2	1.F FE	926,717	83.0504	784,826	945,000	933,187	0	1,773	0	0	1.950	2.166	MS	5,426	18,428	03/18/2021	03/15/2031
30303M-BL-9	META PLATFORMS INC			1,2	1.D FE	842,308	100.0967	850,822	850,000	844,079	0	1,622	0	0	4.600	4.826	MN	4,996	39,100	11/28/2023	05/15/2028
341081-GP-6	FLORIDA POWER & LIGHT CO			1,2	1.D FE	825,670	98.9967	841,472	850,000	829,291	0	3,318	0	0	4.625	5.150	MN	5,023	39,313	11/28/2023	05/15/2030
373334-KW-0	GEORGIA POWER CO			1,2	1.F FE	2,040,720	99.3275	1,986,550	2,000,000	2,040,400	0	(326)	0	0	5.250	4.961	MS	30,917	0	11/25/2024	03/15/2034
375558-AB-5	GILEAD SCIENCES INC			1,2	2.A FE	846,946	100.2836	852,411	850,000	847,384	0	386	0	0	5.250	5.294	AO	386	48,468	11/28/2023	10/15/2033
39138Q-AA-3	GREAT-WEST LIFE CO FINANCE 2018 LP			1,2	1.F FE	199,348	96.4486	192,897	200,000	199,756	0	70	0	0	4.047	4.086	MN	989	8,094	05/15/2018	05/17/2028
438516-BZ-8	HONEYWELL INTERNATIONAL INC			1,2	1.F FE	841,278	86.1793	689,435	800,000	823,816	0	(4,410)	0	0	1.950	1.351	JD	1,300	15,600	12/18/2020	06/01/2030
446150-AM-6	HUNTINGTON BANCSHARES INC			2	2.A FE	249,908	99.6348	249,087	250,000	249,997	0	14	0	0	4.000	4.003	MN	1,278	10,000	12/20/2018	05/15/2025
46647P-BU-9	JPMORGAN CHASE & CO			1,2,5	1.E FE	600,000	83.0999	498,599	600,000	600,000	0	0	0	0	1.764	1.764	MN	1,235	10,584	11/12/2020	11/19/2031
46647P-CC-8	JPMORGAN CHASE & CO			1,2,5	1.F FE	212,730	85.8340	214,585	250,000	215,149	0	2,419	0	0	2.580	4.897	AO	1,236	3,225	06/24/2024	04/22/2032
46647P-EB-8	JPMORGAN CHASE & CO			1,2,5	1.E FE	200,000	99.8697	199,739	200,000	200,000	0	0	0	0	5.012	5.013	JJ	4,399	5,012	01/16/2024	01/23/2030
501044-DJ-7	KROGER CO			1,2	2.A FE	200,224	97.5810	195,162	200,000	200,077	0	(19)	0	0	3.700	3.684	FA	3,083	7,400	08/25/2017	08/01/2027
50222C-AB-6	LSEG US FIN CORP			1,2	1.G FE	2,113,482	99.5393	2,090,325	2,100,000	2,113,400	0	(82)	0	0	5.297	5.207	MS	28,736	0	11/21/2024	03/28/2034
539439-AQ-2	LLOYDS BANKING GROUP PLC	C		2,5	1.G FE	188,548	96.0644	192,129	200,000	195,063	0	1,170	0	0	3.574	1.072	MN	1,072	7,148	03/15/2024	11/07/2028
539830-BP-3	LOCKHEED MARTIN CORP			1,2	1.F FE	521,224	85.6030	428,015	500,000	512,286	0	(2,257)	0	0	1.850	1.359	JD	411	9,250	12/18/2020	06/15/2030
55279H-AK-6	MANUFACTURERS AND TRADERS TRUST CO			2	1.G FE	249,720	99.7268	249,317	250,000	249,998	0	32	0	0	2.900	2.909	FA	2,920	7,250	02/03/2015	02/06/2025
57174B-BU-5	MARSH & MCLENNAN COMPANIES INC			1,2	1.G FE	873,673	101.3002	876,247	865,000	873,035	0	(598)	0	0	5.400	5.263	MS	13,754	47,229	11/28/2023	09/15/2033
57636Q-AJ-3	MASTERCARD INC			1,2	1.D FE	149,649	96.9037	145,356	150,000	149,883	0	41	0	0	3.500	3.526	FA	1,823	5,250	02/21/2018	02/26/2028
57636Q-AR-5	MASTERCARD INC			1,2	1.D FE	841,014	97.5180	721,633	740,000	774,891	0	(16,634)	0	0	3.300	0.988	MS	6,444	24,420	12/18/2020	03/26/2027
57636Q-AS-3	MASTERCARD INC			1,2	1.E FE	399,488	84.5699	338,280	400,000	399,677	0	53	0	0	1.900	1.914	MS	2,238	7,600	03/02/2021	03/15/2031

