



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 America

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

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

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

Statutory Home Office 808 North Highlander Way, Howell, MI, US 48843-1070
(Street and Number) (City or Town, State, Country and Zip Code)

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

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

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

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood, 508-853-7200-8557928
(Name) (Area Code) (Telephone Number)
DHAZELWOOD@HANOVER.COM, 508-853-6332
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

Warren Ellison Barnes Jeffrey Mark Farber Lindsay France Greenfield
Dennis Francis Kerrigan Jr. Richard William Lavey Willard Ty-Lunn Lee
David John Lovely Denise Maureen Lowsley John Conner Roche
Bryan James Salvatore Douglas Millard Warner #

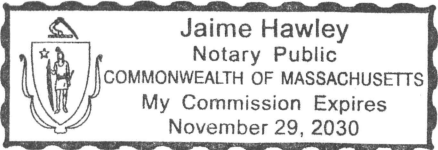
State of Massachusetts SS
County of Worcester

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
Charles Frederick Cronin
Nathaniel William Clarkin
President
Senior Vice President & Secretary
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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Alabama DURING THE YEAR 2024 NAIC Company Code 31534

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	12,667	13,676	0	5,064	0	(3,582)	(3,930)	0	344	248	2,235	1,217
2.1	Allied Lines	14,743	16,311	0	4,922	0	(1,474)	(1,235)	0	219	219	2,843	1,415
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	429	676	0	64	0	(31)	1	0	(6)	3	96	41
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	483,663	653,302	0	332,519	34,998	(20,602)	8,214	90	(10,922)	8,863	70,631	45,945
5.2	Commercial Multiple Peril (Liability Portion)	246,737	405,616	0	121,071	103,816	1,102,204	2,082,102	135,683	20,943	336,885	41,875	23,625
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	0	0	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	982	1,200	0	500	0	(353)	(17)	0	(36)	10	210	93
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	129,933	92,872	0	62,425	7,145	(6,023)	41,953	246	(10,555)	13,116	15,509	12,710
17.1	Other Liability - Occurrence	59,021	57,321	0	32,186	0	(5,216)	44,232	0	(2,119)	44,218	11,151	5,679
17.2	Other Liability - Claims-Made	0	0	0	0	0	63	(6)	0	(526)	174	0	0
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	138,956	132,700	0	78,818	0	33,359	66,550	10,685	37,920	56,976	25,076	13,406
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	121,355	122,145	0	39,010	11,962	(7,582)	55,622	0	(4,181)	34,425	17,344	11,669
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	41,085	41,804	0	12,346	3,682	4,115	4,964	0	(59)	55	6,153	3,954
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	1,273	1,641	0	528	0	0	0	0	0	0	202	121
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)	1,250,844	1,539,264	0	689,453	161,603	1,094,878	2,298,450	146,704	30,668	495,192	193,325	119,875
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 \$601
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Alaska DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	1,367	1,235	0	268	0	237	436	0	100	199	162	2,402
17.1 Other Liability - Occurrence	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and Machinery	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)	1,367	1,235	0	268	0	237	436	0	100	199	162	2,402
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 \$ 12
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Arizona DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	701	4,287	0	172	0	(32)	6,974	0	78	166	117	19
2.1	Allied Lines	2,299	10,830	0	1,013	0	(149)	92	0	(15)	376	81	57
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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	2,970,371	2,930,095	0	1,232,787	1,122,752	5,782,745	7,584,979	41,449	43,427	57,125	548,118	58,040
5.2	Commercial Multiple Peril (Liability Portion)	2,125,738	2,138,781	0	906,086	383,598	1,040,138	3,656,106	372,126	296,500	1,122,573	385,702	41,715
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	0	0	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	9,005	10,326	0	4,983	0	(366)	(26)	0	(50)	66	1,586	181
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	450,552	477,575	0	160,890	255,476	538,848	2,911,419	22,219	50,899	92,785	53,450	8,882
17.1	Other Liability - Occurrence	16,267	16,054	0	4,280	0	(486)	16,670	0	288	7,147	2,798	317
17.2	Other Liability - Claims-Made	18,870	17,776	0	1,684	0	(208)	(506)	0	1,145	5,467	2,978	365
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	(1,699)	1,314	0	(1,297)	1,216	0	2
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	2,757	2,182	0	.875	0	(81)	.632	0	33	.378	.534	.53
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	190	1,270	0	.81	0	0	0	0	0	0	29	5
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)	5,596,750	5,609,176	0	2,312,851	1,761,826	7,358,710	14,177,654	435,794	391,008	1,287,004	995,688	109,636
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 \$ 16,819
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Arkansas DURING THE YEAR 2024 NAIC Company Code 31534

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	(60)	4	0	24	(2)	0	0
2.1	Allied Lines	0	0	0	0	0	(4)	(1)	0	0	(4)	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	38,118	32,624	0	15,757	0	8,120	11,120	0	108	544	6,138	9,729
5.2	Commercial Multiple Peril (Liability Portion)	4,757	4,391	0	3,511	0	(757)	4,032	0	(740)	3,220	857	1,824
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	0	0	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	949	925	0	448	0	(8)	10	0	(2)	5	151	246
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	80,110	74,230	0	24,348	4,279	1,971	17,365	1,641	4,184	6,053	9,317	20,456
17.1	Other Liability - Occurrence	0	246	0	0	0	(397)	662	0	(359)	702	0	8
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	131	0	0	0	(2)	98	0	(3)	84	0	5
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	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)	123,934	112,547	0	44,064	4,279	8,863	33,290	1,641	3,208	10,606	16,463	32,268
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 \$210

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF California DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	74,428	62,463	0	799,196	0	24,038	126,415	0	1,570	9,341	12,506	1,791
2.1	Allied Lines	168,840	157,182	0	113,957	20,850	4,794	9,028	0	125	6,457	30,220	4,064
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	406	(6)	0	(125)	4	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	14,822,880	16,409,588	0	6,752,027	17,086,932	11,975,385	7,953,369	391,768	337,100	339,705	2,593,755	357,187
5.2	Commercial Multiple Peril (Liability Portion)	13,863,612	15,492,283	0	6,155,772	8,684,329	20,886,925	37,621,716	4,528,147	6,935,678	13,846,002	2,524,103	335,346
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	2,069	2,133	0	1,112	0	14	91	0	(1)	24	322	50
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	17,555	19,298	0	8,417	0	(971)	82	0	(50)	116	4,046	423
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	10,696,481	10,675,758	0	4,171,739	5,257,752	14,804,298	41,058,816	1,053,965	701,106	4,742,427	1,283,704	257,479
17.1	Other Liability - Occurrence	365,924	312,014	0	175,386	941	(70,015)	283,699	15,122	(49,156)	193,474	69,634	8,815
17.2	Other Liability - Claims-Made	31,363	26,319	0	12,110	0	(408)	995	(16,025)	9,430	5,641	755	0
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	194,681	178,190	0	85,896	0	30,458	184,628	5,064	127,041	30,468	4,686	0
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	25,012	22,182	0	10,947	0	1,361	5,683	1,134	3,419	4,529	602	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	52	41	0	29	0	(7)	4	0	0	11	1	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	20,948	18,746	0	8,968	0	0	0	0	0	0	3,211	504
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)	40,283,845	43,376,197	0	18,295,556	31,050,804	47,656,278	87,242,992	5,989,997	7,916,420	19,277,440	6,562,150	971,703
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 \$ 151,385
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	23,778	17,526	0	13,508	0	(908)	(1,640)	0	(23)	722	2,498	493
2.1	Allied Lines	74,721	76,537	0	32,690	0	1,423	(2,059)	0	(387)	823	8,753	1,552
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	55	0	0	(9)	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	4,292,564	4,619,368	0	1,842,805	1,569,370	2,326,144	2,605,305	190,814	196,408	83,689	735,546	89,278
5.2	Commercial Multiple Peril (Liability Portion)	2,367,528	2,520,193	0	1,069,965	631,807	441,974	5,688,957	1,066,657	617,956	1,728,475	406,747	49,460
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	4,746	4,827	0	2,238	0	144	364	0	19	82	491	99
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	19,124	21,011	0	10,224	0	(210)	222	0	(56)	116	3,334	397
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	740,382	741,006	0	270,236	73,236	331,977	608,102	7,752	96,359	81,982	88,159	15,369
17.1	Other Liability - Occurrence	124,185	118,159	0	39,805	0	(6,737)	88,438	0	(3,215)	68,618	21,019	2,579
17.2	Other Liability - Claims-Made	43,861	41,886	0	12,867	0	(846)	(1,298)	0	2,253	12,727	6,723	910
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	1,062	5,525	0	280	0	(1,819)	3,863	0	(1,405)	3,656	163	23
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	5,896	5,552	0	1,926	0	(113)	1,593	0	99	949	1,040	122
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	25	2	0	23	0	0	0	0	0	0	4	1
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	3,906	1,866	0	2,040	0	9	9	0	174	174	0	81
26.	Burglary and Theft	156	156	0	59	0	(27)	14	0	(5)	5	23	3
27.	Boiler and Machinery	8,749	8,316	0	4,145	0	0	0	0	0	0	864	182
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)	7,710,683	8,181,930	0	3,302,811	2,274,413	3,091,066	8,991,870	1,265,223	848,168	1,982,018	1,275,364	160,549
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 \$ 17,028
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Connecticut DURING THE YEAR 2024 NAIC Company Code 31534

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	45,613	47,724	0	21,583	0	(275,498)	19,984	0	1,079	1,946	7,745	847
2.1	Allied Lines	122,866	126,886	0	31,573	34,576	(21,501)	3,860	0	605	2,213	22,176	2,283
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	3,028	2,980	0	1,226	0	(304)	101	0	(14)	51	754	56
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	2,230,613	2,179,840	0	1,123,793	534,623	501,513	341,258	12,390	(7,912)	22,398	328,752	41,413
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,670,124	7,186,439	0	3,185,103	4,798,975	3,237,317	770,126	106,705	67,388	157,685	1,200,842	123,585
5.2	Commercial Multiple Peril (Liability Portion)	4,850,394	5,376,435	0	2,321,149	5,605,095	7,405,818	24,461,214	1,644,668	1,906,150	5,096,743	928,288	89,850
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	17,337	19,475	0	8,786	0	(546)	462	0	(25)	86	2,966	338
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	46,820	71,306	0	22,151	0	(4,855)	(609)	0	(297)	493	8,263	869
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	1,234,534	1,361,005	0	451,902	1,211,592	679,246	7,230,911	80,817	134,310	310,765	148,220	23,686
17.1	Other Liability - Occurrence	199,590	138,352	0	104,328	16,347	1,101,219	1,383,553	18,181	121,387	364,941	28,256	3,700
17.2	Other Liability - Claims-Made	17,343	17,343	0	5,874	0	(2,382)	(334)	0	2,505	4,569	3,684	329
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	27,336	27,339	0	159	0	(24,073)	45,881	0	(31,394)	42,403	1,199	507
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	(716)	232	0	(53)	71	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	98,100	13,217	126,529	8,630	(10,259)	18,821	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	52,719	92,447	0	28,063	61,348	1,665,657	1,932,840	28,350	42,160	112,062	8,771	969
21.1	Private Passenger Auto Physical Damage	0	0	0	(6,501)	0	(6,658)	(151)	0	(58)	11	0	0
21.2	Commercial Auto Physical Damage	12,224	24,801	0	7,022	(763)	(6,883)	2,494	0	(249)	175	1,942	225
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	(739)	227	0	(775)	129	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	350	350	0	96	0	(3,897)	708	0	(831)	180	54	6
27.	Boiler and Machinery	15,307	15,534	0	5,534	0	0	5,690	0	0	0	2,298	284
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)	15,546,591	16,688,256	0	7,318,498	12,353,392	14,255,935	36,319,286	1,899,741	2,223,717	6,135,742	2,694,230	288,947
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 \$ 38,881
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2024 NAIC Company Code 31534

		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										
Line of Business													
1.	Fire .....	.966	.966	.0	.516	.0	(161)	.35	.0	.5	.171	.34	
2.1	Allied Lines	4,800	4,826	.0	3,087	.0	(66)	(7)	.882	.18	.167		
2.2	Multiple Peril Crop .....	.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	
2.4	Private Crop .....	.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	
3.	Farmowners Multiple Peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
4.	Homeowners Multiple Peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
5.1	Commercial Multiple Peril (Non-Liability Portion)	299,157	298,292	.0	133,400	142,396	212,617	109,237	4,722	4,330	4,545	51,774	10,436
5.2	Commercial Multiple Peril (Liability Portion)	470,701	458,295	.0	126,036	92,827	76,740	1,279,556	207,154	200,271	212,333	78,001	16,430
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	1,365	1,365	.0	.0	.0	4	46	.0	.0	16	218	47
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	1,414	1,047	.0	.619	.0	(25)	(8)	.0	(2)	.5	280	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	219,858	254,759	.0	112,688	49,771	199,129	300,173	9,204	5,537	26,643	24,833	7,768
17.1	Other Liability - Occurrence	28,512	20,444	.0	16,919	.0	1,302	7,780	.0	1,371	7,877	4,662	964
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	12,400	7,234	.0	5,166	.0	122,284	2,590,746	236,228	88,619	248,696	1,958	412
18.2	Products Liability - Claims-Made .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.2	Other Private Passenger Auto Liability .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.3	Commercial Auto No-Fault (Personal Injury Protection) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.4	Other Commercial Auto Liability	235	249	.0	195	.0	(4)	.0	.0	(3)	.0	33	8
21.1	Private Passenger Auto Physical Damage .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
21.2	Commercial Auto Physical Damage .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22.	Aircraft (all perils) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.	Fidelity .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.	Surety .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26.	Burglary and Theft .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27.	Boiler and Machinery	509	509	.0	322	.0	.0	.0	.0	.0	.0	76	18
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)	1,039,917	1,047,986	0	398,948	284,994	611,820	4,287,558	457,308	300,120	500,134	162,888	36,332
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 \$ 3,052
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088		BUSINESS IN THE STATE OF District of Columbia		DURING THE YEAR 2024					NAIC Company Code 31534			
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
Fire	9,464	9,461	0	18	670	(65)	(4,499)	0	19	220	1,514	343
Allied Lines	14,496	14,494	0	23	0	(960)	(2,414)	0	26	205	2,633	526
Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Multiple Peril (Non-Liability Portion)	198,137	169,177	0	99,982	21,957	8,110	2,519	0	(1,017)	3,182	28,651	7,190
Commercial Multiple Peril (Liability Portion)	284,336	196,419	0	153,805	0	13,625	110,535	0	5,176	88,369	50,178	10,469
Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
Inland Marine	12	12	0	0	0	(7)	1	0	0	0	2	0
Pet Insurance Plans	0	0	0	0	0	0	0	0	0	0	0	0
Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
Medical Professional Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
Medical Professional Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
Earthquake	8,899	8,431	0	5,243	0	(426)	(76)	0	(33)	45	778	323
Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
Vision Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
Workers' Compensation	276,352	343,894	0	128,396	106,147	(68,103)	96,497	7,191	13,020	44,327	31,710	10,224
Other Liability - Occurrence	78,269	68,690	0	35,289	0	31,690	34,529	0	34,256	37,333	14,103	2,840
Other Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
Products Liability - Occurrence	1,753	1,307	0	1,373	0	503	532	0	430	455	305	64
Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
Surety	0	0	0	0	0	0	0	0	0	0	0	0
Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery	2,073	2,073	0	3	0	0	0	0	0	0	309	75
Credit	0	0	0	0	0	0	0	0	0	0	0	0
International	0	0	0	0	0	0	0	0	0	0	0	0
Warranty	0	0	0	0	0	0	0	0	0	0	0	0
Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
Total (a)	873,791	813,958	0	424,132	128,774	(15,633)	237,624	7,191	51,877	174,136	130,183	32,054
DETAILS OF WRITE-INS												
Summary of remaining write-ins for Line 34 from overflow page												
Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,522
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Georgia DURING THE YEAR 2024 NAIC Company Code 31534

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	55,613	73,161	0	27,152	7,584	(4,192)	(14,081)	0	746	(127)	9,340	3,990
2.1	Allied Lines	93,342	163,137	0	36,692	1,583	1,415,137	1,392,094	1,583	1,502	2,048	18,794	6,726
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	4,488	2,631	0	2,403	0	(76)	7	0	6	13	945	249
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	8,061,500	7,943,516	0	3,774,037	5,844,888	10,755,321	6,964,043	214,132	214,949	105,159	1,368,557	474,734
5.2	Commercial Multiple Peril (Liability Portion)	5,367,965	5,475,214	0	2,377,754	4,215,595	3,269,256	13,219,506	885,957	1,071,999	4,439,005	982,896	318,303
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	8,058	8,170	0	5,720	0	(79)	570	0	(23)	142	1,459	482
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	37,372	45,761	0	18,549	0	(3,255)	(280)	0	(154)	282	7,074	2,262
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	3,481,504	3,403,897	0	1,320,866	787,514	1,658,902	3,181,895	101,270	205,562	386,850	409,192	204,568
17.1	Other Liability - Occurrence	381,613	280,600	0	211,553	10,285	967,265	1,313,488	6,187	54,127	266,271	63,125	21,851
17.2	Other Liability - Claims-Made	24,537	23,986	0	13,316	5,311	5,311	5,242	1,125	38,151	40,026	3,921	1,439
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	126,830	151,174	0	53,590	0	11,088	131,283	0	(7,690)	99,739	19,383	7,763
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	142,000	81,666	10,962	12,957	9,556	4,652	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	81,727	69,523	0	49,320	111,407	(260,176)	47,391	30,356	2,103	27,173	11,184	4,728
21.1	Private Passenger Auto Physical Damage	0	0	0	0	(300)	(543)	(58)	0	(35)	6	0	0
21.2	Commercial Auto Physical Damage	11,910	12,930	0	6,860	5,891	4,048	2,303	0	(44)	33	1,579	704
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	1,182	1,272	0	663	0	(169)	123	0	(24)	5	183	70
27.	Boiler and Machinery	14,879	22,766	0	5,784	0	(33,000)	0	0	0	0	2,335	1,048
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)	17,752,520	17,677,738	0	7,904,259	11,135,209	17,866,504	26,254,488	1,253,567	1,590,731	5,371,277	2,899,967	1,048,917
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 \$ 34,032

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

NAIC Group Code 0088 BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	6,836	6,590	0	2,683	0	1,875	4,569	0	1,027	2,297	802	1,087
17.1 Other Liability - Occurrence	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and Machinery	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)	6,836	6,590	0	2,683	0	1,875	4,569	0	1,027	2,297	802	1,087
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 \$0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Idaho DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	8,692	8,433	0	5,143	0	4,250	13,549	0	78	328	1,489	254
2.1	Allied Lines	3,324	3,811	0	1,818	0	(29)	(179)	0	(28)	34	613	100
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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	236,734	240,338	0	64,448	0	(7,542)	3,915	0	(237)	4,514	39,980	6,902
5.2	Commercial Multiple Peril (Liability Portion)	73,434	74,203	0	28,878	10,729	14,693	71,905	2,197	1,941	34,270	13,180	2,202
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	0	(8)	0	0	(3)	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	6,045	5,532	0	2,119	0	(207)	49	0	2	33	1,142	173
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	79,397	82,888	0	17,945	3,405	14,357	51,883	177	7,514	25,529	9,246	2,310
17.1	Other Liability - Occurrence	(3,025)	(3,025)	0	0	0	(2,934)	356	0	(3,102)	287	(454)	2
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	(172)	180	0	(126)	167	0	0
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	40	128	0	0	0	0	0	0	0	0	6	2
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)	404,641	412,308	0	120,351	14,134	22,408	141,658	2,374	6,039	65,162	65,202	11,945
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 \$ 591
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Illinois DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	184,936	208,549	0	49,978	54,223	52,456	9,854	11,720	11,725	1,630	24,354	2,765
2.1	Allied Lines	99,857	197,807	0	51,648	0	(19,578)	(2,828)	0	0	2,120	17,543	2,145
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	3,760	5,116	0	1,354	0	(90)	(53)	0	(34)	27	543	63
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	(10,816)	23,658	1,080	(86)	845	(34)	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	27,716,150	26,894,148	0	12,925,568	13,205,866	7,883,685	6,559,107	270,542	356,187	518,056	4,749,807	395,832
5.2	Commercial Multiple Peril (Liability Portion)	10,862,176	11,210,390	0	4,653,096	5,377,416	6,686,999	24,532,299	1,479,603	1,646,635	7,546,374	2,015,133	158,316
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	6,975	8,763	0	3,446	0	(127)	358	0	(44)	124	1,152	116
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	203,302	199,783	0	88,439	0	(12,686)	(1,898)	0	(301)	1,233	33,859	2,916
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	3,550,317	4,047,925	69,253	1,325,591	2,299,614	2,127,214	4,048,754	113,898	128,349	488,649	417,431	54,364
17.1	Other Liability - Occurrence	379,528	369,529	0	156,985	88,368	136,910	358,249	47,861	44,570	225,496	64,457	5,361
17.2	Other Liability - Claims-Made	8,033	0	0	4,065	0	(23,884)	(783)	134	(13,870)	9,034	1,321	200
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	159,275	177,687	0	119,139	0	19,540	414,545	72,288	126,848	211,243	28,096	2,388
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	(63)	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	140,569	142,769	0	49,247	0	(4,312)	41,371	0	(721)	24,417	23,005	2,028
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	62,958	61,139	0	23,259	19,198	15,503	1,903	0	(41)	148	10,316	896
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	350	0	0	0	(614)	105	0	(150)	81	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	1,258	2,113	0	922	0	(2,163)	328	0	(505)	138	244	18
27.	Boiler and Machinery	12,541	24,844	0	8,030	0	0	0	0	0	0	1,993	273
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)	43,391,635	43,578,997	69,253	19,460,767	21,044,685	16,848,037	35,984,969	1,997,126	2,297,221	9,029,615	7,389,157	627,681
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 \$ 101,637
(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 AMERICA

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 31534

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	32,763	115,036	0	33,219	0	(8,852)	5,558	0	(1,049)	1,646	4,062	526
2.1	Allied Lines	(22,903)	179,535	0	35,750	181,401	167,447	(111)	584	(1,160)	1,925	(4,282)	132
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	(6,356)	8,046	0	2,985	0	(869)	(86)	0	(139)	40	(1,087)	8
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	(16,612)	6,477	0	(584)	416	(37,369)	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	3,760,849	4,022,098	0	1,589,745	6,179,413	16,139,305	13,014,152	54,031	50,444	69,882	148,831	56,164
5.2	Commercial Multiple Peril (Liability Portion)	2,355,364	2,573,285	0	1,056,169	3,003,686	(87,473)	7,051,791	537,540	25,179	2,858,069	342,069	33,656
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	9,898	18,209	0	253	(2,400)	(2,429)	903	0	(13)	214	(95,230)	170
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	49,868	59,141	0	27,264	0	(5,491)	(706)	0	(266)	382	7,340	819
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	823,185	895,185	0	249,944	287,033	581,188	835,742	24,390	23,340	108,992	35,935	9,829
17.1	Other Liability - Occurrence	2,583,018	2,552,878	0	1,293,526	501,174	1,859,572	5,431,086	106,185	267,335	940,881	279,732	43,799
17.2	Other Liability - Claims-Made	194,046	188,850	0	67,578	46,453	168,601	330,349	32,339	201,121	225,410	13,457	3,259
17.3	Excess Workers' Compensation	0	0	0	0	46,205	0	480,350	0	0	0	0	0
18.1	Products Liability - Occurrence	36,930	42,805	0	25,164	1,994	(101,019)	77,717	1,690	(93,072)	71,290	4,606	645
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	39	0	(7,111)	3,843	0	(1,900)	1,526	36,405	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	65,590	68,497	0	7,137	22,198	21,315	230,528	4,506	(97)	21,688	5,576	1,059
21.1	Private Passenger Auto Physical Damage	0	0	0	(39)	0	(457)	(3)	0	(16)	1	0	0
21.2	Commercial Auto Physical Damage	33,874	33,401	0	2,956	0	2,613	4,116	0	(31)	74	3,014	553
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	(5)	0	0	(2)	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	(11)	0
26.	Burglary and Theft	1,955	1,955	0	0	0	(99)	202	0	14	91	297	33
27.	Boiler and Machinery	2,114	41,414	0	6,516	0	0	0	0	0	0	122	41
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)	9,920,195	10,800,335	0	4,398,206	10,267,157	18,709,624	27,471,908	761,265	469,104	4,302,527	743,467	150,693
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 \$ 8,308

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

NAIC Group Code 0088 BUSINESS IN THE STATE OF Iowa DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	4,492	7,298	0	2,732	0	(785)	(1,236)	0	5	201	766	74
2.1	Allied Lines	11,762	15,945	0	7,012	5,936	(99,232)	(1,107)	0	(51)	192	2,142	195
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	6	432	0	0	0	25	(6)	0	(5)	3	1	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	362,593	336,086	0	202,329	48,549	(72,767)	624,460	4,729	5,621	5,488	61,274	6,005
5.2	Commercial Multiple Peril (Liability Portion)	259,084	198,013	0	115,232	4,338	348,043	1,038,034	288,497	375,224	1,162,846	50,701	4,292
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	0	0	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	2,201	2,318	0	1,195	0	(47)	16	0	(7)	13	475	36
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	139,286	98,595	0	69,266	102,075	115,742	554,539	2,552	7,810	15,885	16,340	2,311
17.1	Other Liability - Occurrence	151	151	0	0	0	(5,499)	5,371	0	(5,878)	5,541	29	2
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	34	34	0	0	0	(1,945)	1,405	0	(1,553)	1,313	6	1
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	1,447	2,078	0	861	0	0	0	0	0	0	237	24
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)	781,056	660,950	0	398,627	160,898	283,535	2,221,476	295,778	381,158	1,191,482	131,971	12,940
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 \$ 459
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Kansas DURING THE YEAR 2024 NAIC Company Code 31534

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	7,745	8,938	0	1,705	0	(422)	(147)	0	184	372	1,282	224
2.1	Allied Lines	17,824	20,063	0	3,728	0	(78)	212	0	23	196	2,839	517
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	3	196	0	0	0	31	(4)	0	(4)	2	1	2
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	281,883	358,767	0	128,769	52,185	35,595	12,221	1,657	(1,949)	5,814	50,187	8,553
5.2	Commercial Multiple Peril (Liability Portion)	204,808	215,584	0	87,887	25,557	81,820	452,230	16,589	(75,666)	105,442	39,584	5,892
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	0	0	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	487	1,671	0	382	0	(172)	14	0	(44)	12	81	36
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	30,749	35,230	0	10,141	10,409	10,093	29,826	141	328	3,819	3,636	961
17.1	Other Liability - Occurrence	29,713	12,041	0	20,340	0	(3,717)	10,344	0	(3,737)	9,486	4,774	731
17.2	Other Liability - Claims-Made	8,851	3,638	0	5,880	0	(87)	(106)	0	449	893	1,367	219
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	5,336	5,273	0	885	0	(692)	2,568	0	(540)	2,547	821	144
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	(31)	64	0	(14)	46	0	0
19.4	Other Commercial Auto Liability	(320)	(306)	0	134	0	(3,572)	2,930	0	(1,294)	1,995	(74)	11
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	500	500	0	135	0	(446)	136	0	(38)	11	66	15
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	(50)	0	0	(32)	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	(196)	0	0	(48)	0	0	0
27.	Boiler and Machinery	2,314	2,629	0	488	0	0	0	0	0	0	335	67
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	Total (a)	589,893	664,224	0	260,474	88,151	118,076	510,288	18,387	(82,382)	130,635	104,899	17,372
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 \$ 1,726

(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Maine DURING THE YEAR 2024 NAIC Company Code 31534

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	303,419	269,555	0	160,409	16,989	(42,805)	175,012	0	2,481	16,090	62,780	7,349
2.1	Allied Lines	241,758	231,870	0	62,018	66,079	52,863	121,270	0	(390)	4,624	54,211	5,896
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	1,981	1,946	0	495	0	(834)	84	0	(58)	40	512	48
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	581,363	(148,630)	34,209	4,979	(9,311)	32,758	(966)	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	8,149,834	8,307,480	0	3,755,737	2,718,827	1,813,881	1,605,001	46,206	39,156	180,472	1,681,292	200,081
5.2	Commercial Multiple Peril (Liability Portion)	4,434,573	4,985,837	0	1,718,920	1,864,580	3,222,766	11,020,275	460,533	91,896	3,565,242	1,000,024	110,334
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	18,484	19,186	0	6,889	0	(2,193)	2,119	0	(153)	287	4,777	454
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	49,998	50,955	0	22,527	0	(3,383)	(467)	0	(157)	353	10,699	1,226
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	648,997	622,470	0	216,650	255,462	65,608	3,779,108	23,038	56,044	127,297	78,962	15,830
17.1	Other Liability - Occurrence	435,511	345,047	0	165,684	267,379	(407,005)	632,843	3,139	(41,965)	391,063	18,022	10,513
17.2	Other Liability - Claims-Made	5,391	5,391	0	3,312	0	(18,859)	(516)	0	(301)	4,143	1,029	137
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	222,067	184,723	0	77,317	0	(335,656)	302,748	25,007	(23,887)	202,270	7,606	5,416
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	9,658,240	11,948,118	0	4,819,635	7,545,871	5,765,622	14,114,272	131,117	369,369	1,667,417	1,724,625	241,593
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	332,091	372,954	0	145,457	56,333	91,402	251,476	167	6,446	96,255	55,537	8,203
21.1	Private Passenger Auto Physical Damage	10,838,172	14,182,102	0	5,286,806	9,579,577	8,544,585	432,037	1,877	2,258	14,256	1,945,501	272,526
21.2	Commercial Auto Physical Damage	172,307	199,039	0	63,711	191,941	177,650	12,704	0	(306)	933	25,885	4,264
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	774	774	0	0	0	12	131	0	25	75	173	19
24.	Surety	0	0	0	0	0	0	0	0	0	0	93	0
26.	Burglary and Theft	599	743	0	321	0	(144)	235	0	(22)	61	95	15
27.	Boiler and Machinery	41,936	37,701	0	21,505	0	0	0	0	0	0	6,420	1,017
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)	35,556,332	41,765,891	0	16,527,393	23,144,401	18,774,880	32,482,541	696,063	491,125	6,303,636	6,677,277	884,921
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 \$ 265,584
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Maryland DURING THE YEAR 2024 NAIC Company Code 31534

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	13,870	14,681	0	7,053	0	(489)	182	0	167	(17)	2,402	282
2.1	Allied Lines	14,568	18,097	0	6,485	0	(683)	(883)	0	(48)	174	2,611	297
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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	926,732	839,711	0	320,528	4,517	(9,672)	12,573	0	(865)	8,477	157,784	18,895
5.2	Commercial Multiple Peril (Liability Portion)	1,046,458	950,384	0	467,134	731,117	579,775	350,670	92,228	133,765	231,496	186,266	21,798
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	3,203	2,176	0	1,189	0	(7)	24	0	(5)	8	581	65
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	5,923	6,025	0	2,454	0	(212)	(25)	0	(10)	17	1,254	121
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	2,206,412	2,080,059	0	936,368	716,682	1,054,397	1,599,492	122,922	127,915	125,477	249,737	44,911
17.1	Other Liability - Occurrence	19,552	29,540	0	2,889	0	5,182	22,209	0	6,065	24,112	640	433
17.2	Other Liability - Claims-Made	140	44	0	96	0	0	0	0	(2)	0	26	3
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	18,625	18,818	0	165	0	7,563	7,764	0	6,989	7,169	156	379
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	2,578	2,928	0	1,203	0	0	0	0	0	0	387	53
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)	4,258,061	3,962,463	0	1,745,564	1,452,316	1,635,854	1,992,006	215,150	273,971	396,913	601,844	87,237
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 \$ 6,395
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Massachusetts DURING THE YEAR 2024 NAIC Company Code 31534