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost			Rate Used to Obtain Fair Value	Fair Value											
581557-BU-8	MCKESSON CORP			1,2	1.G FE	2,167,736	.99.5008	2,164,142	2,175,000	2,167,781	0	46	0	0	5.100	5.148	JJ	51,149	0	12/20/2024	07/15/2033
59217G-FB-0	METROPOLITAN LIFE GLOBAL FUNDING I				1.D FE	2,339,945	.99.3770	2,360,205	2,375,000	2,345,640	0	5,695	0	0	4.400	4.933	JD	290	104,500	06/24/2024	06/30/2027
641062-AF-1	NESTLE HOLDINGS INC			1,2	1.D FE	199,531	.96.2321	192,464	200,000	199,815	0	54	0	0	3.625	3.652	MS	1,953	7,250	12/14/2018	09/24/2028
64110L-AZ-9	NETFLIX INC			1,2	2.A FE	1,331,161	.98.0994	1,275,293	1,300,000	1,330,265	0	(896)	0	0	4.900	4.592	FA	26,542	0	08/16/2024	08/15/2034
666807-BN-1	NORTHROP GRUMMAN CORP			1,2	2.A FE	249,868	.95.5582	238,895	250,000	249,970	0	16	0	0	3.250	3.254	JJ	3,747	8,125	10/10/2017	01/15/2028
67066G-AN-4	NVIDIA CORP			1,2	1.D FE	1,287,912	.84.9856	1,359,769	1,600,000	1,353,816	0	31,898	0	0	2.000	4.801	JD	1,422	32,000	11/18/2022	06/15/2031
67103H-AF-4	O'REILLY AUTOMOTIVE INC			1,2	2.A FE	195,704	.97.0512	194,102	200,000	198,652	0	483	0	0	3.600	3.869	MS	2,400	7,200	02/13/2018	09/01/2027
677415-CV-1	OHIO POWER CO			1,2	2.A FE	1,993,072	.96.8142	1,984,692	2,050,000	1,993,209	0	137	0	0	5.000	5.414	JD	8,542	0	12/20/2024	06/01/2033
68233J-AZ-7	ONCOR ELECTRIC DELIVERY COMPANY LLC			1,2	1.F FE	99,739	.99.5111	99,511	100,000	99,993	0	31	0	0	2.950	2.978	AO	738	2,950	10/27/2015	04/01/2025
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD	C		1,2	1.F FE	344,827	.98.9510	346,328	350,000	345,800	0	677	0	0	4.650	4.907	MN	1,899	16,275	07/27/2023	05/19/2030
718172-DJ-5	PHILIP MORRIS INTERNATIONAL INC			1,2	1.F FE	1,780,608	.98.9289	1,731,255	1,750,000	1,779,596	0	(1,011)	0	0	5.250	5.012	FA	35,219	45,938	08/09/2024	02/13/2034
742718-GF-0	PROCTER & GAMBLE CO			1	1.D FE	299,868	.99.5172	298,551	300,000	299,904	0	36	0	0	4.350	4.359	JJ	5,510	6,525	01/24/2024	01/29/2029
74340X-BX-8	PROLOGIS LP			1,2	1.G FE	197,852	.97.3183	194,637	200,000	199,119	0	228	0	0	4.000	4.130	MS	2,356	8,000	09/04/2018	09/15/2028
74460D-AC-3	PUBLIC STORAGE OPERATING CO			1,2	1.F FE	200,000	.96.1760	192,352	200,000	200,000	0	0	0	0	3.094	3.093	MS	1,822	6,188	09/13/2017	09/15/2027
74460D-AD-1	PUBLIC STORAGE OPERATING CO			1,2	1.F FE	99,998	.94.4019	94,402	100,000	100,000	0	0	0	0	3.385	3.385	MN	564	3,385	04/10/2019	05/01/2029
756109-AS-3	REALTY INCOME CORP			1,2	1.G FE	147,360	.96.7121	147,969	153,000	151,584	0	665	0	0	3.000	3.474	JJ	2,117	4,590	12/07/2017	01/15/2027
756109-CG-7	REALTY INCOME CORP			1,2	1.G FE	1,001,380	.98.0435	980,435	1,000,000	1,001,403	0	23	0	0	5.125	5.105	FA	19,361	0	11/25/2024	02/15/2034
78355H-LB-3	RYDER SYSTEM INC			1,2	2.A FE	498,360	101.7144	508,572	500,000	498,593	0	233	0	0	5.500	5.573	JD	2,292	15,507	04/29/2024	06/01/2029
808513-BW-4	CHARLES SCHWAB CORP			1,2	1.F FE	203,196	.97.1066	194,213	200,000	200,774	0	(360)	0	0	3.300	3.100	AO	1,650	6,600	08/21/2017	04/01/2027
85440K-AB-0	LELAND STANFORD JUNIOR UNIVERSITY			1,2	1.A FE	503,353	.94.5187	472,593	500,000	501,528	0	(338)	0	0	3.089	3.009	MN	2,574	15,445	03/22/2019	05/01/2029
855244-AQ-2	STARBUCKS CORP			1,2	2.A FE	249,770	.99.4712	248,678	250,000	249,984	0	40	0	0	3.800	3.811	FA	3,589	9,500	08/08/2018	08/15/2025
857477-BG-7	STATE STREET CORP				1.F FE	869,258	.89.5357	716,285	800,000	839,594	0	(7,508)	0	0	2.400	1.384	JJ	8,373	19,200	12/18/2020	01/24/2030
883556-CL-4	THERMO FISHER SCIENTIFIC INC			1,2	1.G FE	562,260	.83.1952	582,367	700,000	578,388	0	14,784	0	0	2.000	5.057	AO	2,956	14,000	11/28/2023	10/15/2031
89417E-AD-1	TRAVELERS COMPANIES INC			1	1.F FE	495,257	107.5919	484,163	450,000	495,021	0	(235)	0	0	6.250	5.152	JD	1,250	14,063	11/26/2024	06/15/2037
902674-ZW-3	UBS AG (LONDON BRANCH)	C			1.E FE	1,482,045	102.2619	1,482,798	1,450,000	1,478,540	0	(3,505)	0	0	5.650	5.058	MS	25,033	40,963	06/24/2024	09/11/2028
90351D-AB-3	UBS GROUP AG	C			1.G FE	208,904	.99.5006	199,001	200,000	200,947	0	(1,262)	0	0	4.125	3.458	MS	2,223	8,250	01/09/2018	09/24/2025
904764-BB-2	UNILEVER CAPITAL CORP			1,2	1.E FE	196,616	.99.6714	199,343	200,000	199,882	0	540	0	0	3.375	3.648	MS	1,856	6,750	04/25/2018	03/22/2025
907818-FB-9	UNION PACIFIC CORP			1,2	1.G FE	199,200	.96.0123	192,025	200,000	199,644	0	87	0	0	3.700	3.747	MS	2,467	7,400	02/21/2019	03/01/2029
91159H-HW-3	US BANCORP			2	1.G FE	516,090	.91.6797	458,398	500,000	509,948	0	(2,135)	0	0	3.000	2.513	JJ	6,292	15,000	01/20/2022	07/30/2029
91159H-JF-8	US BANCORP			1,2,5	1.G FE	500,000	.99.1085	495,543	500,000	500,000	0	0	0	0	4.548	4.550	JJ	10,044	22,740	07/19/2022	07/22/2028
91324P-DX-7	UNITEDHEALTH GROUP INC			1	1.F FE	479,815	.86.1240	430,620	500,000	486,459	0	2,335	0	0	2.000	2.543	MN	1,278	10,000	01/27/2022	05/15/2030
95000U-3B-7	WELLS FARGO & CO			1,2,5	2.A FE	282,012	.96.6301	289,890	300,000	283,837	0	1,700	0	0	4.897	5.709	JJ	6,366	14,691	12/04/2023	07/25/2033
976657-AL-0	WEC ENERGY GROUP INC			1,2	2.A FE	59,990	.99.2246	59,535	60,000	60,000	0	.1	0	0	3.550	3.550	JD	95	2,130	06/04/2015	06/15/2025
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						68,829,891	XXX	66,679,414	69,123,000	68,832,078	0	78,640	0	0	XXX	XXX	XXX	734,233	1,617,246	XXX	XXX
75410P-AA-8	RATE 24J1 A1 - RMBS			4	1.A	636,989	.99.5406	640,063	643,017	637,064	0	75	0	0	6.000	6.216	MON	3,215	19,291	06/28/2024	07/27/2054
81748E-AB-2	SEMT 2024-7 A2 - RMBS			4	1.A	556,086	.99.6772	557,514	559,319	556,053	0	(33)	0	0	6.000	6.143	MON	2,797	13,983	07/16/2024	08/25/2054
1029999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						1,193,075	XXX	1,197,577	1,202,337	1,193,117	0	42	0	0	XXX	XXX	XXX	6,012	33,274	XXX	XXX
06540V-AZ-8	BANK 2019-BNK24 A2 - CMBS			4	1.A	1,499,737	.89.4081	1,327,711	1,485,000	1,491,856	0	(1,583)	0	0	2.707	2.593	MON	3,350	40,371	12/11/2019	11/17/2062
1039999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						1,499,737	XXX	1,327,711	1,485,000	1,491,856	0	(1,583)	0	0	XXX	XXX	XXX	3,350	40,371	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						71,522,704	XXX	69,204,702	71,810,337	71,517,051	0	77,098	0	0	XXX	XXX	XXX	743,595	1,690,891	XXX	XXX
1309999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999. Total - Issuer Obligations						112,012,184	XXX	105,862,848	113,528,766	112,222,104	0	236,492	0	0	XXX	XXX	XXX	1,053,972	2,738,886	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities						10,864,712	XXX	10,568,266	11,701,396	10,893,085	0	9,830	0	0	XXX	XXX	XXX	35,936	322,834	XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities						1,499,737	XXX	1,327,711	1,485,000	1,491,856	0	(1,583)	0	0	XXX	XXX	XXX	3,350	40,371	XXX	XXX
2449999999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2459999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999. Total - Unaffiliated Certificates of Deposit						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999 - Total Bonds						124,376,634	XXX	117,758,825	126,715,163	124,607,044	0	244,739	0	0	XXX	XXX	XXX	1,093,258	3,102,091	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
Number  
1A 1A ...\$ .....28,255,978 1B ..\$ ..... 17,581,498 1C ..\$ ..... 6,800,083 1D ..\$ .....14,325,500 1E ..\$ .....12,809,221 1F ..\$ .....20,160,774 1G ..\$ .....15,420,066  
1B 2A ...\$ ..... 7,657,816 2B ..\$ ..... 1,596,108 2C ..\$ .....0  
1C 3A ...\$ .....0 3B ..\$ .....0 3C ..\$ .....0  
1D 4A ...\$ .....0 4B ..\$ .....0 4C ..\$ .....0  
1E 5A ...\$ .....0 5B ..\$ .....0 5C ..\$ .....0  
1F 6 .....\$ .....0