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	795,645	1,211,262	0	190,380	1,202,020	1,207,210	350,102	85,440	38,622	8,023	247,650	26,332
2.1	Allied Lines	1,050,852	1,185,284	0	475,614	328,325	228,203	12,845	28,727	21,203	6,734	204,807	29,732
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	13,395	11,325	0	9,487	0	(3,066)	432	0	(173)	210	2,118	340
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	63,127,782	61,196,965	0	32,440,400	18,098,026	14,975,282	9,971,470	636,784	435,729	621,530	12,959,586	1,635,657
5.1	Commercial Multiple Peril (Non-Liability Portion)	14,267,846	17,164,571	0	5,756,743	11,080,559	9,135,210	2,908,945	330,473	200,022	324,270	2,773,581	381,420
5.2	Commercial Multiple Peril (Liability Portion)	11,072,524	12,539,994	0	4,462,954	8,400,608	8,148,896	33,609,729	2,111,822	1,842,173	9,966,273	2,108,004	281,659
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	1,501,570	1,497,283	0	759,601	206,301	189,988	27,367	372	646	4,257	302,923	38,093
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	634,900	642,453	0	306,667	0	(23,551)	7,062	0	(404)	3,785	114,854	16,151
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	3,723,164	3,976,949	0	1,229,340	2,489,375	1,526,942	12,641,689	171,721	288,226	718,700	445,961	94,643
17.1	Other Liability - Occurrence	1,042,186	692,440	0	575,770	194,876	(157,157)	2,671,475	124,435	(53,058)	1,044,979	181,606	26,490
17.2	Other Liability - Claims-Made	62,918	62,918	0	15,289	0	(12,895)	(1,664)	0	10,674	13,395	11,569	1,803
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	269,247	257,804	0	54,256	0	279,749	1,172,749	131,068	277,232	575,447	44,165	6,859
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)	(1,312)	(1,312)	0	0	(410,327)	(595,228)	13,331	189,158	188,165	1,707	(171)	0
19.2	Other Private Passenger Auto Liability	(15,836)	(15,836)	0	0	10,187,459	5,191,193	7,310,558	689,917	449,250	586,415	(2,459)	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	17,084	16,851	0	9,734	5,617	6,096	0	749	3,424	2,714	0	434
19.4	Other Commercial Auto Liability	895,802	938,012	0	382,911	115,445	197,583	368,662	6,064	50,069	193,331	141,925	22,769
21.1	Private Passenger Auto Physical Damage	(14,403)	(14,403)	0	0	(1,294,405)	(1,463,185)	3,566	9,250	(343)	0	(1,976)	0
21.2	Commercial Auto Physical Damage	417,561	455,986	0	217,724	230,365	210,297	40,041	286	(4)	2,086	63,730	10,613
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	975	0	742	0	(76)	202	0	(1)	115	0	0
24.	Surety	5,364	5,364	0	4,678	0	(50)	25	0	463	519	0	136
26.	Burglary and Theft	1,100	2,779	0	1,498	0	(905)	982	0	(165)	249	176	28
27.	Boiler and Machinery	43,396	42,149	0	26,366	0	0	0	0	0	0	6,388	1,103
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)	98,918,787	101,869,813	0	46,920,154	50,828,627	39,040,057	71,115,664	4,515,517	3,749,075	14,075,449	19,607,151	2,574,262
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 \$ 342,675
(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 AMERICA

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 31534		
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
Fire	272,213	224,159	0	106,532	1,127	4,582	27,659	0	480	3,115	39,905	5,098
Allied Lines	320,091	282,208	0	130,262	0	(12,803)	13,622	0	(387)	3,337	41,377	6,217
Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
Private Flood	3,239	3,843	0	1,562	0	(208)	(33)	0	(57)	30	512	66
Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
Homeowners Multiple Peril	(36,596)	505,847	0	25,078	9,915,804	(8,804,687)	8,495,873	289,035	(183,427)	353,992	(610,345)	19,326
Commercial Multiple Peril (Non-Liability Portion)	13,770,222	13,919,747	0	6,579,745	8,502,026	7,389,067	5,296,351	164,038	145,114	227,025	926,474	278,342
Commercial Multiple Peril (Liability Portion)	8,476,991	8,341,528	0	3,888,944	2,292,140	3,290,590	14,388,342	685,932	629,553	5,948,451	1,301,646	175,843
Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
Ocean Marine	0	0	0	0	0	0	0	0	0	0	2,366	0
Inland Marine	79,045	79,798	0	32,394	7,950	(30,002)	3,073	100	(4,200)	624	(239,361)	1,992
Pet Insurance Plans	0	0	0	0	0	0	0	0	0	0	0	0
Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
Medical Professional Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	77	0
Medical Professional Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	527	0
Earthquake	32,260	35,277	0	15,396	0	(1,696)	(456)	0	(140)	217	5,324	708
Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
Vision Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
Workers' Compensation	2,302,221	2,106,060	3,906	1,170,776	1,181,709	(914,731)	4,698,711	54,321	58,322	435,346	(24,656)	48,941
Other Liability - Occurrence	8,623,405	8,523,205	0	3,696,952	2,195,000	11,865,749	25,777,832	118,117	173,757	545,983	1,107,820	171,387
Other Liability - Claims-Made	72,024	63,777	0	27,593	0	48,844	71,768	(39)	1,117	18,113	7,529	1,366
Excess Workers' Compensation	0	0	0	0	102,818	(1,978,809)	11,186,109	0	11,689	1,208,796	0	0
Products Liability - Occurrence	84,023	88,752	0	19,611	0	(12,553)	35,907	0	1,433	34,792	12,605	1,702
Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	572	0
Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	42,976,180	(58,275,371)	356,259,844	2,127,153	2,173,067	149,732	0	0
Other Private Passenger Auto Liability	(73)	(73)	0	0	915,382	685,595	878	97,946	97,947	(4)	314,240	0
Commercial Auto No-Fault (Personal Injury Protection)	112,740	127,779	0	70,097	910,006	1,018,635	2,649,492	79,890	69,425	24,760	8,331	2,005
Other Commercial Auto Liability	285,563	304,084	0	169,808	47,528	(666,921)	303,011	2,576	(16,981)	70,513	35,895	6,350
Private Passenger Auto Physical Damage	0	0	0	0	(23,607)	(23,607)	860	0	0	0	12,308	0
Commercial Auto Physical Damage	155,750	197,206	0	76,055	133,626	116,569	18,293	0	(855)	649	20,221	3,600
Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity	5,937	1,979	0	5,811	0	(25)	197	0	80	152	2,312	182
Surety	31,737	54,602	0	17,834	0	520,720	566,812	0	(31,714)	(13,476)	10,922	975
Burglary and Theft	667	596	0	314	0	(325)	(57)	0	(21)	47	153	13
Boiler and Machinery	56,519	46,814	0	22,631	0	0	0	0	0	0	7,651	1,080
Credit	0	0	0	0	0	0	0	0	0	0	0	0
International	0	0	0	0	0	0	0	0	0	0	166	0
Warranty	0	0	0	0	0	0	0	0	0	0	0	0
Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
Total (a)	34,647,978	34,907,188	3,906	16,057,395	69,157,689	(45,781,387)	429,794,088	3,619,069	3,124,202	9,012,194	2,984,571	725,193
DETAILS OF WRITE-INS												
Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
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 \$ 32,583
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Minnesota DURING THE YEAR 2024 NAIC Company Code 31534

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	198,375	201,424	0	46,485	13,997	13,552	12,482	0	508	2,446	18,531	4,069
2.1	Allied Lines	359,038	411,276	0	108,653	25,887	29,137	39,752	0	(270)	3,960	35,017	7,487
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	33,811	33,838	0	4,631	0	(1,267)	(291)	0	(88)	134	784	692
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	8,815,395	9,630,119	0	3,995,742	3,824,338	1,047,109	1,836,251	131,263	116,181	174,008	1,606,761	180,557
5.2	Commercial Multiple Peril (Liability Portion)	6,806,521	7,081,274	0	2,893,379	2,716,238	1,957,813	13,199,743	858,781	375,103	4,917,115	1,295,730	139,604
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	59,229	73,892	0	35,294	6,053	6,945	2,472	0	274	868	8,693	1,212
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	10,865	12,584	0	3,764	0	(1,046)	(145)	0	(48)	79	2,805	222
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	3,006,140	3,212,788	16,488	1,035,572	1,178,734	2,153,027	4,092,262	136,181	185,456	363,538	361,857	63,302
17.1	Other Liability - Occurrence	607,962	496,582	0	306,376	73,864	(120,602)	786,480	2,479	(70,299)	457,036	76,171	12,441
17.2	Other Liability - Claims-Made	85,206	65,042	0	42,493	0	13,092	12,720	7,566	19,686	21,837	8,425	1,742
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	424,886	334,492	0	269,445	66,325	(60,423)	577,943	41,729	(23,374)	326,874	42,364	8,690
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	14,143	12,278	0	6,977	0	(249)	3,592	0	10	1,910	2,525	289
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	25	2	0	23	0	(1)	1	0	0	0	4	1
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	(15)	0	0	(5)	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	800	755	0	83	0	(139)	80	0	(20)	36	106	16
27.	Boiler and Machinery	33,186	38,486	0	11,328	0	0	0	0	0	0	4,259	693
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)	20,455,582	21,604,832	16,488	8,760,245	7,905,436	5,036,933	20,563,342	1,177,999	603,114	6,269,841	3,464,032	421,017
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 \$ 29,781
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2024 NAIC Company Code 31534

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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	10,649	19,151	0	3,541	789	(607)	17,307	14	(721)	3,815	1,209	16,270
17.1 Other Liability - Occurrence	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and Machinery	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)	10,649	19,151	0	3,541	789	(607)	17,307	14	(721)	3,815	1,209	16,270
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 \$ 44
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2024 NAIC Company Code 31534

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	4,337	4,044	0	1,598	0	(962)	(1,874)	0	1	99	766	78
2.1	Allied Lines	14,126	13,286	0	5,170	0	(2,405)	(2,193)	0	(112)	202	2,783	254
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	7	0	0	(1)	0	0	0
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	(438)	181	0	(46)	24	(46)	24	0	(5)	3	(66)	(2)
5.1	Commercial Multiple Peril (Non-Liability Portion)	1,063,897	1,185,497	0	464,348	172,366	225,515	385,277	4,738	2,529	21,823	180,938	18,148
5.2	Commercial Multiple Peril (Liability Portion)	515,800	604,825	0	242,911	894,851	286,842	1,725,452	421,569	46,630	754,010	98,373	8,642
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	1,122	0	0	0	85	500	0	(9)	18	0	(7)
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	42,487	44,134	0	16,648	0	(942)	432	0	(268)	257	6,721	732
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	161,803	195,201	0	83,289	189,081	(212,130)	224,187	26,160	4,329	39,463	19,389	2,641
17.1	Other Liability - Occurrence	114,969	133,693	0	58,423	400,000	534,070	532,427	49,640	103,034	145,222	18,972	2,229
17.2	Other Liability - Claims-Made	17,890	15,983	0	8,949	0	156	(106)	0	1,086	3,989	2,804	326
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	111,901	101,512	0	45,257	0	474,470	506,161	3,406	85,725	110,025	18,114	2,104
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	(20)	9	0	(3)	3	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	44,353	43,707	0	21,740	0	(1,674)	11,245	0	673	8,103	7,142	782
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	14,155	13,877	0	6,347	0	(44)	1,076	0	(1)	67	2,108	256
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	15,500	15,500	0	10,548	0	(2,167)	101	0	393	2,067	0	273
26.	Burglary and Theft	229	258	0	214	0	(29)	73	0	(4)	19	35	4
27.	Boiler and Machinery	1,650	1,547	0	605	0	0	0	0	0	0	274	30
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)	2,122,659	2,374,367	0	966,047	1,656,298	1,300,726	3,382,791	505,513	243,997	1,085,370	358,353	36,490
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 \$ 3,494
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Montana DURING THE YEAR 2024 NAIC Company Code 31534

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	751	8,613	0	463	0	(57)	532	0	25	109	98	71
2.1	Allied Lines	1,658	8,599	0	984	0	(271)	37	0	5	83	245	94
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	1,303	0	0	0	(56)	(12)	0	(5)	5	0	8
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	55,547	54,652	0	23,574	0	(1,161)	980	0	198	1,074	9,265	1,727
5.2	Commercial Multiple Peril (Liability Portion)	(60,549)	(59,629)	0	16,782	8,176	(33,524)	32,969	8,087	(31,269)	26,444	7,580	1,185
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	0	0	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	0	164	0	0	0	(13)	(2)	0	0	1	0	1
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	33,910	31,890	0	4,822	0	15,195	21,271	0	1,847	4,333	4,034	1,009
17.1	Other Liability - Occurrence	156,678	149,569	0	40,722	4,564	48,065	85,269	13,001	78,234	98,584	28,896	4,635
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	52,294	52,213	0	509	0	26,672	27,470	0	23,942	24,680	9,892	1,450
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	220	1,545	0	133	0	0	0	0	0	0	26	15
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)	240,509	248,919	0	87,989	12,740	54,850	168,514	21,088	72,977	155,313	60,036	10,195
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 \$ 191
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2024 NAIC Company Code 31534

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	1,135	2,952	0	406	0	(141)	(14)	0	14	109	150	35
2.1	Allied Lines	2,243	6,659	0	790	0	(30,410)	25	0	(8)	65	298	72
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	(1)	182	0	0	0	29	(4)	0	(4)	1	0	1
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	191,957	180,697	0	63,530	67,911	13,839	10,129	8,273	8,382	3,005	22,795	5,070
5.2	Commercial Multiple Peril (Liability Portion)	61,058	53,764	0	21,406	288	24,742	42,261	0	3,363	18,747	10,645	1,594
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	0	0	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	510	967	0	159	0	(74)	(3)	0	(8)	6	139	15
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	269,695	256,670	0	29,495	2,710	43,793	54,208	79	9,544	13,582	32,076	6,950
17.1	Other Liability - Occurrence	1,382	1,058	0	375	0	111	714	0	97	740	236	35
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	514	394	0	120	0	96	98	0	96	97	82	13
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	310	885	0	110	0	0	0	0	0	0	37	10
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)	528,803	504,228	0	116,391	70,909	51,985	107,414	8,352	21,476	36,352	66,458	13,795
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 \$ 238
(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 AMERICA
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2024 NAIC Company Code 31534

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	18,215	14,721	0	8,419	0	2,920	6,163	0	539	548	3,159	636
2.1	Allied Lines	15,692	14,129	0	7,021	0	(878)	(1,183)	0	0	165	2,712	547
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	196	182	0	49	0	(16)	6	0	1	3	51	7
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	819,150	846,663	0	301,340	643,847	42,732	51,840	2,278	(276)	16,112	148,434	28,579
5.2	Commercial Multiple Peril (Liability Portion)	837,111	886,216	0	334,249	459,451	1,051,135	1,754,176	311,723	325,558	572,997	151,141	29,285
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	726	720	0	298	0	9	33	0	3	12	109	25
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	26,501	23,936	0	6,930	0	(761)	(196)	0	(59)	127	5,005	925
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	320,758	239,231	0	168,780	74,424	266,481	401,104	13,351	25,754	48,658	37,580	11,211
17.1	Other Liability - Occurrence	10,338	9,827	0	6,261	0	3,758	8,812	0	4,678	8,025	1,926	365
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	(107)	911	0	0	0	(793)	901	0	(674)	867	(16)	0
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	566	0	0	0	(627)	857	0	(206)	544	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	22	0	0	0	(13)	4	0	(1)	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	3,025	2,567	0	1,387	0	0	0	0	0	0	460	106
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)	2,051,605	2,039,691	0	834,734	1,177,722	1,363,947	2,222,517	327,352	355,266	648,058	350,561	71,686
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 \$ 4,329
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF New Hampshire DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	81,758	75,967	0	26,814	0	8,060	41,674	0	1,839	4,481	10,628	1,215
2.1	Allied Lines	115,162	114,925	0	38,495	0	(3,122)	6,280	0	513	2,278	15,388	1,731
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	13,659	13,050	0	4,553	0	(1,916)	480	0	(28)	229	1,542	203
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	(2)	1,561	0	0	0	(74,652)	38,262	650	(4,838)	1,818	0	58
5.1	Commercial Multiple Peril (Non-Liability Portion)	4,827,352	5,161,344	0	1,979,091	1,799,090	553,617	1,920,617	34,942	16,905	111,750	929,958	73,749
5.2	Commercial Multiple Peril (Liability Portion)	3,309,837	3,777,352	0	1,200,573	4,381,820	2,486,542	6,831,587	518,645	356,622	2,608,806	666,606	51,054
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	8,109	9,336	0	3,333	0	(1,387)	817	0	(74)	139	1,889	126
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	84,780	94,352	0	20,586	0	(6,085)	(856)	0	(275)	652	15,897	1,293
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	763,377	793,047	0	242,740	422,874	359,117	1,823,418	21,751	32,105	165,030	92,054	11,745
17.1	Other Liability - Occurrence	70,836	69,697	0	31,214	1,000,000	(304,876)	118,885	31,354	(64,412)	106,399	10,208	1,119
17.2	Other Liability - Claims-Made	1,270	1,577	0	286	0	(1,227)	(61)	0	204	514	225	20
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	40,982	68,273	0	5,050	0	(64,026)	251,844	28,519	18,277	54,144	4,415	661
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	(8,121)	5,107	0	(1,042)	1,081	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	64,449	74,480	0	14,887	10,993	4,509	31,911	0	429	21,877	11,853	999
21.1	Private Passenger Auto Physical Damage	0	0	0	0	2,036	(602)	(102)	0	(21)	5	0	0
21.2	Commercial Auto Physical Damage	40,971	43,309	0	9,800	38,142	38,511	3,871	0	(48)	203	7,083	624
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	83	0	0	0	(88)	138	0	(11)	64	0	0
26.	Burglary and Theft	817	864	0	311	0	(96)	275	0	(12)	70	130	12
27.	Boiler and Machinery	14,939	14,384	0	4,889	0	0	0	0	0	0	2,061	224
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)	9,438,296	10,313,601	0	3,582,622	7,654,955	2,984,158	11,074,147	635,861	356,133	3,079,540	1,769,937	144,833
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 \$ 23,204
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF New Jersey DURING THE YEAR 2024 NAIC Company Code 31534

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	105,908	87,962	0	45,222	0	380	9,458	0	631	(2,936)	16,813	2,314
2.1	Allied Lines	142,644	146,335	0	47,039	0	(3,887)	(2,618)	0	110	1,172	28,313	3,108
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	1,454	1,986	0	848	0	82	(23)	0	(19)	14	256	32
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	1,820,823	1,888,497	0	958,723	406,869	218,113	695,986	31,352	22,523	19,065	267,585	39,708
5.1	Commercial Multiple Peril (Non-Liability Portion)	12,521,806	12,522,700	0	5,917,812	3,327,848	1,439,463	1,564,745	44,244	1,838	373,446	2,193,752	273,024
5.2	Commercial Multiple Peril (Liability Portion)	15,203,462	15,025,273	0	6,466,164	5,994,599	11,412,890	34,540,952	2,384,438	2,699,423	12,710,345	2,637,623	331,622
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	77,566	77,075	0	34,671	0	(866)	2,902	0	176	691	14,444	1,874
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	146,174	142,458	0	77,461	0	(4,293)	(1,221)	0	(546)	708	26,072	3,187
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	2,234,956	2,399,333	0	504,661	521,284	(724,371)	3,596,016	135,497	211,272	306,829	261,334	48,682
17.1	Other Liability - Occurrence	1,041,861	995,085	0	537,500	86,081	771,671	4,351,609	172,831	411,566	1,350,809	179,207	22,710
17.2	Other Liability - Claims-Made	14,259	12,381	0	7,516	0	257	285	0	1,018	3,442	2,465	311
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	291,194	248,583	0	122,843	0	62,368	996,131	0	21,129	190,604	46,641	6,343
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	24,099	30,801	0	13,902	0	1,430	12,076	0	1,111	7,601	3,448	526
19.4	Other Commercial Auto Liability	810,176	873,396	0	323,090	117,819	155,228	558,323	26,629	82,969	308,107	135,594	17,670
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	175,578	190,865	0	76,682	101,055	94,974	12,057	0	48	737	30,735	3,830
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	10,000	4,139	0	5,861	0	9	19	0	379	386	0	218
26.	Burglary and Theft	1,643	1,643	0	38	0	(740)	232	0	(195)	80	255	36
27.	Boiler and Machinery	21,725	20,689	0	8,041	0	0	0	0	0	0	3,258	473
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)	34,645,328	34,669,201	0	15,148,074	10,555,555	13,422,708	46,336,929	2,794,991	3,452,171	15,271,100	5,847,795	755,668
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 \$ 44,980

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

NAIC Group Code 0088 BUSINESS IN THE STATE OF New Mexico DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	252	245	0	146	0	103	428	0	5	10	41	23
2.1	Allied Lines	1,288	1,275	0	748	0	(7)	5	0	8	208	117	
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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	115,285	110,888	0	53,528	37,171	169,551	166,196	0	(434)	1,682	19,135	10,502
5.2	Commercial Multiple Peril (Liability Portion)	54,511	57,261	0	22,794	0	6,982	377,333	4,748	2,450	28,320	8,534	4,970
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	126	126	0	73	0	3	5	0	1	1	19	11
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	783	716	0	159	0	(29)	(6)	0	1	4	144	70
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	300
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	25,011	28,723	0	11,294	2,401	497	11,881	161	1,004	2,789	3,413	3,597
17.1	Other Liability - Occurrence	893	927	0	174	0	54	572	0	50	484	153	81
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	549	549	0	0	0	98	140	0	93	131	85	48
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	199	200	0	143	0	(71)	136	0	(23)	84	39	19
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	120,000	66,670	0	53,330	0	305	305	0	6,220	6,220	0	10,589
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	128	126	0	74	0	0	0	0	0	0	19	12
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)	319,025	267,706	0	142,463	39,572	177,486	556,995	4,909	9,370	39,733	31,790	30,339
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 \$ 450
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF New York DURING THE YEAR 2024 NAIC Company Code 31534

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	316,924	343,256	0	152,997	240,751	339,587	144,315	10,145	11,246	(4,791)	48,662	6,126
2.1	Allied Lines	318,597	367,118	0	123,420	135,316	163,509	37,748	13,550	10,729	4,557	51,001	5,717
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	5,152	7,838	0	2,292	0	(13,542)	(95)	0	(217)	61	809	112
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	2,855,700	2,923,734	0	1,380,246	663,446	554,043	830,956	72,069	54,594	42,865	445,965	62,385
5.1	Commercial Multiple Peril (Non-Liability Portion)	17,447,349	17,546,474	0	7,663,892	12,423,580	12,657,143	12,843,721	399,636	370,052	529,947	3,205,367	381,853
5.2	Commercial Multiple Peril (Liability Portion)	23,742,851	24,163,727	0	10,299,375	11,135,574	14,764,532	69,060,407	4,953,748	6,030,481	20,791,623	4,331,884	519,441
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	45,219	50,746	0	22,820	0	(1,512)	1,289	0	(52)	326	7,879	986
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	468,917	519,470	0	203,375	0	(15,195)	(4,488)	0	(1,934)	2,623	78,892	10,242
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	2,517,946	2,607,401	0	865,232	1,254,424	692,632	7,243,926	95,800	101,235	384,556	298,740	55,258
17.1	Other Liability - Occurrence	2,905,071	2,735,723	0	963,373	1,288,491	2,158,289	8,983,982	481,945	1,285,174	3,611,249	473,083	63,994
17.2	Other Liability - Claims-Made	103,967	283,099	0	71,961	0	198,983	668,878	9,460	36,306	111,155	21,402	2,119
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	675,906	675,413	0	196,962	95,000	(789,447)	569,315	1,286	(204,340)	740,181	103,386	14,819
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)	(6)	142	0	0	7,955	2,215	1,260	1,032	(1,897)	1,652	(1)	(3)
19.2	Other Private Passenger Auto Liability	(33)	661	0	0	(50,000)	(163,382)	44,924	1,380	(18,297)	19,479	(5)	(17)
19.3	Commercial Auto No-Fault (Personal Injury Protection)	37,813	42,583	0	19,238	2,772	(6,126)	19,117	325	1,416	11,063	7,013	825
19.4	Other Commercial Auto Liability	897,091	978,172	0	454,998	1,125,774	855,397	3,884,014	360,520	482,491	478,592	175,579	19,609
21.1	Private Passenger Auto Physical Damage	(316)	128	0	0	(6,471)	(6,954)	(392)	0	(137)	28	(47)	(11)
21.2	Commercial Auto Physical Damage	213,710	267,714	0	102,461	64,903	62,602	5,607	0	(54)	797	43,894	4,651
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	168	0	0	0	(195)	100	0	(38)	35	0	0
24.	Surety	10,100	5,406	0	4,694	0	(53)	250,026	578	488	81,737	30	224
26.	Burglary and Theft	2,315	2,155	0	1,141	0	(983)	387	0	(250)	119	360	51
27.	Boiler and Machinery	38,858	48,971	0	15,027	61,126	61,126	0	0	0	0	5,795	846
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)	52,603,131	53,570,099	0	22,543,504	28,442,641	31,512,669	104,584,997	6,401,474	8,156,996	26,807,854	9,299,688	1,149,227
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 \$ 129,797

(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2024 NAIC Company Code 31534

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	82,793	188,246	0	21,234	0	(40,957)	(85,450)	0	962	4,210	13,469	3,968
2.1	Allied Lines	125,972	163,252	0	35,366	1,675	(9,882)	(26,825)	0	(341)	2,359	22,289	5,485
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	1,822	1,809	0	320	0	(362)	27	0	(27)	9	341	75
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	1,470,296	1,618,373	0	553,410	846,887	1,246,723	953,424	36,055	39,738	25,213	235,206	60,225
5.2	Commercial Multiple Peril (Liability Portion)	829,992	919,975	0	300,770	184,351	1,849,015	2,459,674	160,687	312,959	630,483	148,683	33,775
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	262	0	0	0	(474)	15	0	(110)	5	0	25
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	10,165	14,066	0	3,503	0	(1,058)	(129)	0	(40)	88	1,719	457
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	2,273,023	2,163,384	0	908,561	774,216	1,352,070	1,524,283	51,458	92,068	208,359	266,081	91,636
17.1	Other Liability - Occurrence	88,483	101,675	0	60,438	533	4,274	111,194	0	36,869	147,261	13,994	3,958
17.2	Other Liability - Claims-Made	807	1,212	0	221	(16)	(6)	(16)	0	79	432	127	40
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	42,179	22,073	0	30,197	0	2,041	15,885	0	1,529	13,956	1,988	1,620
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	18,178	31,324	0	5,013	0	0	0	0	0	0	2,727	829
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)	4,943,710	5,225,651	0	1,919,033	1,807,662	4,401,384	4,952,082	248,200	483,686	1,032,375	706,624	202,093
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 \$ 9,015
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF North Dakota DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	1,360	43,639	0	0	0	(13)	2,711	0	89	559	179	29
2.1	Allied Lines	4,315	170,520	0	0	0	(5,115)	522	0	189	1,625	573	91
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	1,908	0	0	0	(67)	(16)	0	(4)	8	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	544,252	630,234	0	176,410	336,615	308,122	12,990	952	(446)	10,882	78,263	11,437
5.2	Commercial Multiple Peril (Liability Portion)	680,804	668,967	0	168,229	48,467	402,442	1,269,768	11,256	123,796	308,939	124,971	14,309
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	5,067	16,398	0	2,073	0	84	549	0	10	193	812	107
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	128	1,044	0	56	0	(133)	(13)	0	(9)	7	42	3
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	5,248	4,096	0	2,881	0	919	1,999	0	1,020	2,030	1,036	110
17.2	Other Liability - Claims-Made	(195)	(5)	0	0	0	0	0	0	(1)	(29)	1	0
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	4,645	3,095	0	2,420	0	623	842	0	629	837	898	98
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	571	19,683	0	0	0	0	0	0	0	0	69	12
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)	1,246,195	1,559,579	0	352,069	385,082	706,862	1,289,352	12,208	125,273	325,081	206,814	26,196
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 \$ 0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	270,011	331,764	0	158,260	227,875	202,161	11,172	4,176	4,814	2,750	36,758	4,669
2.1	Allied Lines	493,504	529,358	0	270,513	2,697	(8,695)	5,833	109	540	3,067	66,164	8,625
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	558	13,142	0	242	(597)	(117)	0	0	(53)	54	92	10
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	19,762,877	19,065,799	0	9,901,945	14,424,060	11,347,578	5,066,311	349,770	438,134	263,788	2,774,835	352,833
5.1	Commercial Multiple Peril (Non-Liability Portion)	3,660,870	3,553,084	0	1,996,071	916,560	407,842	229,085	21,789	21,789	65,361	275,009	63,849
5.2	Commercial Multiple Peril (Liability Portion)	2,165,849	2,246,838	0	989,419	204,827	120,768	2,672,451	155,585	95,822	1,326,922	326,874	36,258
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	427,101	461,256	0	216,196	100,277	92,571	8,255	133	434	1,967	37,595	7,645
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	151,727	146,661	0	77,256	(3,803)	1,561	0	38	662	22,048	2,718	0
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	260
17.1	Other Liability - Occurrence	2,663,070	2,569,262	0	1,202,502	2,897,383	6,039,175	0	25,506	206,305	332,840	47,651	0
17.2	Other Liability - Claims-Made	2,850	3,396	0	1,267	(311)	344	0	582	1,016	582	46	0
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	16,851	39,910	0	14,162	(52,588)	41,188	0	(40,955)	40,376	(13)	199	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	(60)	44	0	(13)	18	(6,168)	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	122,062	100,780	0	76,922	608	106,650	132,240	4,576	18,823	17,671	1,694	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	(18)	1	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	33,017	26,746	0	20,520	2,700	3,670	0	(2)	63	5,176	468	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	(105)	0	0
26.	Burglary and Theft	189	378	0	189	(51)	41	0	(5)	19	3	3	0
27.	Boiler and Machinery	16,582	28,581	0	9,859	7,647	7,647	0	0	0	2,534	273	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)	29,787,118	29,116,955	0	14,935,134	15,884,551	15,119,177	14,210,790	521,106	550,969	1,931,191	3,891,967	527,201
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 \$ 77,908
(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 AMERICA
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Oklahoma DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	5	5,529	0	0	0	5	236	0	27	106	1	6
2.1	Allied Lines	1	6,673	0	0	0	(112)	16	0	(13)	65	0	5
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	(1)	773	0	0	0	(9)	(8)	0	(5)	4	0	1
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	2,346	2,588	0	1,118	0	(461)	62	0	(141)	62	432	1,041
5.2	Commercial Multiple Peril (Liability Portion)	4,386	4,659	0	1,089	0	(20,656)	674,852	57,051	46,166	33,026	979	1,942
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	0	0	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	5	286	0	4	0	(28)	(3)	0	(3)	2	1	2
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	42,095	40,653	0	18,589	0	1,740	14,463	17	642	5,661	4,965	18,658
17.1	Other Liability - Occurrence	491	491	0	0	0	140	172	0	144	179	82	217
17.2	Other Liability - Claims-Made	0	380	0	0	0	(10)	(10)	0	66	66	57	168
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	378	378	0	0	0	93	93	0	93	93	58	167
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	(1)	1,100	0	0	0	0	0	0	0	0	0	1
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)	50,085	63,510	0	20,800	0	(19,298)	689,873	57,068	46,976	39,264	6,575	22,208
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 \$ 185
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Oregon DURING THE YEAR 2024 NAIC Company Code 31534

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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	0	0	0	0	0	0	(1)	0	0	(1)	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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	109,129	109,619	0	44,842	29,518	37,687	127,396	5,376	17,124	58,151	12,643	1,502
17.1	Other Liability - Occurrence	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	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)	109,129	109,619	0	44,842	29,518	37,687	127,395	5,376	17,124	58,150	12,643	1,502
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 \$ 940
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	29,882	26,716	0	21,027	0	(3,424)	1,987	0	945	(922)	4,764	679
2.1	Allied Lines	29,863	26,279	0	17,788	0	(1,285)	(987)	0	(256)	271	6,148	678
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	125	(3)	0	(41)	2	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	4,720,529	4,764,093	0	2,242,288	189,774	(420,443)	1,691,771	64,398	48,385	152,262	778,167	107,200
5.2	Commercial Multiple Peril (Liability Portion)	5,978,645	6,289,470	0	2,422,111	3,992,843	1,873,024	13,849,401	1,920,526	2,217,527	5,189,326	968,563	136,390
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	5,616	7,581	0	2,164	0	27	343	0	21	120	1,177	127
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	23,289	21,831	0	13,578	0	(818)	(200)	0	(98)	114	3,849	529
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	2,087,582	2,076,405	0	828,766	1,342,707	993,023	1,110,741	131,803	163,630	206,330	246,589	47,502
17.1	Other Liability - Occurrence	314,579	247,158	0	134,234	(8,000)	77,722	411,713	50,118	82,584	317,703	54,648	7,328
17.2	Other Liability - Claims-Made	144,414	71,396	0	137,092	0	(1,308)	(754)	0	9,332	19,083	29,148	3,283
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	90,286	74,600	0	32,445	0	(18,473)	70,441	0	(11,129)	63,029	13,649	2,167
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	3,099	3,217	0	807	143	293	1,204	18	119	1,220	697	70
19.4	Other Commercial Auto Liability	50,758	58,698	0	19,162	173,135	(575,297)	28,465	0	2,176	22,642	11,983	1,155
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	(81)	0	0	0	0	0
21.2	Commercial Auto Physical Damage	9,956	12,464	0	2,748	10,044	9,650	(3,468)	0	(10)	49	2,443	226
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	(21)	1	0	(5)	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	382	399	0	41	0	(155)	48	0	(41)	17	59	9
27.	Boiler and Machinery	5,355	4,744	0	3,482	0	0	0	0	0	0	798	122
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)	13,494,235	13,685,051	0	5,877,733	5,700,646	1,932,640	17,160,622	2,166,863	2,513,139	5,971,246	2,122,682	307,465
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 \$ 27,590
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2024 NAIC Company Code 31534

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	72,344	35,371	0	38,446	0	13,458	13,793	0	1,451	1,400	10,410	1,883
2.1	Allied Lines	30,673	20,614	0	12,484	0	120	353	0	144	278	4,730	805
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	(4)	3	0	1	0	0	0	0	0	0	(1)	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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	1,395,365	1,664,431	0	588,523	825,047	303,253	1,186,051	25,253	19,099	35,905	206,609	37,624
5.2	Commercial Multiple Peril (Liability Portion)	1,104,714	1,293,715	0	415,676	10,766,119	(358,641)	2,758,870	3,291,942	3,158,994	1,100,262	194,739	29,721
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	1,606	1,221	0	385	0	139	139	0	18	18	367	42
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	22,620	26,101	0	10,620	0	(2,346)	(256)	0	(177)	189	1,342	620
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	360,010	373,360	0	86,030	272,314	660,055	1,004,906	28,862	39,522	86,803	43,139	9,721
17.1	Other Liability - Occurrence	84,278	69,827	0	30,923	0	(71,430)	80,184	0	(9,660)	79,373	11,339	2,224
17.2	Other Liability - Claims-Made	0	0	0	0	0	(109)	0	0	(194)	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	25,075	24,634	0	9,436	0	5,500	14,867	0	3,848	13,756	1,266	660
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	(138)	20	0	(29)	9	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	22,833	34,069	0	8,053	0	(1,830)	14,631	0	630	10,040	4,134	618
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	10,949	13,564	0	3,975	0	(1,278)	1,157	0	(13)	62	1,982	295
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	1,056	964	0	260	0	74	272	0	26	69	0	28
27.	Boiler and Machinery	9,410	5,074	0	4,661	0	0	0	0	0	0	1,412	246
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)	3,140,929	3,562,948	0	1,209,473	11,863,480	546,827	5,074,987	3,346,057	3,213,659	1,328,164	481,637	84,487
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 \$ 6,271
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	151,297	154,085	0	93,236	278,970	2,753	(62,362)	0	1,811	3,166	25,097	6,943
2.1	Allied Lines	197,858	187,588	0	130,374	133,840	140,821	188,049	2,586	2,984	2,566	35,180	9,058
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	3,311	4,055	0	2,253	0	(247)	49	0	(22)	17	620	153
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	3,051,641	3,071,008	0	1,478,720	1,748,016	2,514,554	1,221,699	13,276	11,957	42,141	532,824	141,411
5.2	Commercial Multiple Peril (Liability Portion)	3,039,745	2,975,591	0	1,384,521	1,270,634	654,693	3,501,840	163,563	517,893	2,167,446	566,960	139,955
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	4,342	3,002	0	1,783	0	(320)	160	0	24	52	717	189
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	112,159	117,302	0	54,222	0	(11,200)	(1,052)	0	(532)	751	19,551	5,328
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	2,252,180	2,360,922	0	653,398	697,054	539,630	1,508,101	83,064	50,581	224,647	263,489	102,965
17.1	Other Liability - Occurrence	306,507	318,688	0	127,986	540,435	(192,727)	1,742,198	104,763	98,824	613,483	51,446	14,344
17.2	Other Liability - Claims-Made	26,303	23,583	0	11,933	0	(211)	(348)	0	2,136	6,645	4,007	1,193
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	43,211	67,476	0	14,555	0	(5,795)	55,127	0	(7,393)	47,205	6,700	2,163
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	(49)	80	0	(12)	177	0	0
19.4	Other Commercial Auto Liability	34,108	33,578	0	14,783	0	(4,490)	16,412	0	(451)	10,284	5,748	1,592
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	2,513	2,420	0	865	0	(715)	217	0	(21)	27	392	115
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	1,146	0	419	0	(220)	137	0	(35)	9	140	43
27.	Boiler and Machinery	37,207	35,794	0	21,086	0	0	0	0	0	0	6,024	1,690
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)	9,263,296	9,356,238	0	3,990,134	4,668,949	3,636,477	8,170,307	367,252	677,744	3,118,616	1,518,895	427,142
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 \$ 14,120
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF South Dakota DURING THE YEAR 2024 NAIC Company Code 31534

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	381	0	0	0	(325)	40	0	(27)	6	0	0
2.1	Allied Lines	0	888	0	0	0	(755)	6	0	(177)	20	0	1
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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	206,819	321,106	0	97,628	31,005	(26,040)	149,921	805	1,169	5,661	28,907	11,381
5.2	Commercial Multiple Peril (Liability Portion)	76,695	72,541	0	56,194	63,000	111,639	397,608	16,893	(13,310)	54,107	13,787	4,212
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	725	784	0	397	0	2	26	0	0	9	116	40
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	60	61	0	25	0	(5)	(1)	0	0	0	21	3
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	145,201	247,089	0	9,275	169,623	260,833	287,756	1,646	6,735	16,528	17,228	7,964
17.1	Other Liability - Occurrence	26,380	22,646	0	4,736	0	258,575	1,265,891	41,787	49,606	8,686	5,168	1,421
17.2	Other Liability - Claims-Made	203	103	0	100	0	(3)	(3)	0	18	18	32	11
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	22,444	14,342	0	8,270	0	3,416	3,602	0	32,897	53,075	4,473	1,208
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	0	116	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)	478,527	680,057	0	176,625	263,628	607,337	2,104,846	61,131	76,911	138,110	69,732	26,241
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 \$ 406
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Tennessee DURING THE YEAR 2024 NAIC Company Code 31534

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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	450
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	1,165,423	1,259,296	0	381,420	224,042	770,608	869,140	10,951	30,982	89,931	135,893	81,995
17.1	Other Liability - Occurrence	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	322	0	0	0	0	0	0	0	0	0	68
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)	1,165,423	1,259,618	0	381,420	224,042	770,608	869,140	10,951	30,982	89,931	135,893	82,513
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 \$ 4,017
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088		BUSINESS IN THE STATE OF Texas				DURING THE YEAR 2024				NAIC Company Code 31534		
Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
Fire	0	0	0	0	0	0	0	0	0	0	0	0
Allied Lines	0	0	0	0	0	0	0	0	0	0	0	0
Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Multiple Peril (Non-Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Multiple Peril (Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
Inland Marine	0	0	0	0	0	0	0	0	0	0	0	0
Pet Insurance Plans	0	0	0	0	0	0	0	0	0	0	0	0
Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
Medical Professional Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
Medical Professional Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
Vision Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
Workers' Compensation	1,098,142	1,019,641	0	414,372	384,046	571,476	540,745	76,345	89,069	125,246	131,360	58,906
Other Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
Other Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
Products Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
Surety	39,641	38,532	0	9,681	0	923	12,408	0	(440)	7,223	11,297	2,208
Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
Boiler and Machinery	0	0	0	0	0	0	0	0	0	0	0	0
Credit	0	0	0	0	0	0	0	0	0	0	0	0
International	0	0	0	0	0	0	0	0	0	0	0	0
Warranty	0	0	0	0	0	0	0	0	0	0	0	0
Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
Total (a)	1,137,783	1,058,173	0	424,053	384,046	572,399	553,153	76,345	88,629	132,469	142,657	61,114
DETAILS OF WRITE-INS												
Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
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 \$ 4,547
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Utah DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	13,680	14,166	0	346	100,000	(94)	1,047	0	(255)	(439)	2,204	279
2.1	Allied Lines	19,632	20,629	0	1,056	0	(502)	(375)	0	56	162	3,159	400
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	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	1,195,922	1,213,652	0	608,506	156,942	415,721	455,225	38,494	41,235	24,770	207,358	23,285
5.2	Commercial Multiple Peril (Liability Portion)	839,532	852,930	0	369,164	404,431	1,277,331	2,470,712	58,267	52,610	577,197	153,699	16,322
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	500	333	0	167	0	12	15	0	5	6	75	11
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	42,319	30,258	0	18,666	0	(459)	271	0	(57)	168	8,320	862
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	559,853	557,693	0	143,226	148,316	106,104	359,092	14,701	32,227	56,644	66,572	11,187
17.1	Other Liability - Occurrence	30,426	18,012	0	15,386	0	3,002	10,330	0	2,777	6,399	5,123	639
17.2	Other Liability - Claims-Made	4,020	1,032	0	1,323	0	(117)	587	0	587	959	608	79
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	19,591	18,291	0	4,305	0	2,896	5,027	0	2,867	4,857	3,028	399
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	1,564	1,615	0	471	0	(5)	440	0	52	258	273	30
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	3,016	3,142	0	126	0	0	0	0	0	0	452	62
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)	2,730,055	2,734,753	0	1,162,742	809,689	1,803,889	3,301,651	111,462	132,104	670,981	450,871	53,555
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 \$ 7,698
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Vermont DURING THE YEAR 2024 NAIC Company Code 31534

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	72,423	61,982	0	56,684	0	5,883	34,096	0	1,376	3,685	12,472	2,493
2.1	Allied Lines	18,811	19,963	0	13,118	22,718	21,153	1,141	0	(119)	428	3,046	647
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	(183)	4	0	(18)	2	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	0	(559)	261	0	(176)	27	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	754,776	820,438	0	324,827	200,225	67,401	282,203	20,547	19,033	18,363	147,749	25,961
5.2	Commercial Multiple Peril (Liability Portion)	824,306	889,624	0	300,644	414,064	603,759	1,954,017	39,489	40,281	682,195	176,575	28,354
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	2,527	2,530	0	1,116	0	18	157	0	12	38	574	87
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	6,540	6,759	0	3,598	0	(418)	(62)	0	(26)	44	1,210	225
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	408,541	405,841	0	109,224	593,875	757,488	863,174	13,618	20,639	73,925	49,087	14,100
17.1	Other Liability - Occurrence	31,855	24,213	0	9,687	0	8,956	18,904	0	9,048	17,301	2,802	1,117
17.2	Other Liability - Claims-Made	73,795	96,476	0	0	0	(23,909)	(2,652)	0	16,209	21,358	12,964	2,542
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	20,707	20,614	0	1,079	0	7,483	9,809	0	6,819	9,014	657	714
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	(257)	15	0	(44)	3	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	13,326	16,643	0	6,512	0	378	6,572	0	1,075	4,636	3,085	458
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	6,651	8,953	0	2,960	292	7	563	0	(14)	38	1,591	235
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	7,229	6,362	0	6,068	0	0	0	0	0	0	1,204	249
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)	2,241,487	2,380,398	0	835,517	1,231,174	1,447,200	3,168,202	73,654	114,095	831,057	413,016	77,182
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 \$ 4,740
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Virginia DURING THE YEAR 2024 NAIC Company Code 31534

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	29,019	38,281	0	9,146	0	(7,251)	(11,365)	0	511	904	4,148	744
2.1	Allied Lines	36,603	39,652	0	17,277	0	(1,844)	(4,541)	0	(3)	534	6,402	936
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	386	366	0	36	0	(17)	4	0	0	1	74	10
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	1,862	(40,896)	32,995	771	(1,481)	1,707	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	4,928,032	4,910,524	0	2,575,959	6,115,418	6,644,485	1,067,111	115,197	61,217	862,655	125,680	
5.2	Commercial Multiple Peril (Liability Portion)	2,941,063	2,975,745	0	1,439,751	1,549,021	1,445,268	3,425,825	101,108	336,485	1,404,515	543,291	75,736
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	2,221	2,630	0	1,038	0	(15)	145	0	3	47	388	57
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	35,954	37,726	0	16,008	0	(3,159)	(306)	0	(127)	235	6,699	920
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	1,994,986	2,064,836	0	705,426	407,301	(174,730)	1,719,685	60,172	45,587	222,937	232,401	51,002
17.1	Other Liability - Occurrence	52,122	81,714	0	36,116	2,000	171,821	415,532	15,921	(5,532)	98,703	8,999	1,361
17.2	Other Liability - Claims-Made	2,958	4,120	0	1,668	0	(279)	(38)	0	210	1,087	496	76
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	11,179	10,718	0	1,614	0	(3,975)	10,307	0	(3,997)	9,073	2,182	294
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	(910)	9,428	0	0	252,500	128,848	26,426	8,566	(7,402)	9,514	(169)	33
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	442,371	477,935	0	159,712	106,051	2,893,036	3,184,764	32,417	119,159	202,885	72,813	11,278
21.1	Private Passenger Auto Physical Damage	(799)	9,296	0	0	4,343	298	(188)	0	(106)	34	(108)	32
21.2	Commercial Auto Physical Damage	98,675	110,691	0	30,167	65,403	50,721	5,920	699	478	159	16,133	2,521
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	328	1,173	0	408	0	(263)	246	0	(38)	61	52	13
27.	Boiler and Machinery	5,690	6,496	0	2,265	0	0	0	0	0	0	800	146
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)	10,579,878	10,781,331	0	4,996,591	8,503,899	11,102,048	9,872,522	328,479	598,944	2,013,613	1,757,256	270,839
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 \$ 33,238
(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 AMERICA
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Washington DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	23,638	33,509	0	16,367	0	(28,376)	31,647	0	(523)	1,214	4,219	491
2.1	Allied Lines	33,062	38,159	0	23,132	0	(4,754)	(2,994)	0	(174)	414	6,477	687
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	1,175	1,229	0	809	0	(92)	(10)	0	(17)	8	250	24
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	4,515,401	4,600,172	0	2,078,822	4,731,591	5,948,148	2,874,965	107,252	93,725	88,884	729,618	93,980
5.2	Commercial Multiple Peril (Liability Portion)	2,008,458	2,344,524	0	929,335	2,046,296	1,360,557	4,874,065	1,400,575	1,254,056	1,179,261	368,225	41,942
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	9,971	11,655	0	3,881	0	213	503	0	39	136	2,014	207
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	32,345	40,442	0	14,901	0	(3,737)	489	0	(258)	263	4,892	672
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	70,017	70,899	0	39,684	0	7,714	39,093	8,700	13,954	28,283	12,913	1,455
17.2	Other Liability - Claims-Made	28,307	26,683	0	15,248	0	129	(12)	0	4,291	6,188	4,323	588
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	58,207	55,674	0	41,654	0	10,479	36,835	0	8,985	32,647	9,722	1,209
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	867	551	0	653	0	(89)	239	0	(23)	147	152	18
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	4,739	4,231	0	3,265	0	0	0	0	0	0	772	98
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)	6,786,187	7,227,728	0	3,167,751	6,777,887	7,290,192	7,854,820	1,516,527	1,374,055	1,337,445	1,143,577	141,371
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 \$ 18,465
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2024 NAIC Company Code 31534

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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	74,135	45,669	0	29,943	9,723	39,568	31,366	71	2,097	2,523	8,006	9,390
17.1 Other Liability - Occurrence	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and Machinery	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)	74,135	45,669	0	29,943	9,723	39,568	31,366	71	2,097	2,523	8,006	9,390
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 \$ 14
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Wisconsin DURING THE YEAR 2024 NAIC Company Code 31534

Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	87,313	208,467	0	68,643	0	(13,642)	13,112	0	(1,872)	2,933	16,542	1,402
2.1	Allied Lines	153,146	340,854	0	94,293	654,464	925,033	307,713	31,214	29,286	3,495	23,835	2,393
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	4,353	18,918	0	3,451	0	(1,435)	(183)	0	(200)	85	684	76
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	0	0	0	0	0	(1,746)	5,177	0	(230)	244	0	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	8,111,366	8,003,512	0	3,726,553	2,853,116	1,364,332	2,802,136	70,746	91,104	144,179	1,352,861	117,924
5.2	Commercial Multiple Peril (Liability Portion)	4,757,526	4,872,613	0	2,011,367	390,906	2,253,312	6,959,645	246,443	880,662	2,928,468	793,867	69,604
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	23,539	25,374	0	(5,299)	0	408	849	0	124	298	3,894	341
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	24,584	25,380	0	11,985	0	(1,787)	(286)	0	(49)	158	6,243	358
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	9,247,128	8,918,714	2,131,215	3,481,933	3,105,762	3,687,399	7,412,857	198,015	348,301	798,215	1,060,131	134,720
17.1	Other Liability - Occurrence	226,179	234,636	0	32,479	106,642	(42,905)	195,344	50	24,025	135,639	36,964	3,306
17.2	Other Liability - Claims-Made	43,408	42,732	0	21,632	0	(911)	(980)	0	6,397	9,313	6,695	631
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	149,804	188,384	0	43,268	0	(21,215)	81,648	0	(8,696)	81,216	24,308	2,205
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	7,121	(130,959)	344,912	0	(3,834)	3,569	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	32,801	39,931	0	12,711	535	(5,037)	14,592	0	(1,640)	8,220	5,068	481
21.1	Private Passenger Auto Physical Damage	0	0	0	(290)	0	(192)	(39)	0	(25)	2	0	0
21.2	Commercial Auto Physical Damage	13,129	17,662	0	4,641	5,515	2,513	844	0	(61)	49	1,903	194
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	(133)	(7,950)	(8,111)	23	0	(42)	18	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	100	100	0	11	0	(111)	16	0	(25)	7	15	1
27.	Boiler and Machinery	30,158	57,245	0	17,582	0	0	0	0	0	0	4,324	464
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)	22,904,534	22,994,522	2,131,215	9,525,117	7,115,821	8,004,946	18,137,380	546,468	1,363,225	4,116,108	3,337,334	334,100
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 \$ 18,668
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Other Aliens DURING THE YEAR 2024 NAIC Company Code 31534

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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
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	0	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	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	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)	0	0	0	0	0	0	0	0	0	0	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	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 \$0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2024 NAIC Company Code 31534

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	3,408,425	4,178,495	0	2,190,299	2,144,206	1,448,305	873,623	111,481	79,390	63,550	649,927	89,791
2.1	Allied Lines	4,347,128	5,352,854	0	1,946,013	1,624,109	2,919,159	2,087,963	78,353	59,174	722,506	110,959	
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	89,844	137,773	0	39,061	(24,524)	245	0	(1,366)	1,060	9,897	2,277	
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	89,760,759	87,762,424	0	45,830,185	44,626,053	18,497,885	25,542,917	1,398,880	742,930	1,361,456	16,127,943	2,151,378
5.1	Commercial Multiple Peril (Non-Liability Portion)	187,724,710	194,737,596	0	85,603,721	113,661,557	111,513,364	87,752,035	2,944,666	2,662,483	4,012,241	30,945,285	4,322,525
5.2	Commercial Multiple Peril (Liability Portion)	144,089,497	151,154,100	0	62,000,266	88,353,194	100,052,497	355,472,607	31,600,457	34,556,935	118,302,622	26,044,583	3,396,931
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	2,366	0
9.1	Inland Marine	2,326,952	2,407,440	0	1,142,018	318,181	250,694	54,552	605	(2,903)	10,808	61,082	55,011
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	77	0
11.2	Medical Professional Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	527	0
12.	Earthquake	2,370,016	2,489,158	0	1,091,081	(115,303)	(3,585)	0	(6,482)	14,321	412,362	56,412	
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	750
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	61,983,310	62,804,739	2,220,862	22,696,893	26,903,894	34,919,752	118,551,165	2,902,558	3,350,426	11,265,631	6,946,920	1,700,904
17.1	Other Liability - Occurrence	23,173,045	21,889,164	0	10,173,362	6,768,980	21,523,710	63,283,295	1,411,816	2,617,854	11,618,302	3,197,580	498,211
17.2	Other Liability - Claims-Made	1,132,203	1,045,814	0	491,353	46,453	1,078,263	347,466	51,580	324,457	550,484	153,576	23,960
17.3	Excess Workers' Compensation	0	0	0	0	149,023	(1,978,809)	11,666,459	0	11,689	1,208,796	0	0
18.1	Products Liability - Occurrence	3,401,231	3,302,025	0	1,365,410	163,319	(395,586)	8,316,152	551,906	289,939	3,503,241	470,492	91,633
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	572	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	(1,318)	(1,170)	0	0	42,573,808	(58,869,100)	356,274,667	2,317,343	2,359,282	153,162	(172)	(3)
19.2	Other Private Passenger Auto Liability	9,641,388	11,942,298	0	4,819,674	19,098,433	11,556,093	21,988,499	950,513	883,299	2,312,503	2,066,406	241,609
19.3	Commercial Auto No-Fault (Personal Injury Protection)	194,835	221,231	0	113,778	912,921	1,019,769	2,688,129	80,233	72,794	48,291	22,203	3,860
19.4	Other Commercial Auto Liability	4,560,097	4,886,889	0	2,005,844	1,961,136	4,460,386	11,130,172	491,585	770,664	1,683,757	758,958	115,263
21.1	Private Passenger Auto Physical Damage	10,822,654	14,177,123	0	5,286,767	8,254,382	7,042,667	435,450	11,127	1,517	14,343	1,955,678	272,547
21.2	Commercial Auto Physical Damage	1,527,575	1,735,138	0	671,309	869,294	783,086	118,477	985	(1,326)	6,415	246,365	38,242
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	6,711	4,246	0	6,420	(7,950)	(9,839)	986	0	(945)	605	2,485	201
24.	Surety	236,248	192,484	0	108,666	519,608	829,843	578	578	(24,048)	84,914	22,226	14,772
26.	Burglary and Theft	16,040	19,799	0	6,799	(10,638)	4,342	0	0	(2,206)	1,282	2,621	402
27.	Boiler and Machinery	478,988	604,632	0	228,122	68,773	35,773	0	0	0	0	70,168	12,498
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	166	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	Total (a)	551,203,949	571,130,641	2,220,862	247,817,041	358,489,766	255,486,415	1,068,146,256	44,904,666	48,746,948	156,276,958	90,892,799	13,200,133
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 \$ 1,487,830
(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 AMERICA

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7								
ID Number	NAIC Com- pany Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
38-3167100	. 10176	CITIZENS INS CO OF OHIO	OH.....	.....737	.....0	.....4,192	.....4,192	.....0	.....0	.....285	.....0	.....0	.....0	.....0
35-1958418	. 10395	CITIZENS INS CO OF MIDWEST	IN.....	.....1,016,189	.....0	.....273,254	.....273,254	.....0	.....0	.....504,345	.....0	.....0	.....0	.....0
0399999. Affiliates - U.S. Non-Pool - Other				1,016,927	0	277,447	277,447	0	0	504,630	0	0	0	0
0499999. Total - U.S. Non-Pool				1,016,927	0	277,447	277,447	0	0	504,630	0	0	0	0
0799999. Total - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0
0899999. Total - Affiliates				1,016,927	0	277,447	277,447	0	0	504,630	0	0	0	0
AA-9991161	. 00000	COMMONWEALTH AUTOMOBILE REINSURERS	MA.....	.....411	.....0	.....454	.....454	.....0	.....0	.....200	.....(1)	.....0	.....0	.....0
AA-9992114	. 00000	MICHIGAN WC PLACEMENT FACILITY	MI.....	.....672	.....0	.....2,581	.....2,581	.....0	.....0	.....205	.....0	.....0	.....0	.....0
AA-9992118	. 00000	NATIONAL WORKERS COMP REINS POOL	NY.....	.....0	.....0	.....55	.....55	.....0	.....0	.....0	.....0	.....0	.....0	.....0
AA-9991218	. 00000	NEW JERSEY FAIR PLAN	NJ.....	.....19	.....0	.....0	.....0	.....0	.....0	.....9	.....0	.....0	.....0	.....0
AA-9990033	. 00000	TENNESSEE REINSURANCE MECHANISM	TN.....	.....0	.....0	.....1	.....1	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				1,102	0	3,091	3,091	0	0	414	(1)	0	0	0
1299999. Total - Pools and Associations				1,102	0	3,091	3,091	0	0	414	(1)	0	0	0
9999999 Totals				1,018,028	0	280,538	280,538	0	0	505,045	(1)	0	0	0

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

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 AMERICA

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On										16	Reinsurance Payable		19	20
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Columns 7 through 14 Totals	Amount in Dispute included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	Funds Held by Company Under Reinsurance Treaties	
13-5129825	22292	THE HANOVER INSURANCE COMPANY	NH.		480,479	0	0	352,176	39,773	247,950	113,755	214,124	0	967,778	0	0	0	967,778	0	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					480,479	0	0	352,176	39,773	247,950	113,755	214,124	0	967,778	0	0	0	967,778	0	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					480,479	0	0	352,176	39,773	247,950	113,755	214,124	0	967,778	0	0	0	967,778	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
0899999. Total Authorized - Affiliates					480,479	0	0	352,176	39,773	247,950	113,755	214,124	0	967,778	0	0	0	967,778	0	
38-3207001	10166	ACCIDENT FUND INS CO OF AMERICA	MI.		68	0	0	601	0	202	7	34	0	844	0	30	0	814	0	
06-0237820	20699	ACE PROPERTY & CASUALTY	PA.		948	0	0	1,454	0	788	38	22	0	2,302	0	75	0	2,227	0	
06-1182357	22730	ALLIED WORLD INS CO	NH.		291	0	0	484	1	600	19	27	0	1,131	0	29	0	1,102	0	
36-2661954	10103	AMERICAN AGRICULTURAL INS	IN.		189	(19)	0	400	0	6	1	0	0	388	0	3	0	385	0	
06-1430254	10348	ARCH REINSURANCE CO	DE.		141	0	0	0	0	0	0	0	0	0	0	48	0	(48)	0	
13-5358230	24678	ARROWOOD IND CO	DE.		0	4	0	0	0	0	0	0	0	4	0	0	0	4	0	
75-2344200	43460	ASPEN AMERICAN INS CO	TX.		97	0	0	59	0	177	5	9	0	250	0	9	0	241	0	
51-0434766	20370	AXIS REINSURANCE CO	NY.		183	(11)	0	514	1	802	24	27	0	1,357	0	19	0	1,338	0	
47-0574325	32603	BERKLEY INSURANCE	DE.		134	34	0	65	0	186	6	13	0	304	0	13	0	291	0	
31-0542366	10677	CINCINNATI INS CO (THE)	OH.		239	0	0	36	0	1	0	0	0	37	0	(6)	0	43	0	
23-2745904	10019	CLEARWATER SELECT INS CO	CT.		0	4	0	3	0	0	0	0	0	7	0	0	0	7	0	
36-2994662	36552	COLISEUM REINSURANCE CO	DE.		0	2	0	0	0	0	0	0	0	2	0	0	0	2	0	
36-2114545	20443	CONTINENTAL CASUALTY CO	IL.		0	26	0	81	0	0	0	0	0	107	0	0	0	107	0	
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	IA.		(4)	(35)	0	41	0	0	0	0	0	6	0	0	0	6	0	
22-2005057	26921	EVEREST REINS CO	DE.		1,188	17	0	302	0	20	3	0	0	342	0	(19)	0	361	0	
23-2153760	39675	EXCALIBUR REINSURANCE	PA.		0	0	0	17	0	0	0	0	0	17	0	0	0	17	0	
06-1325038	39136	FINIAL REINSURANCE CO	CT.		0	17	0	0	0	0	0	0	0	17	0	0	0	17	0	
13-2673100	22039	GENERAL REINSURANCE CORP	DE.		947	21	0	1,490	1	501	25	0	0	2,038	0	66	0	1,972	0	
13-3029255	39322	GENERAL SECURITY NATIONAL	NY.		0	3	0	18	0	0	0	0	0	21	0	0	0	21	0	
13-5009848	21032	GLOBAL REINS CORP OF AMER	NY.		0	39	0	49	0	0	0	0	0	88	0	0	0	88	0	
06-0383750	19682	HARTFORD FIRE INSURANCE	CT.		0	5	0	42	0	0	0	0	0	47	0	174	0	(127)	0	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT.		1,891	30	0	496	0	176	45	816	0	1,563	0	0	0	1,563	0	
74-2195939	42374	HOUSTON CASUALTY CO	TX.		176	0	0	0	0	0	0	0	0	0	0	(5)	0	5	0	
95-2769232	27847	INSURANCE CO OF THE WEST	CA.		0	0	0	58	0	0	0	0	0	58	0	0	0	58	0	
04-1543470	23043	LIBERTY MUTUAL INSURANCE	MA.		323	0	0	162	1	882	27	45	0	1,117	0	33	0	1,084	0	
54-1398877	28932	MARKEL AMERICA INS CO	VA.		0	0	0	117	0	31	1	0	0	149	0	0	0	149	0	
06-1481194	10829	MARKEL GLOBAL REINSURANCE	DE.		0	2	0	0	1	323	10	0	0	336	0	0	0	336	0	
13-2915260	34339	METROPOLITAN GRP PROP &	RI.		0	1	0	11	0	0	0	0	0	12	0	2	0	10	0	
04-2482364	16187	MOSIAC INSURANCE CO	DE.		0	2	0	17	0	0	0	0	0	19	0	3	0	16	0	
13-4924125	10227	MUNICH REINS AMER INC	DE.		233	19	0	8	0	96	1	0	0	124	0	(12)	0	136	0	
31-4177100	23787	NATIONWIDE MUTUAL INS CO	OH.		409	(49)	0	243	2	1,037	31	54	0	1,318	0	36	0	1,282	0	
06-1053492	41629	NEW ENGLAND REINSURANCE	CT.		0	64	0	1	0	0	0	0	0	65	0	0	0	65	0	
47-0698507	23680	ODYSSEY REINSURANCE COMPANY	CT.		676	(6)	0	515	0	122	4	13	0	648	0	8	0	640	0	
13-3031176	38636	PARTNER REINS CO OF THE US	NY.		986	62	0	824	2	2,060	62	134	0	3,144	0	108	0	3,036	0	
23-1642962	12262	PENNSYLVANIA MFRS' ASSN	PA.		0	8	0	37	0	0	0	0	0	45	0	6	0	39	0	
52-1952955	10357	PLATINUM UNDERWRITERS RE	MD.		0	34	0	24	0	0	0	0	0	58	0	0	0	58	0	
23-1641984	10219	QBE REINSURANCE CO	PA.		71	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
23-1740414	22705	R&Q REINSURANCE CO	PA.		1	5	0	100	0	0	0	0	0	105	0	8	0	97	0	
43-0727872	15105	SAFETY NATIONAL CASUALTY	MO.		0	40	0	307	0	6,918	0	0	0	7,265	0	0	0	7,265	0	
75-1444207	30058	SCOR REINSURANCE CO	NY.		438	(10)	0	243	0	27	1	0	0	261	0	(9)	0	270	0	
13-2997499	38776	SIRIUS AMERICA INSURANCE	NY.		0	30	0	136	0	0	0	0	0	166	0	3	0	163	0	
35-2293075	11551	SOMPO INTERNATIONAL	DE.		0	1	0	0	0	120	4	0	0	125	0	0	0	125	0	
41-0406690	24767	ST. PAUL FIRE & MARINE INS CO	NY.		0	5	0	20	0	0	0	0	0	25	0	3	0	22	0	
13-1675535	25364	SWISS REINSURANCE AMERICA	CT.		1,140	182	0	3,072	0	20	1	0	0	3,275	0	(23)	0	3,298	0	
13-3440360	29700	SWISS RE CORP SOLUTIONS ELITE INS CO	MO.		0	0	0	16	0	0	0	0	0	16	0	0	0	16	0	