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

**N O N E**

Schedule D - Part 2 - Section 2 - Common Stocks Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-2R-0 .....	UNITED STATES TREASURY .....		..01/12/2024 ..	Citigroup .....		283,629	300,000	2,843
0109999999. Subtotal - Bonds - U.S. Governments						283,629	300,000	2,843
31400N-QU-9 .....	FN CB3166 - RMBS .....		..11/21/2024 ..	BAML .....		1,888,681	2,175,000	3,806
3140XM-V5-9 .....	FN FS6131 - RMBS .....		..07/30/2024 ..	BNP Paribas .....		1,089,969	1,300,000	2,708
0909999999. Subtotal - Bonds - U.S. Special Revenues						2,978,650	3,475,000	6,515
00287Y-DR-7 .....	ABBVIE INC .....		..02/22/2024 ..	B.A. Securities Inc. ....		499,295	500,000	0
02665W-FD-8 .....	AMERICAN HONDA FINANCE CORP .....		..03/11/2024 ..	TORONTO DOMINION SECS USA INC .....		299,835	300,000	0
037833-ED-8 .....	APPLE INC .....		..06/24/2024 ..	FUND FUNDS II .....		2,355,005	2,825,000	17,739
046353-AD-0 .....	ASTRAZENECA PLC .....	C.....	..11/22/2024 ..	Morgan Stanley .....		1,332,276	1,200,000	15,050
04636N-AM-5 .....	ASTRAZENECA FINANCE LLC .....		..02/21/2024 ..	UBS .....		799,016	800,000	0
04685A-3T-6 .....	ATHENE GLOBAL FUNDING .....		..09/18/2024 ..	Various .....		2,410,337	2,350,000	62,293
05581K-AG-6 .....	BNP PARIBAS SA .....	C.....	..11/21/2024 ..	Jefferies & Co., Inc. ....		1,037,990	1,000,000	27,342
06368L-3L-8 .....	BANK OF MONTREAL .....		..06/24/2024 ..	MORGAN SECURITIES-FIXED INC .....		381,053	375,000	1,206
06368L-WU-6 .....	BANK OF MONTREAL .....		..06/24/2024 ..	Bank of America Merrill Lynch .....		1,968,082	1,925,000	27,513
06406R-CA-3 .....	BANK OF NEW YORK MELLON CORP .....		..11/21/2024 ..	Wells .....		702,541	700,000	203
09247X-AP-6 .....	BLACKROCK INC .....		..06/24/2024 ..	SUMRIDGE PARTNERS LLC .....		678,397	725,000	3,600
09659W-2V-5 .....	BNP PARIBAS SA .....	C.....	..09/18/2024 ..	Jefferies & Co., Inc. ....		1,022,680	1,000,000	9,396
110122-AQ-1 .....	BRISTOL-MYERS SQUIBB CO .....		..11/22/2024 ..	MILLENNIUM ADVISORS, LLC .....		1,938,654	1,800,000	7,350
20030N-AF-8 .....	COMCAST CORP .....		..11/21/2024 ..	Wells .....		1,853,694	1,800,000	44,353
209111-EM-1 .....	CONSOLIDATED EDISON COMPANY OF NEW YORK .....		..11/22/2024 ..	Morgan Stanley .....		2,155,820	2,000,000	55,111
224044-CU-9 .....	COX COMMUNICATIONS INC .....		..10/11/2024 ..	BAML .....		1,095,259	1,100,000	9,159
373334-KW-0 .....	GEORGIA POWER CO .....		..11/25/2024 ..	HSBC Wellington Direct .....		2,040,720	2,000,000	20,708
46647P-CC-8 .....	JPMORGAN CHASE & CO .....		..06/24/2024 ..	JP Morgan .....		212,730	250,000	1,129
46647P-EB-8 .....	JPMORGAN CHASE & CO .....		..01/16/2024 ..	JP Morgan Securities LLC .....		200,000	200,000	0
50222C-AB-6 .....	LSEG US FIN CORP .....		..11/21/2024 ..	Jefferies & Co., Inc. ....		2,113,482	2,100,000	16,686
581557-BU-8 .....	MCKESSON CORP .....		..12/20/2024 ..	Citigroup .....		2,167,736	2,175,000	48,684
59217G-FB-0 .....	METROPOLITAN LIFE GLOBAL FUNDING I .....		..06/24/2024 ..	FUND FUNDS II .....		2,339,945	2,375,000	50,799
64110L-AZ-9 .....	NETFLIX INC .....		..08/16/2024 ..	Bank of America Merrill Lynch .....		1,331,161	1,300,000	3,185
677415-CV-1 .....	OHIO POWER CO .....		..12/20/2024 ..	Deutsche Bank Wellington Direct .....		1,993,072	2,050,000	6,264
718172-DJ-5 .....	PHILIP MORRIS INTERNATIONAL INC .....		..08/09/2024 ..	JP Morgan .....		1,780,608	1,750,000	45,682
742718-GF-0 .....	PROCTER & GAMBLE CO .....		..01/24/2024 ..	MORGAN STANLEY CO .....		299,868	300,000	0
75410P-AA-8 .....	RATE 24J1 A1 - RMBS .....		..06/28/2024 ..	Bank of America Merrill Lynch .....		678,578	685,000	4,338
756109-CG-7 .....	REALTY INCOME CORP .....		..11/25/2024 ..	BZW SECS .....		1,001,380	1,000,000	14,378
78355H-LB-3 .....	RYDER SYSTEM INC .....		..04/29/2024 ..	MIZUHO SECURITIES USA/FIXED INCOME .....		498,360	500,000	0
81748E-AB-2 .....	SEMT 247 A2 - RMBS .....		..07/16/2024 ..	Bank of America Merrill Lynch .....		660,718	664,560	1,994
89417E-AD-1 .....	TRAVELERS COMPANIES INC .....		..11/26/2024 ..	Morgan Stanley .....		495,257	450,000	12,656
902674-ZI-3 .....	UBS AG (LONDON BRANCH) .....	C.....	..06/24/2024 ..	GOLDMAN .....		1,482,045	1,450,000	23,667
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						39,825,591	39,649,560	530,483
2509999997. Total - Bonds - Part 3						43,087,869	43,424,560	539,841
2509999998. Total - Bonds - Part 5						0	0	0
2509999999. Total - Bonds						43,087,869	43,424,560	539,841
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0
4509999999. Total - Preferred Stocks						0	XXX	0
5989999997. Total - Common Stocks - Part 3						0	XXX	0
5989999998. Total - Common Stocks - Part 5						0	XXX	0
5989999999. Total - Common Stocks						0	XXX	0
5999999999. Total - Preferred and Common Stocks						0	XXX	0
6009999999 - Totals						43,087,869	XXX	539,841