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

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Com- pany Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Columns 7 through 14 Totals	Amount in Dispute included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	Funds Held by Company Under Reinsurance Treaties
13-2918573 ..	.42439 ..	TOA RE INS CO OF AMER	DE.....		0	42	0	481	5	1,236	47	0	0	1,811	0	5	0	1,806	0
13-5616275 ..	.19453 ..	TRANSATLANTIC REINS CO	NY.....		1,907	27	0	982	3	3,487	96	215	0	4,810	0	128	0	4,682	0
06-0566050 ..	.25658 ..	TRAVELERS INDEMNITY CO	CT.....		0	3	0	12	0	0	0	0	0	15	0	2	0	13	0
87-2252307 ..	.22225 ..	TRISURA INSURANCE COMPANY	OK.....		7	0	0	25	0	0	0	0	0	25	0	0	0	25	0
13-3088732 ..	.40517 ..	WCF NATIONAL INS CO	UT.....		153	0	0	154	0	161	4	33	0	352	0	23	0	329	0
13-1290712 ..	.20583 ..	XL REINSURANCE AMERICA	NY.....		(17)	20	0	1	0	0	0	0	0	21	0	0	0	21	0
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					12,815	619	0	13,718	17	19,979	462	1,442	0	36,237	0	758	0	35,479	0
AA-9991500 ..	.00000 ..	ILLINOIS MINE SUBSIDENCE FUND	IL.....		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-9991159 ..	.00000 ..	MICHIGAN CATASTROPHIC CLAIMS ASSN	MI.....		34,033	39,301	0	162,327	0	652,129	0	14,588	0	868,345	0	(1,407)	0	869,752	0
1099999. Total Authorized - Pools - Mandatory Pools					34,035	39,301	0	162,327	0	652,129	0	14,588	0	868,345	0	(1,407)	0	869,752	0
AA-1120337 ..	.00000 ..	ASPEN INS UK LTD	GBR.....		61	(15)	0	137	0	67	2	0	0	191	0	2	0	189	0
AA-3194139 ..	.00000 ..	AXIS SPECIALTY LTD	BMU.....		26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1126609 ..	.00000 ..	LLOYD'S SYNDICATE 0609	GBR.....		3	0	0	0	0	0	0	0	0	1	0	0	0	1	0
AA-1126623 ..	.00000 ..	LLOYD'S SYNDICATE 0623	GBR.....		36	(3)	0	2	0	0	0	0	0	(1)	0	(2)	0	1	0
AA-1126727 ..	.00000 ..	LLOYD'S SYNDICATE 0727	GBR.....		6	0	0	204	0	4	1	0	0	209	0	(1)	0	210	0
AA-1127084 ..	.00000 ..	LLOYD'S SYNDICATE 1084	GBR.....		118	0	0	101	0	145	6	0	0	252	0	10	0	242	0
AA-1127183 ..	.00000 ..	LLOYD'S SYNDICATE 1183	GBR.....		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120085 ..	.00000 ..	LLOYD'S SYNDICATE 1274	GBR.....		53	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
AA-1127301 ..	.00000 ..	LLOYD'S SYNDICATE 1301	GBR.....		299	0	0	901	0	14	2	0	0	917	0	(9)	0	926	0
AA-1127414 ..	.00000 ..	LLOYD'S SYNDICATE 1414	GBR.....		13	(21)	0	0	0	0	0	0	0	(21)	0	(10)	0	(11)	0
AA-1120198 ..	.00000 ..	LLOYD'S SYNDICATE 1618	GBR.....		10	0	0	0	0	0	0	0	0	0	0	5	0	(5)	0
AA-1120156 ..	.00000 ..	LLOYD'S SYNDICATE 1686	GBR.....		166	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120157 ..	.00000 ..	LLOYD'S SYNDICATE 1729	GBR.....		11	0	0	39	0	0	0	0	0	39	0	0	0	39	0
AA-1120171 ..	.00000 ..	LLOYD'S SYNDICATE 1856	GBR.....		7	(8)	0	0	0	0	0	0	0	(8)	0	(2)	0	(6)	0
AA-1120084 ..	.00000 ..	LLOYD'S SYNDICATE 1955	GBR.....		40	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-1128001 ..	.00000 ..	LLOYD'S SYNDICATE 2001	GBR.....		259	(27)	0	369	0	4	0	0	0	346	0	(16)	0	362	0
AA-1128003 ..	.00000 ..	LLOYD'S SYNDICATE 2003	GBR.....		0	0	0	0	0	0	0	0	0	0	0	(7)	0	7	0
AA-1128010 ..	.00000 ..	LLOYD'S SYNDICATE 2010	GBR.....		41	(17)	0	13	0	0	0	0	0	(4)	0	(11)	0	7	0
AA-1128121 ..	.00000 ..	LLOYD'S SYNDICATE 2121	GBR.....		15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1128623 ..	.00000 ..	LLOYD'S SYNDICATE 2623	GBR.....		138	(13)	0	5	0	0	0	1	0	(7)	0	(9)	0	2	0
AA-1120182 ..	.00000 ..	LLOYD'S SYNDICATE 2689	GBR.....		0	(6)	0	0	0	0	0	0	0	(6)	0	(2)	0	(4)	0
AA-1128791 ..	.00000 ..	LLOYD'S SYNDICATE 2791	GBR.....		326	0	0	1,315	0	80	10	0	0	1,405	0	1	0	1,404	0
AA-1128987 ..	.00000 ..	LLOYD'S SYNDICATE 2987	GBR.....		118	(40)	0	0	0	0	0	0	0	(40)	0	3	0	(43)	0
AA-1129000 ..	.00000 ..	LLOYD'S SYNDICATE 3000	GBR.....		(1)	(8)	0	0	0	0	0	0	0	(8)	0	0	0	(8)	0
AA-1126005 ..	.00000 ..	LLOYD'S SYNDICATE 4000	GBR.....		(1)	(5)	0	0	0	0	0	0	0	(5)	0	0	0	(5)	0
AA-1120075 ..	.00000 ..	LLOYD'S SYNDICATE 4020	GBR.....		14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120067 ..	.00000 ..	LLOYD'S SYNDICATE 4242	GBR.....		1	(26)	0	0	0	0	0	0	0	(26)	0	(11)	0	(15)	0
AA-1126004 ..	.00000 ..	LLOYD'S SYNDICATE 4444	GBR.....		89	3	0	0	0	0	0	0	0	3	0	3	0	0	0
AA-1126006 ..	.00000 ..	LLOYD'S SYNDICATE 4472	GBR.....		16	0	0	0	0	0	0	0	0	0	0	9	0	(9)	0
1299999. Total Authorized - Other Non-U.S. Insurers					1,721	(186)	0	3,087	0	314	21	1	0	3,237	0	(50)	0	3,287	0
1499999. Total Authorized Excluding Protected Cells (Sum of 08999999, 09999999, 10999999, 11999999 and 12999999)					529,050	39,734	0	531,308	39,790	920,372	114,238	230,155	0	1,875,598	0	(699)	0	1,876,297	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
AA-3190770 ..	.00000 ..	ACE TEMPEST REINSURANCE	BMU.....		175	0	0	0	0	0	0	0	0	0	0	(4)	0	4	0
AA-1780116 ..	.00000 ..	CHAUCER INS CO DAC	IRL.....		49	0	0	13	0	0	0	1	0	14	0	(1)	0	15	0
AA-9240020 ..	.00000 ..	CHINA REINS GRP CORP	CHN.....		6	0	0	0	0	0	0	1	0	1	0	1	0	0	0
AA-3191190 ..	.00000 ..	HAMILTON REINSURANCE BERMUDA	BMU.....		339	0	0	150	0	14	1	0	0	165	0	(9)	0	174	0
AA-3190060 ..	.00000 ..	HANNOVER RE	BMU.....		242	0	0	0	0	0	0	0	0	0	0	(6)	0	6	0

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

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Columns 7 through 14 Totals	Amount in Dispute included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	Funds Held by Company Under Reinsurance Treaties
AA-1460080 ..	.00000 .	HELVETIA SCHWEIZERISCHE VERSICHERUNG	CHE.....		120	0	0	44	0	0	0	0	0	44	0	(5)	0	49	0
AA-3191298 ..	.00000 .	QATAR REINSURANCE CO LTD	BMU.....		23	(13)	0	0	0	0	0	0	0	(13)	0	0	0	(13)	0
AA-1440076 ..	.00000 .	SIRIUS INTERNATIONAL INS	SWE.....		282	(19)	0	0	0	0	0	0	0	(19)	0	(7)	0	(12)	0
AA-3191432 ..	.00000 .	VANTAGE RISK LTD	BMU.....		39	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-3191315 ..	.00000 .	XL BERMUDA LTD	BMU.....		64	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
2699999. Total Unauthorized - Other Non-U.S. Insurers					1,339	(32)	0	207	0	14	1	2	0	192	0	(33)	0	225	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					1,339	(32)	0	207	0	14	1	2	0	192	0	(33)	0	225	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
CR-3194128 ..	.00000 .	ALL IED WORLD ASSURANCE CO LTD	BMU.....		69	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4099999. Total Certified - Other Non-U.S. Insurers					69	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)					69	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
RJ-3194126 ..	.00000 .	ARCH REINS LTD	BMU.....		209	0	0	0	0	0	0	0	0	0	0	(5)	0	5	0
RJ-3194168 ..	.00000 .	ASPEN INSURANCE LIMITED	BMU.....		246	0	0	0	0	0	0	0	0	0	0	(6)	0	6	0
RJ-3191400 ..	.00000 .	CONVEX RE LTD	BMU.....		8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3194122 ..	.00000 .	DAVINCI REINSURANCE LTD	BMU.....		78	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
RJ-1340028 ..	.00000 .	DEVK RUCK	DEU.....		11	0	0	75	0	1	0	0	0	76	0	1	0	75	0
RJ-3194130 ..	.00000 .	ENDURANCE SPECIALTY INS LTD	BMU.....		17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3191437 ..	.00000 .	GROUP ARK INS LTD	BMU.....		51	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
RJ-1340125 ..	.00000 .	HANNOVER RUCKVERSICHERUNGS AG	DEU.....		1,713	(69)	0	3,754	6	5,350	164	272	0	9,477	0	256	0	9,221	0
RJ-3190871 ..	.00000 .	LANCASHIRE INSURANCE CO	BMU.....		241	(6)	0	76	0	0	0	0	0	70	0	(12)	0	82	0
RJ-1370048 ..	.00000 .	LIBERTY MUTUAL INS EUROPE SE	LUX.....		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3191239 ..	.00000 .	LUMEN RE LTD	BMU.....		256	0	0	0	0	0	0	0	0	0	0	(6)	0	6	0
RJ-1840000 ..	.00000 .	MAPFRE XL, COMPANIA DE RE	ESP.....		283	(19)	0	51	0	0	0	0	0	32	0	(7)	0	39	0
RJ-1460019 ..	.00000 .	MS AMLIN AG	CHE.....		62	(13)	0	51	0	0	0	1	0	39	0	(5)	0	44	0
RJ-3190686 ..	.00000 .	PARTNERRE LTD	BMU.....		155	0	0	0	0	0	0	0	0	0	0	(4)	0	4	0
RJ-3190339 ..	.00000 .	RENAISSANCE REINS LTD	BMU.....		68	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
RJ-3190870 ..	.00000 .	VALIDUS REINS LTD	BMU.....		20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3191388 ..	.00000 .	VERMEER REINS LTD	BMU.....		155	0	0	0	0	0	0	0	0	0	0	(4)	0	4	0
5499999. Total Reciprocal Jurisdiction - Other Non-U.S. Insurers					3,575	(107)	0	4,007	6	5,351	164	273	0	9,694	0	203	0	9,491	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					3,575	(107)	0	4,007	6	5,351	164	273	0	9,694	0	203	0	9,491	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					534,033	39,595	0	535,522	39,796	925,737	114,403	230,430	0	1,885,484	0	(529)	0	1,886,013	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					534,033	39,595	0	535,522	39,796	925,737	114,403	230,430	0	1,885,484	0	(529)	0	1,886,013	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
13-5129825 ..	THE HANOVER INSURANCE COMPANY	0	0		0	0	967,778	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	0	XXX	0	0	967,778	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	967,778	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	967,778	0	0	0	0	0	0	0	XXX	0	0
38-3207001 ..	ACCIDENT FUND INS CO OF AMERICA	0	0		0	30	814	0	844	1,013	30	983	0	983	3	0	28
06-0237820 ..	ACE PROPERTY & CASUALTY	0	0		0	75	2,227	0	2,302	2,762	75	2,687	0	2,687	1	0	43
06-1182357 ..	ALLIED WORLD INS CO	0	0		0	29	1,102	0	1,131	1,357	29	1,328	0	1,328	3	0	37
36-2661954 ..	AMERICAN AGRICULTURAL INS	0	0		0	3	385	0	388	466	3	463	0	463	3	0	13
06-1430254 ..	ARCH REINSURANCE CO	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
13-5358230 ..	ARROWOOD IND CO	0	0		0	0	4	0	4	5	0	5	0	5	6	0	1
75-2344200 ..	ASPEN AMERICAN INS CO	0	0		0	9	241	0	250	300	9	291	0	291	3	0	8
51-0434766 ..	AXIS REINSURANCE CO	0	0		0	19	1,338	0	1,357	1,628	19	1,609	0	1,609	3	0	45
47-0574325 ..	BERKLEY INSURANCE	0	0		0	13	291	0	304	365	13	352	0	352	2	0	7
31-0542366 ..	CINCINATTI INS CO (THE)	0	0		0	(6)	43	0	37	44	(6)	50	0	50	2	0	1
23-2745904 ..	CLEARWATER SELECT INS CO	0	0		0	0	7	0	7	8	0	8	0	8	2	0	0
36-2994662 ..	COLISEUM REINSURANCE CO	0	0		0	0	2	0	2	2	0	2	0	2	6	0	0
36-2114545 ..	CONTINENTAL CASUALTY CO	0	0		0	0	107	0	107	128	0	128	0	128	3	0	4
42-0234980 ..	EMPLOYERS MUTUAL CASUALTY	0	0		0	0	6	0	6	7	0	7	0	7	3	0	0
22-2005057 ..	EVEREST REINS CO	0	0		0	(19)	361	0	342	410	(19)	429	0	429	2	0	9
23-2153760 ..	EXCALIBUR REINSURANCE	0	0		0	0	17	0	17	20	0	20	0	20	6	0	2
06-1325038 ..	FINIAL REINSURANCE CO	0	0		0	0	17	3	14	16	0	16	0	16	4	0	1
13-2673100 ..	GENERAL REINSURANCE CORP	0	0		0	66	1,972	0	2,038	2,446	66	2,380	0	2,380	1	0	38
13-3029255 ..	GENERAL SECURITY NATIONAL	0	0		0	0	21	0	21	25	0	25	0	25	3	0	1
13-5009848 ..	GLOBAL REINS CORP OF AMER	0	0		0	0	88	0	88	106	0	106	0	106	6	0	13
06-0383750 ..	HARTFORD FIRE INSURANCE	0	0		0	47	0	0	47	56	0	56	0	56	2	0	0
06-0384680 ..	HARTFORD STEAM BOIL INSPEC & INS CO	0	0		0	0	1,563	0	1,563	1,876	0	1,876	0	1,876	1	0	30
74-2195939 ..	HOUSTON CASUALTY CO	0	0		0	(5)	5	0	0	0	(5)	5	0	5	1	0	0
95-2769232 ..	INSURANCE CO OF THE WEST	0	0		0	0	58	0	58	70	0	70	0	70	3	0	2
04-1543470 ..	LIBERTY MUTUAL INSURANCE	0	0		0	33	1,084	0	1,117	1,340	33	1,307	0	1,307	3	0	37
54-1398877 ..	MARKEL AMERICA INS CO	0	0		0	0	149	0	149	179	0	179	0	179	3	0	5
06-1481194 ..	MARKEL GLOBAL REINSURANCE	0	0		0	0	336	0	336	403	0	403	0	403	3	0	11
13-2915260 ..	METROPOLITAN GRP PROP &	0	0		0	2	10	0	12	14	2	12	0	12	3	0	0
04-2482364 ..	MOSIAC INSURANCE CO	0	0		0	3	16	0	19	23	3	20	0	20	6	0	2
13-4924125 ..	MUNICH REINS AMER INC	0	0		0	(12)	136	0	124	149	(12)	161	0	161	2	0	3
31-4177100 ..	NATIONWIDE MUTUAL INS CO	0	0		0	36	1,282	0	1,318	1,582	36	1,546	0	1,546	3	0	43
06-1053492 ..	NEW ENGLAND REINSURANCE	0	0		0	0	65	0	65	78	0	78	0	78	6	0	9
47-0698507 ..	ODYSSEY REINSURANCE COMPANY	0	0		0	8	640	0	648	778	8	770	0	770	2	0	16
13-3031176 ..	PARTNER REINS CO OF THE US	0	0		0	108	3,036	0	3,144	3,773	108	3,665	0	3,665	2	0	77
23-1642962 ..	PENNSYLVANIA MFRS' ASSN	0	0		0	6	39	0	45	54	6	48	0	48	7	0	1
52-1952955 ..	PLATINUM UNDERWRITERS RE	0	0		0	0	58	0	58	70	0	70	0	70	2	0	1
23-1641984 ..	QBE REINSURANCE CO	0	0		0	(2)	2	0	0	0	(2)	2	0	2	3	0	0
23-1740414 ..	R&Q REINSURANCE CO	0	0		0	8	97	0	105	126	8	118	0	118	6	0	14

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
43-0727872 ..	SAFETY NATIONAL CASUALTY	0	0		0	0	7,265	0	7,265	8,718	0	8,718	0	8,718	2	0	183
75-1444207 ..	SCOR REINSURANCE CO	0	0		0	(9)	270	0	261	313	(9)	322	0	322	3	0	9
13-2997499 ..	SIRIUS AMERICA INSURANCE	0	0		0	3	163	0	166	199	3	196	0	196	4	0	6
35-2293075 ..	SOMPO INTERNATIONAL	0	0		0	0	125	0	125	150	0	150	0	150	2	0	3
41-0406690 ..	ST. PAUL FIRE & MARINE INS CO	0	0		0	3	22	0	25	30	3	27	0	27	1	0	0
13-1675535 ..	SWISS REINSURANCE AMERICA	0	0		0	(23)	3,298	0	3,275	3,930	(23)	3,953	0	3,953	2	0	83
13-3440360 ..	SWISS RE CORP SOLUTIONS ELITE INS CO	0	0		0	0	16	0	16	19	0	19	0	19	3	0	1
13-2918573 ..	TOA RE INS CO OF AMER	0	0		0	5	1,806	0	1,811	2,173	5	2,168	0	2,168	3	0	61
13-5616275 ..	TRANSATLANTIC REINS CO	0	0		0	128	4,682	0	4,810	5,772	128	5,644	0	5,644	1	0	90
06-0566050 ..	TRAVELERS INDEMNITY CO	0	0		0	2	13	0	15	18	2	16	0	16	1	0	0
87-2252307 ..	TRISURA INSURANCE COMPANY	0	0		0	0	25	0	25	30	0	30	0	30	4	0	1
13-3088732 ..	WCF NATIONAL INS CO	0	0		0	23	329	0	352	422	23	399	0	399	3	0	11
13-1290712 ..	XL REINSURANCE AMERICA	0	0		0	0	21	0	21	25	0	25	0	25	2	0	1
0999999.	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	583	35,654	3	36,234	43,481	592	42,888	0	42,888	XXX	0	954
AA-9991500 ..	ILLINOIS MINE SUBSIDENCE FUND	0	0		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991159 ..	MICHIGAN CATASTROPHIC CLAIMS ASSN	0	0		0	(1,407)	869,752	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999.	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	(1,407)	869,752	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120337 ..	ASPEN INS UK LTD	0	0		0	2	189	0	191	229	2	227	0	227	3	0	6
AA-3194139 ..	AXIS SPECIALTY LTD	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-1126609 ..	LLOYD'S SYNDICATE 0609	0	0		0	0	1	0	1	1	0	1	0	1	2	0	0
AA-1126623 ..	LLOYD'S SYNDICATE 0623	0	0		0	(2)	1	0	0	0	(2)	2	0	2	2	0	0
AA-1126727 ..	LLOYD'S SYNDICATE 0727	0	0		0	(1)	210	0	209	251	(1)	252	0	252	2	0	5
AA-1127084 ..	LLOYD'S SYNDICATE 1084	0	0		0	10	242	0	252	302	10	292	0	292	2	0	6
AA-1127183 ..	LLOYD'S SYNDICATE 1183	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
AA-1120085 ..	LLOYD'S SYNDICATE 1274	0	0		0	(2)	2	0	0	0	(2)	2	0	2	2	0	0
AA-1127301 ..	LLOYD'S SYNDICATE 1301	0	0		0	(9)	926	0	917	1,100	(9)	1,109	0	1,109	2	0	23
AA-1127414 ..	LLOYD'S SYNDICATE 1414	0	0		0	(21)	0	0	0	0	(10)	10	0	10	2	0	0
AA-1120198 ..	LLOYD'S SYNDICATE 1618	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
AA-1120156 ..	LLOYD'S SYNDICATE 1686	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
AA-1120157 ..	LLOYD'S SYNDICATE 1729	0	0		0	0	39	0	39	47	0	47	0	47	2	0	1
AA-1120171 ..	LLOYD'S SYNDICATE 1856	0	0		0	(8)	0	0	0	0	(2)	2	0	2	2	0	0
AA-1120084 ..	LLOYD'S SYNDICATE 1955	0	0		0	(1)	1	0	0	0	(1)	1	0	1	2	0	0
AA-1128001 ..	LLOYD'S SYNDICATE 2001	0	0		0	(16)	362	0	346	415	(16)	431	0	431	2	0	9
AA-1128003 ..	LLOYD'S SYNDICATE 2003	0	0		0	(7)	7	0	0	0	(7)	7	0	7	2	0	0
AA-1128010 ..	LLOYD'S SYNDICATE 2010	0	0		0	(11)	7	0	0	0	(11)	11	0	11	2	0	0
AA-1128121 ..	LLOYD'S SYNDICATE 2121	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
AA-1128623 ..	LLOYD'S SYNDICATE 2623	0	0		0	(9)	2	0	0	0	(9)	9	0	9	2	0	0
AA-1120182 ..	LLOYD'S SYNDICATE 2689	0	0		0	(6)	0	0	0	0	(2)	2	0	2	2	0	0
AA-1128791 ..	LLOYD'S SYNDICATE 2791	0	0		0	1	1,404	0	1,405	1,686	1	1,685	0	1,685	2	0	35
AA-1128987 ..	LLOYD'S SYNDICATE 2987	0	0		0	(40)	0	0	0	0	0	0	0	0	2	0	0
AA-1129000 ..	LLOYD'S SYNDICATE 3000	0	0		0	(8)	0	0	0	0	0	0	0	0	2	0	0
AA-1126005 ..	LLOYD'S SYNDICATE 4000	0	0		0	(5)	0	0	0	0	0	0	0	0	2	0	0
AA-1120075 ..	LLOYD'S SYNDICATE 4020	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-1120067 ..	LLOYD'S SYNDICATE 4242	0	0		0	(26)	0	0	0	0	(11)	11	0	11	2	0	0
AA-1126004 ..	LLOYD'S SYNDICATE 4444	0	0		0	3	0	0	3	4	3	1	0	1	2	0	0
AA-1126006 ..	LLOYD'S SYNDICATE 4472	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
1299999. Total Authorized - Other Non-U.S. Insurers		0	0	XXX	0	(156)	3,393	0	3,363	4,036	(67)	4,103	0	4,103	XXX	0	88
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	XXX	0	(980)	1,876,578	3	39,597	47,516	525	46,991	0	46,991	XXX	0	1,042
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999. Total Unauthorized - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
AA-3190770 ..	ACE TEMPEST REINSURANCE	0	0		0	(4)	4	0	0	0	(4)	4	0	4	1	0	0
AA-1780116 ..	CHAUCER INS CO DAC	0	15		0	14	0	0	14	17	(1)	18	15	3	3	0	0
AA-9240020 ..	CHINA REINS GRP CORP	0	0		0	1	0	0	1	1	0	0	0	0	3	0	0
AA-3191190 ..	HAMILTON REINSURANCE BERMUDA	0	174		0	165	0	0	165	198	(9)	207	174	33	3	5	1
AA-3190060 ..	HANNOVER RE	0	0		0	(6)	6	0	0	0	(6)	6	0	6	2	0	0
AA-1460080 ..	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0		49	44	0	0	44	53	(5)	58	49	9	3	1	0
AA-3191298 ..	QATAR REINSURANCE CO LTD	0	0		0	(13)	0	0	0	0	0	0	0	0	4	0	0
AA-1440076 ..	SIRIUS INTERNATIONAL INS	0	0		0	(19)	0	0	0	0	(7)	7	0	7	4	0	0
AA-3191432 ..	VANTAGE RISK LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	4	0	0
AA-3191315 ..	XL BERMUDA LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	2	0	0
2699999. Total Unauthorized - Other Non-U.S. Insurers		0	189	XXX	49	180	12	0	224	269	(33)	302	238	64	XXX	7	2
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	189	XXX	49	180	12	0	224	269	(33)	302	238	64	XXX	7	2
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999. Total Certified - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
CR-3194128 ..	ALLIED WORLD ASSURANCE CO LTD	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
4099999. Total Certified - Other Non-U.S. Insurers		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non- U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
RJ-3194126 ..	ARCH REINS LTD	0	0		0	(5)	5	0	0	0	(5)	5	0	5	2	0	0
RJ-3194168 ..	ASPEN INSURANCE LIMITED	0	0		0	(6)	6	0	0	0	(6)	6	0	6	3	0	0
RJ-3191400 ..	CONVEX RE LTD	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
RJ-3194122 ..	DAVINCI REINSURANCE LTD	0	0		0	(2)	2	0	0	0	(2)	2	0	2	3	0	0
RJ-1340028 ..	DEVK RUCK	0	0		0	1	75	0	76	91	1	90	0	90	6	0	11
RJ-3194130 ..	ENDURANCE SPECIALTY INS LTD	0	0		0	0	0	0	0	0	0	0	0	0	2	0	0
RJ-3191437 ..	GROUP ARK INS LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	6	0	0
RJ-1340125 ..	HANNOVER RUCKVERSICHERUNGS AG	0	0		0	256	9,221	0	9,477	11,372	256	11,116	0	11,116	2	0	233
RJ-3190871 ..	LANCASHIRE INSURANCE CO	0	0		0	(12)	82	0	70	84	(12)	96	0	96	3	0	3

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un- collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
RJ-1370048 ..	LIBERTY MUTUAL INS EUROPE SE	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
RJ-3191239 ..	LUMEN RE LTD	0	0		0	(6)	6	0	0	0	(6)	6	0	6	6	0	1
RJ-1840000 ..	MAPFRE XL, COMPANIA DE RE	0	0		0	(7)	39	0	32	38	(7)	45	0	45	6	0	5
RJ-1460019 ..	MS AMLIN AG	0	0		0	(5)	44	0	39	47	(5)	52	0	52	2	0	1
RJ-3190686 ..	PARTNERRE LTD	0	0		0	(4)	4	0	0	0	(4)	4	0	4	2	0	0
RJ-3190339 ..	RENAISSANCE REINS LTD	0	0		0	(2)	2	0	0	0	(2)	2	0	2	2	0	0
RJ-3190870 ..	VALIDUS REINS LTD	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
RJ-3191388 ..	VERMEER REINS LTD	0	0		0	(4)	4	0	0	0	(4)	4	0	4	6	0	0
5499999.	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	0	XXX	0	203	9,491	0	9,694	11,633	203	11,430	0	11,430	XXX	0	255
5699999.	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	XXX	0	203	9,491	0	9,694	11,633	203	11,430	0	11,430	XXX	0	255
5799999.	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	189	XXX	49	(597)	1,886,081	3	49,515	59,418	695	58,722	238	58,484	XXX	7	1,299
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	189	XXX	49	(597)	1,886,081	3	49,515	59,418	695	58,722	238	58,484	XXX	7	1,299

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

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts 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	38 1 - 29 Days	Overdue			42 Total Overdue Cols. 38+39 +40+41											43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	
				39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days													
13-5129825 ..	THE HANOVER INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	
38-3207001 ..	ACCIDENT FUND 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	
06-0237820 ..	ACE PROPERTY & CASUALTY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
06-1182357 ..	ALLIED WORLD INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
36-2661954 ..	AMERICAN AGRICULTURAL INS	(19)	0	0	0	0	0	(19)	0	0	(19)	0	0.0	0.0	0.0	0.0	YES	0	
06-1430254 ..	ARCH REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
13-5358230 ..	ARROWOOD IND CO	4	0	0	0	0	0	4	0	4	0	0	0.0	0.0	0.0	0.0	YES	0	
75-2344200 ..	ASPEN AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
51-0434766 ..	AXIS REINSURANCE CO	(11)	0	0	0	0	0	(11)	0	0	(11)	0	0.0	0.0	0.0	0.0	YES	0	
47-0574325 ..	BERKLEY INSURANCE	34	0	0	0	0	0	34	0	34	0	0	0.0	0.0	0.0	0.0	YES	0	
31-0542366 ..	CINCINATTI INS CO (THE)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
23-2745904 ..	CLEARWATER SELECT INS CO	4	0	0	0	0	0	4	0	4	0	0	0.0	0.0	0.0	0.0	YES	0	
36-2994662 ..	COLISEUM REINSURANCE CO	2	0	0	0	0	0	2	0	2	0	0	0.0	0.0	0.0	0.0	YES	0	
36-2114545 ..	CONTINENTAL CASUALTY CO	19	7	0	0	0	7	26	0	26	0	0	26.9	0.0	0.0	0.0	YES	0	
42-0234980 ..	EMPLOYERS MUTUAL CASUALTY	(50)	15	0	0	0	15	(35)	0	0	(35)	0	0	(42.9)	0.0	0.0	0.0	YES	0
22-2005057 ..	EVEREST REINS CO	17	0	0	0	0	0	17	0	17	0	0	0.0	0.0	0.0	0.0	YES	0	
23-2153760 ..	EXCALIBUR REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
06-1325038 ..	FINIAL REINSURANCE CO	0	0	0	17	0	17	17	0	17	17	0	100.0	100.0	0.0	0.0	NO	0	
13-2673100 ..	GENERAL REINSURANCE CORP	15	6	0	0	0	6	21	0	21	0	0	28.6	0.0	0.0	0.0	YES	0	
13-3029255 ..	GENERAL SECURITY NATIONAL	3	0	0	0	0	0	3	0	3	0	0	0.0	0.0	0.0	0.0	YES	0	
13-5009848 ..	GLOBAL REINS CORP OF AMER	39	0	0	0	0	0	39	0	39	0	0	0.0	0.0	0.0	0.0	YES	0	
06-0383750 ..	HARTFORD FIRE INSURANCE	5	0	0	0	0	0	5	0	5	0	0	0.0	0.0	0.0	0.0	YES	0	
06-0384680 ..	HARTFORD STEAM BOIL INSPEC & INS CO	30	0	0	0	0	0	30	0	30	0	0	0.0	0.0	0.0	0.0	YES	0	
74-2195939 ..	HOUSTON CASUALTY CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
95-2769232 ..	INSURANCE CO OF THE WEST	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
04-1543470 ..	LIBERTY MUTUAL INSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
54-1398877 ..	MARKEL AMERICA INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
06-1481194 ..	MARKEL GLOBAL REINSURANCE	2	0	0	0	0	0	2	0	2	0	0	0.0	0.0	0.0	0.0	YES	0	
13-2915260 ..	METROPOLITAN GRP PROP &	1	0	0	0	0	0	1	0	1	0	0	0.0	0.0	0.0	0.0	YES	0	
04-2482364 ..	MOSIAC INSURANCE CO	2	0	0	0	0	0	2	0	2	0	0	0.0	0.0	0.0	0.0	YES	0	
13-4924125 ..	MUNICH REINS AMER INC	19	0	0	0	0	0	19	0	19	0	0	0.0	0.0	0.0	0.0	YES	0	
31-4177100 ..	NATIONWIDE MUTUAL INS CO	(49)	0	0	0	0	0	(49)	0	0	(49)	0	0.0	0.0	0.0	0.0	YES	0	
06-1053492 ..	NEW ENGLAND REINSURANCE	61	3	0	0	0	3	64	0	64	0	0	4.7	0.0	0.0	0.0	YES	0	
47-0698507 ..	ODYSSEY REINSURANCE COMPANY	(6)	0	0	0	0	0	(6)	0	0	(6)	0	0.0	0.0	0.0	0.0	YES	0	
13-3031176 ..	PARTNER REINS CO OF THE US	62	0	0	0	0	0	62	0	62	0	0	0.0	0.0	0.0	0.0	YES	0	
23-1642962 ..	PENNSYLVANIA MFRS' ASSN	8	0	0	0	0	0	8	0	8	0	0	0.0	0.0	0.0	0.0	YES	0	
52-1952955 ..	PLATINUM UNDERWRITERS RE	34	0	0	0	0	0	34	0	34	0	0	0.0	0.0	0.0	0.0	YES	0	
23-1641984 ..	QBE REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0	
23-1740414 ..	R&Q REINSURANCE CO	5	0	0	0	0	0	5	0	5	0	0	0.0	0.0	0.0	0.0	YES	0	

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

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	38 1 - 29 Days	39 30 - 90 Days	Overdue		42 Total Overdue Cols. 38+39 +40+41	43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
					40 91 - 120 Days	41 Over 120 Days													
43-0727872 ..	SAFETY NATIONAL CASUALTY	40	0	0	0	0	0	40	0	40	0	0	0	0	0	0	0	YES	0
75-1444207 ..	SCOR REINSURANCE CO	(12)	2	0	0	0	2	(10)	0	0	(10)	0	0	0	(20.0)	0	0	YES	0
13-2997499 ..	SIRIUS AMERICA INSURANCE	30	0	0	0	0	0	30	0	30	0	0	0	0	0	0	0	YES	0
35-2293075 ..	SOMPO INTERNATIONAL	1	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	YES	0
41-0406690 ..	ST. PAUL FIRE & MARINE INS CO	5	0	0	0	0	5	5	0	5	0	0	0	0	0	0	0	YES	0
13-1675535 ..	SWISS REINSURANCE AMERICA	179	3	0	0	0	3	182	0	182	0	0	0	0	1.6	0	0	YES	0
13-3440360 ..	SWISS RE CORP SOLUTIONS ELITE INS CO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
13-2918573 ..	TOA RE INS CO OF AMER	42	0	0	0	0	0	42	0	42	0	0	0	0	0	0	0	YES	0
13-5616275 ..	TRANSATLANTIC REINS CO	27	0	0	0	0	0	27	0	27	0	0	0	0	0	0	0	YES	0
06-0566050 ..	TRAVELERS INDEMNITY CO	3	0	0	0	0	0	3	0	3	0	0	0	0	0	0	0	YES	0
87-2252307 ..	TRISURA INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
13-3088732 ..	WCF NATIONAL INS CO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
13-1290712 ..	XL REINSURANCE AMERICA	20	0	0	0	0	0	20	0	20	0	0	0	0	0	0	0	YES	0
09999999.	Total Authorized - Other U.S. Unaffiliated Insurers	566	36	0	17	0	53	619	0	619	17	0	8.6	2.7	0.0	XXX	0	0	
AA-9991500 ..	ILLINOIS MINE SUBSIDENCE FUND	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-9991159 ..	MICHIGAN CATASTROPHIC CLAIMS ASSN	39,301	0	0	0	0	0	39,301	0	39,301	0	0	0	0	0	0	0	YES	0
10999999.	Total Authorized - Pools - Mandatory Pools	39,301	0	0	0	0	0	39,301	0	39,301	0	0	0	0	0	0	XXX	0	
AA-1120337 ..	ASPEN INS UK LTD	(15)	0	0	0	0	0	(15)	0	0	(15)	0	0	0	0	0	0	YES	0
AA-3194139 ..	AXIS SPECIALTY LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1126609 ..	LLOYD'S SYNDICATE 0609	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1126623 ..	LLOYD'S SYNDICATE 0623	(4)	1	0	0	0	1	(3)	0	0	(3)	0	0	0	(33.3)	0	0	YES	0
AA-1126727 ..	LLOYD'S SYNDICATE 0727	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1127084 ..	LLOYD'S SYNDICATE 1084	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1127183 ..	LLOYD'S SYNDICATE 1183	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1120085 ..	LLOYD'S SYNDICATE 1274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1127301 ..	LLOYD'S SYNDICATE 1301	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1127414 ..	LLOYD'S SYNDICATE 1414	(25)	4	0	0	0	4	(21)	0	0	(21)	0	0	0	(19.0)	0	0	YES	0
AA-1120198 ..	LLOYD'S SYNDICATE 1618	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1120156 ..	LLOYD'S SYNDICATE 1686	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1120157 ..	LLOYD'S SYNDICATE 1729	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1120171 ..	LLOYD'S SYNDICATE 1856	(10)	2	0	0	0	2	(8)	0	0	(8)	0	0	0	(25.0)	0	0	YES	0
AA-1120084 ..	LLOYD'S SYNDICATE 1955	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128001 ..	LLOYD'S SYNDICATE 2001	(32)	5	0	0	0	5	(27)	0	0	(27)	0	0	0	(18.5)	0	0	YES	0
AA-1128003 ..	LLOYD'S SYNDICATE 2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128010 ..	LLOYD'S SYNDICATE 2010	(20)	3	0	0	0	3	(17)	0	0	(17)	0	0	0	(17.6)	0	0	YES	0
AA-1128121 ..	LLOYD'S SYNDICATE 2121	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128623 ..	LLOYD'S SYNDICATE 2623	(16)	3	0	0	0	3	(13)	0	0	(13)	0	0	0	(23.1)	0	0	YES	0
AA-1120182 ..	LLOYD'S SYNDICATE 2689	(7)	1	0	0	0	1	(6)	0	0	(6)	0	0	0	(16.7)	0	0	YES	0
AA-1128791 ..	LLOYD'S SYNDICATE 2791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128987 ..	LLOYD'S SYNDICATE 2987	(48)	8	0	0	0	8	(40)	0	0	(40)	0	0	0	(20.0)	0	0	YES	0
AA-1129000 ..	LLOYD'S SYNDICATE 3000	(10)	2	0	0	0	2	(8)	0	0	(8)	0	0	0	(25.0)	0	0	YES	0
AA-1126005 ..	LLOYD'S SYNDICATE 4000	(6)	1	0	0	0	1	(5)	0	0	(5)	0	0	0	(20.0)	0	0	YES	0
AA-1120075 ..	LLOYD'S SYNDICATE 4020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0

SCHEDULE F - PART 3 (Continued)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	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
AA-1120067 ..	LLOYD'S SYNDICATE 4242	(31)	5	0	0	0	5	(26)	0	0	(26)	0	0	(19.2)	0.0	0.0	YES	0
AA-1126004 ..	LLOYD'S SYNDICATE 4444	3	0	0	0	0	0	3	0	0	3	0	0	0.0	0.0	0.0	YES	0
AA-1126006 ..	LLOYD'S SYNDICATE 4472	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
12999999. Total Authorized - Other Non-U.S. Insurers		(221)	35	0	0	0	35	(186)	0	0	(186)	0	0	(18.8)	0.0	0.0	XXX	0
14999999. Total Authorized Excluding Protected Cells (Sum of 08999999, 09999999, 10999999, 11999999 and 12999999)		39,646	71	0	17	0	88	39,734	0	0	39,734	17	0	0.2	0.0	0.0	XXX	0
18999999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
21999999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
22999999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
AA-3190770 ..	ACE TEMPEST REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-1780116 ..	CHAUCER INS CO DAC	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-9240020 ..	CHINA REINS GRP CORP	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-3191190 ..	HAMILTON REINSURANCE BERMUDA	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-3190060 ..	HANNOVER RE	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-1460080 ..	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-3191298 ..	QATAR REINSURANCE CO LTD	(16)	3	0	0	0	3	(13)	0	0	(13)	0	0	(23.1)	0.0	0.0	YES	0
AA-1440076 ..	SIRIUS INTERNATIONAL INS	(19)	0	0	0	0	0	(19)	0	0	(19)	0	0	0.0	0.0	0.0	YES	0
AA-3191432 ..	VANTAGE RISK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
AA-3191315 ..	XL BERMUDA LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
26999999. Total Unauthorized - Other Non-U.S. Insurers		(35)	3	0	0	0	3	(32)	0	0	(32)	0	0	(9.4)	0.0	0.0	XXX	0
28999999. Total Unauthorized Excluding Protected Cells (Sum of 22999999, 23999999, 24999999, 25999999 and 26999999)		(35)	3	0	0	0	3	(32)	0	0	(32)	0	0	(9.4)	0.0	0.0	XXX	0
32999999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
35999999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
36999999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
GR-3194128 ..	ALLIED WORLD ASSURANCE CO LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
40999999. Total Certified - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
42999999. Total Certified Excluding Protected Cells (Sum of 36999999, 37999999, 38999999, 39999999 and 40999999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
46999999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
49999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
50999999. Total Reciprocal Jurisdiction - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
RJ-3194126 ..	ARCH REINS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
RJ-3194168 ..	ASPEN INSURANCE LIMITED	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
RJ-3191400 ..	CONVEX RE LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
RJ-3194122 ..	DAVINCI REINSURANCE LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
RJ-1340028 ..	DEVK RUCK	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
RJ-3194130 ..	ENDURANCE SPECIALTY INS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44	45	46	47	48	49	50	51	52	53
		37	Overdue					43										
			38	39	40	41	42											
		Current	1 - 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 38+39 +40+41	Total Due Cols. 37+42 (In total should equal Cols. 7+8)	Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	Amounts Received Prior 90 Days	Percentage Overdue Col. 42/Col. 43	Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	Is the Amount in Col. 50 Less Than 20%? (Yes or No)	Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
RJ-3191437 ..	GROUP ARK INS LTD .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....0
RJ-1340125 ..	HANNOVER RUCKVERSICHERUNGS AG .....	.....(69)	.....0	.....0	.....0	.....0	.....0	.....(69)	.....0	.....0	.....(69)	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-3190871 ..	LANCASHIRE INSURANCE CO .....	.....(6)	.....0	.....0	.....0	.....0	.....0	.....(6)	.....0	.....0	.....(6)	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-1370048 ..	LIBERTY MUTUAL INS EUROPE SE .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-3191239 ..	LUMEN RE LTD .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-1840000 ..	MAPFRE XL, COMPANIA DE RE .....	.....(19)	.....0	.....0	.....0	.....0	.....0	.....(19)	.....0	.....0	.....(19)	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-1460019 ..	MS AML IN AG .....	.....(16)	.....3	.....0	.....0	.....0	.....3	.....(13)	.....0	.....0	.....(13)	.....0	.....0	.....(23.1)	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-3190686 ..	PARTNERRE LTD .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-3190339 ..	RENAISSANCE REINS LTD .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-3190870 ..	VALIDUS REINS LTD .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
RJ-3191388 ..	VERMEER REINS LTD .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0.0	.....0.0	.....0.0	.....YES.....
5499999. Total Reciprocal Jurisdiction - Other Non-U.S. Insurers		(110)	3	0	0	0	3	(107)	0	0	(107)	0	0	(2.8)	0.0	0.0	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		(110)	3	0	0	0	3	(107)	0	0	(107)	0	0	(2.8)	0.0	0.0	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		39,501	77	0	17	0	94	39,595	0	0	39,595	17	0	0.2	0.0	0.0	XXX	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
9999999 Totals		39,501	77	0	17	0	94	39,595	0	0	39,595	17	0	0.2	0.0	0.0	XXX	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + 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%)	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		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)											
13-5129825	THE HANOVER INSURANCE COMPANY	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
38-3207001	ACCIDENT FUND INS CO OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0237820	ACE PROPERTY & CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2661954	AMERICAN AGRICULTURAL INS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-1430254	ARCH REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-5358230	ARROWOOD IND CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
75-2344200	ASPEN AMERICAN INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
51-0434766	AXIS REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0574325	BERKLEY INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31-0542366	CINCINATTI INS CO (THE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23-2745904	CLEARWATER SELECT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2994662	COLISEUM REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2114545	CONTINENTAL CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42-0234980	EMPLOYERS MUTUAL CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23-2153760	EXCALIBUR REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-1325038	FINIAL REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3029255	GENERAL SECURITY NATIONAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-5009848	GLOBAL REINS CORP OF AMER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0383750	HARTFORD FIRE INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
95-2769232	INSURANCE CO OF THE WEST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-1543470	LIBERTY MUTUAL INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
54-1398877	MARKEL AMERICA INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-1481194	MARKEL GLOBAL REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2915260	METROPOLITAN GRP PROP &	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-2482364	MOSIAC INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-4924125	MUNICH REINS AMER INC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31-4177100	NATIONWIDE MUTUAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-1053492	NEW ENGLAND REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0698507	ODYSSEY REINSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3031176	PARTNER REINS CO OF THE US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23-1642962	PENNSYLVANIA MFRS' ASSN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
52-1952955	PLATINUM UNDERWRITERS RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23-1641984	QBE REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

(Provision for Reinsurance for Certified Reinsurers)

25.1

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. 21 + 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	
AA-1126005	LLOYD'S SYNDICATE 4000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120075	LLOYD'S SYNDICATE 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120067	LLOYD'S SYNDICATE 4242	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126004	LLOYD'S SYNDICATE 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126006	LLOYD'S SYNDICATE 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999. Total Authorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190770	ACE TEMPEST REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1780116	CHAUCEY INS CO DAC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9240020	CHINA REINS GRP CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191190	HAMILTON REINSURANCE BERMUDA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191298	QATAR REINSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1440076	SIRIUS INTERNATIONAL INS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191432	VANTAGE RISK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191315	XL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999. Total Unauthorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
CR-3194128	ALLIED WORLD ASSURANCE CO LTD	4	07/01/2014	50.0	0	0	0	0.0	0.0	0	0	0	0	0	0	0	0
4099999. Total Certified - Other Non-U.S. Insurers				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5099999. Total Reciprocal Jurisdiction - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194126	ARCH REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194168	ASPEN INSURANCE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191400	CONVEX RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194122	DAVINCI REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1340028	DEVK RUCK	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191437	GROUP ARK INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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	55	56	57	58	59	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + 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)	
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)							Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
RJ-1340125	HANNOVER RUCKVERSICHERUNGS AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190871	LANCASHIRE INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1370048	LIBERTY MUTUAL INS EUROPE SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3191239	LUMEN RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1840000	MAFRE XL, COMPANIA DE RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1460019	MS AMLIN AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190686	PARTNERRE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190870	VALIDUS REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3191388	VERMEER REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 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)
13-5129825 ..	THE HANOVER INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	XXX	XXX	0	0	0	XXX	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999. Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
38-3207001 ..	ACCIDENT FUND INS CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0237820 ..	ACE PROPERTY & CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1182357 ..	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954 ..	AMERICAN AGRICULTURAL INS	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1430254 ..	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5358230 ..	ARROWOOD IND CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-2344200 ..	ASPEN AMERICAN INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766 ..	AXIS REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325 ..	BERKLEY INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
31-0542366 ..	CINCINNATTI INS CO (THE)	0	XXX	XXX	0	0	0	XXX	XXX	0
23-2745904 ..	CLEARWATER SELECT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2994662 ..	COLISEUM REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2114545 ..	CONTINENTAL CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980 ..	EMPLOYERS MUTUAL CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057 ..	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
23-2153760 ..	EXCALIBUR REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1325038 ..	FINIAL REINSURANCE CO	3	XXX	XXX	0	3	3	XXX	XXX	3
13-2673100 ..	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3029255 ..	GENERAL SECURITY NATIONAL	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5009848 ..	GLOBAL REINS CORP OF AMER	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0383750 ..	HARTFORD FIRE INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680 ..	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939 ..	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
95-2769232 ..	INSURANCE CO OF THE WEST	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1543470 ..	LIBERTY MUTUAL INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
54-1398877 ..	MARKEL AMERICA INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1481194 ..	MARKEL GLOBAL REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2915260 ..	METROPOLITAN GRP PROP &	0	XXX	XXX	0	0	0	XXX	XXX	0
04-2482364 ..	MOSIAC INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-4924125 ..	MUNICH REINS AMER INC	0	XXX	XXX	0	0	0	XXX	XXX	0
31-4177100 ..	NATIONWIDE MUTUAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1053492 ..	NEW ENGLAND REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507 ..	ODYSSEY REINSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3031176 ..	PARTNER REINS CO OF THE US	0	XXX	XXX	0	0	0	XXX	XXX	0
23-1642962 ..	PENNSYLVANIA MFRS' ASSN	0	XXX	XXX	0	0	0	XXX	XXX	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 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)
52-1952955 ..	PLATINUM UNDERWRITERS RE	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
23-1641984 ..	QBE REINSURANCE CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
23-1740414 ..	R&Q REINSURANCE CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
43-0727872 ..	SAFETY NATIONAL CASUALTY	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
75-1444207 ..	SCOR REINSURANCE CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-2997499 ..	SIRIUS AMERICA INSURANCE	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
35-2293075 ..	SOMPO INTERNATIONAL	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
41-0406690 ..	ST. PAUL FIRE & MARINE INS CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-1675535 ..	SWISS REINSURANCE AMERICA	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-3440360 ..	SWISS RE CORP SOLUTIONS ELITE INS CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-2918573 ..	TOA RE INS CO OF AMER	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-5616275 ..	TRANSATLANTIC REINS CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
06-0566050 ..	TRAVELERS INDEMNITY CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
87-2252307 ..	TRISURA INSURANCE COMPANY	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-3088732 ..	WCF NATIONAL INS CO	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
13-1290712 ..	XL REINSURANCE AMERICA	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
0999999.	Total Authorized - Other U.S. Unaffiliated Insurers	3	XXX.....	XXX.....	0.....	3.....	3.....	XXX.....	XXX.....	3.....
AA-9991500 ..	ILLINOIS MINE SUBSIDENCE FUND	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-9991159 ..	MICHIGAN CATASTROPHIC CLAIMS ASSN	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
1099999.	Total Authorized - Pools - Mandatory Pools	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120337 ..	ASPEN INS UK LTD	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-3194139 ..	AXIS SPECIALTY LTD	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1126609 ..	LLOYD'S SYNDICATE 0609	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1126623 ..	LLOYD'S SYNDICATE 0623	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1126727 ..	LLOYD'S SYNDICATE 0727	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1127084 ..	LLOYD'S SYNDICATE 1084	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1127183 ..	LLOYD'S SYNDICATE 1183	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120085 ..	LLOYD'S SYNDICATE 1274	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1127301 ..	LLOYD'S SYNDICATE 1301	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1127414 ..	LLOYD'S SYNDICATE 1414	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120198 ..	LLOYD'S SYNDICATE 1618	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120156 ..	LLOYD'S SYNDICATE 1686	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120157 ..	LLOYD'S SYNDICATE 1729	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120171 ..	LLOYD'S SYNDICATE 1856	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1120084 ..	LLOYD'S SYNDICATE 1955	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1128001 ..	LLOYD'S SYNDICATE 2001	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1128003 ..	LLOYD'S SYNDICATE 2003	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1128010 ..	LLOYD'S SYNDICATE 2010	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1128121 ..	LLOYD'S SYNDICATE 2121	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....
AA-1128623 ..	LLOYD'S SYNDICATE 2623	0	XXX.....	XXX.....	0.....	0.....	0.....	XXX.....	XXX.....	0.....

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 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)
AA-1120182 ..	LLOYD'S SYNDICATE 2689	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791 ..	LLOYD'S SYNDICATE 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128987 ..	LLOYD'S SYNDICATE 2987	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1129000 ..	LLOYD'S SYNDICATE 3000	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126005 ..	LLOYD'S SYNDICATE 4000	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120075 ..	LLOYD'S SYNDICATE 4020	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120067 ..	LLOYD'S SYNDICATE 4242	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126004 ..	LLOYD'S SYNDICATE 4444	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126006 ..	LLOYD'S SYNDICATE 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999. Total Authorized - Other Non-U.S. Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		3	XXX	XXX	0	3	3	XXX	XXX	3
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
AA-3190770 ..	ACE TEMPEST REINSURANCE	0	4	0	XXX	XXX	XXX	0	XXX	0
AA-1780116 ..	CHAUCER INS CO DAC	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-9240020 ..	CHINA REINS GRP CORP	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191190 ..	HAMILTON REINSURANCE BERMUDA	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190060 ..	HANNOVER RE	0	6	0	XXX	XXX	XXX	0	XXX	0
AA-1460080 ..	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191298 ..	QATAR REINSURANCE CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440076 ..	SIRIUS INTERNATIONAL INS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191432 ..	VANTAGE RISK LTD	0	1	0	XXX	XXX	XXX	0	XXX	0
AA-3191315 ..	XL BERMUDA LTD	0	1	0	XXX	XXX	XXX	0	XXX	0
2699999. Total Unauthorized - Other Non-U.S. Insurers		0	12	0	XXX	XXX	XXX	0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	12	0	XXX	XXX	XXX	0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3194128 ..	ALLIED WORLD ASSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4099999. Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-3194126 ..	ARCH REINS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-3194168 ..	ASPEN INSURANCE LIMITED	0	XXX	XXX	0	0	0	XXX	XXX	0

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SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	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)
RJ-3191400 ..	CONVEX RE LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3194122 ..	DAVINCI REINSURANCE LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-1340028 ..	DEVK RUCK	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3194130 ..	ENDURANCE SPECIALTY INS LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3191437 ..	GROUP ARK INS LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-1340125 ..	HANNOVER RUCKVERSICHERUNGS AG	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3190871 ..	LANCASHIRE INSURANCE CO	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-1370048 ..	LIBERTY MUTUAL INS EUROPE SE	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3191239 ..	LUMEN RE LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-1840000 ..	MAPFRE XL, COMPANIA DE RE	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-1460019 ..	MS AMLIN AG	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3190686 ..	PARTNERRE LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3190339 ..	RENAISSANCE REINS LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3190870 ..	VALIDUS REINS LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
RJ-3191388 ..	VERMEER REINS LTD	0	XXX.....	XXX.....	0	0	0	XXX.....	XXX.....	0
5499999. Total Reciprocal Jurisdiction - Other Non-U. S. Insurers		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)		3	12	0	0	3	3	0	0	3
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0
9999999 Totals		3	12	0	0	3	3	0	0	3

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

SCHEDULE F - PART 4

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

[illegible]

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

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	HANNOVER RUCKVERSICHERUNGS AG	34.000	671,514
2.	TRANSATLANTIC RE CO	34.000	537,211
3.	PARTNER REINS CO OF THE US	34.000	358,141
4.	HANNOVER RUCKVERSICHERUNGS AG	32.750	290,184
5.	TRANSATLANTIC RE CO	32.750	169,274

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.	THE HANOVER INSURANCE COMPANY	967,778	480,479	Yes [X] No []
7.	MICHIGAN CATASTROPHIC CLAIMS	868,345	34,033	Yes [] No [X]
8.	HANNOVER RUCKVERSICHERUNGS AG	9,477	1,768	Yes [] No [X]
9.	SAFETY NATIONAL CASUALTY	7,265	0	Yes [] No [X]
10.	TRANSATLANTIC REINS CO	4,810	1,907	Yes [] No [X]

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

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	1,314,172,524	0	1,314,172,524
2. Premiums and considerations (Line 15)	279,110,578	0	279,110,578
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	39,595,152	(294,000)	39,301,152
4. Funds held by or deposited with reinsured companies (Line 16.2)	0	0	0
5. Other assets	164,342,446	0	164,342,446
6. Net amount recoverable from reinsurers	0	1,016,260,000	1,016,260,000
7. Protected cell assets (Line 27)	0	0	0
8. Totals (Line 28)	1,797,220,700	1,015,966,000	2,813,186,700
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	568,379,689	801,002,000	1,369,381,689
10. Taxes, expenses, and other obligations (Lines 4 through 8)	55,515,370	0	55,515,370
11. Unearned premiums (Line 9)	522,431,823	215,842,000	738,273,823
12. Advance premiums (Line 10)	8,978,216	0	8,978,216
13. Dividends declared and unpaid (Line 11.1 and 11.2)	15,000	0	15,000
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	(529,422)	(878,000)	(1,407,422)
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)	4,521	0	4,521
17. Provision for reinsurance (Line 16)	3,400	0	3,400
18. Other liabilities	9,704,171	0	9,704,171
19. Total liabilities excluding protected cell business (Line 26)	1,164,502,768	1,015,966,000	2,180,468,768
20. Protected cell liabilities (Line 27)	0	0	0
21. Surplus as regards policyholders (Line 37)	632,717,932	XXX	632,717,932
22. Totals (Line 38)	1,797,220,700	1,015,966,000	2,813,186,700

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

Yes [] No [X]

If yes, give full explanation:

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

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

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.....	3	17	0	0	5	4	12	(13)	XXX.....
2. 2015.....	293,295	66,935	226,360	156,235	46,500	2,645	662	17,876	6,044	2,056	123,549	22,487
3. 2016.....	294,690	65,985	228,705	117,425	23,655	2,575	771	15,493	3,406	1,904	107,661	19,211
4. 2017.....	306,392	66,645	239,746	154,889	25,074	2,518	605	19,256	2,478	1,716	148,506	25,989
5. 2018.....	322,300	67,400	254,900	153,380	26,551	2,560	694	16,665	3,076	2,768	142,284	22,857
6. 2019.....	340,258	70,087	270,171	181,211	25,675	2,726	822	18,846	2,509	2,278	173,776	25,923
7. 2020.....	349,639	69,091	280,548	216,059	28,731	3,107	542	19,233	2,481	2,810	206,645	23,823
8. 2021.....	358,048	68,913	289,135	269,101	19,534	3,694	572	23,589	2,350	3,364	273,929	31,167
9. 2022.....	375,481	67,306	308,175	235,276	17,360	3,759	485	24,704	1,823	2,301	244,070	23,870
10. 2023.....	401,750	68,820	332,929	400,846	25,425	4,064	431	30,572	2,149	1,339	407,478	35,065
11. 2024.....	426,662	76,671	349,990	182,329	10,627	2,629	177	23,127	1,481	306	195,801	17,366
12. Totals	XXX	XXX	XXX	2,066,753	249,147	30,275	5,762	209,367	27,801	20,855	2,023,686	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	189	(29)	0	0	4	0	16	16	11	0	0	233	6
2. 2015.....	0	0	1	1	0	0	13	12	0	0	0	1	0
3. 2016.....	255	255	1	1	0	0	6	3	3	3	1	3	2
4. 2017.....	0	0	14	9	0	0	15	6	0	0	3	14	0
5. 2018.....	1	0	85	35	0	0	17	5	2	0	6	65	1
6. 2019.....	972	872	308	85	14	14	29	9	18	15	12	348	11
7. 2020.....	970	64	685	91	283	27	52	9	37	5	71	1,832	21
8. 2021.....	1,579	190	1,083	217	167	41	269	61	46	5	398	2,630	26
9. 2022.....	6,032	1,251	1,569	269	445	93	461	81	106	15	874	6,904	74
10. 2023.....	12,494	1,013	11,500	579	567	13	810	130	223	34	2,277	23,826	224
11. 2024.....	40,611	2,654	49,812	4,943	209	18	2,320	227	1,817	127	3,073	86,799	909
12. Totals	63,103	6,268	65,058	6,229	1,689	206	4,008	559	2,263	203	6,716	122,655	1,274

	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.....	.....218	.....15
2. 2015.....	176,769	53,219	123,550	60.3	79.5	54.6	.....0	.....0	.....0.0	.....0	.....1
3. 2016.....	135,757	28,093	107,664	46.1	42.6	47.1	.....0	.....0	.....0.0	.....0	.....3
4. 2017.....	176,692	28,172	148,520	57.7	42.3	61.9	.....0	.....0	.....0.0	.....5	.....9
5. 2018.....	172,709	30,361	142,349	53.6	45.0	55.8	.....0	.....0	.....0.0	.....51	.....14
6. 2019.....	204,125	30,001	174,124	60.0	42.8	64.4	.....0	.....0	.....0.0	.....324	.....24
7. 2020.....	240,426	31,949	208,477	68.8	46.2	74.3	.....0	.....0	.....0.0	.....1,500	.....331
8. 2021.....	299,527	22,968	276,559	83.7	33.3	95.7	.....0	.....0	.....0.0	.....2,255	.....375
9. 2022.....	272,352	21,377	250,975	72.5	31.8	81.4	.....0	.....0	.....0.0	.....6,082	.....823
10. 2023.....	461,077	29,773	431,304	114.8	43.3	129.5	.....0	.....0	.....0.0	.....22,402	.....1,424
11. 2024.....	302,854	20,255	282,600	71.0	26.4	80.7	0	0	0.0	82,825	3,973
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	115,663	6,992

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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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.....	53,413	51,472	1,528	150	50	4	16	3,365	XXX.....
2. 2015.....	353,822	149,999	203,823	200,028	79,467	13,101	1,368	19,963	11,577	436	140,680	33,955
3. 2016.....	351,560	144,097	207,463	209,791	73,206	15,040	1,889	20,211	11,989	641	157,957	33,464
4. 2017.....	378,329	154,129	224,200	221,561	78,216	16,204	2,867	23,011	12,945	1,125	166,748	32,377
5. 2018.....	413,360	168,188	245,172	224,371	72,181	16,934	2,366	22,589	12,246	852	177,101	31,965
6. 2019.....	439,904	171,401	268,503	239,090	70,089	15,675	1,787	22,319	10,951	337	194,257	28,831
7. 2020.....	429,391	158,349	271,042	147,258	34,596	10,845	874	16,308	7,089	513	131,853	15,493
8. 2021.....	389,145	104,413	284,732	180,839	36,537	12,257	712	15,883	6,532	266	165,199	17,405
9. 2022.....	378,721	87,441	291,281	152,143	31,171	9,367	404	11,598	4,820	665	136,713	16,990
10. 2023.....	331,426	61,607	269,819	111,638	14,231	5,206	170	7,571	2,720	508	107,294	14,473
11. 2024.....	295,963	49,862	246,101	56,236	2,669	618	12	6,070	1,044	118	59,199	8,893
12. Totals	XXX	XXX	XXX	1,796,369	543,835	116,774	12,599	165,573	81,917	5,477	1,440,366	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	136,397	126,099	254,575	246,498	214	2	4,053	1	1,022	0	0	23,660	722
2. 2015.....	4,569	3,750	35,590	35,220	23	0	953	0	42	0	0	2,206	30
3. 2016.....	4,560	3,755	39,453	38,899	30	6	1,298	1	40	1	1	2,718	29
4. 2017.....	5,301	3,634	45,122	44,503	58	9	1,355	11	59	5	5	3,734	45
5. 2018.....	5,346	4,123	49,904	49,428	77	67	1,692	33	70	8	16	3,429	55
6. 2019.....	9,439	7,415	60,330	60,178	176	70	1,972	56	130	14	16	4,313	102
7. 2020.....	8,686	4,429	34,034	33,847	334	102	1,464	88	110	12	34	6,150	86
8. 2021.....	16,857	6,212	42,836	40,663	1,159	243	2,740	218	376	37	77	16,595	292
9. 2022.....	31,466	8,007	39,584	33,383	1,645	192	4,769	340	802	93	200	36,250	633
10. 2023.....	49,596	6,315	58,257	35,465	3,312	103	9,202	444	1,809	97	470	79,753	1,347
11. 2024.....	53,120	4,070	103,006	41,550	750	40	15,431	314	3,158	114	485	129,379	2,313
12. Totals	325,338	177,808	762,690	659,635	7,776	833	44,930	1,506	7,618	380	1,304	308,189	5,654