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
36179V-DN-7	G2 MA6409 - RMBS		..12/01/2024	Paydown		..16,764	..16,764	..17,212	..17,781	..0	..(1,017)	..0	..(1,017)	..0	..16,764	..0	..0	..0	..145	..01/20/2050
36179V-HF-0	G2 MA6530 - RMBS		..12/01/2024	Paydown		..6,994	..6,994	..7,001	..7,043	..0	..(48)	..0	..(48)	..0	..6,994	..0	..0	..0	..45	..03/20/2050
36179V-ZQ-6	G2 MA7051 - RMBS		..12/01/2024	Paydown		..33,296	..33,296	..34,732	..34,813	..0	..(1,517)	..0	..(1,517)	..0	..33,296	..0	..0	..0	..193	..12/20/2050
38382C-CW-9	GNR 2020-013 HB - CMO/RMBS		..12/01/2024	Paydown		..15,670	..15,670	..16,100	..16,117	..0	..(447)	..0	..(447)	..0	..15,670	..0	..0	..0	..157	..12/20/2048
912828-2A-7	UNITED STATES TREASURY		..11/21/2024	Morgan Stanley		..476,660	..500,000	..493,127	..498,073	..0	..649	..0	..649	..0	..498,722	..0	..(22,062)	..(22,062)	..9,518	..08/15/2026
912828-3F-5	UNITED STATES TREASURY		..11/21/2024	CITADEL		..1,368,438	..1,450,000	..1,408,112	..1,431,383	..0	..4,119	..0	..4,119	..0	..1,435,502	..0	..(67,064)	..(67,064)	..33,256	..11/15/2027
912828-3P-3	UNITED STATES TREASURY		..06/21/2024	INC		..5,561,498	..5,650,000	..5,744,678	..5,670,075	..0	..(9,619)	..0	..(9,619)	..0	..5,660,456	..0	..(98,958)	..(98,958)	..125,030	..12/31/2024
912828-6X-3	UNITED STATES TREASURY		..12/19/2024	Morgan Stanley		..290,930	..300,000	..286,395	..291,041	..0	..3,506	..0	..3,506	..0	..294,546	..0	..(3,617)	..(3,617)	..6,725	..05/31/2026
912828-U2-4	UNITED STATES TREASURY		..09/19/2024	BOND		..484,023	..500,000	..475,801	..492,350	..0	..1,859	..0	..1,859	..0	..494,208	..0	..(10,185)	..(10,185)	..8,451	..11/15/2026
912828-YB-0	UNITED STATES TREASURY		..11/21/2024	Wellington Direct		..888,516	..1,000,000	..981,289	..988,731	..0	..1,720	..0	..1,720	..0	..990,451	..0	..(101,935)	..(101,935)	..20,622	..08/15/2029
91282C-ET-4	UNITED STATES TREASURY		..11/21/2024	CITADEL		..480,430	..500,000	..497,598	..498,326	..0	..423	..0	..423	..0	..498,748	..0	..(18,319)	..(18,319)	..12,838	..05/31/2027
91282C-FX-4	UNITED STATES TREASURY		..11/30/2024	Maturity @ 100.00		..500,000	..500,000	..499,980	..499,991	..0	..9	..0	..9	..0	..500,000	..0	..0	..0	..22,500	..11/30/2024
0109999999. Subtotal - Bonds - U.S. Governments						..10,123,218	..10,472,724	..10,462,024	..10,445,722	..0	..(364)	..0	..(364)	..0	..10,445,357	..0	..(322,140)	..(322,140)	..239,479	..XXX
13063D-3Q-9	CALIFORNIA STATE		..06/21/2024	JP Morgan		..1,060,900	..1,000,000	..1,056,470	..1,050,921	..0	..(3,393)	..0	..(3,393)	..0	..1,047,528	..0	..0	..13,372	..48,833	..03/01/2030
20772K-TM-1	CONNECTICUT ST		..06/25/2024	Raymond James		..496,775	..500,000	..500,000	..500,000	..0	..0	..0	..0	..0	..500,000	..0	..(3,225)	..(3,225)	..14,294	..05/15/2030
41979Z-B3-9	HAWAII ST		..11/25/2024	Wells		..770,763	..850,000	..850,000	..850,000	..0	..0	..0	..0	..0	..850,000	..0	..(79,237)	..(79,237)	..16,756	..10/01/2028
594612-BB-8	MICHIGAN ST		..06/21/2024	MARKETXESS		..444,731	..455,000	..444,590	..452,599	..0	..829	..0	..829	..0	..453,428	..0	..(8,697)	..(8,697)	..7,889	..05/15/2025
605581-QB-6	MISSISSIPPI ST		..11/21/2024	ASSOCIATES INC.		..453,640	..500,000	..500,000	..500,000	..0	..0	..0	..0	..0	..500,000	..0	..(46,360)	..(46,360)	..10,395	..10/01/2028
76222R-YC-0	RHODE ISLAND ST & PROVIDENCE PLANTATIONS		..05/01/2024	Maturity @ 100.00		..200,000	..200,000	..203,540	..200,250	..0	..(250)	..0	..(250)	..0	..200,000	..0	..0	..0	..3,000	..05/01/2024
880541-XZ-5	TENNESSEE ST		..11/21/2024	Jefferies & Co., Inc.		..188,642	..200,000	..200,000	..200,000	..0	..0	..0	..0	..0	..200,000	..0	..(11,358)	..(11,358)	..5,668	..08/01/2027
882722-KE-0	TEXAS ST		..04/01/2024	Call @ 100.00		..40,000	..40,000	..44,931	..42,446	..0	..(68)	..0	..(68)	..0	..42,378	..0	..(2,378)	..(2,378)	..1,073	..04/01/2029
97705M-ZE-8	WISCONSIN ST		..11/21/2024	Adjustment		..236,473	..275,000	..275,000	..275,000	..0	..0	..0	..0	..0	..275,000	..0	..(38,528)	..(38,528)	..7,347	..05/01/2033
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						..3,891,923	..4,020,000	..4,074,530	..4,071,216	..0	..(2,882)	..0	..(2,882)	..0	..4,068,334	..0	..(176,411)	..(176,411)	..115,255	..XXX