	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.....	18,375	5,285
2. 2015.....	274,269	131,383	142,886	77.5	87.6	70.1	0	0	0.0	1,188	1,018
3. 2016.....	290,422	129,747	160,675	82.6	90.0	77.4	0	0	0.0	1,359	1,359
4. 2017.....	312,672	142,190	170,482	82.6	92.3	76.0	0	0	0.0	2,287	1,447
5. 2018.....	320,982	140,452	180,530	77.7	83.5	73.6	0	0	0.0	1,699	1,730
6. 2019.....	349,130	150,560	198,571	79.4	87.8	74.0	0	0	0.0	2,176	2,138
7. 2020.....	219,039	81,036	138,003	51.0	51.2	50.9	0	0	0.0	4,445	1,705
8. 2021.....	272,947	91,153	181,794	70.1	87.3	63.8	0	0	0.0	12,818	3,778
9. 2022.....	251,373	78,410	172,963	66.4	89.7	59.4	0	0	0.0	29,659	6,591
10. 2023.....	246,592	59,544	187,047	74.4	96.7	69.3	0	0	0.0	66,073	13,680
11. 2024.....	238,391	49,812	188,578	80.5	99.9	76.6	0	0	0.0	110,507	18,872
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	250,586	57,604

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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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.....	1,844.....	1,815.....	328.....	294.....	5.....	1.....	0.....	66.....	XXX.....
2. 2015.....	16,408.....	14,028.....	2,380.....	9,719.....	8,448.....	777.....	711.....	993.....	694.....	5.....	1,636.....	1,160.....
3. 2016.....	14,708.....	13,231.....	1,477.....	5,142.....	4,052.....	566.....	520.....	861.....	570.....	5.....	1,427.....	867.....
4. 2017.....	12,664.....	11,354.....	1,310.....	4,137.....	3,852.....	565.....	560.....	642.....	516.....	0.....	416.....	712.....
5. 2018.....	11,182.....	10,103.....	1,079.....	5,653.....	4,777.....	821.....	576.....	527.....	426.....	0.....	1,223.....	571.....
6. 2019.....	9,518.....	8,492.....	1,026.....	3,266.....	2,595.....	166.....	122.....	399.....	338.....	1.....	776.....	443.....
7. 2020.....	8,395.....	7,192.....	1,203.....	441.....	957.....	96.....	85.....	200.....	172.....	0.....	(478).....	150.....
8. 2021.....	7,734.....	6,890.....	843.....	2,086.....	1,794.....	185.....	178.....	229.....	211.....	(1).....	317.....	206.....
9. 2022.....	6,636.....	6,104.....	532.....	1,078.....	907.....	78.....	78.....	210.....	186.....	1.....	195.....	207.....
10. 2023.....	6,209.....	5,627.....	582.....	973.....	852.....	66.....	56.....	203.....	177.....	2.....	156.....	206.....
11. 2024.....	5,388.....	4,927.....	461.....	390.....	307.....	10.....	10.....	122.....	110.....	0.....	95.....	101.....
12. Totals.....	XXX.....	XXX.....	XXX.....	34,728.....	30,357.....	3,658.....	3,191.....	4,392.....	3,400.....	13.....	5,831.....	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	3,198	3,313	272	190	175	172	52	52	10	4	0	(23)	28
2. 2015.....	9	9	49	49	3	3	8	8	1	1	0	0	1
3. 2016.....	1,051	1,051	66	66	24	24	17	17	3	3	0	0	2
4. 2017.....	207	207	192	101	0	0	46	46	1	1	0	91	1
5. 2018.....	58	58	153	148	0	0	42	42	0	0	0	6	0
6. 2019.....	60	60	213	181	0	0	80	79	1	1	0	33	1
7. 2020.....	32	32	318	254	0	0	92	88	0	0	0	68	0
8. 2021.....	563	538	544	465	74	74	154	148	9	9	0	110	8
9. 2022.....	400	400	1,079	936	39	39	191	181	9	9	0	152	7
10. 2023.....	1,283	1,093	1,447	1,290	57	46	308	297	20	19	1	371	19
11. 2024.....	1,010	903	2,272	2,025	16	16	360	341	24	23	1	373	21
12. Totals.....	7,871	7,663	6,604	5,705	388	374	1,349	1,299	80	71	2	1,180	88

	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.....	.....(33)	.....9
2. 2015.....	11,560.....	9,924.....	1,636.....	70.5.....	70.7.....	68.7.....	.....0	.....0	.....0.0	.....0	.....0
3. 2016.....	7,730.....	6,303.....	1,427.....	52.6.....	47.6.....	96.6.....	.....0	.....0	.....0.0	.....0	.....0
4. 2017.....	5,790.....	5,283.....	507.....	45.7.....	46.5.....	38.7.....	.....0	.....0	.....0.0	.....91	.....0
5. 2018.....	7,255.....	6,026.....	1,228.....	64.9.....	59.7.....	113.8.....	.....0	.....0	.....0.0	.....6	.....0
6. 2019.....	4,185.....	3,375.....	809.....	44.0.....	39.7.....	78.9.....	.....0	.....0	.....0.0	.....32	.....1
7. 2020.....	1,178.....	1,588.....	(411).....	14.0.....	22.1.....	(34.1).....	.....0	.....0	.....0.0	.....64	.....4
8. 2021.....	3,844.....	3,417.....	427.....	49.7.....	49.6.....	50.7.....	.....0	.....0	.....0.0	.....104	.....6
9. 2022.....	3,084.....	2,737.....	347.....	46.5.....	44.8.....	65.2.....	.....0	.....0	.....0.0	.....143	.....9
10. 2023.....	4,358.....	3,830.....	528.....	70.2.....	68.1.....	90.6.....	.....0	.....0	.....0.0	.....347	.....24
11. 2024.....	4,204.....	3,736.....	468.....	78.0.....	75.8.....	101.4.....	0.....	0.....	0.0.....	354.....	19.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	1,107.....	73.....

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

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	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	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX.....	XXX.....	XXX.....	1,597	1,195	77	62	29	16	0	429	XXX.....
2. 2015.....	49,471	40,693	8,778	15,244	11,969	1,624	1,443	3,706	2,820	7	4,342	3,531
3. 2016.....	53,608	45,954	7,654	18,858	14,234	1,608	1,398	4,390	3,611	3	5,613	3,983
4. 2017.....	56,817	49,453	7,364	20,136	17,741	1,805	1,627	4,082	3,547	0	3,107	4,020
5. 2018.....	57,893	50,568	7,325	24,603	22,082	2,336	2,217	3,703	3,198	163	3,145	3,998
6. 2019.....	57,160	50,527	6,633	22,636	20,577	2,046	1,968	4,013	3,423	3	2,726	4,021
7. 2020.....	55,009	48,442	6,566	21,193	19,615	1,766	1,680	3,701	3,135	0	2,230	3,350
8. 2021.....	57,398	51,840	5,557	28,330	26,428	2,176	2,017	4,205	3,609	40	2,657	3,985
9. 2022.....	64,800	57,428	7,373	20,272	18,616	1,947	1,843	4,062	3,513	0	2,309	3,913
10. 2023.....	63,500	55,584	7,917	16,695	15,495	1,480	1,422	4,201	3,629	0	1,831	3,635
11. 2024	64,402	59,624	4,778	7,377	6,741	460	439	3,714	3,292	0	1,080	3,072
12. Totals	XXX	XXX	XXX	196,940	174,692	17,325	16,116	39,806	33,793	216	29,470	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.....	15,202	11,204	8,689	6,282	86	59	1,035	795	186	144	0	6,714	215
2. 2015.....	348	261	1,355	1,145	2	2	180	164	8	8	0	313	7
3. 2016.....	3,501	3,417	1,426	1,209	22	22	218	202	17	16	0	317	17
4. 2017.....	2,221	2,163	1,642	1,456	72	72	284	267	35	35	0	261	32
5. 2018.....	1,610	1,493	1,984	1,808	85	85	374	350	35	35	1	317	32
6. 2019.....	11,708	11,680	2,315	2,177	82	82	450	424	37	37	3	193	34
7. 2020.....	4,236	3,999	2,398	2,221	136	136	549	520	60	60	5	441	56
8. 2021.....	9,588	9,475	2,380	2,179	224	217	825	794	134	132	13	353	126
9. 2022.....	7,532	7,399	3,759	3,480	360	360	1,177	1,136	201	201	19	454	187
10. 2023.....	13,428	12,940	5,421	4,866	641	614	1,506	1,454	354	345	18	1,132	338
11. 2024	11,848	10,998	14,829	13,251	546	515	2,573	2,502	971	921	30	2,580	950
12. Totals	81,221	75,028	46,197	40,075	2,255	2,164	9,171	8,608	2,038	1,932	89	13,075	1,994

	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.....	6,405	309
2. 2015.....	22,467	17,812	4,655	45.4	43.8	53.0	0	0	0.0	297	17
3. 2016.....	30,038	24,108	5,930	56.0	52.5	77.5	0	0	0.0	301	16
4. 2017.....	30,276	26,908	3,368	53.3	54.4	45.7	0	0	0.0	244	17
5. 2018.....	34,731	31,268	3,463	60.0	61.8	47.3	0	0	0.0	293	25
6. 2019.....	43,286	40,367	2,919	75.7	79.9	44.0	0	0	0.0	167	26
7. 2020.....	34,038	31,367	2,671	61.9	64.8	40.7	0	0	0.0	413	28
8. 2021.....	47,861	44,851	3,010	83.4	86.5	54.2	0	0	0.0	314	40
9. 2022.....	39,311	36,548	2,763	60.7	63.6	37.5	0	0	0.0	412	41
10. 2023.....	43,727	40,764	2,963	68.9	73.3	37.4	0	0	0.0	1,044	88
11. 2024	42,319	38,659	3,660	65.7	64.8	76.6	0	0	0.0	2,428	153
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,316	760

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

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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.....	1,635	669	997	822	66	44	11	1,163	XXX.....
2. 2015.....	248,120	218,456	29,664	120,360	103,908	17,702	15,114	12,181	10,031	635	21,190	9,350
3. 2016.....	262,995	238,708	24,287	97,720	87,069	18,448	17,038	13,079	10,931	352	14,208	9,485
4. 2017.....	283,787	253,298	30,489	154,689	140,909	30,803	27,892	14,390	12,008	178	19,073	10,104
5. 2018.....	304,928	274,864	30,064	152,969	144,230	28,654	26,991	15,341	13,201	627	12,542	10,788
6. 2019.....	333,654	303,636	30,018	151,034	140,552	24,046	22,660	17,352	15,236	243	13,985	11,021
7. 2020.....	354,038	324,500	29,538	172,952	156,692	17,321	16,076	19,143	17,202	1,057	19,445	11,908
8. 2021.....	367,104	339,718	27,386	175,127	158,976	20,660	19,949	17,944	16,234	244	18,574	9,073
9. 2022.....	374,220	345,470	28,750	184,770	164,135	11,624	10,869	17,409	15,703	657	23,096	8,402
10. 2023.....	367,618	337,161	30,458	131,544	116,846	6,187	5,608	14,812	13,450	165	16,639	6,883
11. 2024.....	346,304	318,219	28,085	65,756	58,192	1,795	1,666	10,603	9,597	21	8,697	4,476
12. Totals	XXX	XXX	XXX	1,408,555	1,272,179	178,238	164,684	152,320	133,637	4,190	168,612	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	9,662	7,306	5,468	5,005	3,018	2,108	4,848	4,490	324	230	6	4,181	139
2. 2015.....	736	736	1,352	1,247	224	224	1,495	1,289	37	37	1	310	15
3. 2016.....	4,839	4,839	1,340	1,192	526	526	1,598	1,350	87	87	2	396	35
4. 2017.....	5,993	5,393	2,601	2,371	1,086	822	2,716	2,456	103	97	3	1,361	42
5. 2018.....	7,555	7,510	3,953	3,690	1,171	1,171	2,152	1,927	132	126	2	538	54
6. 2019.....	21,435	20,833	6,001	5,709	4,035	3,953	4,046	3,734	570	547	4	1,311	232
7. 2020.....	15,642	15,107	7,689	7,310	2,489	2,389	5,282	4,879	348	329	22	1,435	142
8. 2021.....	33,768	31,978	14,502	13,933	6,992	6,634	7,499	7,052	767	718	60	3,213	314
9. 2022.....	42,175	39,723	23,890	22,866	6,236	5,801	13,525	12,564	1,349	1,277	87	4,944	551
10. 2023.....	45,762	43,802	39,947	37,536	6,074	5,646	19,452	18,241	1,748	1,624	157	6,135	717
11. 2024.....	73,560	66,093	75,585	71,761	4,555	4,131	23,411	21,693	3,033	2,805	453	13,661	1,245
12. Totals	261,127	243,319	182,327	172,620	36,406	33,406	86,025	79,676	8,497	7,877	797	37,485	3,486

	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.....	2,820	1,361
2. 2015.....	154,086	132,586	21,500	62.1	60.7	72.5	.....0	.....0	.....0.0	105	206
3. 2016.....	137,636	123,031	14,605	52.3	51.5	60.1	.....0	.....0	.....0.0	148	248
4. 2017.....	212,382	191,949	20,434	74.8	75.8	67.0	.....0	.....0	.....0.0	830	530
5. 2018.....	211,926	198,846	13,080	69.5	72.3	43.5	.....0	.....0	.....0.0	308	231
6. 2019.....	228,519	213,224	15,295	68.5	70.2	51.0	.....0	.....0	.....0.0	894	417
7. 2020.....	240,865	219,984	20,881	68.0	67.8	70.7	.....0	.....0	.....0.0	914	522
8. 2021.....	277,260	255,473	21,787	75.5	75.2	79.6	.....0	.....0	.....0.0	2,359	854
9. 2022.....	300,978	272,939	28,039	80.4	79.0	97.5	.....0	.....0	.....0.0	3,477	1,467
10. 2023.....	265,527	242,754	22,773	72.2	72.0	74.8	.....0	.....0	.....0.0	4,371	1,764
11. 2024.....	258,296	235,938	22,359	74.6	74.1	79.6	0	0	0.0	11,291	2,370
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	27,515	9,970

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

N O N E

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

N O N E

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

**SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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.....	516	516	0	169	169	0	0	14	10	0	4	XXX.....
3. 2016.....	553	553	0	55	55	0	0	8	8	0	0	XXX.....
4. 2017.....	621	621	0	73	73	0	0	13	12	0	1	XXX.....
5. 2018.....	677	677	0	193	193	0	0	12	8	0	3	XXX.....
6. 2019.....	795	795	0	95	95	0	0	17	13	0	5	XXX.....
7. 2020.....	877	877	0	187	187	0	0	17	16	0	1	XXX.....
8. 2021.....	871	871	0	70	70	0	0	12	12	0	1	XXX.....
9. 2022.....	837	837	0	20	20	0	0	7	7	0	0	XXX.....
10. 2023.....	745	745	0	84	84	0	0	8	8	0	0	XXX.....
11. 2024.....	605	605	0	69	69	0	0	8	8	0	0	XXX.....
12. Totals	XXX	XXX	XXX	1,015	1,015	0	0	117	102	0	14	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
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	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.....	183.....	180.....	4.....	35.5.....	34.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	63.....	63.....	0.....	11.5.....	11.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	86.....	85.....	1.....	13.9.....	13.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	205.....	201.....	3.....	30.2.....	29.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	112.....	107.....	5.....	14.1.....	13.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	204.....	203.....	1.....	23.2.....	23.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	82.....	82.....	1.....	9.5.....	9.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	27.....	27.....	0.....	3.3.....	3.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	93.....	93.....	0.....	12.4.....	12.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	76.....	76.....	0.....	12.6.....	12.6.....	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 AMERICA

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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.....	2,595	293	102	30	85	3	0	2,455	XXX.....
2. 2015.....	21,008	15,012	5,997	6,262	4,519	1,478	1,443	1,064	805	0	2,038	612
3. 2016.....	20,618	15,217	5,401	6,814	5,103	1,576	1,439	807	581	0	2,075	361
4. 2017.....	19,351	11,346	8,005	3,786	2,477	1,260	1,215	874	752	0	1,477	426
5. 2018.....	19,093	11,269	7,824	4,610	4,607	2,131	2,092	920	723	0	240	379
6. 2019.....	20,925	11,351	9,573	11,636	6,727	1,158	984	781	719	0	5,145	353
7. 2020.....	24,076	10,829	13,247	4,162	2,279	797	789	493	417	0	1,967	165
8. 2021.....	28,935	11,909	17,026	7,605	2,465	452	412	563	528	0	5,214	222
9. 2022.....	33,553	12,752	20,800	5,328	436	159	95	549	510	0	4,995	226
10. 2023.....	37,431	12,441	24,991	1,297	163	184	110	507	399	0	1,316	221
11. 2024.....	39,176	13,691	25,485	63	38	41	40	479	377	0	128	177
12. Totals	XXX	XXX	XXX	54,157	29,107	9,339	8,650	7,122	5,814	0	27,048	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	3,564	1,581	10,815	10,151	583	20	2,318	1,109	45	4	0	4,459	79
2. 2015.....	139	139	185	174	7	7	70	70	8	8	0	11	2
3. 2016.....	950	920	274	261	92	70	77	77	8	8	0	65	3
4. 2017.....	2,174	2,154	287	257	92	92	233	233	32	32	0	50	8
5. 2018.....	2,580	2,580	540	484	227	227	400	400	32	32	0	55	8
6. 2019.....	1,078	1,077	1,006	668	107	107	435	421	20	20	0	353	5
7. 2020.....	1,412	1,412	1,607	913	190	190	580	520	40	40	0	754	10
8. 2021.....	1,754	1,504	3,475	1,627	165	107	943	810	52	51	0	2,290	14
9. 2022.....	4,061	870	9,654	5,444	246	120	1,449	1,250	88	75	1	7,738	31
10. 2023.....	16,526	4,752	15,237	6,906	360	222	1,963	1,613	154	123	1	20,623	59
11. 2024.....	4,562	1,056	24,033	8,694	277	277	2,772	2,270	266	253	0	19,361	79
12. Totals	38,798	18,046	67,112	35,578	2,347	1,441	11,239	8,772	744	644	3	55,760	298

	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.....	2,647	1,813
2. 2015.....	9,213	7,165	2,048	43.9	47.7	34.2	0	0	0.0	11	0
3. 2016.....	10,599	8,459	2,140	51.4	55.6	39.6	0	0	0.0	42	23
4. 2017.....	8,739	7,212	1,527	45.2	63.6	19.1	0	0	0.0	50	0
5. 2018.....	11,440	11,144	295	59.9	98.9	3.8	0	0	0.0	55	0
6. 2019.....	16,221	10,723	5,497	77.5	94.5	57.4	0	0	0.0	338	15
7. 2020.....	9,279	6,559	2,720	38.5	60.6	20.5	0	0	0.0	694	60
8. 2021.....	15,009	7,504	7,505	51.9	63.0	44.1	0	0	0.0	2,099	192
9. 2022.....	21,533	8,800	12,733	64.2	69.0	61.2	0	0	0.0	7,400	337
10. 2023.....	36,228	14,289	21,939	96.8	114.9	87.8	0	0	0.0	20,105	518
11. 2024.....	32,493	13,004	19,489	82.9	95.0	76.5	0	0	0.0	18,846	516
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	52,287	3,473

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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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.....	128	94	35	114	102	8	8	14	9	0	17	6
3. 2016.....	170	122	48	0	0	295	20	19	12	0	282	10
4. 2017.....	184	118	66	135	60	165	41	22	15	0	207	16
5. 2018.....	301	182	119	71	28	201	36	24	9	0	222	13
6. 2019.....	365	222	144	6	0	3	0	28	12	0	24	10
7. 2020.....	358	212	146	227	175	127	96	34	17	0	99	10
8. 2021.....	405	265	140	48	48	65	65	43	35	0	8	14
9. 2022.....	519	376	143	122	55	18	10	20	12	0	81	7
10. 2023.....	1,030	849	182	46	0	42	9	44	27	0	97	23
11. 2024.....	1,132	880	252	0	0	2	1	36	5	0	31	21
12. Totals	XXX	XXX	XXX	767	468	926	286	283	154	0	1,068	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	1	1	0	0	1	1	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	1	1	0	0	1	1	0	0	0	0	0
6. 2019.....	0	0	3	3	0	0	1	1	0	0	0	0	0
7. 2020.....	0	0	5	5	0	0	2	2	0	0	0	0	0
8. 2021.....	0	0	11	11	0	0	6	6	0	0	0	0	0
9. 2022.....	0	0	26	26	0	0	19	19	0	0	0	0	0
10. 2023.....	450	350	150	100	55	26	105	85	2	2	0	200	4
11. 2024.....	136	6	294	172	194	39	166	128	6	6	0	446	10
12. Totals	586	356	492	320	249	64	301	243	8	7	0	646	14

	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.....	136	119	17	106.3	127.4	49.2	0	0	0.0	0	0
3. 2016.....	314	32	282	184.3	26.4	583.5	0	0	0.0	0	0
4. 2017.....	323	116	207	175.3	98.5	311.4	0	0	0.0	0	0
5. 2018.....	297	75	222	98.8	41.2	187.5	0	0	0.0	0	0
6. 2019.....	40	16	24	11.0	7.4	16.6	0	0	0.0	0	0
7. 2020.....	394	295	99	110.0	138.8	68.2	0	0	0.0	0	0
8. 2021.....	173	165	8	42.6	62.1	5.8	0	0	0.0	0	0
9. 2022.....	204	123	81	39.3	32.7	56.9	0	0	0.0	0	0
10. 2023.....	895	598	297	86.9	70.5	163.3	0	0	0.0	150	50
11. 2024.....	834	357	477	73.7	40.6	189.3	0	0	0.0	252	194
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	402	244

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

SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	0	0	0	0	0	6	(11)	XXX.....
2. 2015.....	20,109	11,159	8,949	5,732	3,772	103	98	554	229	76	2,290	XXX.....
3. 2016.....	20,972	12,174	8,798	5,773	3,586	148	123	581	175	24	2,618	XXX.....
4. 2017.....	22,072	12,083	9,989	6,060	3,595	156	152	455	130	70	2,794	XXX.....
5. 2018.....	23,607	13,109	10,498	6,436	4,048	167	167	463	112	39	2,739	XXX.....
6. 2019.....	27,029	15,305	11,723	7,885	4,902	210	195	466	118	73	3,345	XXX.....
7. 2020.....	29,079	16,076	13,003	6,664	3,435	202	181	544	156	43	3,638	XXX.....
8. 2021.....	31,737	17,229	14,508	8,737	3,499	204	144	590	128	97	5,760	XXX.....
9. 2022.....	33,610	17,227	16,383	11,557	4,579	220	170	699	137	36	7,590	XXX.....
10. 2023.....	35,277	14,354	20,923	13,572	4,603	192	129	815	92	162	9,754	XXX.....
11. 2024.....	31,849	13,177	18,672	7,758	2,234	123	67	683	64	5	6,199	XXX.....
12. Totals	XXX	XXX	XXX	80,162	38,255	1,725	1,425	5,851	1,340	631	46,717	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	1	0	0	0	0	0	0	0	0	0	(1)	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	1	1	0	0	0	0	0
5. 2018.....	0	0	1	1	0	0	1	1	0	0	0	0	0
6. 2019.....	0	0	0	0	0	0	2	2	0	0	0	0	0
7. 2020.....	0	0	3	3	0	0	4	4	0	0	0	1	0
8. 2021.....	4	4	1	1	0	0	8	7	0	0	2	1	0
9. 2022.....	15	15	(11)	53	0	0	19	16	0	0	4	(60)	0
10. 2023.....	620	620	(57)	185	0	0	54	40	6	6	67	(228)	3
11. 2024.....	2,522	1,689	1,056	553	0	0	132	63	92	22	130	1,473	30
12. Totals	3,161	2,329	993	796	0	0	221	133	97	28	204	1,186	33

	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.....	(1)	0
2. 2015.....	6,390	4,100	2,290	31.8	36.7	25.6	0	0	0.0	0	0
3. 2016.....	6,501	3,883	2,618	31.0	31.9	29.8	0	0	0.0	0	0
4. 2017.....	6,673	3,878	2,794	30.2	32.1	28.0	0	0	0.0	0	0
5. 2018.....	7,068	4,329	2,739	29.9	33.0	26.1	0	0	0.0	0	0
6. 2019.....	8,562	5,217	3,345	31.7	34.1	28.5	0	0	0.0	0	0
7. 2020.....	7,417	3,779	3,638	25.5	23.5	28.0	0	0	0.0	0	1
8. 2021.....	9,544	3,783	5,761	30.1	22.0	39.7	0	0	0.0	0	1
9. 2022.....	12,500	4,970	7,530	37.2	28.9	46.0	0	0	0.0	(63)	3
10. 2023.....	15,201	5,675	9,526	43.1	39.5	45.5	0	0	0.0	(242)	14
11. 2024.....	12,365	4,693	7,672	38.8	35.6	41.1	0	0	0.0	1,335	138
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,029	157

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

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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.....	(12).....	15.....	0.....	0.....	0.....	0.....	17.....	(27).....	XXX.....
2. 2015.....	264,798.....	76,847.....	187,951.....	148,263.....	42,721.....	110.....	54.....	22,626.....	15,458.....	7,600.....	112,766.....	113,081.....
3. 2016.....	281,874.....	78,510.....	203,364.....	154,565.....	39,638.....	86.....	52.....	22,007.....	14,416.....	7,632.....	122,552.....	110,487.....
4. 2017.....	308,895.....	82,999.....	225,897.....	169,227.....	41,405.....	102.....	54.....	19,464.....	13,465.....	8,184.....	133,870.....	116,120.....
5. 2018.....	333,632.....	88,391.....	245,241.....	187,661.....	45,815.....	72.....	33.....	18,147.....	12,078.....	9,773.....	147,954.....	125,726.....
6. 2019.....	346,996.....	82,349.....	264,647.....	204,786.....	40,281.....	60.....	13.....	18,737.....	10,887.....	11,378.....	172,400.....	133,325.....
7. 2020.....	332,300.....	69,692.....	262,608.....	152,282.....	26,427.....	55.....	27.....	17,063.....	8,516.....	13,714.....	134,431.....	95,576.....
8. 2021.....	341,816.....	63,304.....	278,512.....	212,242.....	29,736.....	48.....	13.....	16,862.....	6,949.....	21,847.....	192,453.....	108,083.....
9. 2022.....	353,680.....	56,747.....	296,933.....	264,286.....	31,293.....	90.....	37.....	17,944.....	6,103.....	20,468.....	244,887.....	123,184.....
10. 2023.....	360,012.....	33,808.....	326,204.....	263,220.....	19,187.....	58.....	6.....	17,239.....	3,733.....	26,582.....	257,591.....	109,573.....
11. 2024.....	367,577.....	16,588.....	350,989.....	194,401.....	8,996.....	33.....	2.....	13,536.....	1,729.....	18,769.....	197,243.....	78,704.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,950,920.....	325,514.....	714.....	290.....	183,625.....	93,335.....	145,966.....	1,716,120.....	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	(17)	(37)	1	1	0	0	0	0	0	0	7	20	1
2. 2015.....	0	0	1	1	0	0	0	0	0	0	4	0	0
3. 2016.....	0	(48)	14	14	0	0	0	0	0	0	5	48	0
4. 2017.....	0	0	0	0	0	0	0	0	0	0	7	0	0
5. 2018.....	0	0	0	0	0	0	0	0	0	0	9	0	1
6. 2019.....	4	1	10	0	0	0	1	0	1	1	11	13	3
7. 2020.....	3	0	12	0	0	0	1	0	1	0	13	16	2
8. 2021.....	6	1	19	0	0	0	2	1	2	1	24	27	4
9. 2022.....	12	2	123	(1)	0	0	6	3	3	1	53	140	6
10. 2023.....	30	8	562	(4)	0	0	17	5	9	1	372	608	17
11. 2024	6,934	426	18,633	111	1	0	111	10	2,015	87	5,641	27,060	3,524
12. Totals	6,972	353	19,374	120	1	0	137	20	2,032	91	6,144	27,932	3,558

	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.....	20.....	0.....
2. 2015.....	170,999.....	58,233.....	112,766.....	64.6.....	75.8.....	60.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	176,672.....	54,073.....	122,599.....	62.7.....	68.9.....	60.3.....	0.....	0.....	0.0.....	48.....	0.....
4. 2017.....	188,794.....	54,924.....	133,870.....	61.1.....	66.2.....	59.3.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	205,881.....	57,927.....	147,954.....	61.7.....	65.5.....	60.3.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	223,597.....	51,184.....	172,414.....	64.4.....	62.2.....	65.1.....	0.....	0.....	0.0.....	12.....	1.....
7. 2020.....	169,417.....	34,970.....	134,447.....	51.0.....	50.2.....	51.2.....	0.....	0.....	0.0.....	15.....	1.....
8. 2021.....	229,182.....	36,701.....	192,481.....	67.0.....	58.0.....	69.1.....	0.....	0.....	0.0.....	25.....	2.....
9. 2022.....	282,464.....	37,437.....	245,026.....	79.9.....	66.0.....	82.5.....	0.....	0.....	0.0.....	134.....	5.....
10. 2023.....	281,135.....	22,937.....	258,198.....	78.1.....	67.8.....	79.2.....	0.....	0.....	0.0.....	588.....	20.....
11. 2024.....	235,663.....	11,360.....	224,303.....	64.1.....	68.5.....	63.9.....	0.....	0.....	0.0.....	25,030.....	2,030.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	25,872.....	2,060.....