137087-PB-2	CANAL WINCHESTER OHIO LOC SCH DIST		..06/21/2024	FUND FUNDS II		..197,492	..200,000	..200,000	..200,000	..0	..0	..0	..0	..0	..200,000	..0	..(2,508)	..(2,508)	..3,137	..12/01/2024
408072-GY-6	HAMILTON TWP MERCER CNTY N J BRD ED		..08/15/2024	Maturity @ 100.00		..1,100,000	..1,100,000	..1,061,577	..1,085,950	..0	..14,050	..0	..14,050	..0	..1,100,000	..0	..0	..0	..28,875	..08/15/2024
678519-C2-3	OKLAHOMA CITY OKLA		..11/21/2024	BAML		..147,032	..150,000	..150,000	..150,000	..0	..0	..0	..0	..0	..150,000	..0	..(2,969)	..(2,969)	..5,329	..03/01/2026
678519-C4-9	OKLAHOMA CITY OKLA		..11/21/2024	Adjustment		..67,027	..70,000	..70,000	..70,000	..0	..0	..0	..0	..0	..70,000	..0	..(2,973)	..(2,973)	..2,669	..03/01/2028
799017-UZ-9	SAN MATEO CALIF UN HIGH SCH DIST		..11/21/2024	MARKETTX		..142,098	..150,000	..150,000	..150,000	..0	..0	..0	..0	..0	..150,000	..0	..(7,902)	..(7,902)	..5,474	..09/01/2028
799017-XZ-6	SAN MATEO CALIF UN HIGH SCH DIST		..11/21/2024	Adjustment		..305,729	..350,000	..344,901	..346,284	..0	..563	..0	..563	..0	..346,847	..0	..(41,119)	..(41,119)	..6,207	..09/01/2029
801315-KU-5	SANTA BARBARA CALIF UNI SCH DIST		..11/21/2024	Jefferies & Co., Inc.		..175,616	..200,000	..203,910	..202,588	..0	..(398)	..0	..(398)	..0	..202,189	..0	..(26,573)	..(26,573)	..4,325	..08/01/2029
802385-RW-6	SANTA MONICA CALIF CMNTY COLLEGE DIST		..11/21/2024	Adjustment		..206,008	..250,000	..250,000	..250,000	..0	..0	..0	..0	..0	..250,000	..0	..(43,993)	..(43,993)	..6,352	..08/01/2032
802385-SD-7	SANTA MONICA CALIF CMNTY COLLEGE DIST		..11/21/2024	Adjustment		..167,734	..200,000	..200,000	..200,000	..0	..0	..0	..0	..0	..200,000	..0	..(32,266)	..(32,266)	..4,820	..08/01/2031
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						..2,508,735	..2,670,000	..2,630,388	..2,654,822	..0	..14,214	..0	..14,214	..0	..2,669,037	..0	..(160,302)	..(160,302)	..67,189	..XXX
010268-CQ-1	ALABAMA FED AID HWY FIN AUTH SPL OBLIG R		..11/21/2024	Jefferies & Co., Inc.		..723,280	..800,000	..800,000	..800,000	..0	..0	..0	..0	..0	..800,000	..0	..(76,720)	..(76,720)	..16,925	..09/01/2028
052414-TD-1	AUSTIN TEX ELEC UTIL SYS REV		..11/21/2024	Adjustment		..112,290	..125,000	..125,000	..125,000	..0	..0	..0	..0	..0	..125,000	..0	..(12,710)	..(12,710)	..3,412	..11/15/2030
091096-NZ-6	BIRMINGHAM ALA WTRWKS BRD WTR REV		..11/25/2024	PIPER		..447,045	..500,000	..507,325	..505,115	..0	..(896)	..0	..(896)	..0	..504,218	..0	..(57,173)	..(57,173)	..11,313	..01/01/2029
14329N-FP-4	CARMEI IND REDEV AUTH LEASE RENT REV		..11/25/2024	Baird		..468,636	..525,000	..525,000	..525,000	..0	..0	..0	..0	..0	..525,000	..0	..(56,364)	..(56,364)	..11,942	..02/01/2029
196480-T9-8	COLORADO HOUSING AND FINANCE AUTHORITY		..12/01/2024	Call @ 100.00		..57,849	..57,849	..57,849	..57,849	..0	..0	..0	..0	..0	..57,849	..0	..0	..0	..1,051	..06/01/2053
20775C-W3-4	CONNECTICUT ST HSG FIN AUTH HSG MTG FIN		..06/24/2024	UBS		..494,520	..500,000	..500,000	..500,000	..0	..0	..0	..0	..0	..500,000	..0	..(5,480)	..(5,480)	..9,014	..11/15/2024
231266-MN-4	CLURATORS UNIV MO SYS FACS REV		..11/21/2024	BAML		..372,982	..400,000	..400,000	..400,000	..0	..0	..0	..0	..0	..400,000	..0	..(27,008)	..(27,008)	..8,517	..11/01/2027
259561-PH-5	DOUGLAS CNTY WASH PUB UTIL DIST NO 001 W		..09/01/2024	Paydown		..27,200	..27,200	..27,200	..27,200	..0	..0	..0	..0	..0	..27,200	..0	..0	..0	..727	..09/01/2030
3128MJ-IV-8	FH G08659 - RMBS		..12/01/2024	Paydown		..6,544	..6,544	..6,504	..6,478	..0	..66	..0	..66	..0	..6,544	..0	..0	..0	..65	..08/01/2045
3128MJ-YZ-7	FH G08727 - RMBS		..12/01/2024	Paydown		..14,774	..14,774	..15,123	..15,365	..0	..(591)	..0	..(591)	..0	..14,774	..0	..0	..0	..142	..10/01/2046
3128PY-YP-3	FH J18818 - RMBS		..12/01/2024	Paydown		..7,558	..7,558	..7,722	..7,597	..0	..(39)	..0	..(39)	..0	..7,558	..0	..0	..0	..54	..04/01/2027
3132DV-3J-2	FH SD8001 - RMBS		..12/01/2024	Paydown		..91,251	..91,251	..80,906	..80,895	..0	..10,356	..0	..10,356	..0	..91,251	..0	..0	..0	..877	..07/01/2049
31335A-BE-7	FH G60037 - RMBS		..12/01/2024	Paydown		..12,995	..12,995	..12,634	..12,608	..0	..387	..0	..387	..0	..12,995	..0	..0	..0	..112	..10/01/2043