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

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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.....	(8).....	(8).....	1.....	1.....	1.....	1.....	0.....	0.....	XXX.....
2. 2015.....	807.....	807.....	0.....	40.....	40.....	0.....	0.....	26.....	26.....	0.....	0.....	XXX.....
3. 2016.....	659.....	659.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
4. 2017.....	525.....	525.....	0.....	16.....	16.....	4.....	4.....	26.....	26.....	0.....	0.....	XXX.....
5. 2018.....	439.....	439.....	0.....	134.....	134.....	65.....	65.....	124.....	124.....	0.....	0.....	XXX.....
6. 2019.....	419.....	419.....	0.....	53.....	53.....	0.....	0.....	50.....	50.....	0.....	0.....	XXX.....
7. 2020.....	315.....	315.....	0.....	0.....	0.....	2.....	2.....	12.....	12.....	0.....	0.....	XXX.....
8. 2021.....	188.....	188.....	0.....	0.....	0.....	0.....	0.....	14.....	14.....	0.....	0.....	XXX.....
9. 2022.....	119.....	119.....	0.....	38.....	38.....	0.....	0.....	5.....	5.....	0.....	0.....	XXX.....
10. 2023.....	142.....	142.....	0.....	0.....	0.....	0.....	0.....	3.....	3.....	0.....	0.....	XXX.....
11. 2024.....	197.....	197.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	273.....	273.....	72.....	72.....	263.....	263.....	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	250	250	308	308	81	81	3	3	13	13	0	0	1
2. 2015.....	0	0	(3)	(3)	0	0	0	0	0	0	0	0	0
3. 2016.....	0	0	(1)	(1)	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	2	2	0	0	0	0	0	0	0	0	0
6. 2019.....	0	0	9	9	0	0	0	0	0	0	0	0	0
7. 2020.....	0	0	1	1	0	0	0	0	0	0	0	0	0
8. 2021.....	0	0	12	12	0	0	0	0	0	0	0	0	0
9. 2022.....	0	0	9	9	0	0	0	0	13	13	0	0	1
10. 2023.....	0	0	75	75	0	0	0	0	0	0	0	0	0
11. 2024.....	0	0	169	169	0	0	0	0	0	0	0	0	0
12. Totals	250	250	581	581	81	81	4	4	25	25	0	0	2

	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.....	63.....	63.....	0.....	7.9.....	7.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2016.....	(1).....	(1).....	0.....	(0.1).....	(0.1).....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2017.....	45.....	45.....	0.....	8.7.....	8.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2018.....	325.....	325.....	0.....	74.0.....	74.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2019.....	112.....	112.....	0.....	26.8.....	26.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2020.....	16.....	16.....	0.....	5.1.....	5.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2021.....	26.....	26.....	0.....	13.7.....	13.7.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2022.....	65.....	65.....	0.....	54.5.....	54.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2023.....	79.....	79.....	0.....	55.2.....	55.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2024.....	169.....	169.....	0.....	86.0.....	86.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

Schedule P - Part 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 AMERICA

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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	8	8	5	4	0	1	XXX.....
2. 2015.....	1,613	1,350	263	388	388	301	300	79	47	0	33	53
3. 2016.....	1,692	1,434	258	159	159	156	156	34	23	0	11	18
4. 2017.....	1,637	1,474	163	182	182	136	136	33	27	0	5	17
5. 2018.....	2,124	1,950	174	100	100	27	27	41	41	0	0	24
6. 2019.....	2,868	2,373	495	21	21	21	19	57	52	0	7	29
7. 2020.....	2,663	2,089	574	231	40	183	148	93	86	0	233	42
8. 2021.....	2,855	2,283	572	100	100	104	104	116	113	0	3	39
9. 2022.....	3,184	2,569	615	77	77	614	601	128	118	0	23	41
10. 2023.....	3,269	2,975	294	98	96	79	79	62	52	0	12	26
11. 2024.....	3,302	3,162	140	0	0	20	18	48	38	0	12	21
12. Totals	XXX	XXX	XXX	1,357	1,163	1,650	1,597	694	600	0	340	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				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	0	0	194	194	0	0	124	124	1	0	0	1	1
2. 2015.....	100	100	42	42	257	257	14	14	10	10	0	0	2
3. 2016.....	300	300	58	58	108	108	20	20	5	5	0	0	1
4. 2017.....	0	0	65	65	0	0	52	52	0	0	0	0	0
5. 2018.....	500	500	120	120	0	0	93	93	5	5	0	0	1
6. 2019.....	500	500	164	161	0	0	103	101	5	5	0	6	1
7. 2020.....	650	650	207	200	57	57	141	132	15	15	0	16	3
8. 2021.....	50	50	308	298	39	39	194	179	10	10	0	26	2
9. 2022.....	1,032	1,032	552	515	314	314	298	282	30	30	0	53	6
10. 2023.....	360	360	1,068	1,023	250	250	497	463	30	30	0	80	6
11. 2024.....	613	609	1,433	1,403	201	201	741	689	71	66	0	90	17
12. Totals	4,105	4,101	4,211	4,079	1,227	1,227	2,277	2,147	183	177	0	271	40

	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	1
2. 2015.....	1,190	1,157	33	73.8	85.7	12.6	0	0	0.0	0	0
3. 2016.....	840	829	11	49.6	57.8	4.4	0	0	0.0	0	0
4. 2017.....	468	463	5	28.6	31.4	3.2	0	0	0.0	0	0
5. 2018.....	886	886	0	41.7	45.4	0.0	0	0	0.0	0	0
6. 2019.....	872	859	13	30.4	36.2	2.6	0	0	0.0	4	2
7. 2020.....	1,577	1,328	249	59.2	63.6	43.3	0	0	0.0	7	9
8. 2021.....	922	893	29	32.3	39.1	5.0	0	0	0.0	10	15
9. 2022.....	3,046	2,970	76	95.7	115.6	12.3	0	0	0.0	36	16
10. 2023.....	2,444	2,352	92	74.8	79.1	31.1	0	0	0.0	45	35
11. 2024.....	3,127	3,024	102	94.7	95.6	73.3	0	0	0.0	34	57
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	136	135

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

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

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

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.....	10,938	9,090	8,855	10,337	9,957	9,589	9,483	8,763	8,748	8,700	(48)	(63)
2. 2015.....	112,576	112,235	111,114	111,453	111,237	111,483	111,531	111,705	111,732	111,718	(14)	13
3. 2016.....	XXX	98,079	94,943	95,456	95,790	95,686	95,719	95,581	95,580	95,577	(3)	(4)
4. 2017.....	XXX	XXX	128,777	132,081	131,335	130,733	131,333	131,566	131,423	131,741	319	176
5. 2018.....	XXX	XXX	XXX	129,084	131,379	129,689	128,466	128,715	128,711	128,758	46	43
6. 2019.....	XXX	XXX	XXX	XXX	161,464	162,958	159,299	158,355	157,975	157,784	(192)	(572)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	182,979	191,248	191,322	191,865	191,692	(173)	370
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	237,596	259,101	255,239	255,278	39	(3,824)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223,886	228,906	228,002	(904)	4,116
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	408,671	402,692	(5,979)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259,264	XXX	XXX
12. Totals											(6,908)	255

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	165,635	161,551	158,426	156,684	145,128	141,266	137,616	138,252	140,966	141,918	952	3,666
2. 2015.....	140,141	140,343	136,724	137,318	137,820	135,794	135,208	134,452	134,409	134,457	48	5
3. 2016.....	XXX	139,468	142,840	149,416	153,287	152,951	152,459	152,176	152,520	152,416	(104)	240
4. 2017.....	XXX	XXX	155,696	151,296	161,786	164,044	161,565	160,431	160,835	160,363	(472)	(68)
5. 2018.....	XXX	XXX	XXX	162,110	164,167	167,347	169,545	168,606	170,132	170,125	(7)	1,518
6. 2019.....	XXX	XXX	XXX	XXX	188,451	192,521	192,283	186,460	187,517	187,086	(431)	626
7. 2020.....	XXX	XXX	XXX	XXX	XXX	174,330	156,907	133,653	129,732	128,686	(1,046)	(4,966)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	187,851	180,400	173,891	172,103	(1,788)	(8,297)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,382	169,508	165,476	(4,031)	(11,906)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,118	180,484	4,367	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180,508	XXX	XXX
12. Totals											(2,512)	(19,181)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	3,438	5,482	5,976	5,959	5,827	5,780	5,827	5,812	5,852	5,912	61	100
2. 2015.....	3,589	2,227	1,470	931	1,339	1,302	1,334	1,337	1,337	1,337	0	0
3. 2016.....	XXX	1,651	1,449	1,224	1,156	1,135	1,157	1,140	1,140	1,136	(3)	(4)
4. 2017.....	XXX	XXX	812	598	438	387	382	382	380	382	1	(1)
5. 2018.....	XXX	XXX	XXX	614	1,125	894	950	1,114	1,126	1,127	1	13
6. 2019.....	XXX	XXX	XXX	XXX	830	702	633	638	782	749	(34)	111
7. 2020.....	XXX	XXX	XXX	XXX	XXX	952	522	(371)	(420)	(439)	(19)	(68)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	748	461	440	408	(32)	(52)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357	324	323	(1)	(34)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	574	501	(73)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	XXX	XXX
12. Totals											(99)	65

SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior.....	24,748	19,712	18,051	18,800	18,067	19,126	18,123	19,319	21,651	15,984	(5,667)	(3,335)
2. 2015.....	6,034	5,221	3,773	3,754	3,987	3,900	3,914	3,987	4,348	3,769	(579)	(218)
3. 2016.....	XXX	6,067	4,909	5,139	5,509	5,460	5,339	5,334	5,800	5,150	(650)	(184)
4. 2017.....	XXX	XXX	4,141	3,967	3,336	3,004	2,975	2,826	3,240	2,834	(406)	8
5. 2018.....	XXX	XXX	XXX	5,563	4,182	3,338	3,062	3,017	3,338	2,957	(381)	(60)
6. 2019.....	XXX	XXX	XXX	XXX	4,016	3,291	2,424	2,422	2,721	2,329	(392)	(94)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,745	2,489	2,237	2,432	2,105	(327)	(132)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4,668	3,283	3,222	2,412	(810)	(871)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,033	3,336	2,214	(1,122)	(1,819)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,897	2,381	(2,516)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,188	XXX	XXX
12. Totals											(12,851)	(6,706)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	25,186	24,386	24,209	23,512	24,186	23,437	24,004	24,385	26,382	26,482	100	2,097
2. 2015.....	20,330	19,822	20,339	21,024	19,634	19,327	19,383	19,321	19,514	19,350	(164)	30
3. 2016.....	XXX	14,331	14,487	13,775	12,424	12,779	12,561	12,471	12,885	12,457	(428)	(15)
4. 2017.....	XXX	XXX	15,978	14,280	16,462	17,682	18,330	17,790	17,830	18,046	216	256
5. 2018.....	XXX	XXX	XXX	15,481	13,345	12,082	12,306	11,675	11,041	10,934	(107)	(742)
6. 2019.....	XXX	XXX	XXX	XXX	17,197	14,592	14,619	14,255	13,545	13,156	(388)	(1,098)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	22,641	20,565	20,675	19,433	18,921	(511)	(1,754)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	21,987	21,649	20,494	20,027	(467)	(1,622)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,327	28,350	26,262	(2,088)	(65)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,280	21,287	(992)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,125	XXX	XXX
12. Totals											(4,831)	(2,912)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....	4	4	4	4	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	0
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	0
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	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior.....	17,518	17,247	16,248	15,215	15,004	14,289	13,871	13,166	12,295	14,992	2,697	1,826
2. 2015.....	2,556	4,090	3,570	2,219	1,919	1,780	1,793	1,787	1,790	1,789	(2)	2
3. 2016.....	XXX	3,302	2,362	1,127	2,433	1,947	1,970	1,928	1,906	1,913	7	(15)
4. 2017.....	XXX	XXX	3,893	4,553	3,781	1,940	1,898	1,453	1,439	1,405	(34)	(48)
5. 2018.....	XXX	XXX	XXX	2,830	1,629	958	687	300	258	98	(160)	(202)
6. 2019.....	XXX	XXX	XXX	XXX	4,052	2,937	4,736	5,302	5,688	5,436	(253)	133
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,436	5,291	2,606	3,119	2,644	(475)	38
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	8,411	8,633	8,089	7,470	(620)	(1,163)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,320	11,730	12,681	951	2,361
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,569	21,799	4,230	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,373	XXX	XXX
12. Totals											6,343	2,933

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

1. Prior.....	86	6	1	0	0	0	0	0	0	0	0	0
2. 2015.....	9	21	27	12	12	12	12	12	12	12	0	0
3. 2016.....	XXX	45	65	360	275	275	275	275	275	275	0	0
4. 2017.....	XXX	XXX	70	188	199	199	199	199	199	199	0	0
5. 2018.....	XXX	XXX	XXX	79	219	208	208	208	208	208	0	0
6. 2019.....	XXX	XXX	XXX	XXX	12	8	8	8	8	8	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	119	101	82	82	82	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	53	0	0	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	74	74	0	24
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306	279	(27)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446	XXX	XXX
12. Totals											(27)	24

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SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	(62)	97	205	213	(2,139)	(2,212)	(2,214)	(2,216)	(2,216)	(2,227)	(11)	(11)
2. 2015.....	1,973	2,016	2,001	1,977	1,975	1,966	1,965	1,965	1,965	1,965	0	0
3. 2016.....	XXX	2,581	2,252	2,205	2,240	2,213	2,213	2,212	2,212	2,212	0	0
4. 2017.....	XXX	XXX	2,817	2,606	2,523	2,515	2,475	2,470	2,477	2,469	(8)	(1)
5. 2018.....	XXX	XXX	XXX	2,737	2,531	2,420	2,411	2,389	2,388	2,388	0	0
6. 2019.....	XXX	XXX	XXX	XXX	3,852	3,119	3,076	3,001	2,997	2,997	0	(4)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,394	3,513	3,264	3,248	3,250	2	(14)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4,865	5,309	5,289	5,299	10	(10)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,223	6,997	6,968	(29)	(255)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,573	8,803	1,230	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,983	XXX	XXX
12. Totals											1,194	(295)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	(104)	(258)	(154)	(73)	(6,702)	(6,704)	(6,719)	(6,744)	(6,756)	(6,783)	(27)	(39)
2. 2015.....	105,578	105,199	105,542	105,605	105,607	105,605	105,605	105,604	105,601	105,598	(3)	(6)
3. 2016.....	XXX	113,596	114,680	114,961	114,978	115,004	114,997	115,004	115,008	115,008	0	5
4. 2017.....	XXX	XXX	125,221	127,761	127,801	127,857	127,853	127,869	127,870	127,870	0	2
5. 2018.....	XXX	XXX	XXX	142,044	141,890	141,846	141,868	141,870	141,888	141,885	(3)	15
6. 2019.....	XXX	XXX	XXX	XXX	165,595	164,431	164,511	164,568	164,589	164,564	(25)	(5)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	131,278	127,325	125,902	125,913	125,899	(14)	(3)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	169,713	182,475	182,486	182,566	80	91
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,065	233,118	233,183	65	2,118
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250,797	244,685	(6,112)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,568	XXX	XXX
12. Totals											(6,039)	2,178

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	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
3. 2016.....	XXX	0	0	0	0	0	0	0	0	0	0	0
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	0
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	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

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				XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

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				XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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SCHEDULE P - PART 2N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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 2O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior.....												
2. 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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	191	235	178	141	82	180	102	96	42	32	(10)	(64)
2. 2015.....	123	119	51	54	25	1	1	1	1	1	0	0
3. 2016.....	XXX	104	67	81	25	30	12	0	0	0	0	0
4. 2017.....	XXX	XXX	92	114	36	32	37	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	125	40	45	30	15	8	0	(8)	(15)
6. 2019.....	XXX	XXX	XXX	XXX	113	115	51	37	31	8	(23)	(29)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	487	272	596	267	242	(25)	(354)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	397	367	77	26	(52)	(341)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	214	66	(148)	(322)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196	82	(114)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	XXX	XXX
12. Totals											(379)	(1,125)

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

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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2T - WARRANTY

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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2U - PET INSURANCE PLANS

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				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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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.....	5,004.....	7,668.....	8,880.....	8,800.....	9,012.....	9,109.....	8,500.....	8,491.....	8,478.....	392.....	0.....
2. 2015.....	83,882.....	106,607.....	108,695.....	110,703.....	110,877.....	111,269.....	111,289.....	111,703.....	111,730.....	111,717.....	17,365.....	5,122.....
3. 2016.....	XXX.....	70,541.....	90,135.....	93,629.....	95,162.....	95,261.....	95,254.....	95,566.....	95,575.....	95,574.....	14,293.....	4,916.....
4. 2017.....	XXX.....	XXX.....	97,876.....	123,413.....	127,658.....	129,242.....	130,915.....	131,346.....	131,412.....	131,727.....	19,151.....	6,838.....
5. 2018.....	XXX.....	XXX.....	XXX.....	87,510.....	123,121.....	126,018.....	126,403.....	128,310.....	128,688.....	128,695.....	16,704.....	6,152.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	115,504.....	150,217.....	155,410.....	156,680.....	157,212.....	157,439.....	19,199.....	6,713.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	121,668.....	175,795.....	185,355.....	189,271.....	189,893.....	17,568.....	6,234.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	163,809.....	238,557.....	250,164.....	252,689.....	23,314.....	7,827.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	135,636.....	212,086.....	221,189.....	17,461.....	6,335.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	273,252.....	379,055.....	26,791.....	8,050.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	174,154.....	11,772.....	4,685.....

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

1. Prior.....	000.....	51,892.....	79,081.....	93,597.....	99,778.....	104,131.....	107,845.....	112,845.....	115,960.....	119,279.....	4,928.....	0.....
2. 2015.....	41,838.....	78,564.....	106,646.....	126,350.....	130,691.....	131,544.....	131,719.....	131,897.....	132,078.....	132,293.....	23,345.....	10,580.....
3. 2016.....	XXX.....	41,954.....	80,192.....	120,376.....	138,496.....	144,751.....	147,616.....	148,322.....	149,379.....	149,735.....	23,419.....	10,016.....
4. 2017.....	XXX.....	XXX.....	44,010.....	89,796.....	128,335.....	146,353.....	152,821.....	155,259.....	156,691.....	156,683.....	23,931.....	8,401.....
5. 2018.....	XXX.....	XXX.....	XXX.....	43,747.....	93,093.....	130,270.....	152,298.....	160,777.....	165,451.....	166,758.....	23,865.....	8,045.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	52,603.....	113,803.....	152,773.....	170,346.....	179,401.....	182,889.....	21,412.....	7,317.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	41,472.....	76,431.....	100,902.....	117,876.....	122,634.....	11,433.....	3,974.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	47,799.....	97,768.....	134,924.....	155,847.....	12,226.....	4,887.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	43,181.....	91,230.....	129,935.....	11,179.....	5,178.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	51,992.....	102,443.....	8,122.....	5,004.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	54,173.....	3,898.....	2,682.....

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

1. Prior.....	000.....	1,620.....	4,228.....	5,328.....	5,568.....	5,699.....	5,777.....	5,816.....	5,879.....	5,942.....	275.....	0.....
2. 2015.....	501.....	679.....	1,177.....	1,270.....	1,273.....	1,276.....	1,283.....	1,337.....	1,337.....	1,337.....	804.....	355.....
3. 2016.....	XXX.....	908.....	956.....	1,088.....	1,134.....	1,134.....	1,135.....	1,136.....	1,136.....	1,136.....	626.....	239.....
4. 2017.....	XXX.....	XXX.....	266.....	290.....	290.....	290.....	291.....	291.....	291.....	291.....	490.....	221.....
5. 2018.....	XXX.....	XXX.....	XXX.....	152.....	224.....	293.....	390.....	1,106.....	1,121.....	1,121.....	402.....	169.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	157.....	277.....	360.....	385.....	715.....	715.....	290.....	152.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	120.....	123.....	(507).....	(507).....	(507).....	105.....	45.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	232.....	225.....	289.....	299.....	149.....	49.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	188.....	170.....	170.....	136.....	64.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	184.....	130.....	129.....	58.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	83.....	61.....	19.....

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

1. Prior.....	000.....	2,959.....	4,859.....	5,707.....	7,259.....	7,891.....	8,239.....	8,619.....	8,896.....	9,312.....	1,045.....	0.....
2. 2015.....	1,224.....	2,223.....	2,986.....	3,280.....	3,368.....	3,402.....	3,418.....	3,445.....	3,445.....	3,456.....	1,790.....	1,734.....
3. 2016.....	XXX.....	2,087.....	4,066.....	4,613.....	4,732.....	4,727.....	4,819.....	4,822.....	4,830.....	4,834.....	2,810.....	1,156.....
4. 2017.....	XXX.....	XXX.....	768.....	1,899.....	2,185.....	2,324.....	2,436.....	2,542.....	2,553.....	2,573.....	2,792.....	1,196.....
5. 2018.....	XXX.....	XXX.....	XXX.....	1,139.....	2,061.....	2,618.....	2,515.....	2,591.....	2,610.....	2,640.....	2,748.....	1,218.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	595.....	1,444.....	2,007.....	2,078.....	2,116.....	2,136.....	2,794.....	1,193.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	630.....	1,335.....	1,511.....	1,624.....	1,664.....	2,285.....	1,009.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	906.....	1,721.....	1,866.....	2,061.....	2,509.....	1,350.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	713.....	1,316.....	1,760.....	2,359.....	1,367.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	672.....	1,259.....	1,905.....	1,392.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	658.....	1,174.....	948.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	6,603.....	12,150.....	14,077.....	14,967.....	16,978.....	17,655.....	18,764.....	21,253.....	22,395.....	1,584.....	0.....
2. 2015.....	7,839.....	13,688.....	16,383.....	17,324.....	18,576.....	19,039.....	19,039.....	19,039.....	19,039.....	19,040.....	4,723.....	4,612.....
3. 2016.....	XXX.....	4,873.....	9,044.....	10,517.....	11,066.....	11,367.....	11,426.....	11,853.....	11,969.....	12,060.....	4,594.....	4,856.....
4. 2017.....	XXX.....	XXX.....	6,688.....	10,415.....	12,347.....	14,200.....	16,119.....	16,367.....	16,352.....	16,692.....	4,881.....	5,181.....
5. 2018.....	XXX.....	XXX.....	XXX.....	4,748.....	8,451.....	8,817.....	9,719.....	10,521.....	10,335.....	10,402.....	5,468.....	5,266.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	5,294.....	8,323.....	9,961.....	11,169.....	11,649.....	11,868.....	5,458.....	5,331.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8,129.....	14,717.....	16,005.....	17,307.....	17,504.....	4,712.....	7,054.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10,739.....	13,153.....	14,987.....	16,863.....	4,551.....	4,208.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7,682.....	17,693.....	21,390.....	4,284.....	3,567.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	9,992.....	15,277.....	3,236.....	2,930.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7,692.....	1,704.....	1,527.....

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	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.....	2,162.....	5,896.....	6,531.....	7,195.....	7,506.....	7,808.....	7,998.....	8,200.....	10,574.....	217.....	0.....
2. 2015.....	91.....	1,322.....	1,578.....	1,778.....	1,778.....	1,778.....	1,778.....	1,778.....	1,778.....	1,778.....	174.....	436.....
3. 2016.....	XXX.....	16.....	205.....	174.....	180.....	1,807.....	1,826.....	1,843.....	1,841.....	1,848.....	121.....	237.....
4. 2017.....	XXX.....	XXX.....	0.....	10.....	314.....	1,276.....	1,316.....	1,355.....	1,355.....	1,355.....	146.....	272.....
5. 2018.....	XXX.....	XXX.....	XXX.....	1.....	20.....	23.....	28.....	43.....	43.....	43.....	120.....	251.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	4.....	69.....	84.....	2,672.....	4,914.....	5,083.....	127.....	221.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	7.....	18.....	926.....	1,891.....	53.....	102.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18.....	1,077.....	2,353.....	5,180.....	88.....	120.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	37.....	2,141.....	4,956.....	65.....	130.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	17.....	1,208.....	49.....	113.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	25.....	30.....	68.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2015.....	(1).....	12.....	12.....	12.....	12.....	12.....	12.....	12.....	12.....	12.....	4.....	2.....
3. 2016.....	XXX.....	5.....	5.....	135.....	275.....	275.....	275.....	275.....	275.....	275.....	0.....	10.....
4. 2017.....	XXX.....	XXX.....	0.....	188.....	199.....	199.....	199.....	199.....	199.....	199.....	2.....	14.....
5. 2018.....	XXX.....	XXX.....	XXX.....	56.....	206.....	208.....	208.....	208.....	208.....	208.....	3.....	10.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	8.....	8.....	8.....	8.....	8.....	8.....	1.....	9.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	28.....	101.....	82.....	82.....	82.....	4.....	6.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	3.....	11.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	74.....	74.....	4.....	3.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	79.....	2.....	17.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	0.....	11.....

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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.....	(11).....	102.....	100.....	(2,228).....	(2,211).....	(2,213).....	(2,215).....	(2,215).....	(2,226).....	XXX.....	XXX.....
2. 2015.....	1,716.....	1,953.....	1,965.....	1,965.....	1,965.....	1,965.....	1,965.....	1,965.....	1,965.....	1,965.....	XXX.....	XXX.....
3. 2016.....	XXX.....	1,798.....	2,161.....	2,168.....	2,212.....	2,212.....	2,212.....	2,212.....	2,212.....	2,212.....	XXX.....	XXX.....
4. 2017.....	XXX.....	XXX.....	1,939.....	2,524.....	2,451.....	2,474.....	2,469.....	2,469.....	2,469.....	2,469.....	XXX.....	XXX.....
5. 2018.....	XXX.....	XXX.....	XXX.....	2,167.....	2,383.....	2,382.....	2,384.....	2,388.....	2,388.....	2,388.....	XXX.....	XXX.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	2,504.....	3,022.....	3,032.....	2,996.....	2,996.....	2,997.....	XXX.....	XXX.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,597.....	3,149.....	3,245.....	3,245.....	3,250.....	XXX.....	XXX.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,191.....	4,984.....	5,290.....	5,298.....	XXX.....	XXX.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,960.....	6,846.....	7,028.....	XXX.....	XXX.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6,655.....	9,031.....	XXX.....	XXX.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5,580.....	XXX.....	XXX.....

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	000.....	30.....	16.....	(39).....	(6,717).....	(6,724).....	(6,738).....	(6,763).....	(6,776).....	(6,803).....	0.....	0.....
2. 2015.....	96,777.....	105,530.....	105,624.....	105,615.....	105,613.....	105,610.....	105,607.....	105,605.....	105,601.....	105,598.....	103,450.....	9,631.....
3. 2016.....	XXX.....	102,275.....	114,827.....	114,929.....	114,951.....	114,969.....	114,959.....	114,960.....	114,961.....	114,961.....	101,575.....	8,912.....
4. 2017.....	XXX.....	XXX.....	112,905.....	127,677.....	127,818.....	127,864.....	127,869.....	127,871.....	127,870.....	127,870.....	107,793.....	8,327.....
5. 2018.....	XXX.....	XXX.....	XXX.....	127,801.....	141,759.....	141,845.....	141,884.....	141,880.....	141,885.....	141,885.....	117,197.....	8,528.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	149,944.....	164,252.....	164,470.....	164,550.....	164,578.....	164,551.....	123,506.....	9,816.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	116,899.....	125,767.....	125,818.....	125,875.....	125,884.....	89,232.....	6,342.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	149,556.....	182,142.....	182,401.....	182,540.....	99,732.....	8,347.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	193,934.....	232,857.....	233,046.....	111,951.....	11,227.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	214,475.....	244,085.....	99,705.....	9,851.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	185,437.....	70,104.....	5,076.....

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.....

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

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	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 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

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 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

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.....

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SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000.....	32.....	32.....	32.....	32.....	32.....	32.....	32.....	32.....	32.....	9.....	0.....
2. 2015.....	0.....	1.....	1.....	1.....	1.....	1.....	1.....	1.....	1.....	1.....	9.....	42.....
3. 2016.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	12.....
4. 2017.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	12.....
5. 2018.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9.....	14.....
6. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	2.....	2.....	2.....	2.....	2.....	2.....	3.....	25.....
7. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18.....	24.....	29.....	226.....	226.....	7.....	32.....
8. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	9.....	28.....
9. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	14.....	14.....	4.....	31.....
10. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	2.....	4.....	16.....
11. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2.....	0.....	4.....

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS 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.....							
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.....			

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

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 3T - WARRANTY

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.....							
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.....			

SCHEDULE P - PART 3U - PET INSURANCE PLANS

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.....

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SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	4,651	1,752	577	686	323	38	44	3	1	0
2. 2015.....	12,296	1,635	510	390	73	9	37	3	2	1
3. 2016.....	XXX	10,346	1,119	615	308	185	165	13	5	3
4. 2017.....	XXX	XXX	12,935	1,524	635	357	171	144	10	14
5. 2018.....	XXX	XXX	XXX	16,588	1,955	1,564	1,000	233	22	62
6. 2019.....	XXX	XXX	XXX	XXX	24,771	6,027	1,872	500	57	244
7. 2020.....	XXX	XXX	XXX	XXX	XXX	30,007	2,844	1,239	903	637
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	43,147	10,418	1,906	1,074
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,425	4,188	1,680
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,164	11,601
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,961

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

1. Prior.....	57,672	42,540	37,335	35,512	25,499	22,196	14,522	12,345	12,699	12,129
2. 2015.....	46,756	14,410	6,003	2,316	3,777	2,320	2,350	1,638	1,452	1,322
3. 2016.....	XXX	46,175	11,641	4,022	3,867	2,661	1,707	1,859	1,883	1,851
4. 2017.....	XXX	XXX	61,473	18,454	8,464	6,432	3,689	2,269	2,542	1,964
5. 2018.....	XXX	XXX	XXX	70,430	24,122	10,147	4,928	2,401	2,771	2,133
6. 2019.....	XXX	XXX	XXX	XXX	79,725	29,334	12,912	5,566	3,169	2,068
7. 2020.....	XXX	XXX	XXX	XXX	XXX	99,619	47,659	12,778	3,350	1,563
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	91,475	36,372	10,657	4,695
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,972	32,674	10,629
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,371	31,551
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,573

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

1. Prior.....	1,499	794	146	2	73	23	74	54	76	82
2. 2015.....	1,777	611	353	46	41	1	4	1	0	0
3. 2016.....	XXX	524	311	112	22	1	2	4	3	0
4. 2017.....	XXX	XXX	390	310	148	97	91	92	90	91
5. 2018.....	XXX	XXX	XXX	444	474	96	65	7	5	6
6. 2019.....	XXX	XXX	XXX	XXX	572	274	192	101	67	33
7. 2020.....	XXX	XXX	XXX	XXX	XXX	832	399	135	87	68
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	492	171	101	84
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147	153	152
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250	169
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265

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

1. Prior.....	6,115	4,225	3,503	4,364	4,046	5,183	4,286	5,255	8,009	2,647
2. 2015.....	1,486	417	314	443	378	323	346	417	795	227
3. 2016.....	XXX	1,505	447	552	443	433	392	422	890	232
4. 2017.....	XXX	XXX	1,249	629	408	307	228	186	601	203
5. 2018.....	XXX	XXX	XXX	1,907	608	379	253	284	591	200
6. 2019.....	XXX	XXX	XXX	XXX	1,767	494	222	267	557	164
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,913	619	431	545	204
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,758	826	797	232
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,003	1,425	319
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,168	608
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,649

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	11,938	7,937	4,722	3,627	2,752	1,420	1,317	1,252	1,269	822
2. 2015.....	6,852	3,046	1,549	1,050	466	287	343	281	475	310
3. 2016.....	XXX	4,549	2,776	1,339	627	675	605	382	373	396
4. 2017.....	XXX	XXX	4,716	2,135	1,435	1,269	896	526	549	491
5. 2018.....	XXX	XXX	XXX	5,422	2,384	1,495	706	581	518	487
6. 2019.....	XXX	XXX	XXX	XXX	7,143	3,079	1,104	760	941	605
7. 2020.....	XXX	XXX	XXX	XXX	XXX	6,411	3,225	1,508	1,029	782
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	6,256	4,596	1,933	1,016
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,249	3,475	1,985
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,233	3,621
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,542

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SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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	XX						
7. 2020.....	XXX	XXX	XX	XXX	XX					
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	

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

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

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

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

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

1. Prior.....	12,821	9,347	7,205	5,740	5,092	4,190	3,769	3,025	2,501	1,873
2. 2015.....	2,277	2,363	1,513	441	141	1	15	9	12	11
3. 2016.....	XXX	2,961	2,115	898	652	96	114	44	24	12
4. 2017.....	XXX	XXX	3,858	2,533	1,728	579	407	78	64	30
5. 2018.....	XXX	XXX	XXX	2,814	1,609	909	569	257	215	55
6. 2019.....	XXX	XXX	XXX	XXX	3,997	2,693	3,605	1,398	567	353
7. 2020.....	XXX	XXX	XXX	XXX	XXX	5,383	5,266	2,578	928	754
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	7,676	4,942	3,035	1,982
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,064	5,701	4,409
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,845	8,680
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,842

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

1. Prior.....	86	6	0	0	0	0	0	0	0	0
2. 2015.....	0	9	0	0	0	0	0	0	0	0
3. 2016.....	XXX	15	0	0	0	0	0	0	0	0
4. 2017.....	XXX	XXX	15	0	0	0	0	0	0	0
5. 2018.....	XXX	XXX	XXX	18	13	0	0	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	55	0	0	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	28	0	0	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	0	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	70
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161

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SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	(62)	20	28	11	7	0	0	0	0	0
2. 2015.....	123	63	36	12	10	1	0	0	0	0
3. 2016.....	XXX	570	91	36	29	2	1	0	0	0
4. 2017.....	XXX	XXX	510	82	72	42	6	1	8	0
5. 2018.....	XXX	XXX	XXX	516	148	37	27	0	0	0
6. 2019.....	XXX	XXX	XXX	XXX	915	97	43	4	0	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	360	206	19	3	1
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	352	237	(1)	1
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,402	(17)	(60)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	(228)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	571

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	(165)	(311)	(193)	(60)	(6)	(3)	(1)	(3)	0	0
2. 2015.....	4,707	(350)	(78)	(7)	(6)	(5)	(2)	(2)	0	0
3. 2016.....	XXX	5,417	(150)	(11)	(21)	(13)	(9)	(3)	0	0
4. 2017.....	XXX	XXX	6,585	60	(19)	(12)	(16)	(2)	0	0
5. 2018.....	XXX	XXX	XXX	8,551	79	(13)	(20)	(13)	0	0
6. 2019.....	XXX	XXX	XXX	XXX	8,572	135	26	14	10	10
7. 2020.....	XXX	XXX	XXX	XXX	XXX	10,316	1,505	79	38	12
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	10,482	263	62	21
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,856	200	127
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,802	578
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,623

SCHEDULE P - PART 4K - FIDELITY/SURETY

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	

NONE

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

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	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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	

NONE

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SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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	XX						
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	

SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

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

SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

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SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	141	204	146	109	51	78	0	0	0	0
2. 2015.....	98	103	51	53	24	0	0	0	0	0
3. 2016.....	XXX	104	67	81	25	30	12	0	0	0
4. 2017.....	XXX	XXX	67	89	36	32	37	0	0	0
5. 2018.....	XXX	XXX	XXX	125	40	45	30	15	8	0
6. 2019.....	XXX	XXX	XXX	XXX	104	113	49	34	28	6
7. 2020.....	XXX	XXX	XXX	XXX	XXX	419	198	193	41	16
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	397	367	77	26
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342	196	53
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	80
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82

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

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	

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

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	

SCHEDULE P - PART 4T - WARRANTY

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	

SCHEDULE P - PART 4U - PET INSURANCE PLANS

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	

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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.....	2,441	255	72	23	9	9	7	7	5	5
2. 2015.....	15,152	17,181	17,300	17,342	17,349	17,353	17,359	17,363	17,364	17,365
3. 2016.....	XXX	12,564	14,145	14,242	14,273	14,283	14,284	14,292	14,292	14,293
4. 2017.....	XXX	XXX	17,127	18,955	19,081	19,117	19,135	19,144	19,148	19,151
5. 2018.....	XXX	XXX	XXX	14,815	16,535	16,646	16,672	16,692	16,698	16,704
6. 2019.....	XXX	XXX	XXX	XXX	16,092	18,939	19,110	19,161	19,185	19,199
7. 2020.....	XXX	XXX	XXX	XXX	XXX	14,597	17,268	17,485	17,539	17,568
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	18,334	22,964	23,260	23,314
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,810	17,238	17,461
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,609	26,791
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,772

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.....	289	114	55	27	22	15	12	9	8	6
2. 2015.....	983	146	57	20	13	6	5	0	0	0
3. 2016.....	XXX	891	106	47	16	8	8	3	3	2
4. 2017.....	XXX	XXX	871	166	53	24	7	2	0	0
5. 2018.....	XXX	XXX	XXX	979	124	46	29	10	3	1
6. 2019.....	XXX	XXX	XXX	XXX	1,024	181	66	38	24	11
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,121	206	64	30	21
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,353	223	68	26
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,348	204	74
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,560	224
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	909

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.....	2,233	229	50	21	18	12	6	7	4	5
2. 2015.....	20,469	22,341	22,432	22,466	22,475	22,478	22,485	22,485	22,486	22,487
3. 2016.....	XXX	17,772	19,077	19,161	19,179	19,195	19,201	19,208	19,210	19,211
4. 2017.....	XXX	XXX	24,188	25,867	25,933	25,961	25,972	25,980	25,986	25,989
5. 2018.....	XXX	XXX	XXX	21,260	22,729	22,811	22,836	22,849	22,852	22,857
6. 2019.....	XXX	XXX	XXX	XXX	22,927	25,735	25,841	25,888	25,906	25,923
7. 2020.....	XXX	XXX	XXX	XXX	XXX	21,060	23,631	23,753	23,798	23,823
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	26,245	30,929	31,134	31,167
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,541	23,739	23,870
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,411	35,065
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,366

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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.....	9,297	2,329	1,073	491	265	146	320	118	86	100
2. 2015.....	14,345	21,147	22,359	22,975	23,185	23,256	23,292	23,318	23,331	23,345
3. 2016.....	XXX	13,977	21,096	22,452	23,037	23,235	23,322	23,384	23,406	23,419
4. 2017.....	XXX	XXX	13,745	21,282	22,721	23,419	23,654	23,798	23,901	23,931
5. 2018.....	XXX	XXX	XXX	13,868	21,223	22,655	23,325	23,645	23,803	23,865
6. 2019.....	XXX	XXX	XXX	XXX	12,218	18,867	20,221	20,985	21,292	21,412
7. 2020.....	XXX	XXX	XXX	XXX	XXX	6,922	10,092	10,852	11,297	11,433
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	6,310	10,760	11,751	12,226
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,946	10,140	11,179
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,309	8,122
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,898

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.....	4,680	2,576	1,673	1,244	1,026	927	855	799	764	722
2. 2015.....	7,689	1,988	835	306	124	75	50	35	30	30
3. 2016.....	XXX	7,659	2,091	841	333	160	98	54	39	29
4. 2017.....	XXX	XXX	7,384	2,016	913	377	198	117	55	45
5. 2018.....	XXX	XXX	XXX	7,344	2,172	979	422	176	80	55
6. 2019.....	XXX	XXX	XXX	XXX	6,952	2,162	1,006	427	180	102
7. 2020.....	XXX	XXX	XXX	XXX	XXX	3,558	1,225	584	210	86
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	4,433	1,504	676	292
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,120	1,455	633
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,208	1,347
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,313

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.....	5,055	844	367	129	62	58	254	65	55	62
2. 2015.....	28,852	33,069	33,548	33,792	33,860	33,902	33,918	33,931	33,941	33,955
3. 2016.....	XXX	28,058	32,565	33,077	33,323	33,392	33,427	33,448	33,458	33,464
4. 2017.....	XXX	XXX	25,989	31,105	31,816	32,118	32,222	32,301	32,355	32,377
5. 2018.....	XXX	XXX	XXX	25,908	30,829	31,467	31,727	31,837	31,912	31,965
6. 2019.....	XXX	XXX	XXX	XXX	23,474	27,757	28,351	28,657	28,771	28,831
7. 2020.....	XXX	XXX	XXX	XXX	XXX	12,875	14,983	15,284	15,443	15,493
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	13,462	16,711	17,169	17,405
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,134	16,483	16,990
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,124	14,473
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,893

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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.....	337	119	75	32	16	7	10	6	5	5
2. 2015.....	556	728	771	785	789	792	800	803	804	804
3. 2016.....	XXX	460	579	604	612	620	624	626	626	626
4. 2017.....	XXX	XXX	322	451	474	482	486	488	490	490
5. 2018.....	XXX	XXX	XXX	275	350	369	391	400	400	402
6. 2019.....	XXX	XXX	XXX	XXX	201	268	281	286	288	290
7. 2020.....	XXX	XXX	XXX	XXX	XXX	78	97	105	105	105
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	89	135	144	149
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	128	136
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	129
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61

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.....	261	163	101	70	52	45	39	34	31	28
2. 2015.....	212	69	32	17	15	12	6	3	2	1
3. 2016.....	XXX	142	39	17	14	7	6	3	2	2
4. 2017.....	XXX	XXX	136	34	18	8	5	3	1	1
5. 2018.....	XXX	XXX	XXX	86	43	28	14	2	1	0
6. 2019.....	XXX	XXX	XXX	XXX	82	22	9	4	3	1
7. 2020.....	XXX	XXX	XXX	XXX	XXX	21	6	1	0	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	42	19	17	8
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	12	7
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	19
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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.....	238	57	32	6	3	0	4	1	3	2
2. 2015.....	1,018	1,128	1,149	1,153	1,157	1,157	1,160	1,160	1,160	1,160
3. 2016.....	XXX	753	840	850	857	861	866	867	867	867
4. 2017.....	XXX	XXX	592	693	707	711	712	712	712	712
5. 2018.....	XXX	XXX	XXX	481	547	559	570	570	570	571
6. 2019.....	XXX	XXX	XXX	XXX	378	430	438	441	442	443
7. 2020.....	XXX	XXX	XXX	XXX	XXX	131	146	150	150	150
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	154	194	204	206
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165	203	207
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175	206
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101

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

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	953	336	207	146	89	62	56	52	54	43
2. 2015.....	869	1,456	1,617	1,696	1,725	1,747	1,758	1,774	1,782	1,790
3. 2016.....	XXX	1,658	2,513	2,659	2,712	2,755	2,783	2,800	2,809	2,810
4. 2017.....	XXX	XXX	1,574	2,395	2,607	2,692	2,734	2,771	2,789	2,792
5. 2018.....	XXX	XXX	XXX	1,527	2,326	2,511	2,613	2,677	2,727	2,748
6. 2019.....	XXX	XXX	XXX	XXX	1,408	2,316	2,544	2,676	2,764	2,794
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,102	1,843	2,069	2,238	2,285
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,129	2,157	2,382	2,509
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243	2,106	2,359
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,142	1,905
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,174

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.....	844	554	440	343	308	266	236	282	246	215
2. 2015.....	638	251	128	69	49	41	30	21	16	7
3. 2016.....	XXX	800	234	122	85	50	30	26	17	17
4. 2017.....	XXX	XXX	900	302	167	103	69	46	27	32
5. 2018.....	XXX	XXX	XXX	815	343	188	112	83	55	32
6. 2019.....	XXX	XXX	XXX	XXX	977	345	176	90	48	34
7. 2020.....	XXX	XXX	XXX	XXX	XXX	936	325	162	91	56
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,142	376	225	126
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079	349	187
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,001	338
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	950

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.....	665	120	129	75	69	33	42	106	25	15
2. 2015.....	2,986	3,381	3,449	3,479	3,500	3,516	3,518	3,526	3,530	3,531
3. 2016.....	XXX	3,270	3,843	3,905	3,933	3,952	3,966	3,979	3,980	3,983
4. 2017.....	XXX	XXX	3,284	3,830	3,940	3,978	3,992	4,010	4,012	4,020
5. 2018.....	XXX	XXX	XXX	3,238	3,816	3,887	3,922	3,966	3,993	3,998
6. 2019.....	XXX	XXX	XXX	XXX	3,211	3,814	3,904	3,957	4,004	4,021
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,692	3,128	3,227	3,331	3,350
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	3,084	3,820	3,935	3,985
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,261	3,786	3,913
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,262	3,635
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,072

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

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	1,737	733	406	230	82	31	34	22	31	15
2. 2015.....	2,827	3,976	4,305	4,501	4,614	4,661	4,686	4,707	4,718	4,723
3. 2016.....	XXX	2,688	3,803	4,178	4,367	4,466	4,532	4,567	4,579	4,594
4. 2017.....	XXX	XXX	2,818	4,015	4,423	4,624	4,740	4,805	4,855	4,881
5. 2018.....	XXX	XXX	XXX	3,290	4,610	5,001	5,191	5,322	5,410	5,468
6. 2019.....	XXX	XXX	XXX	XXX	3,060	4,550	4,917	5,170	5,348	5,458
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,890	4,102	4,402	4,595	4,712
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,689	4,047	4,368	4,551
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,386	3,920	4,284
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,281	3,236
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,704

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.....	1,832	1,139	657	358	263	349	214	150	137	139
2. 2015.....	1,826	831	537	299	134	83	50	32	24	15
3. 2016.....	XXX	1,875	891	528	309	166	89	52	50	35
4. 2017.....	XXX	XXX	2,013	945	548	322	195	112	65	42
5. 2018.....	XXX	XXX	XXX	2,116	950	558	354	206	109	54
6. 2019.....	XXX	XXX	XXX	XXX	2,430	1,091	714	465	251	232
7. 2020.....	XXX	XXX	XXX	XXX	XXX	1,709	757	501	275	142
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	1,857	847	501	314
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,778	871	551
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,503	717
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,245

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.....	1,886	689	334	182	260	173	201	38	45	40
2. 2015.....	7,346	8,718	9,070	9,237	9,287	9,309	9,324	9,341	9,347	9,350
3. 2016.....	XXX	7,471	8,840	9,178	9,345	9,401	9,436	9,459	9,477	9,485
4. 2017.....	XXX	XXX	7,944	9,439	9,817	9,970	10,033	10,059	10,081	10,104
5. 2018.....	XXX	XXX	XXX	8,576	10,080	10,480	10,622	10,713	10,751	10,788
6. 2019.....	XXX	XXX	XXX	XXX	8,476	10,202	10,573	10,776	10,892	11,021
7. 2020.....	XXX	XXX	XXX	XXX	XXX	10,012	11,383	11,731	11,844	11,908
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	6,956	8,587	8,907	9,073
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,158	8,015	8,402
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,671	6,883
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,476

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 AMERICA

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	149	113	59	17	5	2	4	0	6	11
2. 2015.....	52	106	134	151	165	171	174	174	174	174
3. 2016.....	XXX	44	74	91	102	110	115	117	121	121
4. 2017.....	XXX	XXX	34	82	108	124	136	141	142	146
5. 2018.....	XXX	XXX	XXX	30	67	89	102	112	115	120
6. 2019.....	XXX	XXX	XXX	XXX	32	76	89	113	121	127
7. 2020.....	XXX	XXX	XXX	XXX	XXX	6	25	40	49	53
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	23	58	76	88
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	46	65
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	49
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30

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.....	383	295	189	149	125	112	106	32	52	79
2. 2015.....	201	121	88	54	21	7	3	1	2	2
3. 2016.....	XXX	211	73	50	27	20	12	8	5	3
4. 2017.....	XXX	XXX	211	86	62	36	22	11	13	8
5. 2018.....	XXX	XXX	XXX	217	94	54	40	22	15	8
6. 2019.....	XXX	XXX	XXX	XXX	182	61	44	18	11	5
7. 2020.....	XXX	XXX	XXX	XXX	XXX	125	44	25	14	10
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	166	51	28	14
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	47	31
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	59
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79

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.....	99	87	(15)	(8)	(13)	(3)	0	(3)	29	54
2. 2015.....	518	576	602	610	611	610	612	611	612	612
3. 2016.....	XXX	381	342	352	357	363	361	360	361	361
4. 2017.....	XXX	XXX	381	394	414	416	422	420	423	426
5. 2018.....	XXX	XXX	XXX	364	358	365	376	375	377	379
6. 2019.....	XXX	XXX	XXX	XXX	337	325	332	346	351	353
7. 2020.....	XXX	XXX	XXX	XXX	XXX	178	149	158	165	165
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	242	206	219	222
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	203	226
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	221
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177

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

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

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

SECTION 2B

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

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	0	0	2	0	0	0	0	0	0	0
2. 2015.....	6	6	6	6	6	6	6	6	6	6
3. 2016.....	XXX	8	8	9	9	10	10	10	10	10
4. 2017.....	XXX	XXX	13	16	16	16	16	16	16	16
5. 2018.....	XXX	XXX	XXX	10	13	13	13	13	13	13
6. 2019.....	XXX	XXX	XXX	XXX	10	10	10	10	10	10
7. 2020.....	XXX	XXX	XXX	XXX	XXX	10	10	10	10	10
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	12	14	14	14
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	7
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	23
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	23	8	0	0	0	0	1	0	0	0
2. 2015.....	3	5	6	6	6	8	9	9	9	9
3. 2016.....	XXX	1	2	3	4	5	5	5	5	5
4. 2017.....	XXX	XXX	0	1	2	3	4	5	5	5
5. 2018.....	XXX	XXX	XXX	4	6	8	9	9	9	9
6. 2019.....	XXX	XXX	XXX	XXX	1	1	2	3	3	3
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2	3	4	7	7
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	5	7	8	9
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3	4
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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.....	15	7	1	10	10	12	3	1	2	1
2. 2015.....	11	4	3	2	3	1	0	0	3	2
3. 2016.....	XXX	3	2	3	2	2	2	2	1	1
4. 2017.....	XXX	XXX	3	4	4	3	1	0	0	0
5. 2018.....	XXX	XXX	XXX	5	4	0	0	1	1	1
6. 2019.....	XXX	XXX	XXX	XXX	4	2	2	1	1	1
7. 2020.....	XXX	XXX	XXX	XXX	XXX	8	17	15	12	3
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	7	8	6	2
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	8	6
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	6
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

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.....	33	9	2	11	2	4	2	2	4	2
2. 2015.....	36	40	45	46	47	50	50	50	53	53
3. 2016.....	XXX	9	14	16	16	17	17	18	18	18
4. 2017.....	XXX	XXX	8	13	16	17	17	17	17	17
5. 2018.....	XXX	XXX	XXX	18	22	22	23	24	24	24
6. 2019.....	XXX	XXX	XXX	XXX	21	26	27	29	29	29
7. 2020.....	XXX	XXX	XXX	XXX	XXX	19	36	42	42	42
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	23	36	38	39
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	38	41
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	26
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	(9)	1	0	0	0	0	0	0	0	0	0
2. 2015.....	16,417	16,429	16,430	16,430	16,430	16,430	16,430	16,430	16,430	16,430	0
3. 2016.....	XXX	14,695	14,691	14,694	14,694	14,694	14,694	14,694	14,694	14,694	0
4. 2017.....	XXX	XXX	12,667	12,671	12,671	12,671	12,671	12,671	12,671	12,671	0
5. 2018.....	XXX	XXX	XXX	11,176	11,172	11,229	11,229	11,175	11,175	11,175	0
6. 2019.....	XXX	XXX	XXX	XXX	9,521	9,705	9,702	9,540	9,540	9,540	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	8,154	8,140	8,141	8,141	8,141	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	7,751	7,762	7,760	7,760	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,841	6,832	6,835	3
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,221	6,214	(7)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,393	5,393
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,388
13. Earned Premiums (Sch P-Pt. 1)	16,408	14,708	12,664	11,182	9,518	8,395	7,734	6,636	6,209	5,388	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.....	6	1	0	0	0	0	0	0	0	0	0
2. 2015.....	14,021	14,040	14,041	14,041	14,041	14,041	14,041	14,041	14,041	14,041	0
3. 2016.....	XXX	13,211	13,215	13,217	13,217	13,217	13,217	13,217	13,217	13,217	0
4. 2017.....	XXX	XXX	11,350	11,359	11,359	11,359	11,359	11,359	11,359	11,359	0
5. 2018.....	XXX	XXX	XXX	10,092	10,089	10,091	10,091	10,091	10,091	10,091	0
6. 2019.....	XXX	XXX	XXX	XXX	8,495	8,518	8,517	8,517	8,517	8,517	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	7,167	7,165	7,166	7,166	7,166	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	6,894	6,905	6,905	6,905	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,092	6,091	6,096	4
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,628	5,627	(1)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,924	4,924
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,927
13. Earned Premiums (Sch P-Pt. 1)	14,028	13,231	11,354	10,103	8,492	7,192	6,890	6,104	5,627	4,927	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.....	2,112	(56)	(60)	(1)	0	0	0	0	0	0	0
2. 2015.....	47,358	49,503	49,385	49,375	49,369	49,369	49,369	49,369	49,369	49,369	0
3. 2016.....	XXX	51,520	53,874	53,764	53,730	53,721	53,721	53,721	53,721	53,721	0
4. 2017.....	XXX	XXX	54,640	57,085	57,104	56,990	56,986	56,985	56,985	56,985	0
5. 2018.....	XXX	XXX	XXX	55,570	58,203	58,088	58,063	58,061	58,060	58,060	0
6. 2019.....	XXX	XXX	XXX	XXX	54,547	56,618	56,413	56,395	56,388	56,388	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	53,177	54,402	54,559	54,478	54,458	(21)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	56,406	61,818	61,604	61,394	(210)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,253	63,861	64,615	753
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,195	65,849	6,654
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,225	57,225
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,402
13. Earned Premiums (Sch P-Pt. 1)	49,471	53,608	56,817	57,893	57,160	55,009	57,398	64,800	63,500	64,402	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.....	1,575	(49)	(59)	0	0	0	0	0	0	0	0
2. 2015.....	39,117	40,872	40,803	40,794	40,788	40,788	40,788	40,788	40,788	40,788	0
3. 2016.....	XXX	44,248	46,435	46,333	46,300	46,291	46,291	46,291	46,291	46,291	0
4. 2017.....	XXX	XXX	47,394	49,500	49,515	49,402	49,398	49,397	49,397	49,397	0
5. 2018.....	XXX	XXX	XXX	48,574	50,926	50,809	50,791	50,790	50,789	50,789	0
6. 2019.....	XXX	XXX	XXX	XXX	48,199	50,150	49,998	49,984	49,976	49,976	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	46,730	48,083	48,207	48,148	48,137	(11)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	50,662	55,696	55,493	55,287	(205)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,286	56,503	57,169	667
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,638	57,884	6,246
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,928	52,928
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,624
13. Earned Premiums (Sch P-Pt. 1)	40,693	45,954	49,453	50,568	50,527	48,442	51,840	57,428	55,584	59,624	XXX

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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.....	1,054	(22)	(3)	(53)	0	0	0	(23)	0	0	0
2. 2015.....	247,066	248,550	248,491	248,479	248,478	248,478	248,478	248,478	248,478	248,478	0
3. 2016.....	XXX	261,533	262,986	262,916	262,895	262,893	262,893	262,886	262,886	262,886	0
4. 2017.....	XXX	XXX	282,397	283,505	283,540	283,506	283,500	283,498	283,498	283,498	0
5. 2018.....	XXX	XXX	XXX	303,953	305,349	305,405	305,328	305,323	305,323	305,323	0
6. 2019.....	XXX	XXX	XXX	XXX	332,246	333,072	332,774	332,685	332,685	332,685	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	353,193	352,766	352,915	352,709	352,701	(8)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	367,911	372,922	372,918	372,868	(50)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369,187	373,318	373,738	420
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	363,697	366,810	3,113
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342,829	342,829
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	346,304
13. Earned Premiums (Sch P-Pt. 1)	248,120	262,995	283,787	304,928	333,654	354,038	367,104	374,220	367,618	346,304	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.....	794	3	(3)	(53)	0	0	0	(23)	0	0	0
2. 2015.....	217,662	218,882	218,814	218,803	218,802	218,802	218,802	218,802	218,802	218,802	0
3. 2016.....	XXX	237,484	238,694	238,621	238,605	238,604	238,604	238,597	238,597	238,597	0
4. 2017.....	XXX	XXX	252,159	253,059	253,153	253,119	253,113	253,111	253,111	253,111	0
5. 2018.....	XXX	XXX	XXX	274,102	275,304	275,328	275,251	275,246	275,246	275,246	0
6. 2019.....	XXX	XXX	XXX	XXX	302,357	303,083	302,809	302,720	302,721	302,721	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	323,786	323,542	323,631	323,427	323,419	(8)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	340,318	344,981	344,920	344,870	(50)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	340,844	344,209	344,551	342
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334,060	336,627	2,566
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315,368	315,368
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318,219
13. Earned Premiums (Sch P-Pt. 1)	218,456	238,708	253,298	274,864	303,636	324,500	339,718	345,470	337,161	318,219	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.....	55	(23)	0	0	0	0	0	0	0	0	0
2. 2015.....	20,954	21,243	21,211	21,211	21,211	21,211	21,211	21,211	21,211	21,211	0
3. 2016.....	XXX	20,352	20,554	20,574	20,574	20,574	20,574	20,574	20,574	20,574	0
4. 2017.....	XXX	XXX	19,181	19,411	19,385	19,379	19,379	19,379	19,379	19,379	0
5. 2018.....	XXX	XXX	XXX	18,844	18,825	18,784	18,784	18,784	18,784	18,784	0
6. 2019.....	XXX	XXX	XXX	XXX	20,970	20,620	20,599	20,598	20,598	20,598	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	24,474	24,179	24,152	24,146	24,146	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	29,250	29,629	29,689	29,689	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,202	33,910	33,968	58
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,669	36,792	123
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,995	38,995
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,176
13. Earned Premiums (Sch P-Pt. 1)	21,008	20,618	19,351	19,093	20,925	24,076	28,935	33,553	37,431	39,176	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.....	73	(23)	0	0	0	0	0	0	0	0	0
2. 2015.....	14,938	15,235	15,203	15,203	15,203	15,203	15,203	15,203	15,203	15,203	0
3. 2016.....	XXX	14,945	15,128	15,149	15,149	15,149	15,149	15,149	15,149	15,149	0
4. 2017.....	XXX	XXX	11,194	11,429	11,411	11,404	11,404	11,404	11,404	11,404	0
5. 2018.....	XXX	XXX	XXX	11,013	11,015	10,976	10,976	10,976	10,976	10,976	0
6. 2019.....	XXX	XXX	XXX	XXX	11,367	11,040	11,018	11,016	11,016	11,016	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	11,202	10,995	10,956	10,950	10,950	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	12,137	12,420	12,429	12,430	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,511	13,066	13,120	54
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,882	11,980	98
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,539	13,539
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,691
13. Earned Premiums (Sch P-Pt. 1)	15,012	15,217	11,346	11,269	11,351	10,829	11,909	12,752	12,441	13,691	XXX

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SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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.....	128	128	128	128	128	128	128	128	128	128	0
3. 2016.....	XXX	170	170	170	170	170	170	170	170	170	0
4. 2017.....	XXX	XXX	184	184	184	184	184	184	184	184	0
5. 2018.....	XXX	XXX	XXX	301	301	301	301	301	301	301	0
6. 2019.....	XXX	XXX	XXX	XXX	365	365	365	365	365	365	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	358	358	358	358	358	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	405	405	405	405	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519	519	519	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030	1,030	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132	1,132
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132
13. Earned Premiums (Sch P-Pt. 1)	128	170	184	301	365	358	405	519	1,030	1,132	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.....	0	0	0	0	0	0	0	0	0	0	0
2. 2015.....	94	94	94	94	94	94	94	94	94	94	0
3. 2016.....	XXX	122	122	122	122	122	122	122	122	122	0
4. 2017.....	XXX	XXX	118	118	118	118	118	118	118	118	0
5. 2018.....	XXX	XXX	XXX	182	182	182	182	182	182	182	0
6. 2019.....	XXX	XXX	XXX	XXX	222	222	222	222	222	222	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	212	212	212	212	212	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	265	265	265	265	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	376	376	376	0
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849	849	0
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	880	880
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	880
13. Earned Premiums (Sch P-Pt. 1)	94	122	118	182	222	212	265	376	849	880	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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 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	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

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

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	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 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	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

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

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	(56)	(12)	0	0	0	0	0	0	0	0	0
2. 2015.....	1,670	1,697	1,692	1,692	1,692	1,692	1,692	1,692	1,692	1,692	0
3. 2016.....	XXX	1,676	1,702	1,705	1,705	1,705	1,705	1,705	1,705	1,705	0
4. 2017.....	XXX	XXX	1,617	1,656	1,644	1,644	1,644	1,644	1,644	1,644	0
5. 2018.....	XXX	XXX	XXX	2,082	2,133	2,133	2,133	2,133	2,133	2,133	0
6. 2019.....	XXX	XXX	XXX	XXX	2,829	2,814	2,811	2,809	2,809	2,809	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,679	2,722	2,728	2,722	2,722	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,814	2,818	2,838	2,838	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,177	3,279	3,300	22
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,153	3,129	(24)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,304	3,304
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,302
13. Earned Premiums (Sch P-Pt. 1)	1,613	1,692	1,637	2,124	2,868	2,663	2,855	3,184	3,269	3,302	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.....	(45)	(12)	0	0	0	0	0	0	0	0	0
2. 2015.....	1,395	1,416	1,412	1,412	1,412	1,412	1,412	1,412	1,412	1,412	0
3. 2016.....	XXX	1,426	1,451	1,454	1,454	1,454	1,454	1,454	1,454	1,454	0
4. 2017.....	XXX	XXX	1,454	1,499	1,494	1,494	1,494	1,494	1,494	1,494	0
5. 2018.....	XXX	XXX	XXX	1,901	1,968	1,974	1,974	1,974	1,974	1,974	0
6. 2019.....	XXX	XXX	XXX	XXX	2,311	2,310	2,308	2,305	2,305	2,305	0
7. 2020.....	XXX	XXX	XXX	XXX	XXX	2,085	2,147	2,148	2,143	2,143	0
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	2,223	2,222	2,219	2,219	0
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,572	2,660	2,666	6
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,895	2,878	(18)
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,174	3,174
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,162
13. Earned Premiums (Sch P-Pt. 1)	1,350	1,434	1,474	1,950	2,373	2,089	2,283	2,569	2,975	3,162	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			
11. 2024.....	XXX	XXX						XXX	XXX		
12. Totals.....	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			
11. 2024.....	XXX	XXX						XXX	XXX		
12. Totals.....	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

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 Fidelity0

5.2 Surety0
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 2014, 2017, 2021, 2022 and 2023. Lower than expected personal auto losses were experienced in accident year 2020 due to fewer accidents and decreased claim activity resulting from fewer miles driven as a result of the Pandemic.

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

Allocated by States and Territories

			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			6
			Deposit-Type Contracts			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

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	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)	*
0088	The Hanover Insurance Group	12833	80-0266582				440 Lincoln Street Holding Company LLC	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	84-3300049				AIXHI LLC	MA	NIA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	20-5233538				AIX Specialty Insurance Company	DE	IA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10212	20-3051651				AIX, Inc.	DE	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	04-3272695				Allmerica Financial Alliance Insurance Co.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group		23-2643430				Allmerica Financial Benefit Insurance Co.	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group		04-3194493				Allmerica Plus Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group		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	RE	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	IA	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	
0088	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	
0088	The Hanover Insurance Group	36064	38-3324634				Professionals Direct, Inc.	MI	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
	The Hanover Insurance Group		04-3063898				The Hanover American Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group		98-1303999				The Hanover Atlantic Insurance Company Ltd.	BMU	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	YES	
0088	The Hanover Insurance Group	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	The Hanover Insurance Group, Inc.	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	
0088	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	

NONE

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

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....12833	20-5233538	AIX Specialty Insurance Co. ....	.....0 .....	.....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 AMERICA

SCHEDULE Y

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

1	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 AMERICA

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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



		Responses
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?	YES
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
22.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
24.	Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
25.	Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
27.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....	NO
28.	Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?.....	YES
29.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?.....	YES
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?	YES
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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Bar Codes:

11.	SIS Stockholder Information Supplement [Document Identifier 420]	
12.	Financial Guaranty Insurance Exhibit [Document Identifier 240]	
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14.	Supplement A to Schedule T [Document Identifier 455]	
15.	Trusteed Surplus Statement [Document Identifier 490]	
16.	Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	
17.	Reinsurance Summary Supplemental Filing [Document Identifier 401]	

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

OVERFLOW PAGE FOR WRITE-INS

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

		1	2	3	4
		Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404.	Outside Data Processing Costs	1,157,841	5,459,163	280,877	6,897,882
2405.	Technology Outsourcing Costs	1,819,342	5,605,412	785	7,425,539
2406.	Miscellaneous Expense	460,063	693,092	65,257	1,218,412
2407.	Third party investment management fees	0	0	518,320	518,320
2497.	Summary of remaining write-ins for Line 24 from overflow page	3,437,246	11,757,667	865,240	16,060,153



SUPPLEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF AMERICA

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2024
(To Be Filed by March 1)

NAIC Group Code0088NAIC Company Code31534

Company NameCITIZENS INSURANCE COMPANY OF AMERICA

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes [] No []

2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [] No []

2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified:.....\$0

2.32 Amount estimated using reasonable assumptions:.....\$0

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

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$0	\$0	\$0	\$0	.....0.0 %	.....0.0 %



SUPPLEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF AMERICA

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

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

(To Be Filed by March 1)

NAIC Group Code0088

NAIC Company Code31534

	Direct Business Only			
	Prior Year	Current Year		
	1	2	3	4
	Written Premium	Written Premium	Losses Paid (deducting salvage)	Losses Unpaid (Case Base)
1. Completed operations	0	0	0	0
2. Errors & omissions (E&O)	0	0	0	0
3. Directors & officers (D&O)	0	0	0	0
4. Environmental liability	0	0	0	0
5. Excess workers' compensation	0	0	149,023	1,830,931
6. Commercial excess & umbrella	11,830,408	11,964,731	2,186,344	7,485,205
7. Personal umbrella	996,838	1,088,914	0	2,250,011
8. Employment liability	114,198	159,565	46,453	140,100
9. Aggregate write-ins for facilities & premises (CGL)	6,498,736	8,212,621	0	0
10. Internet & cyber liability	0	0	0	0
11. Aggregate write-ins for other	2,761,845	2,793,029	4,582,636	17,046,077
12. Total ASL 17 - other liability (sum of lines 1 through 11)	22,202,025	24,218,860	6,964,456	28,752,324
DETAILS OF WRITE-INS				
0901. Premises and operations liability	6,371,579	8,212,621	0	0
0902. Aggregate of facilities & premises (CGL) lines of business less than 10% category	127,157	0	0	0
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	6,498,736	8,212,621	0	0
1101. Other general liability	2,753,152	2,784,336	4,582,636	17,046,077
1102. Aggregate of other lines of business less than 10% category	8,693	8,693	0	0
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	2,761,845	2,793,029	4,582,636	17,046,077



SUPPLEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF AMERICA

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(To Be Filed by March 1)

FOR THE STATE OF:

NAIC Group Code 0088

NAIC Company Code 31534

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