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
31335A-U3-0	FH G60602 - RMBS		12/01/2024	Paydown		14,573	14,573	15,386	15,691	0	(1,118)	0	(1,118)	0	14,573	0	0	0	159	11/01/2043
3135G0-K3-6	FEDERAL NATIONAL MORTGAGE ASSOCIATION		11/21/2024	TORONTO DOMINION BK		485,218	500,000	486,525	495,999	0	1,521	0	1,521	0	497,521	0	(12,303)	(12,303)	11,451	04/24/2026
3136AA-EK-7	FNR 2012-129 TD - CMO/RMBS		12/01/2024	Paydown		2,461	2,461	2,483	2,492	0	(30)	0	(30)	0	2,461	0	0	0	14	05/25/2040
3136AA-XU-4	FNR 2012-133 EB - CMO/RMBS		11/21/2024	Various		381,419	400,000	404,500	401,370	0	(415)	0	(415)	0	400,955	0	(19,535)	(19,535)	11,451	12/25/2032
3136AH-H9-4	FNR 2013-130 A - CMO/RMBS		12/01/2024	Paydown		2,420	2,420	2,398	2,392	0	28	0	28	0	2,420	0	0	0	21	01/25/2044
3136AH-M2-3	FNR 2013-130 AG - CMO/RMBS		12/01/2024	Paydown		101,401	101,401	95,319	95,378	0	6,023	0	6,023	0	101,401	0	0	0	1,264	10/25/2043
3136B3-VJ-6	FNR 2018-96 BH - CMO/RMBS		12/01/2024	Paydown		211,812	211,812	199,482	199,893	0	11,919	0	11,919	0	211,812	0	0	0	2,342	09/25/2047
3137AH-2W-7	FHR 3936 AB - CMO/RMBS		12/01/2024	Paydown		27,271	27,271	27,800	27,306	0	(35)	0	(35)	0	27,271	0	0	0	237	10/15/2026
3138WA-RA-7	FN AS1380 - RMBS		12/01/2024	Paydown		338	338	365	409	0	(71)	0	(71)	0	338	0	0	0	4	12/01/2043
3138WE-6W-4	FN AS5384 - RMBS		12/01/2024	Paydown		5,137	5,137	5,409	5,639	0	(502)	0	(502)	0	5,137	0	0	0	55	07/01/2045
3140EU-HZ-5	FN BC0247 - RMBS		12/01/2024	Paydown		12,063	12,063	12,624	13,017	0	(954)	0	(954)	0	12,063	0	0	0	135	02/01/2046
3140Q7-SL-2	FN CA0522 - RMBS		12/01/2024	Paydown		9,559	9,559	9,393	9,241	0	318	0	318	0	9,559	0	0	0	81	10/01/2047
3140QN-QU-9	FN CB3166 - RMBS		12/01/2024	Paydown		16,273	16,273	14,131	0	0	2,142	0	2,142	0	16,273	0	0	0	41	03/01/2052
3140QR-HX-4	FN CB5645 - RMBS		12/01/2024	Paydown		73,262	73,262	73,273	73,259	0	3	0	3	0	73,262	0	0	0	1,171	02/01/2053
3140XM-AY-2	FN F55422 - RMBS		12/01/2024	Paydown		38,321	38,321	36,525	36,537	0	1,783	0	1,783	0	38,321	0	0	0	483	08/01/2053
3140XM-X8-4	FN F56102 - RMBS		12/01/2024	Paydown		13,695	13,695	13,241	13,245	0	450	0	450	0	13,695	0	0	0	230	10/01/2053
3140XM-Y5-9	FN F56131 - RMBS		12/01/2024	Paydown		31,270	31,270	26,218	0	0	5,052	0	5,052	0	31,270	0	0	0	185	03/01/2052
3141BD-HY-1	FN MA3846 - RMBS		12/01/2024	Paydown		79,257	79,257	65,243	65,247	0	14,010	0	14,010	0	79,257	0	0	0	690	11/01/2049
3141BD-Z8-8	FN MA4366 - RMBS		12/01/2024	Paydown		31,532	31,532	32,769	32,680	0	(1,148)	0	(1,148)	0	31,532	0	0	0	228	06/01/2041
346609-LN-8	FORSYTH CNTY GA WTR & SEW AUTH REV		11/21/2024	Jefferies & Co., Inc.		456,835	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(43,165)	(43,165)	13,032	04/01/2029
386442-US-4	GRAND RIVER DAM AUTH OKLA REV		06/01/2024	Maturity @ 100.00		250,000	250,000	270,825	252,538	0	(2,538)	0	(2,538)	0	250,000	0	0	0	4,176	06/01/2024
416498-EM-1	HARTFORD CNTY CONN MET DIST CLEAN WTR PR		09/19/2024	BAML		936,820	1,000,000	880,810	883,407	0	20,190	0	20,190	0	903,597	0	33,223	33,223	13,904	11/01/2027
41978C-BA-2	HAWAII ST ARPTS SYS CUSTOMER FAC CHARGE		09/19/2024	BAML		957,350	1,000,000	903,490	905,757	0	18,043	0	18,043	0	923,800	0	33,550	33,550	27,777	07/01/2027
451174-AD-8	IDAHO ENERGY RES AUTH TRANSMISSION FACS		11/25/2024	Jefferies & Co., Inc.		94,810	100,000	100,000	100,000	0	0	0	0	0	100,000	0	(5,190)	(5,190)	3,649	09/01/2028
47770V-AY-6	JOBSOHO BEVERAGE SYS OHIO STATEWIDE LIQ		11/21/2024	Call @ 100.00		395,397	400,000	422,192	412,286	0	(1,706)	0	(1,706)	0	410,581	0	(15,184)	(15,184)	19,836	01/01/2029
574297-EA-1	MARYLAND ST STAD AUTH SPORTS FACS LEASE		11/21/2024	Adjustment		466,675	500,000	559,380	540,894	0	(5,604)	0	(5,604)	0	535,291	0	(68,616)	(68,616)	20,051	03/01/2030
576051-ZK-5	MASSACHUSETTS ST WTR RES AUTH		11/21/2024	Adjustment		738,282	800,000	800,000	800,000	0	0	0	0	0	800,000	0	(61,719)	(61,719)	12,762	08/01/2027
58447T-XS-7	MICHIGAN FIN AUTH REV		11/25/2024	BAML		379,772	400,000	400,000	400,000	0	0	0	0	0	400,000	0	(20,228)	(20,228)	10,784	12/01/2027
61212L-TA-7	MONTANA ST BRD REGENTS HIGHER ED REV		11/21/2024	Jefferies & Co., Inc.		395,836	445,000	445,000	445,000	0	0	0	0	0	445,000	0	(49,164)	(49,164)	6,900	11/15/2028
64990F-E2-6	NEW YORK ST DORM AUTH ST PERS INCOME TAX		11/21/2024	Adjustment		257,703	300,000	300,000	300,000	0	0	0	0	0	300,000	0	(42,297)	(42,297)	7,640	03/15/2031
65887P-WF-8	NORTH DAKOTA PUB FIN AUTH		11/25/2024	PIPER		453,605	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(46,395)	(46,395)	9,664	12/01/2028
66285W-D6-0	NORTH TEX TWY AUTH REV		08/30/2024	Adjustment		336,608	375,000	301,440	302,122	0	5,814	0	5,814	0	307,937	0	28,671	28,671	10,378	01/01/2032
68607V-Z9-9	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE		12/19/2024	RAYMOND JAMES & ASSOCIATES INC.		73,091	75,000	75,000	75,000	0	0	0	0	0	75,000	0	(1,910)	(1,910)	2,483	04/01/2026
80168A-BY-2	SANTA CLARA VY CALIF WTR DIST WTR SYS RE		06/01/2024	Maturity @ 100.00		25,000	25,000	25,000	25,000	0	0	0	0	0	25,000	0	0	0	331	06/01/2024
80168A-CA-3	SANTA CLARA VY CALIF WTR DIST WTR SYS RE		11/21/2024	FIRST TENNESSE		97,473	100,000	100,000	100,000	0	0	0	0	0	100,000	0	(2,527)	(2,527)	2,781	06/01/2026
80168A-CC-9	SANTA CLARA VY CALIF WTR DIST WTR SYS RE		11/21/2024	Adjustment		47,539	50,000	50,000	50,000	0	0	0	0	0	50,000	0	(2,462)	(2,462)	1,514	06/01/2028
914126-XB-6	UNIVERSITY CALIF REVS		11/21/2024	Adjustment		198,714	200,000	200,000	200,000	0	0	0	0	0	200,000	0	(1,286)	(1,286)	6,423	05/15/2025
91412H-FG-3	UNIVERSITY CALIF REVS		11/25/2024	ASSOCIATES INC.		573,246	600,000	629,556	622,798	0	(3,520)	0	(3,520)	0	619,278	0	(46,032)	(46,032)	28,187	07/01/2029
91412H-GG-2	UNIVERSITY CALIF REVS		11/21/2024	Adjustment		256,719	300,000	292,254	294,360	0	747	0	747	0	295,107	0	(38,388)	(38,388)	4,923	05/15/2030
0909999999. Subtotal - Bonds - U.S. Special Revenues						11,765,691	12,558,817	12,343,295	12,262,067	0	79,687	0	79,687	0	12,382,102	0	(616,411)	(616,411)	301,587	XXX
00206R-AB-8	AT&T INC		06/24/2024	MORGAN SECURITIES-FIXED INC		220,560	200,000	211,182	207,180	0	(187)	0	(187)	0	206,993	0	13,567	13,567	8,311	05/15/2036
00287Y-AY-5	ABBVIE INC		12/19/2024	CITADEL		245,303	250,000	249,045	249,748	0	103	0	103	0	249,851	0	(4,549)	(4,549)	8,800	05/14/2026
053611-AJ-8	AVERY DENNISON CORP		06/24/2024	FUMB FUNDS II Bank of America Merrill		197,326	200,000	199,000	199,451	0	49	0	49	0	199,500	0	(2,174)	(2,174)	5,390	12/06/2028
05523U-AK-6	BAE SYSTEMS HOLDINGS INC		06/24/2024	Lynch		198,840	200,000	196,860	199,547	0	284	0	284	0	199,831	0	(991)	(991)	5,447	10/07/2024
05531F-BB-8	TRUIST FINANCIAL CORP		06/24/2024	SMBC SECURITIES INC		99,044	100,000	99,918	99,990	0	6	0	6	0	99,996	0	(952)	(952)	1,892	10/26/2024
06051G-FF-1	BANK OF AMERICA CORP		04/01/2024	Maturity @ 100.00		250,000	250,000	250,040	250,002	0	(2)	0	(2)	0	250,000	0	0	0	5,000	04/01/2024

## SCHEDULE D - PART 4

## E14.2

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identifi- cation	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
06540V-AZ-8	BANK 2019-BNK24 A2 - CMBS		12/01/2024	Paydown		15,000	15,000	15,149	15,079	0	(79)	0	(79)	0	15,000	0	0	0	128	11/17/2062
096630-AD-0	BOARDWALK PIPELINES LP		12/15/2024	Maturity @ 100.00		350,000	350,000	373,522	373,522	0	(2,757)	0	(2,757)	0	350,000	0	0	0	17,325	12/15/2024
126408-HB-2	CSX CORP		06/24/2024	MARKETAXESS		249,405	250,000	249,788	249,986	0	12	0	12	0	249,998	0	(593)	(593)	7,650	08/01/2024
14040H-BK-0	CAPITAL ONE FINANCIAL CORP		12/19/2024	Jefferies & Co., Inc.		293,856	300,000	300,276	300,092	0	(24)	0	(24)	0	300,068	0	(6,212)	(6,212)	15,688	07/28/2026
16876A-AB-0	CHILDRENS HOSPITAL MEDICAL CENTER		09/23/2024	Jefferies & Co., Inc.		339,801	350,000	350,000	350,000	0	0	0	0	0	350,000	0	(10,199)	(10,199)	8,571	11/15/2026
20030N-BS-9	COMCAST CORP		12/19/2024	TORONTO DOMINION BK		295,176	300,000	299,436	299,866	0	65	0	65	0	299,931	0	(4,755)	(4,755)	12,311	03/01/2026
224044-QH-8	COX COMMUNICATIONS INC		06/24/2024	FUND FUNDS II		199,192	200,000	199,724	199,974	0	20	0	20	0	199,994	0	(802)	(802)	5,425	08/15/2024
22822V-AG-6	CROWN CASTLE INC		06/24/2024	MORGAN SECURITIES-FIXED INC		199,008	200,000	199,442	199,944	0	41	0	41	0	199,984	0	(976)	(976)	5,227	09/01/2024
23636T-AE-0	DANONE SA	C	09/18/2024	LLC		316,739	325,000	295,698	313,329	0	2,823	0	2,823	0	316,152	0	587	587	8,434	11/02/2026
29364D-AU-4	ENTERGY ARKANSAS LLC		12/19/2024	MCDONALD & CO SECURITIES INC		492,830	500,000	563,014	525,376	0	(12,212)	0	(12,212)	0	513,164	0	(20,334)	(20,334)	21,340	04/01/2026
29717P-AQ-0	ESSEX PORTFOLIO LP		12/19/2024	BZW SECS		98,050	100,000	99,286	99,788	0	90	0	90	0	99,878	0	(1,828)	(1,828)	3,984	04/15/2026
38141G-XE-9	GOLDMAN SACHS GROUP INC		02/20/2024	Maturity @ 100.00		750,000	750,000	736,140	748,476	0	1,524	0	1,524	0	750,000	0	0	0	13,594	02/20/2024
437076-BM-3	HOME DEPOT INC		12/19/2024	Head Wellington Direct		980,900	1,000,000	955,872	957,547	0	17,792	0	17,792	0	975,339	0	5,561	5,561	36,583	04/01/2026
440452-AG-5	HORMEL FOODS CORP		06/03/2024	Maturity @ 100.00		500,000	500,000	471,135	491,670	0	8,330	0	8,330	0	500,000	0	0	0	1,625	06/03/2024
440452-AH-3	HORMEL FOODS CORP		11/21/2024	CITADEL		1,448,016	1,600,000	1,416,769	1,416,769	0	34,009	0	34,009	0	1,450,778	0	(2,762)	(2,762)	26,369	06/03/2028
445658-CF-2	J B HUNT TRANSPORT SERVICES INC		12/19/2024	BAML		148,344	150,000	149,991	149,999	0	5	0	5	0	150,004	0	(1,660)	(1,660)	7,572	03/01/2026
46625H-QW-3	JPMORGAN CHASE & CO		12/19/2024	Jefferies & Co., Inc.		196,590	200,000	199,762	199,942	0	29	0	29	0	199,971	0	(3,381)	(3,381)	8,048	04/01/2026
494368-BU-6	KIMBERLY-CLARK CORP		12/19/2024	SECURITIES INC		98,050	100,000	94,351	98,232	0	792	0	792	0	99,024	0	(974)	(974)	3,705	02/15/2026
497266-AC-0	KIRBY CORP		06/04/2024	J P MORGAN SECURITIES		192,924	200,000	199,718	199,877	0	12	0	12	0	199,889	0	(6,965)	(6,965)	6,393	03/01/2028
524901-AT-2	LEGG MASON INC		06/24/2024	GOLDMAN		249,760	250,000	253,880	250,328	0	(294)	0	(294)	0	250,033	0	(273)	(273)	9,326	07/15/2024
59156R-BH-0	METLIFE INC		04/10/2024	Maturity @ 100.00		200,000	200,000	199,984	200,000	0	0	0	0	0	200,000	0	0	0	3,600	04/10/2024
594918-BR-4	MICROSOFT CORP		11/21/2024	BZW SECS		1,934,660	2,000,000	2,032,008	2,012,319	0	(4,550)	0	(4,550)	0	2,007,769	0	(73,109)	(73,109)	61,867	08/08/2026
606822-BD-5	MITSUBISHI UFJ FINANCIAL GROUP INC	C	03/07/2024	Maturity @ 100.00		200,000	200,000	200,000	200,000	0	0	0	0	0	200,000	0	0	0	3,407	03/07/2024
713448-EL-8	PEPSICO INC		11/21/2024	JANE STREET		2,206,920	2,400,000	2,449,275	2,429,386	0	(4,620)	0	(4,620)	0	2,424,766	0	(217,846)	(217,846)	82,775	07/29/2029
714264-AM-0	PERNOD RICARD SA	C	12/19/2024	TORONTO DOMINION BK Bank of America Merrill Lynch		244,513	250,000	248,605	249,619	0	149	0	149	0	249,767	0	(5,255)	(5,255)	8,396	06/08/2026
740816-AH-6	PRESIDENT AND FELLOWS OF HARVARD COLLEGE		06/21/2024			246,853	250,000	248,333	248,796	0	25	0	25	0	248,821	0	(1,968)	(1,968)	8,430	10/15/2040
75410P-AA-8	RATE 24J1 A1 - RMBS		12/01/2024	Paydown		41,983	41,983	41,589	41,589	0	394	0	394	0	41,983	0	0	0	719	07/27/2054
776743-AD-8	ROPER TECHNOLOGIES INC		12/19/2024	BANK OF NYC/GOLDMAN		196,392	200,000	199,968	199,990	0	5	0	5	0	199,995	0	(3,603)	(3,603)	7,706	12/15/2026
79466L-AH-7	SALESFORCE INC		11/21/2024	Wells		450,040	500,000	475,400	482,101	0	3,379	0	3,379	0	485,481	0	(35,441)	(35,441)	10,146	07/15/2028
81748E-AB-2	SEMT 2024-7 A2 - RMBS		12/01/2024	Paydown		105,241	105,241	104,632	104,632	0	608	0	608	0	105,241	0	0	0	1,821	08/25/2054
824348-BF-2	SHERWIN-WILLIAMS CO		12/19/2024	SECURITIES INC		248,235	250,000	249,086	249,753	0	121	0	121	0	249,874	0	(1,639)	(1,639)	14,127	01/15/2026
89566E-AG-3	TRI-STATE GENERATION AND TRANSMISSION AS		06/24/2024	TRADEWEB		143,544	145,000	143,908	144,846	0	89	0	89	0	144,935	0	(1,390)	(1,390)	3,487	11/01/2024
91159H-HM-5	US BANCORP		12/19/2024	Jefferies & Co., Inc.		244,353	250,000	249,638	249,909	0	41	0	41	0	249,949	0	(5,597)	(5,597)	8,891	04/27/2026
94106L-AZ-2	WASTE MANAGEMENT INC		05/15/2024	Maturity @ 100.00		100,000	100,000	98,713	99,912	0	88	0	88	0	100,000	0	0	0	1,750	05/15/2024
961214-CX-9	WESTPAC BANKING CORP	C	11/21/2024	JANE STREET		243,975	250,000	249,030	249,747	0	95	0	95	0	249,842	0	(5,867)	(5,867)	7,303	05/13/2026
96145D-AD-7	WIRKO INC		09/18/2024	Various		487,272	500,000	513,705	506,693	0	(1,309)	0	(1,309)	0	505,384	0	(18,113)	(18,113)	17,063	09/15/2027
984851-AD-7	YARA INTERNATIONAL ASA	C	06/24/2024	DBC-FI		241,520	250,000	248,990	249,720	0	54	0	54	0	249,774	0	(8,254)	(8,254)	5,251	06/06/2026
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						16,160,211	16,732,223	16,540,911	16,397,741	0	44,997	0	44,997	0	16,588,959	0	(428,748)	(428,748)	500,875	XXX
2509999997. Total - Bonds - Part 4						44,449,778	46,453,764	46,051,148	45,831,568	0	135,652	0	135,652	0	46,153,790	0	(1,704,011)	(1,704,011)	1,224,385	XXX
2509999998. Total - Bonds - Part 5						0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2509999999. Total - Bonds						44,449,778	46,453,764	46,051,148	45,831,568	0	135,652	0	135,652	0	46,153,790	0	(1,704,011)	(1,704,011)	1,224,385	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
5989999998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						44,449,778	XXX	46,051,148	45,831,568	0	135,652	0	135,652	0	46,153,790	0	(1,704,011)	(1,704,011)	1,224,385	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

**NONE**

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

**NONE**

Schedule D - Part 6 - Section 2

**NONE**

Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**NONE**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**NONE**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**NONE**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**NONE**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**NONE**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**NONE**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

## SCHEDULE E - PART 1 - CASH

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR											
1.	January.....	320,998	4.	April.....	0	7.	July.....	0	10.	October.....	0
2.	February.....	74	5.	May.....	0	8.	August.....	0	11.	November.....	0
3.	March.....	0	6.	June.....	0	9.	September.....	0	12.	December.....	(4)

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

Line	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
Number								
1A	1A ...\$ .....	0	1B ..\$ .....	0	1C ..\$ .....	0	1D ..\$ .....	0
1B	2A ...\$ .....	0	2B ..\$ .....	0	2C ..\$ .....	0		
1C	3A ...\$ .....	0	3B ..\$ .....	0	3C ..\$ .....	0		
1D	4A ...\$ .....	0	4B ..\$ .....	0	4C ..\$ .....	0		
1E	5A ...\$ .....	0	5B ..\$ .....	0	5C ..\$ .....	0		
1F	6 ....\$ .....	0						

1.	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:													
Line Number														
1A	1A ...\$ .....	0	1B ..\$ .....	0	1C ..\$ .....	0	1D ..\$ .....	0	1E ..\$ .....	0	1F ..\$ .....	0	1G ..\$ .....	0
1B	2A ...\$ .....	0	2B ..\$ .....	0	2C ..\$ .....	0								
1C	3A ...\$ .....	0	3B ..\$ .....	0	3C ..\$ .....	0								
1D	4A ...\$ .....	0	4B ..\$ .....	0	4C ..\$ .....	0								
1E	5A ...\$ .....	0	5B ..\$ .....	0	5C ..\$ .....	0								
1F	6 .... \$ .....	0												

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama .....	AL		0	0	0	0
2. Alaska .....	AK		0	0	0	0
3. Arizona .....	AZ		0	0	0	0
4. Arkansas .....	AR		0	0	0	0
5. California .....	CA		0	0	0	0
6. Colorado .....	CO		0	0	0	0
7. Connecticut .....	CT		0	0	0	0
8. Delaware .....	DE		0	0	0	0
9. District of Columbia .....	DC		0	0	0	0
10. Florida .....	FL		0	0	0	0
11. Georgia .....	GA		0	0	0	0
12. Hawaii .....	HI		0	0	0	0
13. Idaho .....	ID		0	0	0	0
14. Illinois .....	IL		0	0	0	0
15. Indiana .....	IN	B For benefit of all policyholders .....	392,939	326,563	0	0
16. Iowa .....	IA		0	0	0	0
17. Kansas .....	KS		0	0	0	0
18. Kentucky .....	KY		0	0	0	0
19. Louisiana .....	LA		0	0	0	0
20. Maine .....	ME		0	0	0	0
21. Maryland .....	MD		0	0	0	0
22. Massachusetts .....	MA		0	0	0	0
23. Michigan .....	MI		0	0	0	0
24. Minnesota .....	MN		0	0	0	0
25. Mississippi .....	MS		0	0	0	0
26. Missouri .....	MO		0	0	0	0
27. Montana .....	MT		0	0	0	0
28. Nebraska .....	NE		0	0	0	0
29. Nevada .....	NV		0	0	0	0
30. New Hampshire .....	NH		0	0	0	0
31. New Jersey .....	NJ		0	0	0	0
32. New Mexico .....	NM		0	0	0	0
33. New York .....	NY		0	0	0	0
34. North Carolina .....	NC		0	0	0	0
35. North Dakota .....	ND		0	0	0	0
36. Ohio .....	OH		0	0	0	0
37. Oklahoma .....	OK		0	0	0	0
38. Oregon .....	OR		0	0	0	0
39. Pennsylvania .....	PA		0	0	0	0
40. Rhode Island .....	RI		0	0	0	0
41. South Carolina .....	SC		0	0	0	0
42. South Dakota .....	SD		0	0	0	0
43. Tennessee .....	TN		0	0	0	0
44. Texas .....	TX		0	0	0	0
45. Utah .....	UT		0	0	0	0
46. Vermont .....	VT		0	0	0	0
47. Virginia .....	VA		0	0	0	0
48. Washington .....	WA		0	0	0	0
49. West Virginia .....	WV		0	0	0	0
50. Wisconsin .....	WI		0	0	0	0
51. Wyoming .....	WY		0	0	0	0
52. American Samoa .....	AS		0	0	0	0
53. Guam .....	GU		0	0	0	0
54. Puerto Rico .....	PR		0	0	0	0
55. U.S. Virgin Islands .....	VI		0	0	0	0
56. Northern Mariana Islands .....	MP		0	0	0	0
57. Canada .....	CAN		0	0	0	0
58. Aggregate Alien and Other .....	XXX	XXX	0	0	745,333	728,266
59. Subtotal	XXX	XXX	392,939	326,563	745,333	728,266
DETAILS OF WRITE-INS						
5801. U.S. Treasury Notes .....	B	Worker's Compensation .....	0	0	198,790	190,297
5802. U.S. Treasury Notes .....	B	Worker's Compensation .....	0	0	546,543	537,969
5803. ....						
5898. Summary of remaining write-ins for Line 58 from overflow page .....	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	745,333	728,266

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